

**Appendix C**  
**MHA Data File Data Dictionary v6.0**

**June 12, 2014**

<b>Revision History</b>	
<b>Effective Date</b>	<b>Description of Change</b>
<i>Revisions Effective 06-12-2014</i>	
06-12-14	<ul style="list-style-type: none"> <li>Added Data Quality Theme 3 and Observation to Product After Modification (DD140) in the 2<sup>nd</sup> Lien Data Set</li> </ul>
<i>Revisions Effective 04-24-2014</i>	
04-24-14	<ul style="list-style-type: none"> <li>Added new enumeration "16-Withdrawn" to Loan Status Code (DD251)</li> <li>Updated the label for Repurchase Type code (DD1003) enumeration 2</li> <li>Added new enumeration "63-Proprietary Re-modification after Initial Modification Term" to Action Code (DD20) and "64 - GSE Repurchase After Initial Modification Term" to Action Code (DD20)</li> </ul>
<i>Revisions Effective 11-22-2013</i>	
11-22-13	<ul style="list-style-type: none"> <li>Updated the Key Technical Specifications to reflect the breakout of data for the Home Affordable Foreclosure Alternative Program (HAFA) into a separate data set.</li> <li>Updated the Model section to illustrate HAFA data in a separate data set</li> <li>Added new attributes to 1st Lien Modification Data Set:                             <ul style="list-style-type: none"> <li>(DD970) Modification Evaluation Date</li> <li>(DD956) Monthly Gross Rental Income Amount</li> <li>(DD958) Primary Residence Total Housing Expense Amount</li> <li>(DD1003) Repurchase Type Code</li> </ul> </li> <li>Added attributes to the newly created HAFA data set in addition to those extracted from the 1st Lien Modification Data Set:                             <ul style="list-style-type: none"> <li>(DD239) Financial Asset ID</li> <li>(DD968) MHA Loan Identifier</li> <li>(DD240) Associated First Lien HAMP Servicer Name</li> <li>(DD155) Property Usage Type Code</li> <li>(DD340) Property Geocoded Metropolitan Statistical Area (MSA)</li> <li>(DD520) Property Region Code</li> <li>(DD151) Property State</li> </ul> </li> <li>Added new Tier 2 NPV attributes to the NPV Data Set:                             <ul style="list-style-type: none"> <li>(DD956) Monthly Gross Rental Income Amount</li> <li>(DD957) Occupancy Eligibility Type</li> <li>(DD958) Primary Residence Total Housing Expense Amount</li> <li>(DD979) Tier 2 Amortization Term After Modification</li> <li>(DD978) Tier 2 Interest Rate After Modification</li> <li>(DD980) Tier 2 Principal and Interest Payment After Modification</li> <li>(DD984) Tier 2 PRA Amortization Term After Modification</li> <li>(DD983) Tier 2 PRA Interest Rate After Modification</li> <li>(DD985) Tier 2 PRA Principal and Interest Payment After Modification</li> <li>(DD986) Tier 2 PRA Unpaid Principal Balance After Modification</li> <li>(DD981) Tier 2 Unpaid Principal Balance After Modification</li> <li>(DD959) Tier 2 Investor Override Indicator</li> <li>(DD961) Tier 2 Override Amortization Term</li> <li>(DD962) Tier 2 Override Forbearance Amount</li> <li>(DD960) Tier 2 Override Interest Rate</li> <li>(DD963) Tier 2 Override PRA Principal Forgiveness Amount</li> <li>(DD964) Tier 2 Non-PRA Forgiveness Amount</li> <li>(DD971) Tier 2 NPV Model Result Amount Post-mod</li> <li>(DD972) Tier 2 NPV Model Result Amount Pre-mod</li> <li>(DD976) Tier 2 NPV Test Result</li> <li>(DD973) Tier 2 PRA NPV Model Result Amount Post-mod</li> <li>(DD974) Tier 2 PRA NPV Model Result Amount Pre-mod</li> <li>(DD975) Tier 2 PRA NPV Test Result</li> </ul> </li> </ul>

<b>Revision History</b>	
<b>Effective Date</b>	<b>Description of Change</b>
	<ul style="list-style-type: none"> <li>○ (DD977) Tier 2 Principal Forbearance Amount</li> <li>○ (DD982) Tier 2 PRA Principal Write-down (Forgiveness)</li> </ul> <p>Updated Trial Fallout Reason Code (DD217) description for enumeration 2</p>
<i>Revisions Effective 12-03-2012</i>	
12-03-12	<ul style="list-style-type: none"> <li>● Updated Trial Fallout Reason Code (DD217) enumeration values</li> <li>● Updated Trial Not Approved/Not Accepted Reason Code (DD218) enumeration values</li> <li>● Added Tier 1 Not Offered Reason Code (DD987) and enumeration values</li> <li>● Added MHA Loan ID (DD968) and removed First Lien Financial Asset ID (DD239) from 2MP Data Set</li> </ul>
<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> <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> </ul> </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 inconcert 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

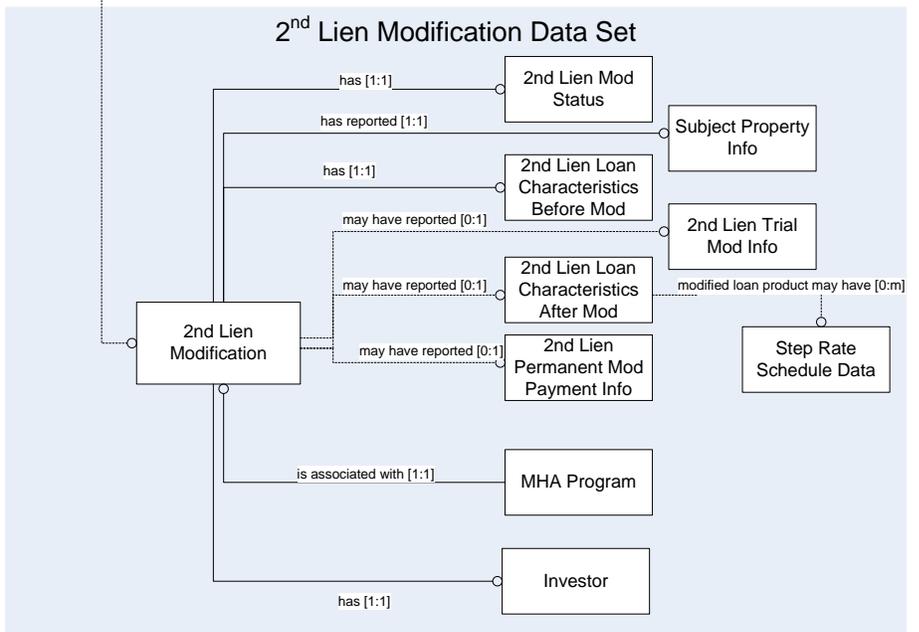
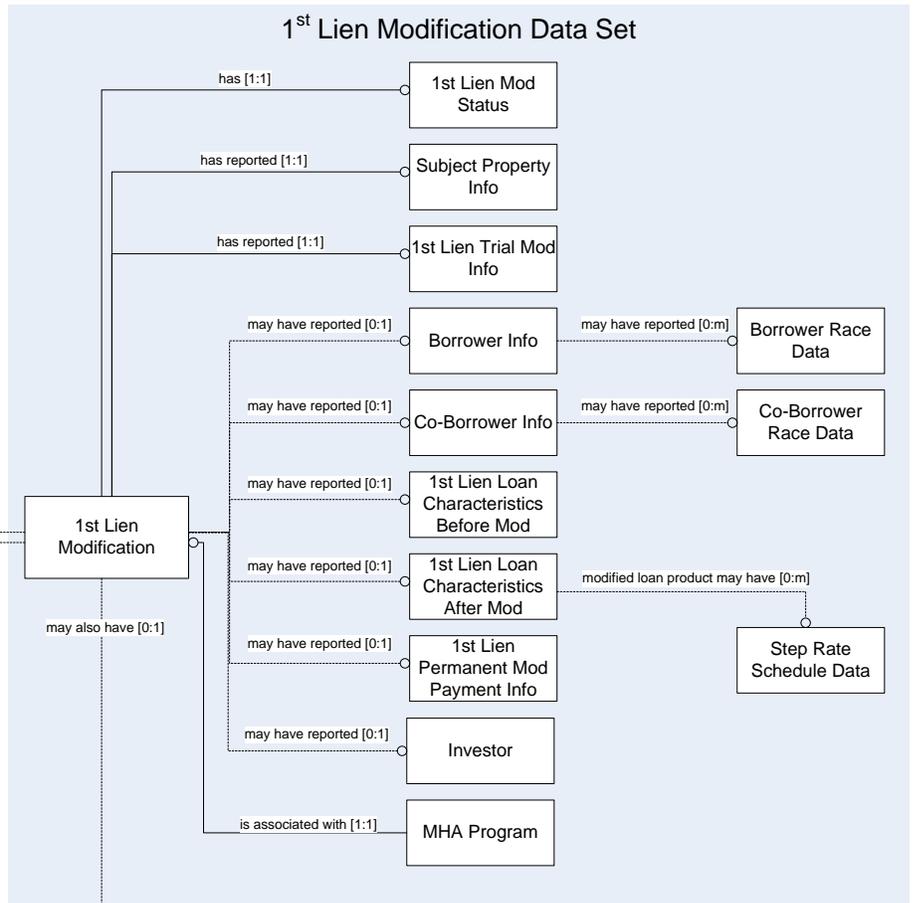
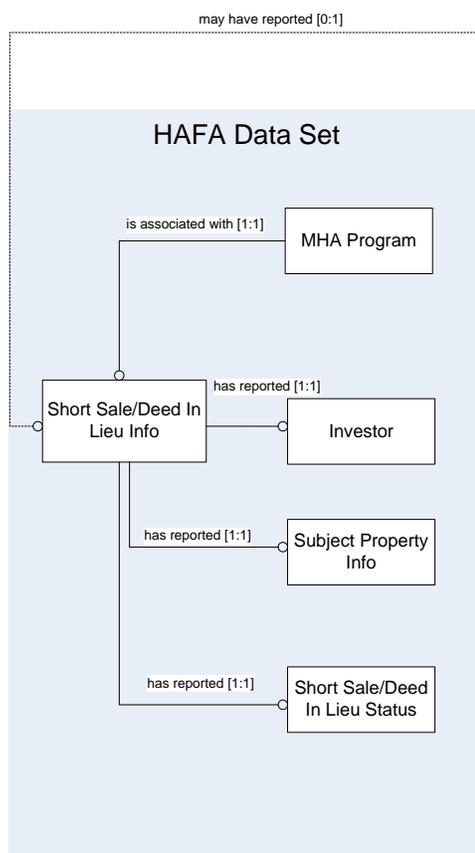
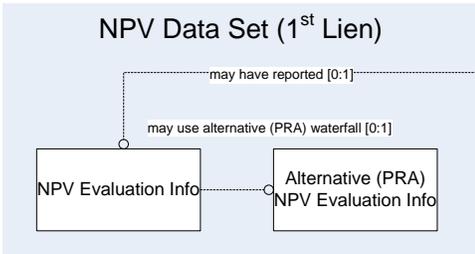
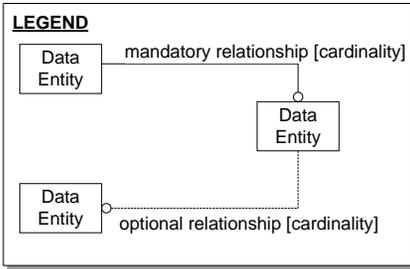
The table below lists key technical specifications for the 1<sup>st</sup> Lien Modification Data Set, the 2<sup>nd</sup> Lien Modification Data Set and the NPV Data Set of the MHA Data File (Data File).

	1 <sup>st</sup> Lien Modification Data Set	2 <sup>nd</sup> Lien Modification Data Set	Home Affordability Foreclosure Alternative (HAFA) Data Set	Net Present Value (NPV) Data Set
<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_HAFA_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	ASCII
<b>Primary Key:</b>	Financial Asset ID	MHA Loan ID	MHA Loan 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 Modification****Data Set: 1<sup>st</sup> Lien 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 modification evaluated under HAMP, Treasury FHA-HAMP or RD-HAMP
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien modification 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); Repurchase Type Code (DD1003); Repurchase Type Name (DD1003); 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 Modification Status****Data Set: 1<sup>st</sup> Lien 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 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 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 modification 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 modification
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien modification 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: 1<sup>st</sup> Lien Trial Modification Information****Data Set: 1<sup>st</sup> Lien 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 modification
- **Cardinality:** Occurs once for each 1<sup>st</sup> lien modification 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) ; Tier 1 Not Offered Reason Code (DD987); Tier 1 Not Offered Reason Code (DD987); 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 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 modification 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 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 modification 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 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 modification 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 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 modification 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 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 modification 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 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 modification 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 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 modification 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 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 modification 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 Modification**

- **Description:** Represents the owner of the 1<sup>st</sup> lien modification.
- **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 modification 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 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 modification 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 Modification**

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

- **Description:** Represents a 2nd lien -modification that was modified or extinguished under 2MP.

- **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:** Second Lien Financial Asset ID (DD471); MHA Loan ID (DD968); Amount capitalized (DD27); Associated 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 Modification Status**

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

- **Description:** Indicates the status of the 2<sup>nd</sup> lien modification 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 2<sup>nd</sup> lien loan modified or extinguished under 2MP
- **Cardinality:** Occurs once for each 2<sup>nd</sup> lien modification 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 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 modification 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 Modification**

- **Description:** Represents a 2<sup>nd</sup> 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 modification 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 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 modification 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 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 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 modification 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 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 modification 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 Modification**

- **Description:** Represents the owner of the 2<sup>nd</sup> lien modification.

- **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 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 modification in the file. Not part of a repeating group.
- **Data Elements:** Program Type/Campaign ID (DD10); Program Type/Campaign Description (DD10)

**Data Entity: Short Sale / Deed In Lieu Information**

**Data Set: HAFA**

- **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 modification under HAMP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each Short Sale/Deed In Lieu.
- **Cardinality:** Occurs once for each Short Sale/Deed In Lieu in the file. Not part of a repeating group.
- **Data Elements:** Financial Asset ID (DD239); MHA Loan Identifier (DD968); 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 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 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 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: MHA Program**

**Data Set: HAFA**

- **Description:** Indicates the MHA program or campaign for which the short sale or deed-in-lieu was evaluated.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each Short Sale/Deed In Lieu.
- **Cardinality:** Occurs once for each Short Sale/Deed In Lieu in the file. Not part of a repeating group.
- **Data Elements:** Short Sale or Deed-in-Lieu Program Type/Campaign ID (DD10); Short Sale or Deed-in-Lieu Program Type/Campaign Name (DD10)

**Data Entity: Investor**

**Data Set: HAFA**

- **Description:** Represents the owner of the short sale or deed-in-lieu.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each Short Sale/Deed In Lieu.
- **Cardinality:** Occurs once for each Short Sale/Deed In Lieu in the file. Not part of a repeating group.
- **Data Elements:** Investor Group (DD501)

**Data Entity: Subject Property Information**

**Data Set: HAFA**

- **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 Short Sale/Deed In Lieu 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 Usage Type Code (DD155); Property Usage Type Name (DD155)

**Data Entity: Short Sale / Deed In Lieu Status**

**Data Set: HAFA**

- **Description:** Indicates the status of the short sale or deed-in-lieu. Includes the status of the last transaction submission reported by the servicer (Submission Status) as well as the current Short Sale/Deed In Lieu 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 Short Sale/Deed In Lieu. The last transaction submission reported by the servicer (Submission Status) may not be the same as the current status of the Short Sale/Deed In Lieu (Loan Modification Mode Code and Loan Status Code).
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each Short Sale/Deed In Lieu.
- **Cardinality:** Occurs once for each Short Sale/Deed In Lieu the file. Not part of a repeating group.
- **Data Elements:** 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 Submission Status (DD210); Short Sale or Deed-in-Lieu Submission Status Name (DD210)

**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 modifications 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 modification 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 Gross Rental Income Amount (DD965); 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); Occupancy Eligibility Type (DD957); Occupancy Eligibility Type (DD957); 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); Tier 2 Amortizing

Term After Modification (DD979); Primary Residence Total Housing Expense Amount (DD958); Tier 2 Interest Rate After Modification (DD978); Tier 2 Principal and Interest Payment After Modification (DD980); 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 modifications 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 modification 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); Tier 2 PRA Amortization Term After Modification (DD984); Tier 2 PRA Interest Rate After Modification (DD983); Tier 2 PRA Principal and Interest Payment After Modification (DD985); Tier 2 PRA Unpaid Principal Balance After Modification (DD986); Tier 2 Unpaid Principal Balance After Modification (DD981); Tier 2 Investor Override Indicator (DD959); Tier 2 Override Amortization Term (DD961); Tier 2 Override Forbearance Amount (DD962); Tier 2 Override Interest Rate (DD960); Tier 2 Override PRA Principal Forgiveness Amount (DD963); Tier 2 Non-PRA Forgiveness Amount (DD964); Tier 2 NPV Model Result Amount Post-mod (DD971); Tier 2 NPV Model Result Amount Pre-mod (DD972); Tier 2 NPV Test Result (DD976); Tier 2 PRA NPV Model Result Amount Post-mod (DD973); Tier 2 PRA NPV Model Result Amount Pre-mod (DD974); Tier 2 PRA NPV Test Result (DD975); Tier 2 Principal Forbearance Amount (DD977); Tier 2 PRA Principal Write-down (Forgiveness) (DD982)

## 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, HAFA 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 for the data element. Refer to the MHA Data File User Guide Appendix A for more detail on the data quality themes.
- **Data Quality Observations.** Identifies key data observations as the data element relates to the Data Quality Theme, mentioned above.

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 Modification Data Set

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD112	065	brwr_amdfc_mthy_hsnng_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: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
DD35	025	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD113	066	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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
DD33	024	brwr_ctbn_amt	Borrower Contributions	If the borrower is contributing any amounts, they must be reported here. For PRA, Borrower Contributions must include any amounts contributed by the Borrower or on behalf of the Borrower, which includes any amounts applied to the Pre-Mod UPB during Trial.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD36	026	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD36	027	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD37	028	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 Modification		Servicer Reported	Date(CCYY-MM-DD)	For 1MP Data Range: Min: 2009-03-04 Max: 2014-12-31  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD162	128	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 Modification		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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD162	129	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 Modification		System Generated	Text(100)		CR: If Race/Ethnicity/Gender Source Type Code is populated.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD109	064	brwr_mthy_dpmt_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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
DD110	116	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared across the NPV data set.
<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 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 Themes	Data Quality Observations
DD41	029(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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD41	029(b)	brwr_race_name	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD42	030	brwr_sex_typ_cd	Borrower Sex Type Code	A code that specifies the sex of the 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.	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD42	031	brwr_sex_typ_nme	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD956	146	brwr_t2_mthy_grs_rntl_incm_amt	Monthly Gross Rental Income Amount	For the non-owner occupied property, the monthly gross rental income received from the property before any cost or expenses.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: If Property Usage Type Code is 3 – Investment Property	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets  Theme 6 - Availability of Data	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets  Theme 6: Reporting required only for non-owner occupied properties modified under HAMP as of 6/1/2012.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD958	147	brwr_t2_prr_tot_hexp_amt	Primary Residence Total Housing Expense Amount	For the non-owner-occupied property under evaluation, the total monthly housing expense for the borrower's primary residence (the PITIA). If the borrower does not own a primary residence but is paying rent to live elsewhere, the rent amount is the housing expense amount.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: If Property Usage Type Code is 3 – Investment Property	Theme 6 - Availability of Data	Theme 6: Reporting required only for non-owner occupied properties modified under HAMP as of 6/1/2012.
DD54	032	cbrwr_ethcy_ty_p_cd	Co-Borrower Ethnicity Type Code	A code that specifies the ethnicity of the Co-Borrower according to HMDA. 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. 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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD54	033	cbrwr_ethcy_ty_p_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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
<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 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 Themes	Data Quality Observations
DD57	034(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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD57	034(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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD58	035	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD58	036	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.	Theme 6: Availability of Data	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD239	001	fncl_ast_id	Financial Asset ID	The unique identifier of the First Lien Modification associated with the First Lien Loan.	1 <sup>st</sup> Lien Modification		System Generated	Numeric(15,0)		M		
DD501	009	ivsr_grp	Investor Group	Type of mortgage ownership.	Investor		System Generated	Text(7)	Enumeration: • GSE • Non-GSE • Other • Blank	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD493	114	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.		
DD20	015	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 63 – Proprietary Remodification After Initial Modification Term 64 - GSE Repurchase After Initial Modification Term” to Action Code	CR: For First Lien Permanent Modification if an action is reported		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD21	017	In_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)		
DD20	016	In_acvy_actn_nme	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	018	In_aft_mdfc_a_mrt_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 Modification Characteristics After Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD31	022	In_aft_mdffc_bc k_rto_pct	Back Ratio After Modification	<p>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).</p> <p>For RD-HAMP: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Modification Characteristics After Modification		Servicer Reported	Numeric(6,2)	Data Range: Min: 0 Max: 9999	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	<p>Theme 1: Inconsistent Data Formats Reported</p> <p>Theme 2: Unreasonable Data Ranges</p> <p>Theme 5: Data inconsistencies when compared across various data attributes or datasets</p>	<p>Theme 1: Some values reported in decimal format, less than 1.</p> <p>Theme 2: Some values reported with ranges in excess of 150% or less than the Front Ratio After Modification.</p> <p>Theme 5: Reported values are inconsistent when compared to attribute calculation components.</p>

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD67	040	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: 99999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD76	046	In_aft_mdffc_frn t_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. .	<p>Theme 1: Inconsistent Data Formats Reported</p> <p>Theme 2: Unreasonable Data Ranges</p> <p>Theme 5: Data inconsistencies when compared across various data attributes or datasets</p>	<p>Theme 1: Some values reported in decimal format, less than 1.</p> <p>Theme 2: Some values reported with ranges greater than the Back Ratio After Modification.</p> <p>Theme 5: Reported values are inconsistent when compared to attribute calculation components.</p>

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD74	044	In_aft_mdmcfst_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: 2014-09-30</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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to other trial payment activity attributes.
DD83	052	In_aft_mdmcint_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	<p>Theme 1: Inconsistent Data Formats Reported</p> <p>Theme 2: Unreasonable Data Ranges</p> <p>Theme 5: Data inconsistencies when compared across various data attributes or datasets</p>	<p>Theme 1: Some values reported in decimal format, less than 1.</p> <p>Theme 2: Some values reported with ranges in excess of 20%.</p> <p>Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.</p>

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD88	055	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: 2014-09-30  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD100	062	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 Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 1: Inconsistent Data Formats Reported  Theme 2: Unreasonable Data Ranges  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 20%.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD98	060	In_aft_mdrc_mtry_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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to term data attributes.
DD120	118	In_aft_mdrc_npv_mdrc_rslt_amt	NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if not FHA-HAMP or RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared across the NPV data set due to multiple runs of the NPV evaluation.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD132	069	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: 9999999999999999.99  ADE; Min: 0.01 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.
DD140	075	In_aft_mdpc_pr_dc_lbl_typ_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD140	076	In_aft_mdpc_pr_dc_lbl_typ_nm_e	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 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 Themes	Data Quality Observations
DD213	097	In_aft_mdmc_rmg_term	Term After Modification	The remaining number of months until the loan will be paid off, assuming that scheduled payments are made. This will equal lesser of 1. the number of months until the actual balance of the loan will amortize to zero; or 2. the number of months difference between the LPI date and the Maturity Date. In this case, the Maturity Date is the Maturity Date after the modification and may be different from the original Maturity Date (before the modification).	1 <sup>st</sup> Lien Loan Characteristics After Modification	For MHA Data File: Round to the nearest 6 months, and round up to the nearest 6 months when the month falls in the middle (327 months), so 328 months becomes 330 months, and 327 months also becomes 330 months.	Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to term data attributes.
DD222	106	In_aft_mdmc_upb_amt	Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	1 <sup>st</sup> Lien Loan Characteristics After Modification	For MHA Data File: Round to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.
DD570	123	In_amdmc_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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if PRA.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared across the NPV data set due to multiple runs of the NPV evaluation. Theme 6: Reporting effective with PRA program reporting.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD30	021	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if it exists. Not applicable for FHA-HAMP and RD-HAMP.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines around when a non-zero value should be reported.
DD26	019	In_bef_mdnc_a_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.
DD29	020	In_bef_mdnc_a_ssc_mthy_pmt_amt	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: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present If there are association fees that Servicer is withholding	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around when a non-zero value should be reported.  Theme 5: Reported values are inconsistent when compared to attribute calculation components.

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD32	023	In_bef_mdmc_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	<p>Theme 1: Inconsistent Data Formats Reported</p> <p>Theme 2: Unreasonable Data Ranges</p> <p>Theme 5: Data inconsistencies when compared across various data attributes or datasets</p>	<p>Theme 1: Some values reported in decimal format, less than 1.</p> <p>Theme 2: Some values reported with ranges in excess of 150% or less than the Front Ratio Before Modification.</p> <p>Theme 5: Reported values are inconsistent when compared to attribute calculation components.</p>

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD68	041	In_bef_mdfe_e scr_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: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present if there is escrow amount that servicer is withholding.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD77	047	In_bef_mdrc_frnt_rto_pct	Front Ratio Before Modification	<p>For HAMP: The borrower's housing-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 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. 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. For FHA-HAMP: Private Mortgage Insurance Payments must be included.</p> <p>For RD: Private Mortgage Insurance Payments do not exist.</p>	1 <sup>st</sup> Lien Loan Characteristics Before Modification	Front End DTI Before Modification = Monthly Housing Expense Before Modification / Monthly Gross Income	Servicer Reported	Numeric(6,2)	Data Range: Min: 31.01 Max: 9999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	<p>Theme 1: Inconsistent Data Formats Reported</p> <p>Theme 2: Unreasonable Data Ranges</p>	<p>Theme 1: Some values reported in decimal format, less than 1.</p> <p>Theme 2: Some values reported with ranges greater than the Back Ratio Before Modification.</p>

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD85	053	In_bef_mdrc_in_t_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 1: Inconsistent Data Formats Reported  Theme 2: Unreasonable Data Ranges  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 20%.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.
DD89	056	In_bef_mdrc_lp_i_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to the effective date of the modification.

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD99	061	In_bef_mdffc_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: 12-31-2059  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to term data attributes.
DD121	119	In_bef_mdffc_npv_mdffc_amt	NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared across the NPV data set due to multiple runs of the NPV evaluation.

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD135	072	In_bef_mdpc_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	<p>For MHA Data File: Round to the nearest \$100</p> <p>P&amp;I Payment Before Modification = Monthly Gross Income * Front Ratio Before Modification - Escrow Payment Before Modification - Association Dues/Fees Before Modification</p> <p>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%.</p>	Servicer Reported	Currency(20,2)	<p>Data Range: LIR; Min: 0 Max: 9999999999999999.99</p> <p>ADE; Min: 0.01 Max: 9999999999999999.99</p>	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD142	077	In_bef_mdpc_dc_lbl_tyc_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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD142	078	In_bef_mdpc_dc_lbl_tyc_nm	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 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 Themes	Data Quality Observations
DD165	095	In_bef_mdmc_r mng_term	Remaining Term Before Modification	The remaining number of months until the loan will be paid off, assuming that scheduled payments are made, based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This will equal lesser of 1. The number of months until the actual balance of the loan will amortize to zero; or 2. The number of months difference between the LPI date and the Maturity Date.	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Round to the nearest 6 months	Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to term data attributes.
DD225	107	In_bef_mdmc_u pb_amt	Unpaid Principal Balance Before Modification	The unpaid principal balance of a loan based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This UPB should not reflect any accounting based write-downs.	1 <sup>st</sup> Lien Loan Characteristics Before Modification	For MHA Data File: Rounded to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD571	124	In_bmdfc_pral_npv_mdsl_rslt_amt	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall before modification.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if PRA.	Theme 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared across the NPV data set due to multiple runs of the NPV evaluation.  Theme 6: Reporting effective with PRA program reporting.
DD63	038	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD390	109	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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if PRA.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 6: Availability of Data	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 6: Reporting effective with PRA program reporting.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD390	110	In_dlqy_typ_name	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.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 6: Availability of Data	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.  Theme 6: Reporting effective with PRA program reporting.
DD64	039	In_dsbt_frgv_amt	Disbursement Forgiven	The amount of any forgiven disbursements for advances capitalization.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if data exists. Not applicable for RD-HAMP.		
DD69	042	In_escr_cplzd_adv_amt	Escrow Shortage for Advances	Any escrow advance amounts to be capitalized.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, If data exists.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD75	045	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	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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present if referred to attorney for foreclosure initiation		
DD593	111	In_frbrn_plan_yp_cd	Forbearance Plan Type Code	A code indicating the type of forbearance period granted to the borrower.	1 <sup>st</sup> Lien Modification		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.	Theme 6: Availability of Data	Theme 6: Reporting effective with UP program reporting, November 2010.
DD593	112	In_frbrn_plan_yp_nme	Forbearance Plan Type Name	The name/description that corresponds to the Forbearance Plan Type Code enumeration.	1 <sup>st</sup> Lien Modification		System Generated	Text(100)		CR: If Forbearance Plan Type Code is populated.	Theme 6: Availability of Data	Theme 6: Reporting effective with UP program reporting, November 2010.
DD72	043	In_fst_lien_ind	First Lien Indicator	Indicates if loan is first lien.	1 <sup>st</sup> Lien Modification		Servicer Reported	Text(1)	Y/N	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD17	012	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: 2014-06-30  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around the 1 <sup>st</sup> of the month requirement.  Theme 5: Reported values are inconsistent when compared to other Date attributes such as First Trial Payment Posted Date and/or LPI Date Before Modification.
DD18	013	In_fst_trl_pmt_pstd_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: 2014-06-30  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to other Date attributes such as First Trial Payment Due Date and/or LPI Date Before Modification.
DD19	014	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: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD78	048	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 Modification		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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: High concentrations for some enumerations due to reporting errors.
DD78	049	In_hshp_rsn_name	Hardship Reason Name	The name/description that corresponds to the Hardship Reason Code enumeration.	1 <sup>st</sup> Lien Modification		System Generated	Text(100)		CR: If Hardship Reason Code is populated	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: High concentrations for some enumerations due to reporting errors.
DD81	050	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if data exists. Not applicable for RD-HAMP.		
DD82	051	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: 9999999999999999.99	CR: For First Lien Permanent Modification if data exists.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD525	113	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		
DD105	063	In_mdmc_eff_dt	Modification Effective Date	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.  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.	1 <sup>st</sup> Lien Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2014-09-30  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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present,		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD970	151	In_mdmc_eval_dt	Modification Evaluation Date	The date that the loan was evaluated for HAMP.	1 <sup>st</sup> Lien Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2014-09-30	CR: Not applicable for FHA-HAMP and RD-HAMP.	Theme 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6 - Availability of Data	Theme 4: For evaluations reported prior to August 2012, value defaulted to 3/4/2009.  Theme 6: Reporting required effective Q4 2012.
DD87	054	In_mdmc_int_rt_lock_dt	Interest Rate Lock Date for Modification	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.  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.	1 <sup>st</sup> Lien Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: For 1MP: Min: 2009-02-19 Max: 2009-09-30  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 Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD249	005	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:  <u>1st Lien HAMP:</u> 1 - Trial Period Modification 2 - Official Modification 4 - Request  <u>1st Lien FHA-HAMP/RD-HAMP:</u> 1 - Trial Period Modification 2 - Official Modification  <u>2nd Lien (2MP):</u> 7 – 2MP Official Modification	M		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD249	006	In_mdfc_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)		M		
DD93	058	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 Modification		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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		
DD93	059	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 Modification		System Generated	Text(100)		CR: If Loan Mortgage Type Code is populated.		
DD119	117	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 Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-04-15 Max: Today System Date	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared across the NPV data set due to multiple runs of the NPV evaluation.
DD62	037	In_orig_note_dt	Date of Original Note	The date the mortgage note was signed.	1 <sup>st</sup> Lien Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Max: 2009	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD124	067	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.
DD125	068	In_othr_ctbn_amt	Other Contributions	If there are any amounts contributed by the borrower due to Hazard Claims.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present if there are amounts contributed by borrower.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines around the point in time of the value; at evaluation, at Trial Period Start or at Permanent Modification Start.
DD10	011	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	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines may be present based on varying definitions from different investor types.
DD10	010	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 HMP21 - Tier 2 HMP Default HMP22- Tier 2 HMP Imminent Default HMP27 - Tier 2 Current	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 3: Misinterpretation of Data Requirements per Program Guidelines	Theme 3: Misinterpretation of reporting guidelines may be present based on varying definitions from different investor types.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD133	070	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 Modification	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: 99999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
DD134	071	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 Modification	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: 99999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD138	074	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if borrower contributed cash or amount in suspense.		
DD597	130	In_pral_wflrstrm_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 Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. Investor does not allow	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if PRA and there is an investor restriction. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data	Theme 6: Reporting effective with PRA program reporting.
DD597	131	In_pral_wflrstrm_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 Modification		System Generated	Text(100)		CR: If Restriction for Alternative Waterfall Type Code is populated.	Theme 6: Availability of Data	Theme 6: Reporting effective with PRA program reporting.
DD136	120	In_prin_frbrn_amt	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD591	125	In_prin_rdcn_al_tv_amt	Principal Reduction Alternative Amount	Principal Reduction Alternative (PRA) Amount is the principal forgiveness amount for PRA that is separate and exclusive of any other principal forgiveness that may be offered in conjunction with the HAMP modification.	1 <sup>st</sup> Lien Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if PRA. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared to relevant attributes such as Principal Reduction Alternative Code.  Theme 6: Reporting effective with PRA program reporting.
DD592	121	In_prin_rdcn_al_tv_cd	Principal Reduction Alternative (PRA) Code	A code indicating the waterfall used to modify the loan and if compensation is sought using the Principal Reduction Alternative Waterfall.	1 <sup>st</sup> Lien Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1 - No PRA - standard waterfall 2 - PRA waterfall - incented forgiveness 3 - PRA waterfall - non-incented forgiveness 4 - No value. Record existed prior to attribute introduction (Restricted - not valid for servicer input)	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared to relevant attributes such as Principal Reduction Alternative Amount.  Theme 6: Reporting effective with PRA program reporting.
DD592	122	In_prin_rdcn_al_tv_nme	Principal Reduction Alternative (PRA) Name	The name/description that corresponds to the Principal Reduction Alternative (PRA) Code enumeration.	1 <sup>st</sup> Lien Modification		System Generated	Text(100)		CR: If Principal Reduction Alternative (PRA) Code is populated.	Theme 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared to relevant attributes such as Principal Reduction Alternative Amount.  Theme 6: Reporting effective with PRA program reporting.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD137	073	In_prin_remd_amt	Principal Payment	Principal portion of the principal and interest remitted.	1 <sup>st</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: 9999999999999999.99	CR: For First Lien Permanent Modification, if data exists.		
DD144	079	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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if foreclosure		
DD459	168	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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: For FHA-HAMP and RD-HAMP First Lien Trial and Permanent Modification. Not applicable for HAMP.		
DD1003	156	In_rpur_typ_cd	Repurchase Type Code	Identifies the status of the loan at the time of repurchase.	1 <sup>st</sup> Lien Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. Repurchased when a Trial 2. Repurchased during the first five years of a Permanent GSE HAMP Modification Term 3. Repurchase Reported in Error	CR: If a GSE was Repurchased	Theme 6: Availability of Data	Theme 6: Reporting process began Q2 2013, inclusive of most historical repurchases.
DD471	167	In_sec_lien_fnc_l_ast_id	Associated Second Lien Financial Asset ID	The unique identifier of the associated second lien asset.	1 <sup>st</sup> Lien Modification		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 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 Themes	Data Quality Observations
DD210	007	In_smss_stat_cd	Submission Status	The latest type of transaction received for the loan, excluding monthly payment reporting..	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	008	In_smss_stat_nme	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	160	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 Modification		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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 6: Availability of Data	Theme 6: Reporting effective November 2010. Reporting for GSE loans as of December 2013
DD678	161	In_splmy_astnc_e_nme	Supplementary Assistance Name	The name/description that corresponds to the Supplementary Assistance Code enumeration.	1 <sup>st</sup> Lien Modification		System Generated	Text(100)		CR: If Supplementary Assistance Code is populated	Theme 6: Availability of Data	Theme 6: Reporting effective November 2010.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD251	003	In_st_cd	Loan State Code	A code indicating the current state of the loan.	1 <sup>st</sup> Lien Modification Status		System Generated	Numeric(4,0)	Enumeration: <u>1<sup>st</sup> Lien HAMP Trials</u> (Loan Mode (DD249) = Trial) 1 - Active 4 - Cancelled 5 - Disqualified  <u>1<sup>st</sup> Lien FHA-HAMP/RD-HAMP Trials</u> (Loan Mode (DD249) = Trial) 1 - Active 4 - Cancelled  <u>1<sup>st</sup> Lien Permanent HAMP/FHA-HAMP/RD-HAMP Mods</u> (Loan Mode (DD249) = Official): 2 - Active Payment 5 - Disqualified 7 - Paid Off 16 - Withdrawn  <u>Non-Acceptances</u> (Loan Mode (DD249) = Request) 10 - Not Accepted or Not Approved  <u>2<sup>nd</sup> Lien (2MP) Modification:</u> (Loan Mode (DD249)= Official) 2 - Active Payment 3 - Active Non-Payment 4 - Cancelled 5 - Disqualified 7 - Paid off 13 – Extinguished 16 - Withdrawn	M		
DD251	004	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)		M		

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD987	171	In_t1_not_ofrd_rsn_cd	HAMP Tier 1 Not Offered 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. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 29. No Change in Circumstance	CR: If HAMP Tier 1 Trial was not offered. Not applicable for FHA-HAMP and RD-HAMP.	Theme 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6: Availability of Data	Theme 4: High concentrations may be present for some enumerations due to reporting errors.  Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. Value will be the same as the Trial Not Approved/Not Accepted Reason Code for evaluations prior to 6/1/2012 and for all GSE evaluations.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD987	172	In_t1_not_ofrd_rsn_nme	HAMP Tier 1 Not Offered Reason Name	The name/description that corresponds to the HAMP Tier 1 Not Offered Reason Code.	1 <sup>st</sup> Lien Trial Modification Information		System Generated	Text(100)		CR: If HAMP Tier 1 Not Offered Reason Code is populated	Theme 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6: Availability of Data	Theme 4: High concentrations may be present for some enumerations due to reporting errors.  Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. Value will be the same as the Trial Not Approved/Not Accepted Reason Code for evaluations prior to 6/1/2012 and for all GSE evaluations.
DD27	108	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 Modification		Servicer Reported	Currency(20,2)		CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared to attribute calculation components  Theme 6: Reporting effective with the PRA program.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD218	100	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. Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property - Property Condemned, Property > 4 units 5. Investor Guarantor Not Participating 6. Court/Public Official Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent-Default Status Not Eligible 10. Property and/or Borrower Exceeds Allowable Number of HAMP Modifications 11. Loan Paid Off 12. Excessive Forbearance 13. Request Incomplete 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 24. Dodd Frank Certification Non-Compliance 25. Ineligible Borrower 26. Ineligible Rental Property 27. Insufficient Monthly Payment Reduction 28. Post-Modification DTI Outside Acceptable Range 29. No Change in Circumstance	CR: If HAMP Trial was not approved or not accepted. Not applicable for FHA-HAMP and RD-HAMP.	Theme 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6: Availability of Data	Theme 4: High concentrations for some enumerations due to reporting errors.  Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. Value will be the same as the Trial Not Approved/Not Accepted Reason Code for evaluations prior to 6/1/2012 and for all GSE evaluations.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD218	101	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 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6: Availability of Data	Theme 4: High concentrations for some enumerations due to reporting errors.  Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009. Value will be the same as the Trial Not Approved/Not Accepted Reason Code for evaluations prior to 6/1/2012 and for all GSE evaluations.
DD401	162	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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data	Theme 6: Reporting effective in November 2010.
DD401	163	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.	Theme 6: Availability of Data	Theme 6: Reporting effective in November 2010.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD219	102	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: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 6: Availability of Data	Theme 6: Reporting retired as of Q4 2012.
DD220	103	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: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 6: Availability of Data	Theme 6: Reporting retired as of Q4 2012.
DD221	104	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: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present	Theme 6: Availability of Data	Theme 6: Reporting retired as of Q4 2012.
DD91	057	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, Permanent Modification or Not Approved/Not Accepted where prior Trial was present		
DD594	165	In_umpt_frbrn_plan_durn_cnt	Unemployment Plan Forbearance Duration	The total number of months for the completed unemployment forbearance period.	1 <sup>st</sup> Lien Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data	Theme 6: Reporting effective with UP program reporting, November 2010.

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD595	164	In_umpt_mthy_frbrn_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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data	Theme 6: Reporting effective with UP program reporting, November 2010.
DD596	166	In_umpt_plan_frbrn_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 Modification		Servicer Reported	Date(CCY-MM-DD)	Data Range: Min: 2010-05-01 Max: 2013-12-01	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present, if Forbearance Plan Type Code is: 1- Unemployment or 3- Unemployment and Federally Declared Disaster. Not applicable for FHA-HAMP and RD-HAMP.	Theme 6: Availability of Data	Theme 6: Reporting effective with UP program reporting, November 2010.
DD294	115	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: 999999999999999999.99	CR: For First Lien Permanent Modification if data exists		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD139	126	ln_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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for RD-HAMP.	Theme 2: Unreasonable Data Ranges  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Unreasonable data ranges reported as compared to Loan Unpaid Principal Balance.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the NPV data set.
DD968	002	mha-ln-id	MHA Loan ID	A unique, system-generated identifier for the first lien loan.	1 <sup>st</sup> Lien Modification		System Generated	Numeric (15,0)		M		
DD402	169	perm_mdrc_cln_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 2. 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 12. Excessive Forbearance 13. Request Incomplete 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..		
DD402	170	perm_mdrc_cln_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		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD146	078	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 5. Condemned 6. Inaccessible	CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.		
DD146	081	prop_cndn_name	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	082	prop_geocensus_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	084	prop_ocpy_status_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	085	prop_ocpy_status_name	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 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 Themes	Data Quality Observations
DD520	086	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			
DD520	087	prop_rgn_nme	Property Region Name	The name/description that corresponds to the Property Region Code enumeration.	Subject Property Information		System Generated	Text(100)				
DD151	105	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,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,IN,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.	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets	Theme 5: Values reported are not always consistent with other property attributes submitted

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD153	088	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	089	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	083	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		
DD155	090	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	091	prop_usg_typ_nme	Property Usage Type Name	The name/description that corresponds to the Property Usage Type Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: For First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present.		

Data Dictionary for the MHA Data File – 1 <sup>st</sup> Lien 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 Themes	Data Quality Observations
DD157	127	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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.	Theme 2: Unreasonable Data Ranges  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Unreasonable data ranges reported.  Theme 5: Reported values are inconsistent when compared across the NPV data set.
DD158	092	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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.		
DD159	093	prop_valu_mth_d_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 First Lien Trial, Permanent Modification or Not Approved/Not Accepted where prior Trial was present. Not applicable for FHA-HAMP and RD-HAMP.		
DD159	094	prop_valu_mth_d_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.		
<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.												

**Data Dictionary for the MHA Data File – 1<sup>st</sup> Lien 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 Themes	Data Quality Observations
DD205	096(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.		
DD209	096(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	096(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	096(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	096(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 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 Themes	Data Quality Observations
DD217	098	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 Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. 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 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default 18. Submission Error Correction (Incorrect transaction type) 19. Unemployment Forbearance Plan 20. Federally Declared Disaster 21. Application Discrepancy 23. Waiver Cancellations 24. Dodd Frank Certification Non-Compliance 30. Transfer to Non Participating Entity	CR: If Borrower fell out or withdrew from the trial or completed the trial but did not enter the permanent modification.	Theme 4: Default values are reported when data is not available or not properly set up for reporting.  Theme 6: Availability of Data	Theme 4: High concentrations for some enumerations due to reporting errors.  Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.
DD217	099	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	Theme 6: Reporting required only for loans that entered a permanent mod, trial period or were evaluated for HAMP on or after December 1, 2009.

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

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
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 Modification		Servicer Reported	Date (CCYY-MM-DD)				
DD471	01	fncl_ast_id	Second Lien Financial Asset ID	The unique identifier of the asset.	2 <sup>nd</sup> Lien Modification		System Generated	Numeric(15,0)		M		
DD493	30	last_rptd_mth_y_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 63 – Proprietary Remodification After Initial Modification Term	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		
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_mdfo_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 Extinguishment		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD297	11	In_aft_mdmc_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_mdmc_i nt_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 Extinguishment		
DD88	28	In_aft_mdmc_l pi_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 1: Inconsistent Data Formats Reported	Theme 1: Some values reported in decimal format, less than 1.
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 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 Themes	Data Quality Observations
DD140	46	In_aft_mdmc_p rdc_lbl_tyc_c d	Product After Modification	The mortgage product of the loan, after the modification (Allowable values are Fixed or Step).	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	Enumeration: 2. Fixed Rate 3. Step Rate	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around Step Rate loans reported Fixed Rate  Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.
DD140	47	In_aft_mdmc_p rdc_lbl_tyc_n me	Product After Modification Name	The name/description that corresponds to the Product After Modification Code enumeration.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Text(100)		CR: If Product After Modification is populated	Theme 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 3: Misinterpretation of reporting guidelines around Step Rate loans reported Fixed Rate  Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.
DD213	63	In_aft_mdmc_r mng_term	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.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		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		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD222	65	In_aft_mdmc_u pb_amt	Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	2 <sup>nd</sup> Lien Loan Characteristics After Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 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 datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
DD299	12	In_bef_mdmc_ amrt_typ_cd	Amortization Type Code Before Modification or Extinguishment	The amortization type before modification or extinguishment.	2 <sup>nd</sup> Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Enumeration: 1. Amortizing 2. Interest Only 3. Partially Amortizing	M	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as an Interest Only loan with a blank Interest Only End Date.
DD299	13	In_bef_mdmc_ amrt_typ_nm e	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	Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as an Interest Only loan with a blank Interest Only End Date.
DD86	25	In_bef_mdmc_ int_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_ pi_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(CCYY-MM-DD)		M		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD129	41	In_bef_mdpc_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		
DD143	48	In_bef_mdpc_prdc_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_mdpc_prdc_lbl_typ_nme	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_mdpc_rmng_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		
DD130	42	In_bef_mdpc_upb_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'		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD226	66	In_bef_mdmc_upb_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 datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
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		
DD968	02	mha_ln_id	Associated First Lien MHA Loan ID	A unique, system-generated identifier for the first lien loan.  This attribute shall show as "999999999" if First Lien is not a HAMP modification.	2 <sup>nd</sup> Lien Modification		System Generated	Integer		M		
DD240	03	Infst_lien_hmp_srvr_nme	Associated First Lien HAMP Servicer Name	Refers to a person, or organization, subsidiary of an organization or institution that directly or indirectly enters into a contract with Fannie Mae to conduct or transact business.  This attribute shall show as "999999999" if First Lien is not a HAMP modification.	HAMP Servicer		Servicer Reported	Text(100)		M		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as an Interest Only loan with a blank Interest Only End Date.
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: 9999999999999999.99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists.		
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 Modification		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_mdfe_eff_dt	Modification or Extinguishment Effective Date	The date on which the loan modification or extinguishment becomes effective.	2 <sup>nd</sup> Lien Modification		Servicer Reported	Date(CCYY-MM-DD)		M		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD249	03	In_mdmc_mod_e_cd	Loan Modification Mode Code	A code representing the modification mode of the loan.	2 <sup>nd</sup> Lien Modification Status		System Generated	Numeric(4,0)	Enumeration:  1st Lien HAMP: 1 - Trial Period Modification 2 - Official Modification 4 - Request  1st Lien FHA-HAMP/RD-HAMP: 1 - Trial Period Modification 2 - Official Modification  2nd Lien (2MP): 7 – 2MP Official Modification	M		
DD249	04	In_mdmc_mod_e_nme	Loan Modification Mode Name	The name/description that corresponds to the Loan Modification Mode Code enumeration.	2 <sup>nd</sup> Lien 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 Modification		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 Modification		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 Modification	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 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 Themes	Data Quality Observations
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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.
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 its modification effective date.	2 <sup>nd</sup> Lien Modification		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: 9999999999999999.99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists		
DD390	17	In_sec_lien_delinq_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 Modification		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 Extinguishment		
DD390	18	In_sec_lien_delinq_typ_nme	Delinquency Type Name	The name/description that corresponds to the Delinquency Type Code enumeration.	2 <sup>nd</sup> Lien Modification		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_trial_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		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD296	59	In_sec_lien_tr_l_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 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 Modification Status		System Generated	Text(100)		M		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD251	05	In_st_cd	Loan State Code	A code indicating the current state of the loan.	2 <sup>nd</sup> Lien Modification Status		Servicer Reported	Numeric(4,0)	Enumeration: <u>1<sup>st</sup> Lien HAMP Trials</u> (Loan Mode (DD249) = Trial) 1 - Active 4 - Cancelled 5 - Disqualified  <u>1<sup>st</sup> Lien FHA-HAMP/RD-HAMP Trials</u> (Loan Mode (DD249) = Trial) 1 - Active 4 - Cancelled  <u>1<sup>st</sup> Lien Permanent HAMP/FHA-HAMP/RD-HAMP Mods</u> (Loan Mode (DD249) = Official): 2 - Active Payment 5 - Disqualified 7 - Paid Off 16 - Withdrawn  <u>Non-Acceptances</u> (Loan Mode (DD249) = Request) 10 - Not Accepted or Not Approved  <u>2<sup>nd</sup> Lien (2MP):</u> (Loan Mode (DD249)= Official) 2 - Active Payment 3 - Active Non-Payment 4 - Cancelled 5 - Disqualified 7 - Paid off 13 – Extinguished 16 - Withdrawn	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 Modification Status		System Generated	Text(100)		M		

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations	
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 Modification		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 datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared to attribute calculation components. Theme 6: Additional reporting effective for Full Extinguishments Q1 2013.
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: 9999999999999999.99	CR: For 2 <sup>nd</sup> Lien Permanent Modification or 2 <sup>nd</sup> Lien Partial Extinguishment, if data exists			
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 Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 datasets	Theme 5: Reported values are inconsistent when compared to attribute calculation components.	
DD316	21	In_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 its modification effective date.	2 <sup>nd</sup> Lien Modification		System Generated	Numeric(6,2)		M			
DD402	32	perm_mdffcancellation_reason_cd	Permanent Modification Cancellation Reason Code	A code that specifies the reason why a modification was not completed.	2 <sup>nd</sup> Lien 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_mdffcancellation_reason_nme	Permanent Modification Cancellation Reason Name	The name/description that corresponds to the Permanent Modification Cancellation Reason Code enumeration.	2 <sup>nd</sup> Lien Modification Status			Text(100)		CR: If Permanent Modification Cancellation Reason Code is populated.			

Data Dictionary for the MHA Data File – 2 <sup>nd</sup> Lien 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 Themes	Data Quality Observations
DD340	52	prop_geoc_cnsus_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		
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_name	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 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 Themes	Data Quality Observations
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,IN,IL,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	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets	Theme 5: Values reported are not always consistent with other property attributes submitted
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_nm	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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.
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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.
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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.

**Data Dictionary for the MHA Data File – 2<sup>nd</sup> Lien 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 Themes	Data Quality Observations
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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.
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 datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes such as a Fixed Rate loan with Step Rate data populated.

## HAFA Data Set

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD239	01	hafa_smss_ltst_eval_mdfc_id	Financial Asset ID	The unique identifier of the First Lien Modification associated with the First Lien Loan.	Short Sale or Deed-in-Lieu Information		System Generated	Numeric(15,0)		M		
DD501	03	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		
DD22	04	In_ss_dili_agmt_expt_dt	Short Sale or Deed-in-Lieu Agreement Expiration Date	The expiration date of the Short Sale or Deed-in-Lieu agreement.	Short Sale or Deed-in-Lieu Information		Servicer Reported	Date(CCYY-MM-DD)	Date Range: Min: 2010-01-29 Max: 2013-12-31	M	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: In scenarios where servicers were permitted to implement policy changes prior to reporting implementation, system implementation dates may be reported.
DD23	05	In_ss_dili_agmt_iss_dt	Short Sale or Deed-in-Lieu 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 Information		Servicer Reported	Date(CCYY-MM-DD)	Date Range: Min:2009-10-01 Max:2012-12-31	M	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: In scenarios where servicers were permitted to implement policy changes prior to reporting implementation, system implementation dates may be reported.
DD202	07	In_ss_dili_cncl_n_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 Information		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 is cancelled		
DD202	08	In_ss_dili_cncl_n_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 Information		System Generated	Text(100)		CR: If Short Sale or Deed-in-Lieu Cancellation Reason Code is populated		

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD203	24	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 Information		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	M		
DD204	26	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 Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-03 Max: 2012-12-31	M		
DD203	25	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 Information		System Generated	Text(100)		M		
DD216	31	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 Information		Servicer Reported	Date(CCYY-MM-DD)		M		
DD968	02	mha_in_id	MHA Loan ID	A unique, system-generated identifier for the first lien loan.	Short Sale or Deed-in-Lieu Information		System Generated	Integer		M		
DD340	34	prop_geoc_cnsus_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		

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD520	36	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	35	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		
DD151	37	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,V A,UT,TX,TN,SD,SC,RI,P R,PA,OR,OK,OH,NY,NV ,NM,NJ,NH,NE,ND,NC, MT,MS,MO,MN,MI,ME, MD,MA,LA,KY,KS,IN,IL,I D,IA,HI,GU,GA,FL,DE,D C,CT,CO,CA,AZ,AR,AL, AK.	M	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets	Theme 5: Values reported are not always consistent with other property attributes submitted.
DD37	06	ssdil_brwr_exc_n_dt	Short Sale or Deed-In-Lieu 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 Information		Servicer Reported	Date(CCYY-MM-DD)	Enumeration: Min: 2009-10-01 Max:2012-12-31	M		

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD94	10	ssdil_in_dlqy_s tat_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 Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Default 2. Imminent Default 3. Current	M		
DD94	11	ssdil_in_dlqy_s tat_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 Information		System Generated	Text(100)		M		
DD223	09	ssdil_in_fnl_up b_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 Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 1,403,400	M	Theme 2 - Unreasonable Data Ranges:  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2:Reported ranges unreasonable when compared to related attributes.  Theme 5: Reported values inconsistent when compared to the Property Sale or Transaction Amount.
DD392	12	ssdil_in_mdrc_ 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 Status		System Generated	Numeric(4,0)	Enumeration: 5 - HAFA Notification 6 - HAFA Payment	M		
DD392	13	ssdil_in_mdrc_ 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 Status		System Generated	Text(100)		M		
DD116	17	ssdil_in_mi_wa vr_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 Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Waiver approved 2. Waiver not approved 3. No mortgage insurance	M		
DD116	18	ssdil_in_mi_wa vr_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 Information		System Generated	Text(100)		M		

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD104	16	ssdil_in_min_net_rtn_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 Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 1,403,400.00	M	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: In Deed-in-Lieu scenarios, reported values of a penny may be present since attribute value cannot be calculated without gross sale proceeds.
DD10	20	ssdil_in_pgm_typ_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 Information		System Generated	Text(100)		M		
DD10	19	ssdil_in_pgm_typ_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 Information		Servicer Reported	Text(14)	Enumeration: HMP3 - Deed-in-lieu with Relocation Compensation HMP5 - Short Sale with Relocation Compensation HMP23 - Deed-in-lieu without Relocation Compensation HMP25 - Short Sale without Relocation Compensation	M	Theme 6: Availability of Data	Theme 6: Enumerations of HMP 23 and HMP 25 reporting effective Q4 2012.
DD210	27	ssdil_in_smss_stat_cd	Short Sale or Deed-In-Lieu Submission Status	The latest transaction type, associated to HAF, submitted for the loan.	Short Sale or Deed-in-Lieu Status		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	M		
DD210	28	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 Status		System Generated	Text(100)		M		

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD348	14	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 Status		Servicer Reported	Numeric(4,0)	Enumeration: 1 - Active 4 - Cancelled 12 - Paid	M		
DD348	15	ssdil_in_st_nm_e	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 Status		System Generated	Text(100)		M		
DD215	30	ssdil_in_tot_alwb_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 Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999.99	M	Theme 2 - Unreasonable Data Ranges:	Theme 2: Reported ranges unreasonable when compared to related attributes.
DD147	21	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 Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 99999999999999999.99	M	Theme 2 - Unreasonable Data Ranges:	Theme 2: Reported ranges unreasonable when compared to related attributes.
DD150	22	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 Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 99999999999999999.99	CR: If Short Sale or Deed In Lieu is closed	Theme 2 - Unreasonable Data Ranges.  Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets	Theme 2: Reported ranges unreasonable when compared to related attributes.  Theme 5: Reported values inconsistent when compared to the Final UPB Amount.

Data Dictionary for the MHA Data File – HAFA 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 Themes	Data Quality Observations
DD155	32	ssdil_prop_usg_typ_cd	Short Sale or Deed-in-Lieu Property Usage Type Code	A code identifying how the borrower is using the property.	Short Sale or Deed-in-Lieu Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Principal Residence 2. Second or Vacation Home 3. Investment Property	M		
DD155	33	ssdil_prop_usg_typ_nme	Short Sale or Deed-in-Lieu Property Usage Type Name	The name/description that corresponds to the Short Sale or Deed-in-Lieu Property Usage Type Code enumeration.	Subject Property Information		System Generated	Text(100)		M		
DD156	23	ssdil_prop_vac_y_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 Information		Servicer Reported	Date(CCYY-MM-DD)	Date range: Min: 2010-02-28	M	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets	Theme 5: In scenarios, where the borrower does not vacate the property prior to the Transaction Closing Date, dates associated with the transaction may be reported.
DD212	29	ssdil_sbor_lien_rlse_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 mortgage lien(s) is \$6,000.</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) is \$6,000.</p>	Short Sale or Deed-in-Lieu Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 6000	M		

## Net Present Value (NPV) Data Set

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 Themes	Data Quality Observations
DD34	07	brwr_curr_crdt_scr_val	Borrower Credit Score	The credit score associated with the 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 NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)		
DD679	44	brwr_escr_adv_amt	Advances/Escrow Amount	Required escrow advances already paid by the servicer and any required escrow advances from the servicer that are currently due and will be paid by the servicer during the Trial Period. Report 2 decimals.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 2: Extremely high and/or low values reported as compared to comparable data attributes.
DD29	06	brwr_mthy_assc_dues_fees_amt	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.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 3: Misinterpretation of reporting guidelines around when a non-zero value should be reported.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.

**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 Themes	Data Quality Observations
DD110	20	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.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999.99	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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 3: Misinterpretation of reporting guidelines around when an annual vs. a monthly amount.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.

**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 Themes	Data Quality Observations
DD111	21	brwr_mthy_hi_and_fld_amt	Monthly Hazard and Flood Insurance	The borrower's monthly payment for hazard and flood insurance.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 3: Misinterpretation of reporting guidelines around when an annual vs. a monthly amount.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.

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 Themes	Data Quality Observations
DD114	22	brwr_mthy_re_tx_amt	Monthly Real Estate Taxes	Monthly real estate taxes obligation.	NPV Evaluation Information	For MHA Data File: Round to the nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999.99	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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 3: Misinterpretation of reporting guidelines around when an annual vs. a monthly amount.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.
DD956	64	brwr_t2_mthy_grs_rntl_incm_amt	Monthly Gross Rental Income Amount	For the non-owner occupied property, the monthly gross rental income received from the property before any cost or expenses.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999.99	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  Theme 6 - Availability of Data	Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.  Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
DD958	67	brwr_t2_prr_tot_hexp_amt	Primary Residence Total Housing Expense Amount	For the non-owner-occupied property under evaluation, the total monthly housing expense for the borrower's primary residence (the PITIA). If the borrower does not own a primary residence but is paying rent to live elsewhere, the rent amount is the housing expense amount.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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  Theme 6 - Availability of Data	Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.  Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD45	08	brwr_tot_mthy_oblg_amt	Borrower Total Monthly Obligations	Total monthly expenses as reported by the borrower. Valid if reported in the last 90 days. Report 2 decimals.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 2: Extremely high and/or low values reported as compared to comparable data attributes.
DD52	09	cbrwr_curr_crd_t_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)		

**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 Themes	Data Quality Observations
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(CCY-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 datasets	Theme 3: Misinterpretation of reporting guidelines around the timing for the data value.  Theme 5: Reported values are inconsistent when compared to the NPV Date reported.
DD239	01	fncl_ast_id	Financial Asset ID	The unique identifier of the First Lien Modification associated with the First Lien Loan.	NPV Evaluation Information		System Generated	Numeric(15,0)		M		
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)		

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 Themes	Data Quality Observations
DD24	03	In_aft_mdmc_a_mrt_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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 3: Misinterpretation of reporting guidelines around when an annual vs. a monthly amount.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.
DD83	45	In_aft_mdmc_int_rt	Interest Rate After Modification	The interest rate in the month after loan modification.	NPV Evaluation Information		Servicer Reported	Numeric(6,4)	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 datasets	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 20%.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.

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 Themes	Data Quality Observations
DD120	26	In_aft_mdnc_np_v_mdnl_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: -9999999999999999.99 Max: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.
DD132	32	In_aft_mdnc_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: 9999999999999999.99  ADE; Min: 0.01 Max: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set due to timing differences.

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 Themes	Data Quality Observations
DD562	47	In_aft_mdffc_pr al_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-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 2: Unreasonable Data Ranges  Theme 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.
DD563	48	In_aft_mdffc_pr al_int_rt	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(6,4)	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-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 1: Inconsistent Data Formats Reported  Theme 6: Availability of Data	Theme 1: Some values reported in decimal format, less than 1.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.

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 Themes	Data Quality Observations
DD564	53	In_aft_mdpc_pr al_pi_pmt_amt	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	The principal and interest amount after modification 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: 0.01 Max: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.
DD567	56	In_aft_mdpc_pr al_upb_amt	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification as generated by the principal reduction alternative (PRA) waterfall. The unpaid principal balance after modification excludes any applicable PRA forbearance amount and any PRA principal reduction amount.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.

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 Themes	Data Quality Observations
DD222	57	In_aft_mdrc_upb_amt	Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	NPV Evaluation Information	For MHA Data File: Round to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.
DD570	49	In_amdrc_pral_npv_mdrc_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: -9999999999999999.99 Max: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.
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 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes, such as a value populated for a Fixed Rate product, and across the Modification data set.

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 Themes	Data Quality Observations
DD85	14	In_bef_mdmc_in_t_rt	Interest Rate Before Modification	The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.	NPV Evaluation Information	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric(6,4)	Data Range: Min: 1 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 datasets	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 20%.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.
DD121	27	In_bef_mdmc_npv_md_rslt_amt	NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification.	NPV Evaluation Information		System Generated	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.

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 Themes	Data Quality Observations
DD135	33	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.	NPV Evaluation Information	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: Min: 0.01 Max: 99999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.
DD142	36	In_bef_mdmc_p_rdc_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 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes within the NPV and Modification data sets,, such as a value of Fixed Rate product with Arm Reset Date 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 Themes	Data Quality Observations
DD142	37	In_bef_mdmc_p rdc_lbl_typ_nm e	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 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes within the NPV and Modification data sets, such as a value of Fixed Rate product with Arm Reset Date populated.
DD225	58	In_bef_mdmc_u pb_amt	Unpaid Principal Balance Before Modification	The unpaid principal balance of a loan based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. This UPB should not reflect any accounting based write-downs.	NPV Evaluation Information	For MHA Data File: Round to nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.
DD571	50	In_bmdmc_pral_ npv_md_l_rslt_a mt	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	Net Present Value amount as generated by the principal reduction alternative (PRA) waterfall before modification.	Alternative (PRA) NPV Evaluation Information		System Generated	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.

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 Themes	Data Quality Observations
DD79	12	In_imnt_dflt_in d	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 6: Availability of Data	Theme 6: Some blank/missing values have been noted.
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	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.
DD106	19	In_mdffc_fee_amt	Modification Fees	Fees that will be reimbursed by the investors, including notary fees, property valuation, and other required fees. Report to 2 decimals.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 2: Extremely high and/or low values reported as compared to comparable data attributes.
DD102	17	In_mi_cvrg_pct	Mortgage Insurance Coverage Percent	Current non-investor primary mortgage insurance coverage percentage. Report 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 1: Some values reported in decimal format, less than 1. Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.

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 Themes	Data Quality Observations
DD103	18	In_mi_prtl_clm_amt	Mortgage Insurance Partial Claim Amount	Amount paid by the MI at the time of the modification. Report to 2 decimals.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	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 2: Extremely high and/or low values reported as compared to comparable data attributes.
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 1: Some values reported in decimal format, less than 1.  Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.
DD122	28	In_npv_mdltyp_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	Theme 4: Default values are reported when data is not available or not properly set up for reporting.	Theme 4: In specific scenarios where data is unavailable or not in a reportable format, NPV Model Type Code of 3 – NPV Model Not Yet Executed is used in order to report.
DD122	29	In_npv_mdltyp_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 Themes	Data Quality Observations
DD119	25	ln_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(CCY-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 5: Data inconsistencies when compared across various data attributes or datasets  Theme 6: Availability of Data	Theme 5: Reported values are inconsistent when compared across the Modification data set  Theme 6: Data not expected for loans in the pipeline prior to 9/1/2009.
DD123	30	ln_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 datasets	Theme 5: Reported values are inconsistent when compared with relevant attributes, such as the difference between the NPV Post Mod Amount and the NPV Pre Mod Amount, and/or across the Modification data set
DD123	31	ln_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 datasets	Theme 5: Reported values are inconsistent when compared with relevant attributes, such as the difference between the NPV Post Mod Amount and the NPV Pre Mod Amount, and/or across the Modification data

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 Themes	Data Quality Observations
DD117	24	In_nxt_arm_reset_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 5: Data inconsistencies when compared across various data attributes or datasets	Theme 5: Reported values are inconsistent when compared to relevant attributes, such as a value populated for a Fixed Rate product, and across the Modification data set.
DD957	65	In_ocpy_elig_type_cd	Occupancy Eligibility Type Code	Occupancy status and modification eligibility of the property being evaluated.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	1 - Owner occupied 2 - Non- owner occupied 3 - Owner occupied Excessive Forbearance 4 - Owner occupied Failed HAMP 5 - No value existed prior to attribute introduction	CR: If ARM loan and if NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD957	66	In_ocpy_elig_type_nme	Occupancy Eligibility Type Name	The name/description that corresponds to the Occupancy Eligibility Type Code.	NPV Evaluation Information		System Generated	Text(100)		CR: If Occupancy Eligibility Type Code is populated	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
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 3: Misinterpretation of Data Requirements per Program Guidelines  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes such as Remaining Term.  Theme 3: Misinterpretation of reporting guidelines around when an annual vs. a monthly amount.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.
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 2: Unreasonable date range such as pre-2009 year.
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	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 20%.

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 Themes	Data Quality Observations
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	Theme 1: Some values reported in decimal format, less than 1.  Theme 2: Some values reported with ranges in excess of 200%.
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-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 6: Availability of Data	Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.
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-arrearage MTMLTV >115% or Principal Reduction Alternative Amount (DD591) > 0	Theme 6: Availability of Data	Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.

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 Themes	Data Quality Observations
DD565	54	In_pral_prin_frbn_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: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.
DD566	55	In_pral_upb_frgv_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: 9999999999999999.99	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 6: Availability of Data	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 6: Reporting effective in Q4 2010 and only if a PRA evaluation was conducted. Missing data points have been noted.

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 Themes	Data Quality Observations
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: 9999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.
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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.

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 Themes	Data Quality Observations
DD164	43	In_rmng_term	Remaining Term	<p>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.</p> <p>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).</p>	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)	<p>Theme 2: Unreasonable Data Ranges</p> <p>Theme 5: Data inconsistencies when compared across various data attributes or datasets</p>	<p>Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.</p> <p>Theme 5: Reported values are inconsistent when compared to attribute calculation components and across the Modification data set.</p>
DD979	63	In_t2_aft_mdffc_amrt_term	Tier 2 Amortization After 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 for Tier 2 loan modifications. This should be calculated assuming the modification starts from the Data Collection Date.	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 servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD978	64	In_t2_aft_mdffc_int_rt	Tier 2 Interest Rate After Modification	The interest rate after modification under the Tier 2 standard waterfall as of the Data Collection Date.	NPV Evaluation Information		Servicer Reported	Numeric(6,4)	Data Range: Min: 0.0001 Max: 25	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
DD980	65	In_t2_aft_mdpc_pip_amt	Tier 2 Principal and Interest Payment After Modification	The principal and interest payment amount under the Tier 2 standard waterfall as of the Data Collection Date.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD981	70	In_t2_aft_mdpc_upb_amt	Tier 2 Unpaid Principal Balance After Modification	The unpaid principal balance that is net of any forgiveness or forbearance under the Tier 2 standard waterfall as of the Data Collection Date.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD972	78	In_t2_amdpc_npv_mdpc_rslt_amt	Tier 2 NPV Model Result Amount Post-mod	The model generated net present value of modifying the loan under the Tier 2 standard waterfall.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD984	66	In_t2_amdpc_pral_amt_term	Tier 2 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 for Tier 2 PRA loan modifications. This should be calculated assuming the modification starts from the Data Collection Date.	Alternative (PRA) 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 servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD983	67	In_t2_amdpc_pral_int_rt	Tier 2 Principal Reduction Alternative (PRA) Interest Rate After Modification	The interest rate after modification under the Tier 2 PRA waterfall as of the Data Collection Date.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Numeric(6,4)	Data Range: Min: 0.0001 Max: 25	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
DD985	68	In_t2_amdfc_p ral_pip_amt	Tier 2 Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification	The principal and interest payment amount under the Tier 2 PRA waterfall as of the Data Collection Date.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2 )	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD986	69	In_t2_amdfc_p ral_upb_amt	Tier 2 Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification	The unpaid principal balance that is net of any forgiveness under the Tier 2 PRA waterfall as of the Data Collection Date.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2 )	Data Range: Min: 0.01 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD972	78	In_t2_bmdfc_n pv_md_rslt_a mt	Tier 2 NPV Model Result Amount Pre-mod	The model generated net present value of not modifying the loan.	NPV Evaluation Information		Servicer Reported	Currency(20,2 )	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD973	80	In_t2_amdfc_p ral_npvmr_amt	Tier 2 Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod	The model generated net present value of modifying the loan under the Tier 2 PRA waterfall.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2 )	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD974	81	In_t2_bmdfc_p ral_npvmr_amt	Tier 2 Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod	The model generated net present value of not modifying the loan.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2 )	Data Range: Min: -9999999999999999.99 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD959	71	In_t2_ivsr_ovrd _ind	Tier 2 Investor Override Indicator	An indicator that there are investor guidelines or applicable laws that restrict the terms of a modification under Tier 2.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	String(1)	Y/N	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
DD960	74	In_t2_ivsr_ovrd_int_rt	Tier 2 Investor Override Interest Rate	The interest rate if there are investor guidelines or applicable laws that restrict the interest rate for a modification.	NPV Evaluation Information		Servicer Reported	Numeric(6,4)	Data Range: Min: 0.0001 Max: 25	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD962	73	In_t2_ivsr_ovrd_prin_frbrn_amt	Tier 2 Investor Override Forbearance Amount	The forbearance amount if there are investor guidelines or applicable laws that restrict the forbearance amount for a modification.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD961	72	In_t2_ivsr_ovrd_term	Tier 2 Investor Override Amortization Term	The amortization term if there are investor guidelines or applicable laws that restrict the amortization term of a modification.	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 servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD976	79	In_t2_npv_test_rslt_nme	Tier 2 NPV Test Result	The result of the NPV test for the Tier 2 standard waterfall.	NPV Evaluation Information		Servicer Reported	Text(100)	Possible Values: Positive Negative Ineligible- DTI Ineligible-Payment Ineligible – DTI &Payment	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD964	76	In_t2_otpt_npral_upbf_amt	Tier 2 Non-PRA Forgiveness Amount	The amount of non-principal forgiveness if the investor elects to forgive principal under the Tier 2 standard waterfall as of the Data Collection Date. This is not Tier 2 PRA and the forgiveness does not receive incentives.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD963	75	In_t2_pral_ivsr_ovrd_upbf_amt	Tier 2 Investor Override PRA Principal Forgiveness Amount	The amount of principal forgiveness if the investor elects to forgive principal under Tier 2 PRA in an amount other than what is calculated by the model.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 9999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.

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 Themes	Data Quality Observations
DD975	82	In_t2_pral_npv_test_rslt_nme	Tier 2 Principal Reduction Alternative (PRA) Test Result	The result of the NPV test for the Tier 2 PRA waterfall.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Text(100)	Possible Values: Positive Negative Ineligible- DTI Ineligible-Payment Ineligible – DTI &Payment	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD982	84	In_t2_pral_upb_f_amt	Tier 2 Principal Reduction Alternative (PRA) Principal Writedown (Forgiveness)	The amount of principal written-down or forgiven as generated by the Tier 2 PRA waterfall as of the Data Collection Date.	Alternative (PRA) NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
DD977	83	In_t2_prin_frbrn_amt	Tier 2 Principal Forbearance Amount	The total amount of principal that was deferred under the Tier 2 standard waterfall as of the Data Collection Date.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool)	Theme 6 - Availability of Data	Theme 6: Reporting effective on evaluations on or after 6/1/2012, only if applicable.
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: 999999999999999999.99	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 datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.

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 Themes	Data Quality Observations
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 Themes	Data Quality Observations
DD157	40	prop_valu_as_i s_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: 9999999999999999.99	CR: For First lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges  Theme 5: Data inconsistencies when compared across various data attributes or datasets	Theme 2: Extremely high and/or low values reported as compared to comparable data attributes.  Theme 5: Reported values are inconsistent when compared to attribute calculation components and the Modification Data Set.
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)				