

*Appendix C*  
*MHA Data File Data Dictionary v2.0*

*November 4, 2011*

Revision History	
Effective Date	Description of Change
<i>Revisions Effective 11-04-2011</i>	
11-04-11	<ul style="list-style-type: none"> <li>• Renumbered the MHA File Data Dictionary from Appendix B to Appendix C in concert with changes to the MHA Data File User Guide.</li> <li>• Added 2<sup>nd</sup> Lien Modification Data Set to Key Technical Specifications section.</li> <li>• Updated MHA Program Data Model section to reflect the inclusion of data on the 2<sup>nd</sup> Lien Modification Program (2MP) and Home Affordable Foreclosure Alternatives Program (HAFA).</li> <li>• Added Short Sale or Deed-in-Lieu data elements to the Data Dictionary for the 1<sup>st</sup> Lien Modification Data Set to reflect information on HAFA.</li> <li>• Added the following data elements to the Data Dictionary for the 1<sup>st</sup> Lien Modification Data Set to reflect information on Principal Reduction Alternative (PRA):               <ul style="list-style-type: none"> <li>○ (DD27) Amount Capitalized</li> <li>○ (DD591) Principal Reduction Alternative (PRA) Amount</li> <li>○ (DD592) Principal Reduction Alternative (PRA) Code</li> <li>○ (DD570) Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod</li> <li>○ (DD571) Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-Mod</li> <li>○ (DD597) Restriction for Alternative Waterfall Type Code</li> </ul> </li> <li>• Added the following data elements to the 1<sup>st</sup> Lien Modification Data Set to reflect additional information collected only on Treasury FHA-HAMP and Rural Development (RD)-HAMP:               <ul style="list-style-type: none"> <li>○ (DD459) Partial Claim Amount</li> <li>○ (DD402) Permanent Modification Cancellation Reason Code</li> </ul> </li> <li>• Added the following data elements to the Data Dictionary for the 1<sup>st</sup> Lien Modification Data Set:               <ul style="list-style-type: none"> <li>○ (DD471) Associated Second Lien Financial Asset ID</li> <li>○ (DD390) Forbearance Plan Type Code</li> <li>○ (DD525) Last Paid Installment Date</li> <li>○ (DD493) Last Reported Monthly Activity Date</li> <li>○ (DD294) Loan Unpaid Principal Balance Amount</li> <li>○ (DD110) Monthly Gross Income</li> <li>○ (DD119) NPV Date</li> <li>○ (DD 120) NPV Model Result Amount Post-mod</li> <li>○ (DD121) NPV Model Result Amount Pre-mod</li> <li>○ (DD136) Principal Forbearance Amount</li> <li>○ (DD139) Principal Write-down (Forgiveness) Amount</li> <li>○ (DD157) Property Valuation As Is Value Amount</li> <li>○ (DD162) Race/Ethnicity/Gender Source Type Code</li> </ul> </li> </ul>

<b>Revision History</b>	
<b>Effective Date</b>	<b>Description of Change</b>
	<ul style="list-style-type: none"> <li>○ (DD678) Supplementary Assistance Code</li> <li>○ (DD401) Trial Plan Type Code</li> <li>○ (DD595) Unemployment Monthly Forbearance Amount</li> <li>○ (DD594) Unemployment Plan Forbearance Duration</li> <li>○ (DD596) Unemployment Plan Forbearance Initiation Month</li> <li>○ (DD222) Unpaid Principal Balance After Modification</li> <li>○ (DD223) Unpaid Principal Balance Before Modification</li> <li>● Added a Data Dictionary for the 2<sup>nd</sup> Lien Modification Data Set</li> <li>● Added the following data elements to the Data Dictionary for the NPV Data: <ul style="list-style-type: none"> <li>○ (DD679) Advances/Escrow Amount</li> <li>○ (DD83) Interest Rate After Modification</li> <li>○ (DD225) Unpaid Principal Balance Before Modification</li> </ul> </li> <li>● Added PRA NPV data elements to the Data Dictionary for the NPV Data Set.</li> <li>● Updated Data Themes in concert with changes to the MHA Data File User Guide.</li> </ul>
<i>Revisions Effective 1-25-2011</i>	
1-25-11	<ul style="list-style-type: none"> <li>● Initial publication.</li> </ul>

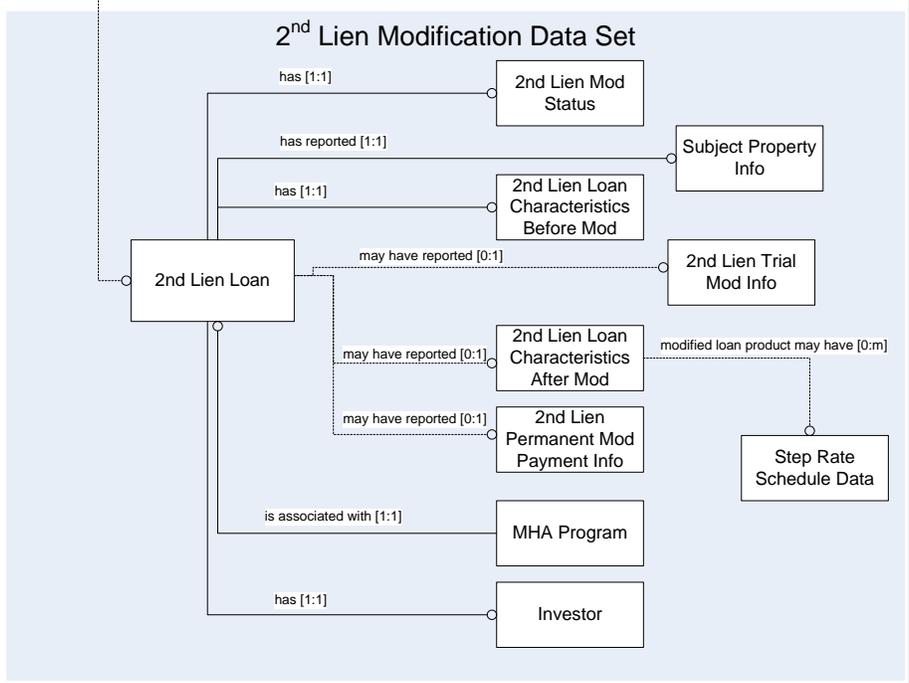
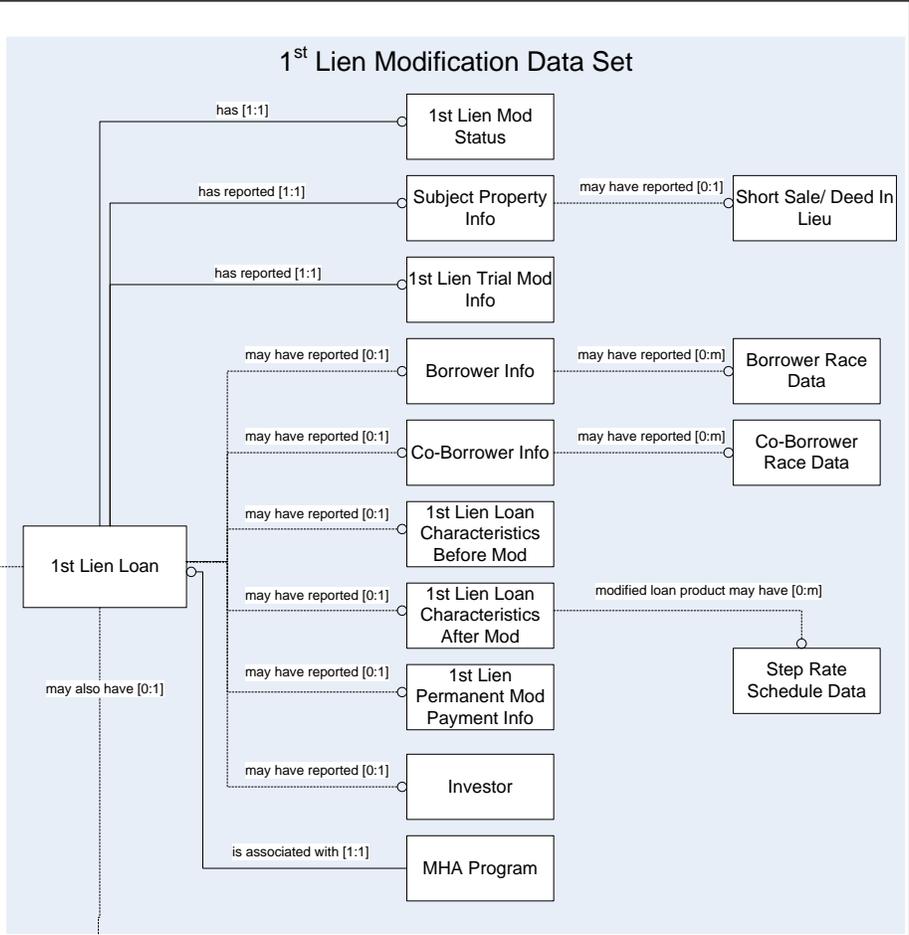
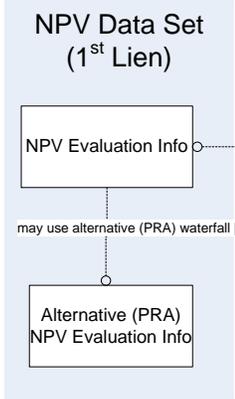
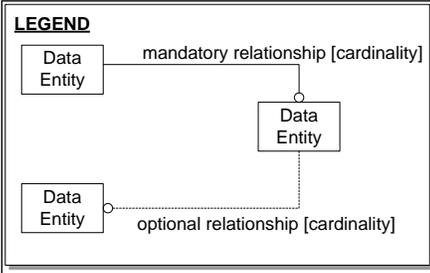
## Key Technical Specifications

The table below lists key technical specifications for the 1<sup>st</sup> Lien Modification Data Set, the 2<sup>nd</sup> Lien Modification Data Set and the NPV Data Set of the MHA Data File (Data File).

	<b>1<sup>st</sup> Lien Modification Data Set</b>	<b>2<sup>nd</sup> Lien Modification Data Set</b>	<b>Net Present Value (NPV) Data Set</b>
<b>File Name:</b>	HMP_Public_User_Mod_Data_RegionCd_YYYYMMDD.csv, where YYYYMMDD is the reporting date and \$RegionCd = Property Region Code. (\$RegionCd = 99, when Property Region Code is unknown).	HMP_Public_User_2MP_Mod_Data_RegionCd_YYYYMMDD.csv, where YYYYMMDD is the reporting date and \$RegionCd = Property Region Code. (\$RegionCd = 99, when Property Region Code is unknown).	HMP_Public_User_NPV_Data_RegionCd_YYYYMMDD, where YYYYMMDD is the reporting date and \$RegionCd = Property Region Code. (\$RegionCd = 99, when Property Region Code is unknown).
<b>File Character Type:</b>	ASCII	ASCII	ASCII
<b>Primary Key:</b>	Financial Asset ID	Second Lien Financial Asset ID	Financial Asset ID
<b>Scope of File</b>	<ul style="list-style-type: none"> <li>Program Inception through date of the file</li> </ul>		
<b>File Structure Type:</b>	<ul style="list-style-type: none"> <li>Comma-separated format (csv) with double-quotes around each field</li> <li>If a data field has multiple values, e.g. Borrower Race Type Code , then the group of multiple values will be bounded by [ ]. The values within the group are pipe delimited, i.e., separated by  </li> </ul>		
<b>File Header:</b>	<ul style="list-style-type: none"> <li>First record is data file header record</li> <li>Contains the data element names in a comma-separated format with double-quotes around each name and listed in the same order as the data</li> </ul>		
<b>File Footer:</b>	<ul style="list-style-type: none"> <li>N/A (no footer on file)</li> </ul>		

## Making Home Affordable (MHA) Program Data Model

Each data entity in the data model is a logical grouping of related data elements in the Data File that represent a concept within the MHA program. The primary or central data entity is 1<sup>st</sup> Lien Loan. Relationships between the data entities may be mandatory or optional; data relationships where the cardinality is depicted as [0:m] or [1:m] indicate repeating groups.



**MHA Program –Data File Data Model**

**Data Entity: 1<sup>st</sup> Lien Loan****Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Represents a 1<sup>st</sup> lien loan that was evaluated under HAMP, Treasury FHA-HAMP or RD-HAMP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan evaluated under HAMP, Treasury FHA-HAMP or RD-HAMP
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Financial Asset ID (DD239); Amount Capitalized (DD27); Associated Second Lien Financial Asset ID (DD471); Attorney Fees Not in Escrow (DD30); Borrower Contributions (DD33) Borrower Execution Date (DD37); Date of Original Note (DD62); Delinquent Interest (DD63); Disbursement Forgiven (DD64); Escrow Shortage for Advances (DD69); First Lien Indicator (DD72); Forbearance Plan Type Code (DD593); Forbearance Plan Type Name (DD593); Hardship Reason Code (DD78); Hardship Reason Name (DD78); Interest Owed Or Payment Not Reported (DD81); Interest Rate Lock Date for Modification (DD87); Loan Mortgage Type Code (DD93); Loan Mortgage Type Name (DD93); Modification Effective Date (DD105); Monthly Debt Payments excluding PITIA (DD109); Monthly Gross Income (DD110); NPV Date (DD119); NPV Model Result Amount Post-Mod (DD120); NPV Model Result Amount Pre-Mod (DD121); Other Advances (DD124); Other Contributions (DD125); Partial Claim Amount (DD459); Principal and Interest Payment at 31% DTI (DD133); Principal and Interest Payment at 38% DTI (DD134); Principal Forbearance Amount (DD136); Principal Payment Owed or Not Reported (DD138); Principal Reduction Alternative (PRA) Amount (DD591); Principal Reduction Alternative (PRA) Code (DD592); Principal Reduction Alternative (PRA) Name (DD592); Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod (DD570); Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod (DD571); Principal Write-down (Forgiveness) Amount (DD139); Race/Ethnicity/Gender Source Type Code (DD162); Race/Ethnicity/Gender Source Type Name (DD162); Restriction for Alternative Waterfall Type Code (DD597); Restriction for Alternative Waterfall Type Name (DD597); Supplementary Assistance Code (DD678); Supplementary Assistance Name (DD678); Unemployment Monthly Forbearance Amount (DD595); Unemployment Plan Forbearance Duration (DD594); Unemployment Plan Forbearance Initiation Month (DD596)

**Data Entity: 1<sup>st</sup> Lien Loan Modification Status****Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Indicates the status of the 1st lien loan under HAMP, Treasury FHA-HAMP or RD-HAMP. Includes the status of the last transaction submission reported by the servicer (Submission Status) as well as the current 1st lien loan modification status (Loan Modification Mode Code and Loan Status Code). Loan Modification Mode Code and Loan Status Code must be inspected together to understand the current status of the 1<sup>st</sup> lien loan modification. The last transaction submission reported by the servicer (Submission Status) may not be the same as the current status of the 1<sup>st</sup> lien loan modification (Loan Modification Mode Code and Loan Status Code). Servicers report Permanent Cancellation Codes only on government loans modified under Treasury FHA-HAMP and RD-HAMP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan evaluated under HAMP, Treasury FHA-HAMP or RD-HAMP
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Loan Modification Mode Code (DD312); Loan Modification Mode Name (DD312); Loan State Code (DD251); Loan State Name (DD251); Permanent Modification Cancellation Reason Code (DD402); Permanent Modification Cancellation Reason Name (DD402); Submission Status (DD210); Submission Status Name (DD210)

**Data Entity: Subject Property Information****Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Represents the residential property securing the mortgage loan.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Property Condition Code (DD146); Property Condition Name (DD146); Property Geocoded MSA (DD340); Property Number of Units (DD148); Property Occupancy Status Code (DD149); Property Occupancy Status Name (DD149); Property Region Code (DD520); Property Region Name (DD520); Property State (DD151); Property Type Code (DD153); Property Type Name (DD153); Property Usage Type Code (DD155); Property Usage Type Name (DD155); Property Valuation As Is Value Amount (DD157); Property Valuation Date (DD158); Property Valuation Method (DD159); Property Valuation Method Name (DD159)

**Data Entity: Short Sale / Deed In Lieu Information****Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Information on the short sale or deed-in-lieu provided to the borrower as an alternative to foreclosure on an eligible 1<sup>st</sup> lien loan under HAMP.
- **Conditionality:** Conditionally required; only available for 1<sup>st</sup> lien loan modifications where the borrower entered into a short sale or deed-in-lieu agreement as an alternative to foreclosure under HAMP; not applicable to Treasury FHA-HAMP or RD-HAMP
- **Cardinality:** May occur once for a HAMP 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Short Sale or Deed-in-Lieu Agreement Expiration Date (DD22); Short Sale or Deed-in-Lieu Agreement Issue Date (DD23); Short Sale or Deed-in-Lieu Borrower Execution Date (DD37); Short Sale or Deed-in-Lieu Cancellation Reason Code (DD202); Short Sale or Deed-in-Lieu Cancellation Reason Name (DD202); Short Sale or Deed-in-Lieu Final Unpaid Principal Balance Amount (DD223); Short Sale or Deed-in-Lieu Delinquency Status Type Code (DD94); Short Sale or Deed-in-Lieu Delinquency Status Type Name (DD94); Short Sale or Deed-in-Lieu Loan Modification Mode Code (DD392); Short Sale or Deed-in-Lieu Loan Modification Mode Name (DD392); Short Sale or Deed-in-Lieu Loan State Code (DD348); Short Sale or Deed-in-Lieu Loan State Name (DD348); Short Sale or Deed-in-Lieu Minimum Net Return to Investor Amount (DD104); Short Sale or Deed-in-Lieu Mortgage Insurance Waiver Code (DD116); Short Sale or Deed-in-Lieu Mortgage Insurance Waiver Name (DD116); Short Sale or Deed-in-Lieu Program Type/Campaign ID (DD10); Short Sale or Deed-in-Lieu Program Type/Campaign Name (DD10); Short Sale or Deed-in-Lieu Property List Price (DD147); Short Sale or Deed-in-Lieu Property Sale or Transaction Amount (DD150); Short Sale or Deed-in-Lieu Property Vacancy Date (DD156); Short Sale or Deed-in-Lieu Reason Code (DD203); Short Sale or Deed-in-Lieu Reason Name (DD203); Short Sale or Deed-in-Lieu Reason Date (DD204); Short Sale or Deed-in-Lieu Submission Status (DD210); Short Sale or Deed-in-Lieu Submission Status Name (DD210); Short Sale or Deed-in-Lieu Subordinate Lien Release Reimbursement Amount (DD212); Short Sale or Deed-in-Lieu Total Allowable Costs (DD215); Short Sale or Deed-in-Lieu Transaction Closing Date (DD216)

**Data Entity: 1<sup>st</sup> Lien Trial Modification Information****Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Information on the trial modification period under HAMP. If the trial period is underway or was successfully completed, information on the date of the first trial payment received from the borrower will be available. If the trial was cancelled by the servicer, trial payment data will not be available. If the trial was not approved or was not accepted, reason codes will be available. However, if the trial was cancelled by the servicer, reason codes may not be available. Trial payment data may be available if reported by the servicers; however, the trial payment data reported by the servicer may not reflect the complete number of trial payments made by the borrower.

- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** 1st Trial Payment Due Date (DD17); 1st Trial Payment Posted Date (DD18); 1st Trial Payment Received Amount (DD19); Length of Trial Period (DD91); Trial Fallout Reason Code (DD217); Trial Fallout Reason Name (DD217); Trial Not Approved/Not Accepted Reason Code (DD218); Trial Not Approved/Not Accepted Reason Name (DD218); Trial Payment Number (DD219); Trial Payment Posted Date (DD220); Trial Payment Received Amount (DD221); Trial Plan Type Code (DD401); Trial Plan Type Name (DD401)

**Data Entity: Borrower Information**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** General information on the primary borrower. Does not include identifying information, such as name or social security number.
- **Conditionality:** Conditionally required; may be available for 1<sup>st</sup> lien loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009; may not be available if information is not provided by borrower on the hardship affidavit; may not be available for Treasury FHA-HAMP and RD-HAMP
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Borrower Date of Birth (DD35); Borrower Ethnicity Type Code (DD36); Borrower Ethnicity Type Name (DD36); Borrower Sex Type Code (DD42); Borrower Sex Type Name (DD42)

**Data Entity: Borrower Race Data**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Information disclosed by the borrower.
- **Conditionality:** Conditionally required; may be available for 1<sup>st</sup> lien loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009; may not be available if information is not provided by borrower on the hardship affidavit; may not be available for Treasury FHA-HAMP and RD-HAMP
- **Cardinality:** May occur multiple times for each 1<sup>st</sup> lien loan in the file. Is a repeating group.
- **Data Elements:** Borrower Race Type Code (DD41); Borrower Race Type Name (DD41)

**Data Entity: Co-Borrower Information**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** General information on the co-borrower. Does not include identifying information, such as name or social security number.
- **Conditionality:** Conditionally required; only available if co-borrower exists; may be available for 1<sup>st</sup> lien loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. may not be available if information is not provided by borrower on the hardship affidavit; may not be available for Treasury FHA-HAMP and RD-HAMP
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Co-Borrower Ethnicity Type Code (DD54); Co-Borrower Ethnicity Type Name (DD54); Co-Borrower Sex Type Code (DD58); Co-Borrower Sex Type Name (DD58)

**Data Entity: Co-Borrower Race Data**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Information disclosed by the co-borrower.
- **Conditionality:** Conditionally required; only available if co-borrower exists; may be available for 1<sup>st</sup> lien loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. may not be available if information is not provided by borrower on the hardship affidavit; may not be available for Treasury FHA-HAMP and RD-HAMP

- **Cardinality:** May occur multiple times for each 1<sup>st</sup> lien loan in the file. Is a repeating group.
- **Data Elements:** Co-Borrower Race Type Code (DD57); Co-Borrower Race Type Name (DD57)

**Data Entity: 1<sup>st</sup> Lien Loan Characteristics Before Modification**      **Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Describes key characteristics of the loan before modification under HAMP, Treasury FHA-HAMP or RD-HAMP.
- **Conditionality:** Conditionally required; may not be available for 1st lien loans that are currently in the trial period or were not approved or not accepted for a trial modification
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Amortization Term Before Modification (DD26); Association Dues/Fees Before Modification (DD29); Back Ratio Before Modification (DD32); Delinquency Type Code (DD390); Delinquency Type Name (DD390); Escrow Payment Before Modification (DD68); Foreclosure Referral Date (DD75); Front Ratio Before Modification (DD77); Interest Rate Before Modification (DD85); Last Paid Installment Date Before Modification (DD89); Maturity Date Before Modification (DD99); Monthly Housing Expense Before Modification (DD113); Principal and Interest Payment Before Modification (DD135); Product Before Modification (DD142); Product Before Modification Name (DD142); Projected Foreclosure Sale Date (DD144); Remaining Term Before Modification (DD165); Unpaid Principal Balance Before Modification (DD225)

**Data Entity: 1<sup>st</sup> Lien Loan Characteristics After Modification**      **Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Describes key characteristics of the loan after modification under HAMP, Treasury FHA-HAMP or RD-HAMP.
- **Conditionality:** Conditionally required; may not be available for 1st lien loans that were not approved or not accepted for a trial modification
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Amortization Term After Modification (DD24); Back Ratio After Modification (DD31); Escrow Payment After Modification (DD67); Front Ratio After Modification (DD76); First Payment Due Date After Modification (DD74); Interest Rate After Modification (DD83); Last Paid Installment Date After Modification (DD88); Maturity Date After Modification (DD98); Max Interest Rate After Modification (DD100); Monthly Housing Expense After Modification (DD112); Principal and Interest Payment After Modification (DD132); Product After Modification (DD140); Product After Modification Name (DD140); Term After Modification (DD213); Unpaid Principal Balance After Modification (DD222)

**Data Entity: Step Rate Schedule Data**      **Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Describes the rate schedule of the step rate product after modification.
- **Conditionality:** Conditionally required: only available for 1st lien loan modifications where the product after modification has a step rate
- **Cardinality:** May occur multiple times for a 1<sup>st</sup> lien loan in the file. Is a repeating group. No upper limit on number of instances in repeating group.
- **Data Elements:** Step Interest Rate Step Number (DD205); Step New Interest Rate Duration (DD209); Step Note Rate (DD206); Step Payment Effective Date (DD208); Step Principal and Interest Payment Amount (DD207)

**Data Entity: 1<sup>st</sup> Lien Permanent Modification Payment Information**      **Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Represents the most recent monthly payment information reported by the servicer during the permanent modification. Does not represent the full payment history of the permanent modification.

- **Conditionality:** Conditionally required: available for the subset of 1<sup>st</sup> lien loans that converted from the trial period to permanent modification and for which the servicer has reported at least one monthly payment under the permanent modification
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Action Code (DD20); Action Code Date (DD21); Action Name (DD20) ; Interest Payment (DD82) ; Last Paid Installment Date (DD525); Last Reported Monthly Activity Date (DD493); Loan Unpaid Principal Balance Amount (DD294); Principal Payment (DD137)

**Data Entity: Investor**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Represents the owner of the 1<sup>st</sup> lien loan.
- **Conditionality:** Conditionally required; may not be available for 1<sup>st</sup> lien loans that were not approved or not accepted for a trial modification
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Investor Group (DD501)

**Data Entity: MHA Program**

**Data Set: 1<sup>st</sup> Lien Loan Modification**

- **Description:** Indicates the MHA program or campaign for which the 1st lien loan was evaluated.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Program Type/Campaign ID (DD10); Program Type/Campaign Description (DD10)

**Data Entity: 2<sup>nd</sup> Lien Loan**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Represents a 2nd lien loan that was modified or extinguished under 2MP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2nd lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Second Lien Financial Asset ID (DD471); Amount capitalized (DD27); Associated First Lien Financial Asset ID (DD239); Borrower Execution or Notification Date (DD38); Delinquency Type Code (DD390); Delinquency Type Name (DD390); Forbearance Percent (DD314); Forgiveness Percent (DD316); Lien Position Number (DD92); Modification or Extinguishment Effective Date (DD107); Mortgage Insurance Waiver Code (DD116); Mortgage Insurance Waiver Name (DD116); Original Note Date (DD62); Principal Forbearance Amount (DD136); Principal Write-down (Forgiveness) Amount (DD139)

**Data Entity: 2<sup>nd</sup> Lien Loan Modification Status**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Indicates the status of the 2<sup>nd</sup> lien loan under 2MP. Includes the status of the last transaction submission reported by the servicer (Submission Status) as well as the current 2<sup>nd</sup> lien loan modification status (Loan Modification Mode and Loan Status Code). Loan Modification Mode Code and Loan Status Code must be inspected together to understand the current status of the 2<sup>nd</sup> lien loan modification. The last transaction submission reported by the servicer (Submission Status) may not be the same as the current status of the 2<sup>nd</sup> lien loan modification (Loan Modification Mode and Loan Status Code).
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2nd lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.

- **Data Elements:** Loan Modification Mode Code (DD249); Loan Modification Mode Name (DD249); Loan State Code (DD251); Loan State Name (DD251); Permanent Modification Cancellation Reason Code (DD402); Permanent Modification Cancellation Reason Name (DD402); Submission Status (DD210); Submission Status Name (DD210)

**Data Entity: Subject Property Information**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Represents the residential property securing the mortgage loan.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2<sup>nd</sup> lien loan
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Property Geocoded Metropolitan Statistical Area (MSA) Code (DD340); Property Region Code (DD520); Property Region Name (DD520); Property State Code (DD151); Property Type Code (DD153); Property Type Name (DD153)

**Data Entity: 2<sup>nd</sup> Lien Trial Modification Information**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Represents a 2nd lien loan that was modified or extinguished 2MP.
- **Conditionality:** Conditionally required; only available for the 2<sup>nd</sup> lien loans modified or partially extinguished under 2MP; is not applicable to full extinguishments under 2MP
- **Cardinality:** May occur once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Second Lien Trial Type Code (DD296); Second Lien Trial Type Name (DD296)

**Data Entity: 2<sup>nd</sup> Lien Loan Characteristics Before Modification**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Describes key characteristics of the 2<sup>nd</sup> lien loan before modification or extinguishment under 2MP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2nd lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Amortization Type Code Before Modification or Extinguishment (DD299); Amortization Type Name Before Modification or Extinguishment (DD299); Foreclosure Referral Date (DD75); Interest Only End Date (DD80); Interest Rate Before Modification or Extinguishment (DD86); Last Paid Installment Date Before Modification or Extinguishment (DD90); Percentage of Amortizing UPB (DD130); Principal and Interest Payment Before Modification or Extinguishment (DD129); Product Before Modification or Extinguishment (DD143); Product Before Modification or Extinguishment Name (DD143); Remaining Term Before Modification or Extinguishment (DD214); Unpaid Principal Balance Before Modification or Extinguishment (DD226)

**Data Entity: 2<sup>nd</sup> Lien Loan Characteristics After Modification**

**Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Describes key characteristics of the loan after modification under 2MP.
- **Conditionality:** Conditionally required; only available for 2<sup>nd</sup> lien loans modified or partially extinguished under 2MP; is not applicable to 2<sup>nd</sup> lien loans fully extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Amortization Type Code After Modification (DD297); Amortization Type Name After Modification (DD297); Interest Rate After Modification (DD83); Last Paid Installment Date After Modification (DD88); Maturity Date After Modification (DD98); Max Interest Rate After Modification (DD100); Principal and Interest Payment After Modification (DD128); Product After Modification (DD140); Product After Modification Name (DD140); Term After Modification (DD213); Unpaid Principal Balance After Modification (DD222)

**Data Entity: Step Rate Schedule Data****Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Describes the rate schedule of the step rate product after modification of the 2<sup>nd</sup> lien loan.
- **Conditionality:** Conditionally required: only available for 2<sup>nd</sup> lien loan modifications and partial extinguishments where the product after modification has a step rate; is not applicable to full extinguishments under 2MP
- **Cardinality:** May occur multiple times for a 2<sup>nd</sup> lien loan in the file. Is a repeating group. No upper limit on number of instances in repeating group.
- **Data Elements:** Step Interest Rate Step Number (DD205); Step New Interest Rate Duration (DD209); Step Note Rate (DD206); Step Payment Effective Date (DD208); Step Principal and Interest Payment Amount (DD207)

**Data Entity: 2<sup>nd</sup> Lien Permanent Modification Payment Information****Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Describes key characteristics of the loan after modification under 2MP.
- **Conditionality:** Conditionally required; only available for 2<sup>nd</sup> lien loans modified or partially extinguished under 2MP and for which the servicer has reported at least one monthly payment under the permanent modification; is not applicable to 2<sup>nd</sup> lien loans fully extinguished under 2MP
- **Cardinality:** May occur once for a 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Action Code (DD20); Action Name (DD20); Action Code Date (DD21); Interest Payment Amount (DD82); Last Paid Installment Date (DD525); Last Reported Monthly Activity Date (DD493); Loan Unpaid Principal Balance Amount (DD294); Principal Payment Amount (DD137)

**Data Entity: Investor****Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Represents the owner of the 2<sup>nd</sup> lien loan.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2<sup>nd</sup> lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Investor Group (DD501)

**Data Entity: MHA Program****Data Set: 2<sup>nd</sup> Lien Loan Modification**

- **Description:** Indicates the MHA program or campaign for which the 2<sup>nd</sup> lien loan was evaluated.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 2<sup>nd</sup> lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Program Type/Campaign ID (DD10); Program Type/Campaign Description (DD10)

**Data Entity: NPV Evaluation Information****Data Set: Net Present Value (NPV)**

- **Description:** Describes key inputs to and results from the Net Present Value (NPV) test that may have been performed on the 1<sup>st</sup> lien loan as part of the eligibility process at the point in time when the loan was first evaluated for HAMP. Government loans evaluated under Treasury FHA-HAMP and RD-HAMP are not subject to the NPV test. Due to the point-in-time nature of the data in the NPV data set, the data in the NPV data set may not be consistent with more current data values reported in the 1<sup>st</sup> Lien Loan Modification Data Set.
- **Conditionality:** Conditionally required: may not be available for 1<sup>st</sup> lien loans that were evaluated for HAMP prior to December 1, 2009; not available if NPV test was not yet executed; is not applicable to Treasury FHA-HAMP and RD-HAMP

- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Financial Asset ID (DD239); Advances/Escrow Amount (DD679); Amortization Term After Modification (DD24); Amortization Term at Origination (DD25); ARM Reset Date (DD28); Association Dues/Fees Before Modification (DD29); Borrower Credit Score (DD34); Borrower Total Monthly Obligations (DD45); Co-Borrower Credit Score (DD52); Data Collection Date (DD61); First Payment Date at Origination (DD73); Imminent Default Flag (DD79); Interest Rate After Modification (DD83); Interest Rate at Origination (DD84); Interest Rate Before Modification (DD85); Investor Group (DD501); LTV at Origination (1<sup>st</sup> Lien only) (DD95); Mark to Market LTV (DD96); Modification Fees (DD106); Monthly Gross Income (DD110); Monthly Hazard and Flood Insurance (DD111); Monthly Real Estate Taxes (DD114); Months Past Due (DD115); Mortgage Insurance Coverage Percent (DD102); Mortgage Insurance Partial Claim Amount (DD103); Next ARM Reset Rate (DD117); NPV Date (DD119); NPV Model Result Amount Post-mod (DD120); NPV Model Result Amount Pre-mod (DD121); NPV Model Type Code (DD122); NPV Model Type Name (DD122); NPV Test Result (DD123); NPV Test Result Name (DD123); Principal and Interest Payment After Modification (DD132); Principal and Interest Payment Before Modification (DD135); Principal Forbearance Amount (DD136); Principal Write-down (Forgiveness) (DD139); Product Before Modification (142); Product Before Modification Name (DD142); Property Region Code (DD520); Property Region Name (DD520); Property Valuation As is Value (DD157); Property Valuation Type Code (DD160); Property Valuation Type Name (DD160); Remaining Term (DD164); Unpaid Principal Balance After Modification Amount (DD222); Unpaid Principal Balance Before Modification (DD225)

**Data Entity: Alternative (PRA) NPV Evaluation Information**

**Data Set: Net Present Value (NPV)**

- **Description:** Describes key inputs to and results from the Alternative (PRA) scenario of the Net Present Value (NPV) test that may have been performed on the 1<sup>st</sup> lien loan as part of the eligibility process at the point in time when the loan was first evaluated for HAMP. Government loans evaluated under Treasury FHA-HAMP and RD-HAMP are not subject to the NPV test. Due to the point-in-time nature of the data in the NPV data set, the data in the NPV data set may not be consistent with more current data values reported in the 1<sup>st</sup> Lien Loan Modification Data Set.
- **Conditionality:** Conditionally required; available for 1<sup>st</sup> lien loans with a mark-to-market LTV ratio greater than 115% that were evaluated for HAMP beginning in October 2010; not available if NPV test was not yet executed; is not applicable to Treasury FHA-HAMP and RD-HAMP
- **Cardinality:** May occur once for a 1<sup>st</sup> lien loan in the file. Not part of a repeating group.
- **Data Elements:** Maximum Months Past Due in Past 12 Months Number (DD568); Principal Reduction Alternative (PRA) Amortization Term After Modification (DD562); Principal Reduction Alternative (PRA) Interest rate After Modification (DD563); Principal Reduction Alternative (PRA) NPV Model Result Post-Mod (DD570); Principal Reduction Alternative (PRA) NPV Model Result Pre-Mod (DD571); Principal Reduction Alternative (PRA) NPV Test Result (DD572); Principal Reduction Alternative (PRA) NPV Test Result Name (DD572); Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification (DD564); Principal Reduction Alternative (PRA) Principal Forbearance Amount (DD565); Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness) Amount (DD566); Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification (DD567)

## How to Read the Data Dictionary

A data dictionary is provided for each data set (1<sup>st</sup> Lien Loan Modification Data Set, 2<sup>nd</sup> Lien Loan Modification Data Set and NPV Data Set). Each data dictionary contains the following information:

- **Ref ID.** A unique reference identifier for the data element.
- **Order in File.** Indicates the order in which the data element appears in the file.
- **Name of Data Point.** The name of the data element as used in the file.
- **Business Name.** The business name of the data element.
- **Description.** The definition or business description of the data element.
- **Calculation / Derivation.** Identifies any formula / calculation associated with the data element.
- **Data Model Entity.** Identifies the entity in the MHA Program Data Model with which the data element is associated.
- **Source.** Indicates whether the data is reported by the servicer or generated by the system.
- **Data Type.** Identifies the format in which the data is provided and the character limit. For numeric data, the decimal precision is also specified.
- **Allowable Values.** Identifies valid enumerations or data ranges, when applicable.
- **Conditionality.** Describes the condition under which data is available:
  - M = Mandatory. Data is always provided for each record in the file.
  - CR = Conditionally Required. Data is provided under the specified condition(s).
- **Data Quality Theme.** Identifies key data quality themes and observations for the data element. Refer to the MHA Data File User Guide for more detail on the data quality themes and observations.

Data elements in the dictionary are listed in alphabetic order of the Name of the Data Point. Repeating groups of data elements and value are highlighted in yellow in the dictionary.

## 1<sup>st</sup> Lien Loan Modification Data Set

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD112	064	brwr_amdfc_mthy_hsng_exp_amt	Monthly Housing Expense After Modification	<p>For HAMP: The borrower's monthly housing expense for the subject property after modification. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded.</p> <p>For FHA-HAMP: Private Mortgage Insurance Payments must be included.</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics After Modification	<p>Monthly Housing Expense After Modification = P&amp;I After Modification + Escrow Payment After Modification + Assoc Dues/Fees Before Modification</p> <p>The absolute value of (submitted Monthly Housing Expense Before Modification - calculated Monthly Housing Expense Before Modification) / the calculated Monthly Housing Expense Before Modification must be less than or equal to 0.5%.</p>	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD35	024	brwr_bir_dt	Borrower Date of Birth	The decade of birth associated with the Borrower on the loan.	Borrower Information	Include birth decade such that if birth year is 1966 the birth decade is 1960s. Anyone of age under 20 and over 60 should be placed into an outlier bucket (e.g. those who were born before 1940s (1930s and 1920s etc.) will be reported as 1940s and those who were born after 1990s (e.g. 2000s) will be reported as 1990s)	Servicer Reported	Text(5)	Data Range: Min: 1940s Max: 1990s	CR: If provided by borrower on the hardship affidavit. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD113	065	brwr_bmdfc_mthy_hsnng_exp_amt	Monthly Housing Expense Before Modification	<p>For HAMP: The borrower's monthly housing expense for the subject property based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This must include principal, interest, taxes, insurance, association dues (PITIA), and any escrow shortage payment amount. Private Mortgage Insurance payments must be excluded.</p> <p>For FHA-HAMP: Private Mortgage Insurance Payments must be included.</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics Before Modification	<p>Monthly Housing Expense Before Modification = P&amp;I Before Modification + Escrow Payment Before Modification + Assoc Dues/Fees Before Modification</p> <p>The absolute value of (submitted Monthly Housing Expense After Modification - calculated Monthly Housing Expense After Modification) / the calculated Monthly Housing Expense After Modification must be less than or equal to 0.5%.</p>	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Mod	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD33	023	brwr_ctbn_amt	Borrower Contributions	If the borrower is contributing any amounts, they must be reported here.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification, if data exists	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD36	025	brwr_ethcy_typ_cd	Borrower Ethnicity Type Code	<p>A code that specifies the ethnicity of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by borrower 4. Not Applicable	CR: If provided by borrower on the hardship affidavit. Not applicable for FHA-HAMP and RD-HAMP.	
DD36	026	brwr_ethcy_typ_nme	Borrower Ethnicity Type Name	The name/description that corresponds to the Borrower Ethnicity Type Code enumeration.	Borrower Information		System Generated	Text(100)		CR: If Borrower Ethnicity Type Code is populated.	
DD37	027	brwr_excn_dt	Borrower Execution Date	<p>For trial loan submission, this is the date that the borrower executed (signed) the trial documents if available. Otherwise it is the date of the first payment (through check, wire, or credit card).</p> <p>For official loan submission, this is the date that the borrower signed the official loan modification documents.</p>	1 <sup>st</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	For 1MP Data Range: Min: 2009-03-04 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD162	127	brwr_hmda_data_src_cd	Race/Ethnicity/Gender Source Type Code	A code that specifies the method by which the race/ethnicity/gender data was collected from the Borrower by the Servicer.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Face to Face Interview 2. Mail 3. Telephone 4. Internet 5. Not Available	CR: If provided. Not applicable for FHA-HAMP and RD-HAMP.	
DD162	128	brwr_hmda_data_src_nme	Race/Ethnicity/Gender Source Type Name	The name/description that corresponds to the Race/Ethnicity/Gender Source Type Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Race/Ethnicity/Gender Source Type Code is populated.	
DD109	063	brwr_mthy_dpm_t_xcldg_piti_amt	Monthly Debt Payments excluding PITIA	Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA).	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For First Lien Permanent Modification.	
DD110	115	brwr_mthy_grs_incm_amt	Monthly Gross Income	Total monthly income in dollars for all borrowers on the loan. This is the gross income for all borrowers.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999. 99	CR: For First Lien Trial or Permanent Modification.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
<b>28) Borrower Race Data</b> – The following two borrower race data elements form a group. Multiple occurrences of this group of data elements may be present if the borrower has submitted more than one race designation.											

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD41	028(a)	brwr_race	Borrower Race Type Code	<p>A code that specifies the race of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted.</p> <p>Use Code 7 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	Borrower Race Data		Servicer Reported	Numeric(4,0)	Enumeration: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White 6. Information not provided by borrower 7. Not Applicable	CR: If available. Not applicable for FHA-HAMP and RD-HAMP.	
DD41	028(b)	brwr_race_nme	Borrower Race Type Name	The name/description that corresponds to the Borrower Race Type Code enumeration.	Borrower Race Data		System Generated	Text(100)		CR: If Borrower Race Type Code is populated.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD42	029	brwr_sex_typ_cd	Borrower Sex Type Code	<p>A code that specifies the sex of the borrower. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Male 2. Female 3. Information not provided by borrower 4. Not Applicable	CR: If Race/Ethnicity/Gender Source Type Code is not equal to 5 (not available). Not applicable for FHA-HAMP and RD-HAMP.	
DD42	030	brwr_sex_typ_name	Borrower Sex Type Name	The name/description that corresponds to the Borrower Sex Type Code enumeration.	Borrower Information		System Generated	Text(100)		CR: If Borrower Sex Type Code is populated.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD54	031	cbrwr_ethcy_typ_cd	Co-Borrower Ethnicity Type Code	<p>A code that specifies the ethnicity of the Co-Borrower according to HMDA. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	Co-Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by borrower 4. Not Applicable	CR: If Co-Borrower on loan and data is available. Not applicable for FHA-HAMP and RD-HAMP.	
DD54	032	cbrwr_ethcy_typ_nme	Co-Borrower Ethnicity Type Name	The name/description that corresponds to the Co-Borrower Ethnicity Type Code enumeration.	Co-Borrower Information		System Generated	Text(100)		CR: If Co-Borrower Ethnicity Type Code is populated.	
<b>33) Co-Borrower Race Data</b> – The following two co-borrower race data elements form a group. Multiple occurrences of this group of data elements may be present if the co-borrower has submitted more than one race designation.											

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD57	033(a)	cbrwr_race	Co-Borrower Race Type Code	A code that specifies the race of the Co-Borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted.	Co-Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White 6. Information not provided by borrower 7. Not Applicable	CR: If Co-Borrower on loan and data is available. Not applicable for FHA-HAMP and RD-HAMP.	
DD57	033(b)	cbrwr_race_name	Co-Borrower Race Type Name	The name/description that corresponds to the Co-Borrower Race Type Code enumeration.	Co-Borrower Race Data		System Generated	Text(100)		CR: If Co-Borrower Race Type Code is populated.	
DD58	034	cbrwr_sex_type_cd	Co-Borrower Sex Type Code	A code that specifies the sex of the Co-Borrower. This code corresponds to the values in the hardship affidavit.  Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.	Co-Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Male 2. Female 3. Information not provided by borrower 4. Not Applicable	CR: If Co-Borrower on loan and if Race/Ethnicity/Gender is not equal to 5 (not available). Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD58	035	cbrwr_sex_typ_nme	Co-Borrower Sex Type Name	The name/description that corresponds to the Co-Borrower Sex Type Code enumeration.	Co-Borrower Information		System Generated	Text(100)		CR: If Co-Borrower Sex Type Code is populated.	
DD239	001	fncl_ast_id	Financial Asset ID	The unique identifier of the First Lien asset.	1 <sup>st</sup> Lien Loan		System Generated	Numeric(15,0)		M	
DD501	008	ivsr_grp	Investor Group	Type of mortgage ownership.	Investor		System Generated	Text(7)	Enumeration: •GSE •Non-GSE •Other	CR: If First Lien Trial or Permanent Modification	
DD493	113	last_rptd_mthy_acvy_dt	Last Reported Monthly Activity Date	The date the Official Monthly Reporting (OMR) is processed in the system. Every OMR has a processing date. For period of time representation of the data, the OMR processing date is for the latest OMR processed by the system.	1 <sup>st</sup> Lien Permanent Modification Payment Information		System Generated	Date(CCYY-MM-DD)		CR: For HAMP First Lien Permanent Modification if data exists. Not applicable for FHA-HAMP and RD-HAMP.	
DD20	014	ln_acvy_actn_cd	Action Code	A code reported by the servicer to update the loan that indicates the action that occurred during the reporting period.	1 <sup>st</sup> Lien Permanent Modification Payment Information		Servicer Reported	Numeric(4,0)	Enumeration: 60 - Payoff	CR: For First Lien Permanent Modification if an action is reported	
DD21	016	ln_acvy_actn_dt	Action Code Date	The effective date of the action associated with the action code specified on the incoming OMR transaction by the servicer. The action date is required for certain action codes.	1 <sup>st</sup> Lien Permanent Modification Payment Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2029-01-15	CR: For First Lien Permanent Modification if there is an Action Code (DD20)	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD20	015	In_acvy_actn_name	Action Name	The name/description that corresponds to the Action Code enumeration.	1 <sup>st</sup> Lien Permanent Modification Payment Information		System Generated	Text(100)		CR: If Action Code is populated	
DD24	017	In_aft_mdfc_amrt_term	Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First Lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD31	021	In_aft_mdfc_bck_rto_pct	Back Ratio After Modification	For HAMP: The borrower's total debt-to-income ratio after modification. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25).  For RD-HAMP: Private Mortgage Insurance Payments do not exist.	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,2)	Data Range: Min: 0 Max: 9999	CR: For First Lien Trial or Permanent Modification.	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD67	039	In_aft_mdrc_escr_pmt_amt	Escrow Payment After Modification	<p>For HAMP: Report the escrow amount expected in the first payment after loan modification. This is the amount of money that may be collected by the Servicer Reported as part of the regular monthly mortgage payment to cover, on behalf of the mortgagee, periodic payments of property taxes and hazard insurance. Any escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded.</p> <p>For FHA-HAMP: Private Mortgage Insurance Payments must be included.</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD76	045	In_aft_mdrc_frnt_rto_pct	Front Ratio After Modification	<p>For HAMP: The borrower's housing-debt-to-income ratio after modification. This is the borrower's monthly housing expense (principal, interest, taxes, insurance and association dues and any escrow shortage payment amount) divided by their total monthly income. Private Mortgage Insurance payments must be excluded. Report to the 2nd decimal place (e.g. 31.05).</p> <p>For FHA-HAMP: Private Mortgage Insurance Payments must be included.</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics After Modification	Front End DTI After Modification = Monthly Housing Expense After Modification / Monthly Gross Income	Servicer Reported	Numeric(6,2)	Data Range: Min: 0.01 Max: 31.99	CR: For First Lien Trial or Permanent Modification.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD74	043	In_aft_mdfcfst_pmt_due_dt	First Payment Due Date After Modification	<p>For Trial Loan Submission, this is a projection of the first payment due date after modification. First Payment Due Date After Modification should be the same as the anticipated Modification Effective Date.</p> <p>For Official Loan Submission, this is the actual first payment due date. First Payment Due Date After Modification should be the same as the actual Modification Effective Date.</p>	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Date(CCYY-MM-DD)	<p>For 1MP: Min: 2009-02-01 Max: 2013-12-31</p> <p>For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31</p> <p>For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31</p>	CR: For First Lien Trial or Permanent Modification.	
DD83	051	In_aft_mdfc_int_rt	Interest Rate After Modification	The interest rate in the month after loan modification.	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: For HAMP/FHA-HAMP/RD-HAMP: Min: 0 Max: 99.9999	CR: For First Lien Trial or Permanent Modification.	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD88	054	In_aft_mdmc_lpi_dt	Last Paid Installment Date After Modification	For Trial, this is the anticipated LPI Date after modification. It should be one month before the anticipated Modification Effective Date.  For the Official Modification, this is the actual LPI Date after Modification. It must be one month before the Modification Effective Date.	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: For HAMP: Min: 2009-02-01 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification.	
DD100	061	In_aft_mdmc_max_int_rt	Max Interest Rate After Modification	The interest rate cap for the loan.	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For First Lien Permanent Modification.	Theme 2: Unreasonable Data Ranges
DD98	059	In_aft_mdmc_maturity_dt	Maturity Date After Modification	The maturity date of the loan after modification.	1 <sup>st</sup> Lien Loan Characteristics After Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Max: 2059	CR: For HAMP First Lien Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	
DD120	117	In_aft_mdmc_npv_mdlslt_amt	NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: -999999999999999999.99 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification, if not FHA-HAMP or RD-HAMP	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD132	068	In_aft_mdpc_pi_pmt_amt	Principal and Interest Payment After Modification	The principal and interest amount after modification.	1 <sup>st</sup> Lien Loan Characteristics After Modification	<p>P&amp;I Payment After Modification =  Monthly Gross Income * Front Ratio After Modification - Escrow Payment After Modification - Association Dues/Fees Before Modification</p> <p>The absolute value of (submitted Principal and Interest Payment After Modification - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.</p>	Servicer Reported	Currency(20,2)	Data Range: LIR; Min: 0 Max: 999999999999999999. 99  ADE; Min: 0.01 Max: 999999999999999999. 99	CR: For First Lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD140	074	ln_aft_mdffc_prdc_lbl_tyc_cd	Product After Modification Code	The mortgage product of the loan, after the modification (Allowable values are Fixed or Step).	1 <sup>st</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1 - ARM 2 - Fixed rate 3 - Step Rate 4 - One Step Variable 5 - Two Step Variable 6 - Three Step Variable 7 - Four Step Variable 8 - Five Step Variable 9 - Six Step Variable 10 - Seven Step Variable 11 - Eight Step Variable 12 - Nine Step Variable 13 - Ten Step Variable 14 - Eleven Step Variable 15 - Twelve Step Variable 16 - Thirteen Step Variable 17 - Fourteen Step Variable	CR: For First Lien Trial or Permanent Modification.	
DD140	075	ln_aft_mdffc_prdc_lbl_tyc_nmc	Product After Modification Name	The name/description that corresponds to the Product After Modification.	1 <sup>st</sup> Lien Loan Characteristics After Modification		System Generated	Text(100)		CR: If Product After Modification Code is populated	



Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD570	122	In_amdfc_pral_npv_md_rslt_amt	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall after modification.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: -999999999999999999. 99 Max: 999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification, if PRA. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD30	020	In_atrn_fees_not_in_escr_amt	Attorney Fees Not in Escrow	Estimated legal fee not in escrow for advances capitalization and liquidation expense calculation.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification, if it exists. Not applicable for FHA-HAMP and RD-HAMP.	
DD26	018	In_bef_md_fca_mrt_term	Amortization Term Before Modification	Represents the number of months on which installment payments are based under the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First Lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD29	019	In_bef_mdfe_as sc_mthy_pmt_a mt	Association Dues/Fees Before Modification	Existing monthly payment for association dues/fees before modification immediately prior to the Trial Period Plan Effective Date. This amount should reflect the monthly amount of association dues/fees required to be paid by the borrower.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For First Lien Trial or Permanent Mod, If there are association fees that Servicer is withholding	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD32	022	ln_bef_mdffc_bck_rto_pct	Back Ratio Before Modification	<p>For HAMP/FHA-HAMP: The borrower's total debt-to-income ratio based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This is the borrower's total monthly expenses, including PITIA and other debt expenses, divided by their total monthly income. This includes Private Mortgage Insurance payments. Report to the 2nd decimal place (e.g. 50.25). Additionally, the value used in the trial loan set up data submission should reflect the income information used to establish the trial period plan terms, and the value used in the official loan set up data submission should reflect the income information used to establish the permanent modification terms.</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(6,2)	Data Range: Min: 0 Max: 9999	CR: For First Lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD68	040	In_bef_mdmc_escr_pmt_amt	Escrow Payment Before Modification	For HAMP: Report the monthly escrow payment amount calculated in the escrow analysis performed in conjunction with determining the borrowers eligibility for a trial period plan. The escrow analysis must be performed for all borrowers, including those that do not currently escrow for taxes and insurance. This is the amount of money that may be collected by the servicer as part of the regular monthly mortgage payment to cover, on behalf of the mortgagor, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. For FHA-HAMP: Private Mortgage Insurance Payments must be included. For RD-HAMP: Private Mortgage Insurance Payments do not exist.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Mod if there is escrow amount that servicer is withholding.	Theme 2: Unreasonable Data Ranges <del>Theme 3:</del> <del>Misinterpretation of Data Requirements per Program Guidelines</del> Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets



Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD85	052	In_bef_mdmc_int_rt	Interest Rate Before Modification	The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric(6,4)	Data Range: LIR: Min: 0 Max: 99.9999  ADE: Min: 1 Max: 99.9999	CR: For First Lien Trial or Permanent Modification.	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD89	055	In_bef_mdmc_lpi_dt	Last Paid Installment Date Before Modification	The due date of the last paid installment received on the loan immediately prior to the Trial Period Plan Effective Date.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Date(CCYY-MM-DD)		CR: For First Lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges
DD99	060	In_bef_mdmc_mtry_dt	Maturity Date Before Modification	The date on which the mortgage obligation is scheduled to be paid off, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Maturity Date is commonly called Balloon Date for balloon loans, for which scheduled amortization does not pay off the balance of the loan, so that there is a final, large "balloon" payment at the end.	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: For 1MP: Min: 03-04-2009 Max: 12-31-2058  For FHA-HAMP: Min: 08-15-2009 Max: 12-31-2058  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD121	118	In_bef_mdmc_np_v_mdml_rslt_amt	NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: -999999999999999999.99 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD135	071	In_bef_mdmc_pi_pmt_amt	Principal and Interest Payment Before Modification	The scheduled principal and interest amount based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to the nearest \$100  P&I Payment Before Modification = Monthly Gross Income * Front Ratio Before Modification - Escrow Payment Before Modification - Association Dues/Fees Before Modification  The absolute value of (submitted Principal and Interest Payment Before Modification - calculated Principal and Interest Payment Before Modification) / the calculated Principal and Interest Payment Before Modification must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: LIR; Min: 0 Max: 999999999999999999.99  ADE; Min: 0.01 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD142	076	In_bef_mdmc_prdc_lbl_typ_cd	Product Before Modification	The mortgage product of the loan, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. ARM 2. Fixed rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable  * only 1 and 2 are valid for FHA-HAMP  For RD-HAMP: 2 - Fixed rate	CR: For First Lien Trial or Permanent Modification.	
DD142	077	In_bef_mdmc_prdc_lbl_typ_nme	Product Before Modification Name	The name/description that corresponds to the Product Before Modification enumeration.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		System Generated	Text(100)		CR: If Product Before Modification is populated	



Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD390	108	In_dlqy_typ_cd	Delinquency Type Code	Indicates how long the loan was delinquent in the past 12 months for use in calculation of Principal Reduction Investor Incentive Amount.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. Less than or equal to 6 months delinquent in last 12 months 2. Greater than 6 months delinquent in last 12 months	CR: For HAMP First Lien Trial or Permanent Modification if PRA. Not applicable for FHA-HAMP and RD-HAMP.	
DD390	109	In_dlqy_typ_nm	Delinquency Type Name	The name/description that corresponds to the Delinquency Type Code enumeration.	1 <sup>st</sup> Lien Loan Characteristics Before Modification		System Generated	Text(100)		CR: If Delinquency Type Code is populated.	
DD63	037	In_dlq_int_cplzd_amt	Delinquent Interest	Delinquent interest for interest capitalization. It is the amount of delinquent interest from the delinquent loan's LPI date to the workout execution date.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: If First Lien Trial or Permanent Modification.	
DD64	038	In_dsbt_frgv_amt	Disbursement Forgiven	The amount of any forgiven disbursements for advances capitalization.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification, if data exists. Not applicable for RD-HAMP.	
DD69	041	In_escr_cplzd_adv_amt	Escrow Shortage for Advances	Any escrow advance amounts to be capitalized.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification, if data exists. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD75	044	ln_fcl_refl_dt	Foreclosure Referral Date	Provide the date that the mortgage was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data file: only include year (CCYY)	Servicer Reported	Date(CCYY)		CR: For First Lien Trial or Permanent Mod if referred to attorney for foreclosure initiation	
DD593	110	ln_frbrn_plan_ty_p_cd	Forbearance Plan Type Code	A code indicating the type of forbearance period granted to the borrower.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Unemployment 2. Federally Declared Disaster 3. Unemployment and Federally Declared Disaster	CR: For HAMP First Lien Trial or Permanent Modification, if data exists. Not applicable for FHA-HAMP and RD-HAMP.	
DD593	111	ln_frbrn_plan_ty_p_nme	Forbearance Plan Type Name	The name/description that corresponds to the Forbearance Plan Type Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Forbearance Plan Type Code is populated.	
DD72	042	ln_fst_lien_ind	First Lien Indicator	Indicates if loan is first lien.	1 <sup>st</sup> Lien Loan		Servicer Reported	Text(1)	Y/N	CR: For First Lien Trial or Permanent Mod	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD17	011	In_fst_trl_pmt_due_dt	1st Trial Payment Due Date	This is the date that the first trial payment is due. It is also the trial modification effective date. This date must be less than the trial loan submission date.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported
DD18	012	In_fst_trl_pmt_postd_dt	1st Trial Payment Posted Date	The date the first payment posted during the Trial period.  This date is used as the trial start / effective date for reporting purposes.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification	
DD19	013	In_fst_trl_pmt_rcvd_amt	1st Trial Payment Received Amount	This is the actual amount of the Payment received from the Borrower to the Servicer for the 1st Trial payment.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999.99	CR: For First Lien Trial or Permanent Modification	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD78	047	In_hshp_rsn_cd	Hardship Reason Code	Identifies the reason for the borrower's hardship, on their mortgage payment obligations.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Death of borrower 2. Illness of principal borrower 3. Illness of borrower family member 4. Death of borrower family member 5. Martial difficulties 6. Curtailment of income 7. Excessive obligation 8. Abandonment of property 9. Distant employment transfer 10. Property problem 11. Inability to sell property 12. Inability to rent property 13. Military service 14. Other 15. Unemployment 16. Business failure 17. Casualty Loss 18. Energy environment costs 19. Servicing problems 20. Payment adjustment 21. Payment dispute 22. Transfer of ownership pending 23. Fraud 24. Unable to contact borrower 25. Incarceration	CR: For First Lien Trial or Permanent Modification.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD78	048	In_hshp_rsn_name	Hardship Reason Name	The name/description that corresponds to the Hardship Reason Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Hardship Reason Code is populated	
DD81	049	In_int_owed_or_not_rptd_amt	Interest Owed Or Payment Not Reported	If there is Interest owed/received but not reported for interest capitalization, this field must be populated.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification, if data exists. Not applicable for RD-HAMP.	
DD82	050	In_int_remd_amt	Interest Payment	Interest portion of the principal and interest.	1 <sup>st</sup> Lien Permanent Modification Payment Information	For MHA Data File: Round to nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Permanent Modification if data exists.	
DD525	112	In_lpi_dt	Last Paid Installment Date	This is the actual LPI date reported on the monthly reporting transaction.	1 <sup>st</sup> Lien Permanent Modification Payment Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: For 1MP: Min: 2009-03-04 Max: 2029-01-15  For FHA-HAMP: Min: 2009-08-15 Max: 2029-01-15  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Permanent Modification if data exists	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD105	062	In_mdfe_eff_dt	Modification Effective Date	<p>For Trial, this is the anticipated Modification Effective Date of the official loan modification. This is the first day of the month following the month when the last trial payment is due.</p> <p>For Official, this is the actual Modification Effective Date of the official loan modification. This will still be the first day of the month following the month when the last trial payment is due. The Modification Effective Date on the official loan submission must be earlier than or equal to the date the official loan transaction is submitted.</p>	1 <sup>st</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Trial or Permanent Modification.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD87	053	In_mdmc_int_rt_lock_dt	Interest Rate Lock Date for Modification	<p>For Trial loan submission, this is the date the borrower's trial period payment was calculated using the standard modification waterfall prior to the start of the trial period.</p> <p>For Official loan submission, this is the date when the Max Interest Rate After Modification was determined in conjunction with the preparation of the Modification Agreement.</p>	1 <sup>st</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: For 1MP: Min: 2009-02-19 Max: 2013-12-31  For FHA-HAMP: Min: 2009-05-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: For First Lien Permanent Modification.	
DD249	004	In_mdmc_mode_cd	Loan Modification Mode Code	A code representing the modification mode of the loan.	1 <sup>st</sup> Lien Modification Status		System Generated	Numeric(4,0)	Enumeration: 1 - Trial Period Modification 2 - Official Modification 4 - Request	CR: Not applicable for FHA-HAMP and RD-HAMP.	
DD249	005	In_mdmc_mode_nme	Loan Modification Mode Name	The name/description that corresponds to the Loan Modification Mode enumeration.	1 <sup>st</sup> Lien Modification Status		System Generated	Text(100)		CR: Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD93	057	In_mtg_typ_cd	Loan Mortgage Type Code	The code that specifies the type of mortgage being applied for or that has been granted.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1 - FHA - Loans insured by the Federal Housing Administration 2 - VA - Loans insured by the Department of Veterans Affairs 3 - Conventional with PMI - Non-government insured mortgages insured by a private (non-government) insurer 4 - Conventional w/o PMI - Mortgages with neither government nor private mortgage insurance 5 - RD - Loans guaranteed by the Department of Agriculture (Rural Development)	CR: For First Lien Trial or Permanent Modification.	
DD93	058	In_mtg_typ_nm_e	Loan Mortgage Type Name	The name/description that corresponds to the Loan Mortgage Type Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Loan Mortgage Type Code is populated.	
DD119	116	In_npv_calc_dt	NPV Date	This is the date that the NPV model is run using stated income (or verified income if available).	1 <sup>st</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-04-15 Max: Today System Date	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD62	036	In_orig_note_dt	Date of Original Note	The date the mortgage note was signed.	1 <sup>st</sup> Lien Loan	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Max: 2009	CR: For First Lien Trial or Permanent Modification.	
DD124	066	In_othr_cplzd_adv_amt	Other Advances	Other Advances - Other capitalized advance amounts excluding escrow fees and administrative or out-of-pocket expenses. Examples include delinquency expenses or fees paid to a third party.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification, if data exists. Not applicable for FHA-HAMP and RD-HAMP.	
DD125	067	In_othr_ctbn_amt	Other Contributions	If there are any amounts contributed by the borrower due to Hazard Claims.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification if there are amounts contributed by borrower.	
DD10	010	In_pgm_typ_desc	Program Type/Campaign Description	The name/description that corresponds to the Program Type/Campaign ID enumeration.	MHA Program		System Generated	Text(100)		CR: If Program Type/Campaign ID is populated	
DD10	009	In_pgm_typ_name	Program Type/Campaign ID	A program type that will identify campaign types. The unique identifier of a Loan Workout Campaign.	MHA Program		Servicer Reported	Text(14)	Enumeration: HMP1 - HMP Default HMP2 - HMP Imminent Default HMP7 - Current HMP9 - FHA-HAMP HMP12 - Rural Development - HAMP	CR: For First Lien Trial or Permanent Modification	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD133	069	In_pi_at_31_pct_dti_rto_amt	Principal and Interest Payment at 31% DTI	Principal and Interest payable for a 31% Debt to Income ratio. This is equal to i) 31% of the borrower's income less ii) the Escrow Payment After Modification and the Association Dues. For official, the most current verified income must be used.	1 <sup>st</sup> Lien Loan	P&I Payment at 31% DTI = Monthly Gross Income * 31% - Escrow Payment After Modification - Association Dues/Fees Before Modification  The absolute value of (submitted Principal and Interest Payment at 31% DTI - calculated Principal and Interest at 31% DTI) / the calculated Principal and Interest at 31% DTI must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial or Permanent Modification.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD134	070	In_pi_at_38_pct_dti_rto_amt	Principal and Interest Payment at 38% DTI	Principal and Interest payable for a 38% Debt to Income ratio. This is equal to i) 38% of the borrower's income less ii) the Escrow Payment Before Modification and Association dues. For official, the most current verified income must be used.	1 <sup>st</sup> Lien Loan	P&I Payment at 38% DTI = Monthly Gross Income * 38% - Escrow Payment Before Modification - Association Dues/Fees Before Modification  The absolute value of (submitted Principal and Interest Payment at 38% DTI - calculated Principal and Interest at 38% DTI) / the calculated Principal and Interest at 38% DTI must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD138	073	In_ppmt_owed_or_not_rptd_amt	Principal Payment Owed or Not Reported	If borrower has contributed any cash or amounts in suspense.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification, if borrower contributed cash or amount in suspense. Not applicable for RD-HAMP.	
DD597	129	In_pral_wflrstrn_typ_cd	Restriction for Alternative Waterfall Type Code	A code noting the restriction that prohibits principal write-down on the loan.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Investor does not allow	CR: For HAMP First Lien Trial or Permanent Modification, if PRA and there is an investor restriction. Not applicable for FHA-HAMP and RD-HAMP.	
DD597	130	In_pral_wflrstrn_typ_nme	Restriction for Alternative Waterfall Type Name	The name/description that corresponds to the Restriction for Alternative Waterfall Type Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Restriction for Alternative Waterfall Type Code is populated.	
DD136	119	In_prin_frbrn_amt	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets



Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD144	078	In_prjd_fcl_sle_dt	Projected Foreclosure Sale Date	Projected date for foreclosure sale of subject property.	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: only include month and year (CCYY-MM)	Servicer Reported	Date(CCYY-MM)		CR: For First Lien Trial or Permanent Modification, if foreclosure	
DD459	167	In_prtl_clm_amt	Partial Claim Amount	For FHA-HAMP: The amount of the partial claim made for the modification. A partial claim is the amount that the Government Agency advances to pay the past-due amount of principal, interest, insurance, and taxes owed by a delinquent borrower. The payment is in the form of a non-interest-bearing loan to the borrower.  For RD-HAMP: Supply the Mortgage Recovery Advance amount in the Partial Claim Amount attribute.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For FHA-HAMP and RD-HAMP First Lien Trial and Permanent Modification. Not applicable for HAMP.	
DD471	166	In_sec_lien_fncl_ast_id	Associated Second Lien Financial Asset ID	The unique identifier of the associated second lien asset.	1 <sup>st</sup> Lien Loan		System Generated	Numeric(15,0)		If 2 <sup>nd</sup> Lien is modified or extinguished under 2MP. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD210	006	In_smss_stat_cd	Submission Status	The status of loan data being submitted.	1 <sup>st</sup> Lien Modification Status		Servicer Reported	Numeric(4,0)	Enumeration (for 1st Lien): 1. Trial 3. Official 5. Trial Cancel 6. Official Correction* 7. Official Cancel  * Not applicable for FHA-HAMP and RD-HAMP	CR: For First Lien Trial or Permanent Modification	
DD210	007	In_smss_stat_name	Submission Status Name	The name/description that corresponds to the Submission Status enumeration.	1 <sup>st</sup> Lien Modification Status		System Generated	Text(100)		CR: If Submission Status is populated	
DD678	159	In_splmy_astnc_e_cd	Supplementary Assistance Code	A code indicating the supplementary assistance provided to the borrower. This assistance may be provided to unemployed borrowers, principal reduction, funding to remove second liens, and programs that facilitate short sales and deeds-in-lieu of foreclosure.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1 - None 2 - Hardest Hit Fund 3 - No value existed prior to attribute introduction(Restricted - not valid for servicer input)	CR: For First Lien Trial or Permanent Modification	
DD678	160	In_splmy_astnc_e_name	Supplementary Assistance Name	The name/description that corresponds to the Supplementary Assistance Code enumeration.	1 <sup>st</sup> Lien Loan		System Generated	Text(100)		CR: If Supplementary Assistance Code is populated	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD251	002	In_st_cd	Loan State Code	A code indicating the current state of the loan.	1 <sup>st</sup> Lien Modification Status		Servicer Reported	Numeric(4,0)	Enumeration: 1 - Active 2 - Active Payment 3 - Active Non Payment 4 - Cancelled 5 - Disqualified 7 - Paid Off 10 - Not Accepted or Not Approved	CR: Not applicable for FHA-HAMP and RD-HAMP.	
DD251	003	In_st_nme	Loan State Code	The name/description that corresponds to the Loan State Code enumeration.	1 <sup>st</sup> Lien Modification Status		System Generated	Text(100)		CR: Not applicable for FHA-HAMP and RD-HAMP.	
DD27	107	In_tot_cplzd_amt	Amount Capitalized	Total amount capitalized at the time of modification, including accrued interest and other advances as applicable.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)		CR: For HAMP First Lien Trial or Permanent Modification, if PRA. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD218	099	In_trl_mdnc_dnal_rsn_cd	Trial Not Approved/Not Accepted Reason Code	A code that specifies the reason why a borrower was not offered or did not accept a trial plan.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. Bankruptcy Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete 19. Unemployment Forbearance Plan 20. Federally Declared Disaster	CR: If HAMP Trial was not approved or not accepted. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data
DD218	100	In_trl_mdnc_dnal_rsn_nme	Trial Not Approved/Not Accepted Reason Name	The name/description that corresponds to the Trial Not Approved/Not Accepted Reason Code enumeration.	1 <sup>st</sup> Lien Trial Modification Information		System Generated	Text(100)		CR: If Trial Not Approved/Not Accepted Reason Code is populated.	Theme 6: Availability of Data

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD401	161	In_trl_plan_typ_cd	Trial Plan Type Code	Indicates if Borrowers substitute a Chapter 13 bankruptcy plan for a regular HAMP trial plan.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Standard Trial 2. Chapter 13 Bankruptcy	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	
DD401	162	In_trl_plan_typ_nme	Trial Plan Type Name	The name/description that corresponds to the Trial Plan Type Code enumeration.	1 <sup>st</sup> Lien Trial Modification Information		System Generated	Text(100)		CR: If Trial Plan Type Code is populated.	
DD219	101	In_trl_pmt_no	Trial Payment Number	The number of the trial payment being reported. The code that is used to define a single payment number that will be one of a series of payments that together will complete a loan trial payment period.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 2 Max: 9999	CR: If Trial Payment reported	
DD220	102	In_trl_pmt_pstd_dt	Trial Payment Posted Date	The date the payment was posted during the Trial period.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31  For FHA-HAMP: Min: 2009-08-15 Max: 2013-12-31  For RD-HAMP: Min: 2010-09-24 Max: 2013-12-31	CR: If Trial Payment reported	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD221	103	In_trl_pmt_rcvd_amt	Trial Payment Received Amount	The actual dollar amount of the payment received from the borrower to the Servicer Reported for the trial payment.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: If Trial Payment reported	
DD91	056	In_trl_prd_cnt	Length of Trial Period	The length of the trial period.	1 <sup>st</sup> Lien Trial Modification Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 3 Max: 999	CR: For First Lien Trial or Permanent Modification.	
DD594	164	In_umpt_frbrn_p lan_durn_cnt	Unemployment Plan Forbearance Duration	The total number of months for the completed unemployment forbearance period.	1 <sup>st</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 99	CR: For First Lien Trial or Permanent Modification, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD595	163	In_umpt_mthy_fbrn_amt	Unemployment Monthly Forbearance Amount	The amount of the existing monthly mortgage payment that is not required to be paid during the Unemployment Program forbearance period.	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 99999999999999999999	CR: For First Lien Trial or Permanent Modification, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	
DD596	165	In_umpt_plan_fbrn_intn_dt	Unemployment Plan Forbearance Initiation Month	The first calendar day of the month in which the unemployment plan forbearance period begins.	1 <sup>st</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2010-05-01 Max: 2013-12-01	CR: For First Lien Trial or Permanent Modification, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD294	114	In_upb_amt	Loan Unpaid Principal Balance Amount	The amount of outstanding principal (interest bearing portion only) at the end of the prior month, after accounting for all payment activity.	1 <sup>st</sup> Lien Permanent Modification Payment Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999. 99	CR: For First Lien Permanent Modification if data exists	
DD139	125	In_upb_frgv_amt	Principal Write-down (Forgiveness) Amount	Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF).	1 <sup>st</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for RD-HAMP.	Theme 2: Unreasonable Data Ranges
DD402	168	perm_mdfc_cncln_rsn_cd	Permanent Modification Cancellation Reason Code	A code that specifies the reason why a modification was cancelled.	1 <sup>st</sup> Lien Modification Status		Servicer Reported	Numeric(4,0)	1. Ineligible Mortgage 14. Trial Plan Default 15. Data Correction (Incorrect data) 16. Payor Request 17. Compliance Request 18. Submission Error Correction (Incorrect transaction type)	CR: For an FHA-HAMP or RD-HAMP Permanent Modification that has been cancelled. Not applicable for HAMP.	Theme 6: Availability of Data
DD402	169	perm_mdfc_cncln_rsn_nme	Permanent Modification Cancellation Reason Name	The name/description that corresponds to the Permanent Modification Cancellation Reason Code enumeration.	1 <sup>st</sup> Lien Modification Status		System Generated	Text(100)		CR: If Permanent Modification Cancellation Reason Code is populated	Theme 6: Availability of Data

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD146	079	prop_cndn_cd	Property Condition Code	A code denoting the condition of the subject property.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Excellent 2. Good 3. Fair 4. Poor	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	
DD146	080	prop_cndn_nme	Property Condition Name	The name/description that corresponds to the Property Condition Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Condition Code is populated.	
DD340	081	prop_geoc_cns_us_msa_cd	Property Geocoded MSA	The metropolitan statistical area in which the property is located.	Subject Property Information		System Generated	Text(100)		CR: If property successfully GeoCoded. Not applicable for FHA-HAMP and RD-HAMP.	
DD149	083	prop_ocpy_stat_cd	Property Occupancy Status Code	A code identifying the occupancy by the borrower of the subject property.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Vacant 2. Borrower Occupied 3. Tenant Occupied 4. Unknown 5. Occupied by Unknown	CR: For First Lien Trial or Permanent Modification.	
DD149	084	prop_ocpy_stat_nme	Property Occupancy Status Name	The name/description that corresponds to the Property Occupancy Status Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Occupancy Status Code is populated.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD520	085	prop_rgn_cd	Property Region Code	A geographical region to which the property is assigned.	Subject Property Information	Based on Property State: 1. East North Central = IL, IN, MI, OH, WI 2. East South Central = AL, KY, MS, TN 3. Middle Atlantic = NJ, NY, PA 4. Mountain = AZ, CO, ID, MT, NM, NV, UT, WY 5. New England = CT, MA, ME, NH, RI, VT 6. Pacific = AK, CA, HI, OR, WA 7. South Atlantic = DC, DE, FL, GA, MD, NC, SC, VA, WV 8. US National = GU, PR, VI 9. West North Central = IA, KS, MN, MO, ND, NE, SD 10. West South Central = AR, LA, OK, TX	System Generated	Numeric(4,0)	Enumeration: 1. East North Central 2. East South Central 3. Middle Atlantic 4. Mountain 5. New England 6. Pacific 7. South Atlantic 8. US National 9. West North Central 10. West South Central	CR: Not applicable for FHA-HAMP and RD-HAMP.	
DD520	086	prop_rgn_nme	Property Region Name	The name/description that corresponds to the Property Region Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD151	104	prop_stdz_st_cd	Property State	The 2-character postal abbreviation of the state, province, or region of the subject property.	Subject Property Information		Servicer Reported	Text(2)	Enumeration: WY,WV,WI,WA,VT,VI,V A,UT,TX,TN,SD,SC,RI, PR,PA,OR,OK,OH,NY, NV,NM,NJ,NH,NE,ND, NC,MT,MS,MO,MN,MI, ME,MD,MA,LA,KY,KS,I N,IL,ID,IA,HI,GU,GA,FL ,DE,DC,CT,CO,CA,AZ, AR,AL,AK.	CR: If Property Geocoded Metropolitan Statistical Area (MSA) is not available.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD153	087	prop_typ_cd	Property Type Code	A code that defines the type of property that the loan is associated with the loan.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Single Family 1 to 4 Units 2. Condominium/Planned Unit Development (PUD) 3. Coop 4. Mobile Home 5. Zero-Lot-Line 6. Unknown	CR: For each mortgage loan that entered a permanent Modification on or after December 1, 2009  For each mortgage loan that entered trial period with a Trial Period Plan Effective Date on or after December 1, 2009  For each mortgage loan evaluated for HAMP on or after December 1, 2009.  Not applicable for FHA-HAMP and RD-HAMP.	
DD153	088	prop_typ_nme	Property Type Name	The name/description that corresponds to the Property Type Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Type Code is populated.	
DD148	082	prop_unt_cnt	Property Number of Units	Number of units in subject property (Valid values are 1, 2, 3 or 4).	Subject Property Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 4	M	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD155	089	prop_usg_typ_cd	Property Usage Type Code	A code identifying the current use by the borrower of the property.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Principal Residence 2. Second or Vacation Home 3. Investment Property	CR: For First Lien Trial or Permanent Modification.	
DD155	090	prop_usg_typ_name	Property Usage Type Name	The name/description that corresponds to the Property Usage Type Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Usage Type Code is populated.	
DD157	126	prop_valu_as_is_val_amt	Property Valuation As is Value Amount	Property as-is value determined by the property valuation.	Subject Property Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999. 99	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD158	091	prop_valu_dt	Property Valuation Date	The date the property value analysis was performed.	Subject Property Information		Servicer Reported	Date(CCYY-MM-DD)		CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD159	092	prop_valu_mthd_cd	Property Valuation Method	Type of value analysis.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Full appraisal - Prepared by a certified appraiser 2. Limited appraisal - Prepared by a certified appraiser 3. Broker Price Opinion "BPO" - Prepared by a real estate broker or agent 4. Desktop Valuation - Prepared by bank employee 5. Automated Valuation Model "AVM" - GSE 6. Automated Valuation Model "AVM" - Other	CR: For HAMP First Lien Trial or Permanent Modification. Not applicable for FHA-HAMP and RD-HAMP.	
DD159	093	prop_valu_mthd_nme	Property Valuation Method Name	The name/description that corresponds to the Property Valuation Method enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Valuation Method is populated.	
DD37	133	ssdil_brwr_excn_dt	Borrower Execution Date	This is the date that the borrower signed the Short Sale Agreement or Deed-in-Lieu Agreement.	Short Sale or Deed-in-Lieu	Round to nearest quarter and report CCYYQ where Q=1 for January through March, Q=2 for April through June, Q=3 for July through September, and Q=4 for October through December	Servicer Reported	Date(CCYYQ)	Enumeration: Min: 2009-10-01 Max:2012-12-31	CR: If Short Sale or Deed-in-Lieu	
DD94	137	ssdil_in_dlqy_stat_typ_cd	Short Sale or Deed-in-Lieu Loan Delinquency Status Type Code	A code specifying whether the loan is in default, imminent default or current status as of the HAMP modification evaluation.	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric(4,0)	Enumeration: 1. Default 2. Imminent Default 3. Current	CR: If Short Sale or Deed-in-Lieu	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD94	138	ssdil_In_dlqy_st at_typ_nme	Short Sale or Deed-in-Lieu Loan Delinquency Status Type Name	The name/description that corresponds to the Short Sale or Deed-in-Lieu Loan Delinquency Status Type Code enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Loan Delinquency Status Type Code is populated	
DD223	136	ssdil_In_fnl_upb _amt	Short Sale or Deed-in-Lieu Final Unpaid Principal Balance Amount	The final unpaid principal balance, including interest bearing principal balance and any principal forbearance amount, at the time of closing for a Short Sale or Deed-in-Lieu transaction.	Short Sale or Deed-in-Lieu		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 1,403,400	CR: If Short Sale or Deed-in-Lieu	
DD392	139	ssdil_In_mdffc_ mode_cd	Short Sale or Deed-in-Lieu Loan Modification Mode Code	A code representing the modification mode of the loan.	Short Sale or Deed-in-Lieu		System Generated	Numeric(4,0)	Enumeration: 5 - HAFA Notification 6 - HAFA Payment	CR: If Short Sale or Deed-in-Lieu	
DD392	140	ssdil_In_mdffc_ mode_nme	Short Sale or Deed-in-Lieu Loan Modification Mode Name	The name/description that corresponds to the Short Sale or Deed-In-Lieu Loan Modification Mode enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Loan State Code is populated	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD104	143	ssdil_In_min_net_rtrn_ivsr_amt	Short Sale or Deed-in-Lieu Minimum Net Return to Investor Amount	The Minimum Net Return to Investor is the calculated Minimum Acceptable Net Proceeds amount that the investor is willing to accept from the transaction. It must be at least equal to or less than the list price minus the sum of allowable costs that may be deducted from gross sale proceeds or acceptable sale proceeds. The Minimum Net Return to Investor must be reported as a dollar amount.	Short Sale or Deed-in-Lieu		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 1,403,400.00	CR: If Short Sale or Deed-in-Lieu	
DD116	144	ssdil_In_mi_wavr_cd	Short Sale or Deed-in-Lieu Mortgage Insurance Waiver Code	For loans that have mortgage insurance coverage, this attribute indicates whether the mortgage insurer approved transaction and waives any right to collect additional sums from the borrower(s).	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric (4,0)	Enumeration: 1. Waiver approved 2. Waiver not approved 3. No mortgage insurance	CR: If Short Sale or Deed-in-Lieu	
DD116	145	ssdil_In_mi_wavr_nme	Short Sale or Deed-in-Lieu Mortgage Insurance Waiver Name	The name/description that corresponds to the Mortgage Insurance Waiver Code enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Mortgage Insurance Waiver Code is populated	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD10	147	ssdil_In_pgm_ty_p_desc	Short Sale or Deed-in-Lieu Program Type/Campaign Name	The name/description that corresponds to the Short Sale or Deed-In-Lieu Program Type/Campaign ID enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-In-Lieu Program Type/Campaign ID is populated	
DD10	146	ssdil_In_pgm_ty_p_nme	Short Sale or Deed-in-Lieu Program Type/Campaign ID	A new program type that will identify campaign types. The unique identifier of a Loan Workout Campaign.	Short Sale or Deed-in-Lieu		Servicer Reported	Text(14)	Enumeration: HMP3 - Deed-in-lieu HMP5 - Short Sale	CR: If Short Sale or Deed-in-Lieu	
DD210	154	ssdil_In_smss_stat_cd	Short Sale or Deed-in-Lieu Submission Status	The status of loan data being submitted.	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric(4,0)	Enumeration: 8. Short Sale or Deed-in-Lieu Notification 9. Short Sale Loan Set-up 10. Deed-in-Lieu Loan Set-up 11. HAFA Cancel	CR: If Short Sale or Deed-in-Lieu	
DD210	155	ssdil_In_smss_stat_nme	Short Sale or Deed-in-Lieu Submission Status Name	The name/description that corresponds to the Short Sale or Deed-In-Lieu Submission Status enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-In-Lieu Submission Status is populated	
DD22	131	ssdil_In_ss_dili_agmt_expt_dt	Agreement Expiration Date	The expiration date of the Short Sale or Deed-in-Lieu agreement.	Short Sale or Deed-in-Lieu		Servicer Reported	Date(CCYY-MM-DD)	Date Range: Min: 2010-01-29 Max: 2013-12-31	CR: If Short Sale or Deed-in-Lieu	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set												
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme	
DD23	132	ssdil_In_ss_dili_agmt_iss_dt	Agreement Issue Date	This is the date that the Short Sale and/or the Deed-in Lieu Agreement were issued.	Short Sale or Deed-in-Lieu	Round to nearest quarter and report CCYYQ where Q=1 for January through March, Q=2 for April through June, Q=3 for July through September, and Q=4 for October through December	Servicer Reported	Date(CCYYQ)	Date Range: Min:2009-10-01 Max:2012-12-31	CR: If Short Sale or Deed-in-Lieu		
DD202	134	ssdil_In_ss_dili_cncln_rsn_cd	Short Sale or Deed-in-Lieu Cancellation Reason Code	A field indicating the reason why a Short Sale or Deed-in-Lieu transaction was cancelled.	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric(4,0)	Enumeration: 1. Agreement Expiration 2. Agreement Termination 3. Notification Cancellation 4. Loan Set up Cancellation 5. Servicing Transfer of HAMP loan 6. Payoff of HAMP loan 7. Other	CR: If Short Sale or Deed-in-Lieu		
DD202	135	ssdil_In_ss_dili_cncln_rsn_nme	Short Sale or Deed-in-Lieu Cancellation Reason Name	The name/description that corresponds to the Short Sale or Deed-in-Lieu Cancellation Reason Code enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Cancellation Reason Code is populated		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD203	151	ssdil_In_ss_dili_rsn_cd	Short Sale or Deed-in-Lieu Reason Code	A field identifying the reason for the borrower entering into a Short Sale or Deed-in-Lieu transaction.	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric(4,0)	Enumeration: 1. Does not qualify for a Trial Period Plan 2. Does not successfully complete a Trial Period Plan 3. Is delinquent on a HAMP modification by missing at least two consecutive payments 4. Requests a Short Sale or Deed-in-Lieu	CR: If Short Sale or Deed-in-Lieu	
DD204	153	ssdil_In_ss_dili_rsn_dt	Short Sale or Deed-in-Lieu Reason Date	For loans that do not qualify for a HAMP trial modification or the borrower declines a modification, this is the date that a trial modification was not offered to the borrower or was not accepted by the borrower. For a borrower who did not successfully complete a trial plan, this is the trial fall out date.	Short Sale or Deed-in-Lieu		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-03 Max: 2012-12-31	CR: If Short Sale or Deed-in-Lieu	
DD203	152	ssdil_In_ss_dili_rsn_nme	Short Sale or Deed-in-Lieu Reason Name	The name/description that corresponds to the Short Sale or Deed-in-Lieu Reason Code enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Reason Code is populated	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD216	158	ssdil_In_ss_dili_tran_clsng_dt	Short Sale or Deed-in-Lieu Transaction Closing Date	The date on which the Short Sale or Deed-in-Lieu transaction is completed.	Short Sale or Deed-in-Lieu	Round to nearest quarter and report CCYYQ where Q=1 for January through March, Q=2 for April through June, Q=3 for July through September, and Q=4 for October through December	Servicer Reported	Date(CCYYQ)		CR: If Short Sale or Deed-in-Lieu	
DD348	141	ssdil_In_st_cd	Short Sale or Deed-in-Lieu Loan State Code	A code indicating the current state of the loan for Short Sale or Deed-In-Lieu.	Short Sale or Deed-in-Lieu		Servicer Reported	Numeric(4,0)	Enumeration: 1 - Active 4 - Cancelled 12 - Paid	CR: If Short Sale or Deed-in-Lieu	
DD348	142	ssdil_In_st_nme	Short Sale or Deed-in-Lieu Loan State Name	The name/description that corresponds to the Short Sale or Deed-In-Lieu Loan State Code enumeration.	Short Sale or Deed-in-Lieu		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Loan State Code is populated	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD215	157	ssdil_In_tot_alw_b_costs_amt	Short Sale or Deed-in-Lieu Total Allowable Costs	The total allowable transaction costs associated with selling the property that can be deducted from the gross sale price at closing. Allowable costs may include subordinate lien release reimbursement amount, borrower relocation assistance, sales commission, closing costs for taxes, title, attorney fees and other miscellaneous expenses. The closing costs and real estate commissions should be reasonable and customary based on the community in which the property is located.	Short Sale or Deed-in-Lieu		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: If Short Sale or Deed-in-Lieu	
DD147	148	ssdil_prop_list_prc_amt	Short Sale or Deed-in-Lieu Property List Price	At notification this is the original list price of the property. At extension or correction, it is the latest list price of the property as of the extension or correction. At loan set up, it is the ending list price of the property as of the Transaction Closing Date.	Short Sale or Deed-in-Lieu	For MHA Data File: Rounded to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: If Short Sale or Deed-in-Lieu	
DD150	149	ssdil_prop_sle_or_tran_amt	Short Sale or Deed-in-Lieu Property Sale or Transaction Amount	The sale or transfer price of the property.	Short Sale or Deed-in-Lieu		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: If Short Sale or Deed-in-Lieu	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD156	150	ssdil_prop_vacy_dt	Short Sale or Deed-in-Lieu Property Vacancy Date	The Short Sale or Deed-in-Lieu agreement will state the date which the property must be vacated.	Short Sale or Deed-in-Lieu		Servicer Reported	Date(CCYYQ)	Date range: Min: 2010-02-28	CR: If Short Sale or Deed-in-Lieu	
DD212	156	ssdil_sbor_lien_rise_rimb_amt	Short Sale or Deed-in-Lieu Subordinate Lien Release Reimbursement Amount	<p>Prior to 10/1/2011: The total amount of reimbursement paid by the servicer to the subordinate mortgage lien holder(s) to secure release of the subordinate lien(s).</p> <p>On or after 10/1/2011: The total amount of reimbursement paid by the servicer to the subordinate mortgage lien holder(s) to secure release of the subordinate mortgage lien(s).</p>	Short Sale or Deed-in-Lieu		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 6000	CR: If Short Sale or Deed-in-Lieu	
<b>95) Step Rate Schedule Data</b> – If the product after modification is a step rate product, the following five step fields form a group. If the Product Type After Modification is Step Rate then at least one occurrence of this group of five step fields will be present.											
DD205	095(a)		Step Interest Rate Step Number	The sequence is used to uniquely identify and order Loan Interest Rate Adjustment schedule records specific to the loans step rate schedule.	Step Rate Schedule Data		Servicer Reported	Numeric(4)	Data Range: Min: 1 Max: 9999	CR: For First lien Permanent Modification if step rate. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD209	095(b)		Step New Interest Rate Duration	The step duration for each corresponding step number.	Step Rate Schedule Data		Servicer Reported	Numeric(4)	Data Range: Min: 1 Max: 9999	CR: For First lien Permanent Modification if rate change. Not applicable for FHA-HAMP and RD-HAMP.	
DD206	095(c)		Step Note Rate	The new interest rate in the step schedule.	Step Rate Schedule Data		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For First lien Permanent Modification if rate change. Not applicable for FHA-HAMP and RD-HAMP.	
DD208	095(d)		Step Payment Effective Date	The date the payment will be effective.	Step Rate Schedule Data		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2029-01-15	CR: For First lien Permanent Modification if rate change. Not applicable for FHA-HAMP and RD-HAMP.	
DD207	095(e)		Step Principal and Interest Payment	The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.	Step Rate Schedule Data		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For First lien Permanent Modification if rate change. Not applicable for FHA-HAMP and RD-HAMP.	

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD217	097	trial_mdmc_fout_rsn_cd	Trial Fallout Reason Code	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification.	1 <sup>st</sup> Lien Trail Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default	CR: If Borrower fell out or withdrew from the trial or completed the trial but did not enter the permanent modification. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data
DD217	098	trial_mdmc_fout_rsn_nme	Trial Fallout Reason Name	The name/description that corresponds to the Trial Fallout Reason Code enumeration.	1 <sup>st</sup> Lien Loan Characteristics After Modification		System Generated	Text(100)		CR: If Trial Fallout Reason Code is populated.	Theme 6: Availability of Data

## 2<sup>nd</sup> Lien Loan Modification Data Set

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD38	15	brwr_excn_dt	Borrower Execution or Notification Date	For official loan submission, this is the date that the borrower signed the official loan modification documents.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)		M	
DD471	01	fncl_ast_id	Second Lien Financial Asset ID	The unique identifier of the asset.	2 <sup>nd</sup> Lien Loan		System Generated	Numeric(15,0)		M	
DD493	30	last_rptd_mthly_acvy_dt	Last Reported Monthly Activity Date	The date the Official Monthly Reporting (OMR) is processed in the system. Every OMR has a processing date. For period of time representation of the data, the OMR processing date is for the latest OMR processed by the system.	2 <sup>nd</sup> Lien Permanent Modification Payment Information		System Generated	Date(CCYY-MM-DD)		CR: For 2 <sup>nd</sup> Lien Permanent Modification, if data exists	
DD20	07	In_acvy_actn_cd	Action Code	A code reported by the lender to update the loan that indicates the action that occurred during the reporting period.	2 <sup>nd</sup> Lien Permanent Modification Payment Information		Servicer Reported	Numeric(4,0)	Enumeration: 60 - Payoff	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment if there is an action code	
DD21	09	In_acvy_actn_dt	Action Code Date	The effective date of the action associated with the action code specified on the incoming transaction by the Servicer.	2 <sup>nd</sup> Lien Permanent Modification Payment Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2029-01-15	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment if there is an action code	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD20	08	In_acvy_actn_nme	Action Name	The name/description that corresponds to the Action Code enumeration.	2 <sup>nd</sup> Lien Permanent Modification Payment Information		System Generated	Text(100)		CR: If Action Code is populated	
DD297	10	In_aft_mdfc_a mrt_typ_cd	Amortization Type Code After Modification	The amortization type after modification.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. Amortizing 2. Interest Only	CR: For 2 <sup>nd</sup> Lien Permanent Mod or 2 <sup>nd</sup> Lien Partial Extinguishmen t	
DD297	11	In_aft_mdfc_a mrt_typ_nme	Amortization Type Name After Modification	The name/description that corresponds to the Amortization Type Code After Modification.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		System Generated	Text(100)		CR: If Amortization Type Code After Modification is populated	
DD83	24	In_aft_mdfc_int _rt	Interest Rate After Modification	The interest rate in the month after loan modification.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For 2 <sup>nd</sup> Lien Permanent Mod or 2 <sup>nd</sup> Lien Partial Extinguishmen t	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD88	28	In_aft_mdmc_lpi_dt	Last Paid Installment Date After Modification	For Trial, this is the anticipated LPI Date after modification. It should be one month before the anticipated Modification Effective Date.  For the Official Modification, this is the actual LPI Date after Modification. It must be one month before the Modification Effective Date. For Official Monthly Reporting, this is the actual LPI date.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-01 Max: 2013-12-31	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	
DD100	36	In_aft_mdmc_max_int_rt	Max Interest Rate After Modification	The interest rate cap for the loan.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	Theme 2: Unreasonable Data Ranges
DD98	35	In_aft_mdmc_mtry_dt	Maturity Date After Modification	The maturity date of the loan after modification.	2 <sup>nd</sup> Lien Loan Characteristics After Modification	For MHA Data File: Only include CCYY	Servicer Reported	Date(CCYY)	Data Range: Max: 01-01-2059	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	
DD128	40	In_aft_mdmc_pi_pmt_amt	Principal and Interest Payment After Modification	The principal and interest amount after modification.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Currency (20,2)		CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	



Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD299	13	In_bef_mdmc_a mrt_typ_nme	Amortization Type Name Before Modification or Extinguishment	The name/description that corresponds to the Before Modification or Extinguishment Amortization Type Code.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		System Generated	Text(100)		M	
DD86	25	In_bef_mdmc_in t_rt	Interest Rate Before Modification or Extinguishment	The interest rate in the month prior to loan modification or extinguishment. Please report as rounded to nearest 8th (e.g. 4.125).	2 <sup>nd</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric(6,4)		M	
DD90	29	In_bef_mdmc_lp i_dt	Last Paid Installment Date Before Modification or Extinguishment	The due date of the last paid installment of the loan.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Date(CCY-MM-DD)		M	
DD129	41	In_bef_mdmc_pi pmt_amt	Principal and Interest Payment Before Modification or Extinguishment	The scheduled principal and interest payment in the month prior to loan modification or extinguishment. For Interest Only loans, it is only the scheduled interest payment in the month prior to loan modification or extinguishment.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to nearest \$100	Servicer Reported	Currency(20,2)		M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD143	48	In_bef_mdrc_p rdc_lbl_typ_cd	Product Before Modification or Extinguishment	The mortgage product of the loan, before the modification or extinguishment.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. ARM 2. Fixed rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable	M	
DD143	49	In_bef_mdrc_p rdc_lbl_typ_nm e	Product Name Before Modification or Extinguishment	The name/description that corresponds to the Product Before Modification or Extinguishment enumeration.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		System Generated	Text(100)		CR: If Product Before Modification is populated	
DD214	64	In_bef_mdrc_r mng_term	Remaining Term Before Modification or Extinguishment	Represents the number of months on which installment payments are based.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD130	42	In_bef_mdrc_u pb_amrtd_pct	Percentage of Amortizing UPB	Indicates the percentage of Unpaid Principal Balance of the loan that is amortized, before modification.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(6,4)		CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if Product before Modification or Extinguishment is 'Partially Amortizing'	
DD226	66	In_bef_mdrc_u pb_amt	Unpaid Principal Balance Before Modification or Extinguishment	The total principal amount outstanding prior to the effective date of the modification or extinguishment.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to nearest \$10,000	Servicer Reported	Currency(20,2)		M	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD75	20	In_fcl_refl_dt	Foreclosure Referral Date	Provide the date that the mortgage was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date	2 <sup>nd</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Only include CCYY	Servicer Reported	Date(CCYY)		CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if foreclosure	
DD239	02	In_fst_lien_fnci _ast_id	Associated First Lien Financial Asset ID	The unique identifier of the First Lien asset.	2 <sup>nd</sup> Lien Loan		System Generated	Numeric(15,0)		M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD80	22	In_int_only_end_dt	Interest Only End Date	The date on which the Interest Only loans begin to fully amortize before the modification.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Date(CCYY-MM-DD)		CR: For 2 <sup>nd</sup> Lien Permanent Mod or 2 <sup>nd</sup> Lien Partial Extinguishment, if product before modification or extinguishment is interest only	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD82	23	In_int_pmt_amt	Interest Payment Amount	Interest portion of the principal and interest.	2 <sup>nd</sup> Lien Permanent Modification Payment Information	For MHA Data File: Round to nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists.	Theme 2: Unreasonable Data Ranges
DD501	26	In_ivsr_grp	Investor Group	Type of mortgage ownership.	Investor	Derive from investor code as: GSE if Investor Code is 1 or 2, Non-GSE if Investor Code is 3 or 4, Other if Investor Code is not 1,2,3,or 4	System Generated	Text(7)	Enumeration: GSE Non-GSE Other	M	
DD92	31	In_lien_pos_no	Lien Position Number	The lien position of the loan.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 2	M	
DD525	27	In_lpi_dt	Last Paid Installment Date	This is the actual LPI date reported on the monthly reporting transaction.	2 <sup>nd</sup> Lien Permanent Modification Payment Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2029-01-15	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists	
DD107	37	In_mdffc_eff_dt	Modification or Extinguishment Effective Date	The date on which the loan modification or extinguishment becomes effective.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Date(CCYY-MM-DD)		M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD249	03	In_mdmc_mode_cd	Loan Modification Mode Code	A code representing the modification mode of the loan.	2 <sup>nd</sup> Lien Loan Modification Status		System Generated	Numeric(4,0)	Enumeration: 7 - 2MP Official Modification	M	
DD249	04	In_mdmc_mode_nme	Loan Modification Mode Name	The name/description that corresponds to the Loan Modification Mode Code enumeration.	2 <sup>nd</sup> Lien Loan Modification Status		System Generated	Text(100)		M	
DD116	38	In_mi_wavr_cd	Mortgage Insurance Waiver Code	For loans that have mortgage insurance coverage, this attribute indicates whether the mortgage insurer approved transaction and waives any right to collect additional sums from the borrower(s).	2 <sup>nd</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Waiver approved 2. Waiver not approved 3. No mortgage insurance	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if exists	
DD116	39	In_mi_wavr_nme	Mortgage Insurance Waiver Name	The name/description that corresponds to the Mortgage Insurance Waiver Code enumeration.	2 <sup>nd</sup> Lien Loan		System Generated	Text(100)		CR: If Mortgage Insurance Waiver Code is populated	
DD62	16	In_orig_note_dt	Original Note Date	The date the mortgage note was signed.	2 <sup>nd</sup> Lien Loan	For MHA Data File: Only include CCYY	Servicer Reported	Date(CCYY)	Data Range: Max: 2009-01-01	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	
DD10	51	In_pgm_typ_desc	Program Type/Campaign Description	A program type that will identify campaign types. The unique identifier of a Loan Workout Campaign.	MHA Program		Servicer Reported	Text(100)		CR: If Program Type/Campaign ID Code is populated.	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD10	50	In_pgm_typ_name	Program Type/Campaign ID	The name/description that corresponds to the Program Type/Campaign ID enumeration.	MHA Program		System Generated	Text(14)	Enumeration: HMP8 - Second Lien Official Modifications and Not Approved / Not Accepted HMP10 - Second Lien Full Extinguishments HMP11 - Second Lien Partial Extinguishments	M	
DD136	43	In_prin_frbrn_amt	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishmen t	
DD314	19	In_prin_frbrn_pct	Forbearance Percent	The ratio of principal forbearance amount of the first lien to the total unpaid principal balance of the first lien on it's modification effective date.	2 <sup>nd</sup> Lien Loan		System Generated	Numeric(6,2)		M	
DD137	44	In_prin_pmt_amt	Principal Payment Amount	Principal portion of the principal and interest remitted.	2 <sup>nd</sup> Lien Permanent Modification Payment Information	For MHA Data File: Round to the nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishmen t, if data exists	
DD390	17	In_sec_lien_dly_typ_cd	Delinquency Type Code	Indicates how long the loan was delinquent in the past 12 months for use in calculation of tier extinguishment incentives.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Numeric(4,0)	Enumerations: 1. Less than or equal to 6 months delinquent in last 12 months 2. Greater than 6 months delinquent in last 12 months	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishmen t	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD390	18	In_sec_lien_dly_typ_nme	Delinquency Type Name	The name/description that corresponds to the Delinquency Type Code enumeration.	2 <sup>nd</sup> Lien Loan		System Generated	Text(100)		CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	
DD296	58	In_sec_lien_trl_typ_cd	Second Lien Trial Type Code	A code that specifies if the loan required a trial period and if the trial was performed.	2 <sup>nd</sup> Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Trial Not Required/Trial Not Performed 2. Trial Not Required/Trial Performed 3. Trial Required/Trial Performed	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	
DD296	59	In_sec_lien_trl_typ_nme	Second Lien Trial Type Name	The name/description that corresponds to the Second Lien Trial Type Code enumeration.	2 <sup>nd</sup> Lien Trial Modification Information		System Generated	Text(100)		M	
DD210	61	In_smss_stat_cd	Submission Status	The status of loan data being submitted.	2 <sup>nd</sup> Lien Loan Modification Status		Servicer Reported	Numeric(4,0)	Enumeration (for 2nd Lien): 14. 2MP Official 15. 2MP Official Cancel 16. 2MP Partial Extinguishment 17. 2MP Extinguishment 18. 2MP Partial Extinguishment Cancel 21. 2MP Extinguishment Cancel	CR: If Second Lien Trial Type Code is populated	
DD210	62	In_smss_stat_nme	Submission Status Name	The name/description that corresponds to the Submission Status enumeration.	2 <sup>nd</sup> Lien Loan Modification Status		System Generated	Text(100)		M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD251	05	In_st_cd	Loan State Code	A code indicating the current state of the loan.	2 <sup>nd</sup> Lien Loan Modification Status		Servicer Reported	Numeric(4,0)	Enumeration: 2 - Active Payment 3 - Active Non Payment 4 - Cancelled 5 - Disqualified 7 - Paid Off 13 - Extinguished	M	
DD251	06	In_st_nme	Loan State Name	The name/description that corresponds to the Loan State Code enumeration.	2 <sup>nd</sup> Lien Loan Modification Status		System Generated	Text(100)		M	
DD27	14	In_tot_cplzd_amt	Amount Capitalized	Total amount capitalized at the time of modification, including accrued interest and other advances as applicable.	2 <sup>nd</sup> Lien Loan		Servicer Reported	Currency(20,2)		CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets Theme 6: Availability of Data
DD294	34	In_upb_amt	Loan Unpaid Principal Balance Amount	The amount of outstanding principal (interest bearing portion only) at the end of the prior month, after accounting for all payment activity.	2 <sup>nd</sup> Lien Permanent Modification Payment Information	For MHA Data File: Round to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists	Theme 2: Unreasonable Data Ranges
DD139	45	In_upb_frgv_amt	Principal Write-down (Forgiveness) Amount	Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF).	2 <sup>nd</sup> Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD316	21	ln_upb_frgv_pct	Forgiveness Percent	The ratio of principal forgiveness amount of the first lien to the total unpaid principal balance of the first lien on it's modification effective date.	2 <sup>nd</sup> Lien Loan		System Generated	Numeric(6,2)		M	
DD402	32	perm_mdfc_cancellation_rsn_cd	Permanent Modification Cancellation Reason Code	A code that specifies the reason why a modification was not completed.	2 <sup>nd</sup> Lien Loan Modification Status		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 15. Data Correction (Incorrect data) 16. Payor Request 17. Compliance Request 18. Submission Error Correction (Incorrect transaction type)	CR: For a 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment that has been cancelled.	
DD402	33	perm_mdfc_cancellation_rsn_nme	Permanent Modification Cancellation Reason Name	The name/description that corresponds to the Permanent Modification Cancellation Reason Code enumeration.	2 <sup>nd</sup> Lien Loan Modification Status			Text(100)		CR: If Permanent Modification Cancellation Reason Code is populated.	
DD340	52	prop_geoc_sus_msa_cd	Property Geocoded Metropolitan Statistical Area (MSA) Code	The name/description that corresponds to the Property Geocoded Metropolitan Statistical Area (MSA) Code enumeration.	Subject Property Information		System Generated	Text (100)		CR: If property successfully GeoCoded	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD520	53	prop_rgn_cd	Property Region Code	A geographical region to which the property is assigned.	Subject Property Information	Based on Property State: 1. East North Central = IL, IN, MI, OH, WI 2. East South Central = AL, KY, MS, TN 3. Middle Atlantic = NJ, NY, PA 4. Mountain = AZ, CO, ID, MT, NM, NV, UT, WY 5. New England = CT, MA, ME, NH, RI, VT 6. Pacific = AK, CA, HI, OR, WA 7. South Atlantic = DC, DE, FL, GA, MD, NC, SC, VA, WV 8. US National = GU, PR, VI 9. West North Central = IA, KS, MN, MO, ND, NE, SD 10. West South Central = AR, LA, OK, TX	System Generated	Numeric(4,0)	Enumeration: 1. East North Central 2. East South Central 3. Middle Atlantic 4. Mountain 5. New England 6. Pacific 7. South Atlantic 8. US National 9. West North Central 10. West South Central	M	
DD520	54	prop_rgn_nme	Property Region Name	The name/description that corresponds to the Property Region Code enumeration.	Subject Property Information		System Generated	Text(100)		M	

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD151	55	prop_stdz_st_cd	Property State Code	The 2-character postal abbreviation of the state, province, or region of the subject property.	Subject Property Information		Servicer Reported	Text(2)	Enumeration: WY,WV,WI,WA,VT,VI,VA,UT,TX,TN,SD,SC,RI,PR,PA,OR,OK,OH,NY,NV,NM,NJ,NH,NE,ND,NC,MT,MS,MO,MN,MI,ME,MD,MA,LA,KY,KS,IL,N,IL,ID,IA,HI,GU,GA,FL,DE,DC,CT,CO,CA,AZ,AR,AL,AK.	CR: Include property state if Property Geocoded Metropolitan Statistical Area (MSA) is not available	
DD153	56	prop_typ_cd	Property Type Code	A code that defines the type of property that the loan is associated with the loan.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Single Family 1 to 4 Units 2. Condominium/Planned Unit Development (PUD) 3. Coop 4. Mobile Home 5. Zero-Lot-Line 6. Unknown	M	
DD153	57	prop_typ_nme	Property Type Name	The name/description that corresponds to the Property Type Code enumeration.	Subject Property Information		System Generated	Text(100)		M	
<b>60) Step Rate Schedule Data</b> – If the product after modification is a step rate product, the following five step fields form a group. If the Product Type After Modification is Step Rate then at least one occurrence of this group of five step fields will be present.											
DD205	60(a)		Step Interest Rate Step Number	The sequence is used to uniquely identify and order Loan Interest Rate Adjustment schedule records specific to the loans step rate schedule.	Step Rate Schedule Data		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if step rate	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD209	60(b)		Step New Interest Rate Duration	The step duration for each corresponding step number.	Step Rate Schedule Data		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if rate change	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD206	60(c)		Step Note Rate	The new interest rate in the step schedule.	Step Rate Schedule Data		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if rate change	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD208	60(d)		Step Payment Effective Date	The date the payment will be effective.	Step Rate Schedule Data		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2029-01-15	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if rate change	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD207	60(e)		Step Principal and Interest Payment	The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.	Step Rate Schedule Data		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999. 99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if rate change	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets







Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD52	09	cbrwr_curr_crdt_scr_val	Co-Borrower Credit Score	The credit score associated with the Co-Borrower on the loan. This score should be the same score used in the NPV model.	NPV Evaluation Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 250 Max: 900	CR: If Co-Borrower on loan and if NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
DD61	10	data_clctn_dt	Data Collection Date	The date on which the UPB and associated remaining term data was collected for the NPV run.	NPV Evaluation Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-01 Max: 2013-12-31	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD239	01	fnc1_ast_id	Financial Asset ID	The unique identifier of the First Lien asset.	NPV Evaluation Information		System Generated	Numeric(15,0)		M	

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD501	02	ivsr_grp	Investor Group	Type of mortgage ownership.	NPV Evaluation Information		Servicer Reported	Text(7)	Enumeration: GSE Non-GSE Other	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
DD24	03	In_aft_mdffc_amrt_term	Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD83	45	In_aft_mdffc_int_rt	Interest Rate After Modification	The interest rate in the month after loan modification.	NPV Evaluation Information		Servicer Reported	Numeric(7,5)	Data Range: Min: 0 Max: 99.9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD120	26	In_aft_mdrc_npv_mdrc_rslt_amt	NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification.	NPV Evaluation Information		System Generated	Currency(20,2)	Data Range: Min: -99999999999999999999 9.99 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD132	32	In_aft_mdrc_pi_pmt_amt	Principal and Interest Payment After Modification	The principal and interest amount after modification.	NPV Evaluation Information	P&I Payment After Modification = Monthly Gross Income * Front Ratio After Modification - Escrow Payment After Modification - Association Dues/Fees Before Modification  The absolute value of (submitted Principal and Interest Payment After Modification - calculated Principal and Interest Payment After Modification) / the calculated Principal and Interest Payment After Modification must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: LIR; Min: 0 Max: 99999999999999999999 9.99  ADE; Min: 0.01 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD562	47	In_aft_mdrc_pral_amrt_term	Principal Reduction Alternative (PRA) Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation as generated by the principal reduction alternative (PRA) waterfall. Report in months. This period includes the term extension as defined in the HAMP modification waterfall.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Numeric (4,0)	Data Range: Min: 1 Max: Maximum of (480 or Remaining Term)	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrears MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD563	48	In_aft_mdpc_principal_int_rate	Principal Reduction Alternative (PRA) Interest Rate After Modification	The interest rate in the month after loan modification as generated by the principal reduction alternative (PRA) waterfall. Report 4 decimals.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Numeric(7,5)	Data Range: Min: 1 Max: 25	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrears MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines





Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD570	49	In_amdfc_pral_npv_md_rslt_amt	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall after modification.	Alternative (PRA) NPV Evaluation Information		System Generated	Currency(20,2)	Data Range: Min: -99999999999999999999 9.99 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD28	05	In_arm_rset_dt	ARM Reset Date	The date on which the next ARM reset is due to occur.	NPV Evaluation Information	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Min: 2009-02-02	CR: If ARM loan and if NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets





Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD142	36	In_bef_mdmc_prdc_lbl_typ_cd	Product Before Modification	The mortgage product of the loan, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. ARM 2. Fixed rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD142	37	In_bef_mdmc_prdc_lbl_typ_nme	Product Before Modification Name	The name/description that corresponds to the Product Before Modification enumeration.	NPV Evaluation Information		System Generated	Text(100)		CR: If Product Before Modification is populated	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets



Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD79	12	In_imnt_dflt_ind	Imminent Default Flag	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value "Y." Otherwise, it receives the value "N."	NPV Evaluation Information		Servicer Reported	Text(1)	Y/N	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines
DD568	46	In_max_mths_pd_pst_12_mths_cnt	Maximum Months Past Due in Past 12 Months	Maximum Months Past Due during the 12 Month period prior to the data collection date.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 0 Max: 999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges



Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD96	16	In_mtm_ltv_pct	Mark to Market LTV	Current UPB divided by current property value. Report to 5 decimals.	NPV Evaluation Information		Servicer Reported	Numeric(8,5)	Data Range: Min: 0 Max: 999.99999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 4: Default Values Reported When Data Not Available or Not Properly Set Up for Reporting

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD122	28	In_npv_md_typ_cd	NPV Model Type Code	A code that specifies the type of model used to generate the NPV data.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Base NPV Model - Treasury hosted 2. Base NPV Model - Servicer hosted 3. NPV model not yet executed 4. NPV not required	CR: For each mortgage loan that entered a permanent modification on or after December 1, 2009  For each mortgage loan that entered trial period with a Trial Period Plan Effective Date on or after December 1, 2009  For each mortgage loan evaluated for HAMP on or after December 1, 2009	
DD122	29	In_npv_md_typ_nme	NPV Model Type Name	The name/description that corresponds to the NPV Model Type Code enumeration.	NPV Evaluation Information		System Generated	Text(100)		CR: If NPV Model Type Code is populated	

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD119	25	In_npv_run_dt	NPV Date	Date of the NPV run used to determine trial modification eligibility. This should be the same NPV Date reported for the trial modification setup. Use today's date if running the loan for the first time.	NPV Evaluation Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-04-15 Max: Today System Date	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets Theme 6: Availability of Data
DD123	30	In_npv_test_rslt_cd	NPV Test Result	The result of the NPV test as a text field. Either positive or negative.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Positive 2. Negative	CR: If NPV evaluation data provided by servicer from their proprietary model	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD123	31	In_npv_test_rslt_nme	NPV Test Result Name	The name/description that corresponds to the NPV Test Result Code enumeration.	NPV Evaluation Information		System Generated	Text(100)		CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD117	24	In_nxt_arm_rset_rt	Next ARM Reset Rate	The expected interest rate on an ARM loan at the next ARM reset date given the reset date is within the next 4 months. Use the latest available reset rate at the time of submission. If the reset date is outside of 4 months, then use current note rate before modification.	NPV Evaluation Information		Servicer Reported	Numeric(7,5)	Data Range: Min: 00.00001 Max: 99.99999	CR: If ARM loan and if NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD25	04	In_orgnn_amrt_term	Amortization Term at Origination	The number of months between the scheduled first payment due date and the maturity date of the mortgage, expressed in months.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD73	11	In_orgnn_fst_pmt_dt	First Payment Date at Origination	The estimated date the first payment was made on the loan after origination.	NPV Evaluation Information	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Min: 1960-12-31 Max: 2009-03-01	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD84	13	In_orgnn_int_rt	Interest Rate at Origination	The interest rate of the loan at origination.	NPV Evaluation Information	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric(7,5)	Data Range: Min: 00.00001 Max: 99.99999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges
DD95	15	In_orgnn_ltv_pct	LTV at Origination (1st Lien only)	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages.	NPV Evaluation Information		Servicer Reported	Numeric(8,5)	Data Range: Min: 000.00001 Max: 999.99999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD572	51	In_pral_npv_test_rslt_cd	Principal Reduction Alternative (PRA) NPV Test Result	The result of the NPV test as generated by the principal reduction alternative (PRA) waterfall. Either positive or negative.	Alternative (PRA) NPV Evaluation Information		System Generated	Numeric(4,0)	Enumeration: 1. Positive 2. Negative	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrears MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD572	52	In_pral_npv_test_rslt_nme	Principal Reduction Alternative (PRA) NPV Test Result Name	The name/description that corresponds to the Principal Reduction Alternative (PRA) NPV Test Result enumeration.	Alternative (PRA) NPV Evaluation Information		System Generated	Numeric(4,0)	Positive/Negative	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arreange MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD565	54	In_pral_prin_frbrn_amt	Principal Reduction Alternative (PRA) Principal Forbearance Amount	The total amount in dollars of the principal that was deferred through loss mitigation as generated by the principal reduction alternative (PRA) waterfall.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrearrage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD566	55	In_pral_upb_frg_v_amt	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven as generated by the principal reduction alternative (PRA) waterfall. Report 2 decimals.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool) or available from Treasury hosted tool) and post-arrears MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines
DD136	34	In_prin_frbrn_amt	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred through loss mitigation.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD115	23	In_pst_due_prd_cnt	Months Past Due	Number of months between the reporting date and the last paid installment date if the first paid installment date is the first day of the month. If the first paid installment date is not the first day of the month, then Loan Delinquent Months Count is the number of months between the reporting date and the last paid installment date, minus one month.	NPV Evaluation Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 0 Max: 999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD164	43	In_rmng_term	Remaining Term	Scheduled remaining term of the loan in months. Equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent.  Example: First payment date for a 360-month term loan was 5/1/08. The current payment information (i.e., UPB) was reported as of 4/30/09. Remaining terms for this loan is (360-12 = 348).	NPV Evaluation Information	For MHA Data File: Round to the nearest 6 months	Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD139	35	In_upb_frgv_amt	Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven inclusive of investor forgiveness (PRA, HHF matching, etc.) and other principal forgiveness assistance (e.g. HHF).	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 9.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD520	38	prop_rgn_cd	Property Region Code	A geographical region to which the property is assigned.	NPV Evaluation Information	Based on Property State: 1. East North Central = IL, IN, MI, OH, WI 2. East South Central = AL, KY, MS, TN 3. Middle Atlantic = NJ, NY, PA 4. Mountain = AZ, CO, ID, MT, NM, NV, UT, WY 5. New England = CT, MA, ME, NH, RI, VT 6. Pacific = AK, CA, HI, OR, WA 7. South Atlantic = DC, DE, FL, GA, MD, NC, SC, VA, WV 8. US National = GU, PR, VI 9. West North Central = IA, KS, MN, MO, ND, NE, SD 10. West South Central = AR, LA, OK, TX	System Generated	Numeric(4,0)	Enumeration: 1. East North Central 2. East South Central 3. Middle Atlantic 4. Mountain 5. New England 6. Pacific 7. South Atlantic 8. US National 9. West North Central 10. West South Central	M	
DD520	39	prop_rgn_nme	Property Region Name	The name/description that corresponds to the Property Region Code enumeration.	NPV Evaluation Information		System Generated	Text(100)		M	

Data Dictionary for the MHA Data File – Net Present Value (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type	Allowable Values	Conditionality	Data Quality Theme
DD157	40	prop_valu_as_is_val_amt	Property Valuation As is Value	Property as-is value determined by the property valuation.	NPV Evaluation Information	For MHA Data File: Round to the nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 99999999999999999999 9.99	CR: For First lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges Theme 4: Default Values Reported When Data Not Available or Not Properly Set Up for Reporting Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets
DD160	41	prop_valu_typ_cd	Property Valuation Type Code	A code that denotes the type of estimate of the value of the real estate property.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. AVM 2. Exterior BPO / Appraisal (as is value) 3. Interior BPO	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
DD160	42	prop_valu_typ_nme	Property Valuation Type Name	The name/description that corresponds to the Property Valuation Type Code enumeration.	NPV Evaluation Information		System Generated	Text(100)			