

Appendix B
MHA Data File Data Dictionary v1.0

January 31, 2011

Revision History	
Effective Date	Description of Change
<i>Revisions Effective 1-31-2011</i>	
1-31-11	<ul style="list-style-type: none"> Initial publication.

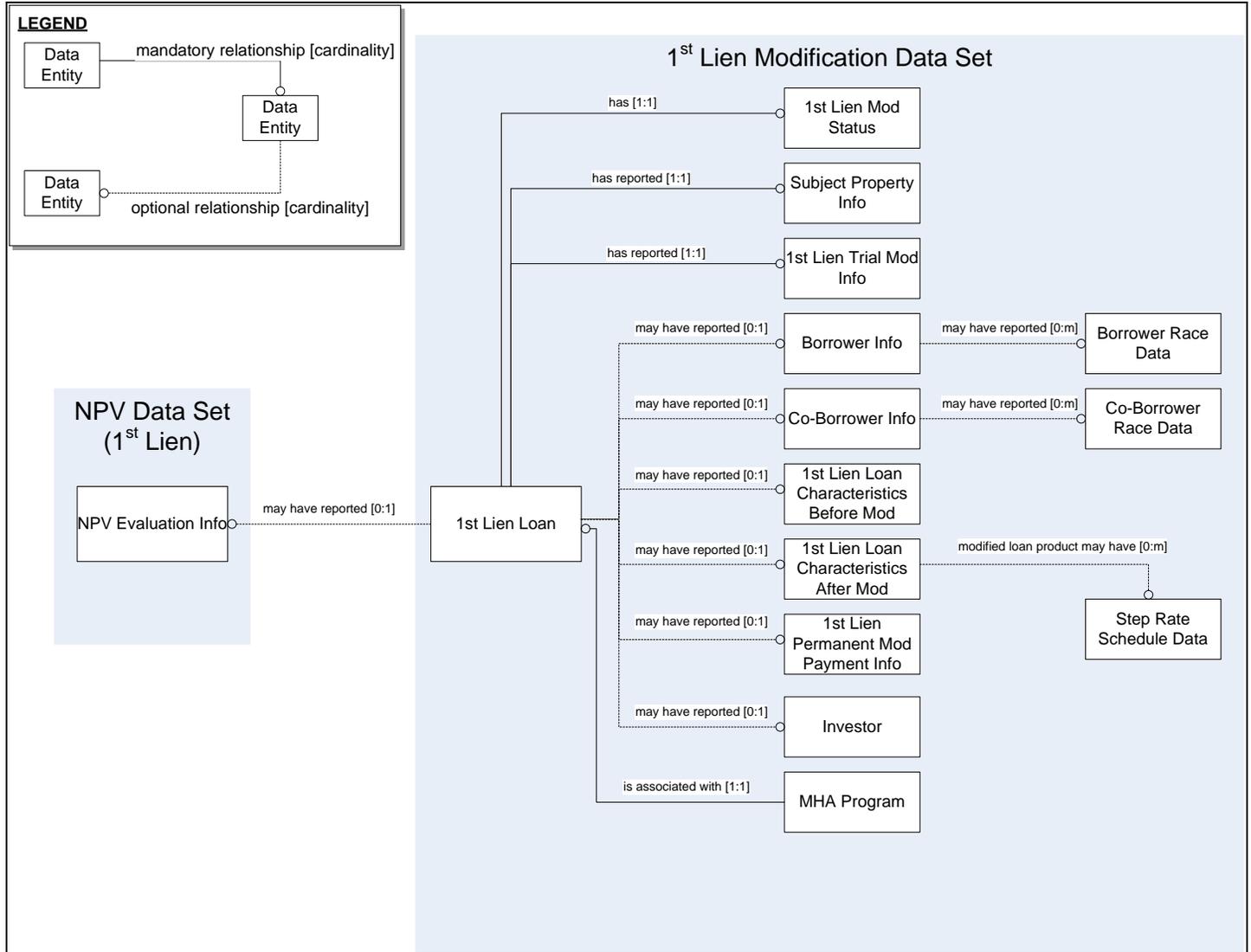
Key Technical Specifications

The table below lists key technical specifications for the 1st Lien Modification Data Set and the NPV Data Set of the MHA Data File (Data File).

	1st Lien Modification Data Set	Net Present Value (NPV) Data Set
File Name:	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_NPV_Data_RegionCd_YYYYMMDD, where YYYYMMDD is the reporting date and RegionCd = Property Region Code. (RegionCd = 99, when Property Region Code is unknown).
File Character Type:	ASCII	ASCII
Primary Key:	Financial Asset ID	Financial Asset ID
Scope of File	<ul style="list-style-type: none"> Program Inception through date of the file 	
File Structure Type:	<ul style="list-style-type: none"> Comma-separated format (csv) with double-quotes around each field 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 	
File Header:	<ul style="list-style-type: none"> First record is data file header record 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 	
File Footer:	<ul style="list-style-type: none"> N/A (no footer on file) 	

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 1st 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: 1st Lien Loan

Data Set: 1st Lien Loan Modification

- **Description:** Represents a 1st lien loan that was evaluated under HAMP.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan evaluated under HAMP
- **Cardinality:** Occurs once for each 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Financial Asset ID (DD239); Attorney Fees Not in Escrow (DD30); Borrower Contributions (DD33) Borrower Execution Date (DD37); Date of Original Note (DD62); Delinquent

Data Entity: 1st Lien Loan Modification Status**Data Set: 1st Lien Loan Modification**

- **Description:** Indicates the status of the 1st lien loan under HAMP. Includes the status of the last transaction submission reported by the servicer (Submission Status) as well as the current 1st lien loan modification status (Loan Modification Mode and Loan Status Code)..
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan evaluated under HAMP
- **Cardinality:** Occurs once for each 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Loan Modification Mode (DD312); Loan Modification Mode Name (DD312); Loan State Code (DD251); Loan State Name (DD251); Submission Status (DD210); Submission Status Name (DD210)

Data Entity: Subject Property Information**Data Set: 1st Lien Loan Modification**

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

Data Entity: 1st Lien Trial Modification Information**Data Set: 1st Lien Loan Modification**

- **Description:** Information on the trial modification period under HAMP. If the trial period is underway or was successfully completed, information on the date of the first trial payment received from the borrower will be available. If the trial was cancelled by the servicer, trial payment data will not be available. If the trial was not approved or was not accepted, reason codes will be available. However, if the trial was cancelled by the servicer, reason codes may not be available. Trial payment data may be available if reported by the servicers; however, the trial payment data reported by the servicer may not reflect the complete number of trial payments made by the borrower.
- **Conditionality:** Mandatory; at least one data element in this entity/group is always provided for each 1st lien loan
- **Cardinality:** Occurs once for each 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** 1st Trial Payment Due Date (DD17); 1st Trial Payment Posted Date (DD18); 1st Trial Payment Received Amount (DD19); Length of Trial Period (DD91); Trial Fallout Reason Code (DD217); Trial Fallout Reason Name (DD217); Trial Not Approved/Not Accepted Reason Code (DD218); Trial Not Approved/Not Accepted Reason Name (DD218); Trial Payment Number (DD219); Trial Payment Posted Date (DD220); Trial Payment Received Amount (DD221)

Data Entity: Borrower Information**Data Set: 1st Lien Loan Modification**

- **Description:** General information on the primary borrower. Does not include identifying information, such as name or social security number.
- **Conditionality:** Conditionally required; may be available for 1st 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
- **Cardinality:** May occur once for a 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Borrower Date of Birth (DD35); Borrower Ethnicity Type Code (DD36); Borrower Ethnicity Type Name (DD36); Borrower Sex Type Code (DD42); Borrower Sex Type Name (DD42)

Data Entity: Borrower Race Data**Data Set: 1st Lien Loan Modification**

- **Description:** Information disclosed by the borrower.
- **Conditionality:** Conditionally required; may be available for 1st 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
- **Cardinality:** May occur multiple times for each 1st lien loan in the file. Is a repeating group.
- **Data Elements:** Borrower Race Type Code (DD41); Borrower Race Type Name (DD41)

Data Entity: Co-Borrower Information**Data Set: 1st Lien Loan Modification**

- **Description:** General information on the co-borrower. Does not include identifying information, such as name or social security number.
- **Conditionality:** Conditionally required; only available if co-borrower exists; may be available for 1st 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
- **Cardinality:** May occur once for a 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Co-Borrower Ethnicity Type Code (DD54); Co-Borrower Ethnicity Type Name (DD54); Co-Borrower Sex Type Code (DD58); Co-Borrower Sex Type Name (DD58)

Data Entity: Co-Borrower Race Data**Data Set: 1st Lien Loan Modification**

- **Description:** Information disclosed by the co-borrower.
- **Conditionality:** Conditionally required; only available if co-borrower exists; may be available for 1st 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
- **Cardinality:** May occur multiple times for each 1st lien loan in the file. Is a repeating group.
- **Data Elements:** Co-Borrower Race Type Code (DD57); Co-Borrower Race Type Name (DD57)

Data Entity: 1st Lien Loan Characteristics Before Modification**Data Set: 1st Lien Loan Modification**

- **Description:** Describes key characteristics of the loan before modification under 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 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Amortization Term Before Modification (DD26); Association Dues/Fees Before Modification (DD29); Back Ratio Before Modification (DD32); 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

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

Data Entity: NPV Evaluation Information

Data Set: Net Present Value (NPV)

- **Description:** Describes key inputs to and results from the Net Present Value (NPV) test that may have been performed on the 1st lien loan as part of the eligibility process at the point in time when the loan was first evaluated for HAMP. 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 1st Lien Loan Modification Data Set.
- **Conditionality:** Conditionally required: may not be available for 1st lien loans that were evaluated for HAMP prior to December 1, 2009; not available if NPV test was not yet executed
- **Cardinality:** May occur once for a 1st lien loan in the file. Not part of a repeating group.
- **Data Elements:** Financial Asset ID (DD239); 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 at Origination (DD84); Interest Rate Before Modification (DD85); Investor Group (DD501); LTV at Origination (1st Lien only) (DD95); Mark to Market LTV (DD96); Modification Fees (DD106); Monthly Gross Income (DD110); Monthly Hazard and Flood Insurance (DD111); Monthly Real Estate Taxes (DD114); Months Past Due (DD115); Mortgage Insurance Coverage Percent (DD102); Mortgage Insurance Partial Claim Amount (DD103); Next ARM Reset Rate (DD117); NPV Date (DD119); NPV Model Result Amount Post-mod (DD120); NPV Model Result Amount Pre-mod (DD121); NPV Model Type Code (DD122); NPV Model Type Name (DD122); NPV Test Result (DD123); NPV Test Result Name (DD123); Principal and Interest Payment After Modification (DD132); Principal and Interest Payment Before Modification (DD135); Principal Forbearance Amount (DD136); Principal Write-down (Forgiveness) (DD139); Product Before Modification (142); Product Before Modification Name (DD142); Property Region Code (DD520); Property Region Name (DD520); Property Valuation As is Value (DD157); Property Valuation Type Code (DD160); Property Valuation Type Name (DD160); Remaining Term (DD164)

How to Read the Data Dictionary

A data dictionary is provided for each data set (1st Lien Loan Modification Data Set and NPV Data Set). Each data dictionary contains the following information:

- **Ref ID.** A unique reference identifier for the data element.
- **Order in File.** Indicates the order in which the data element appears in the file.
- **Name of Data Point.** The name of the data element as used in the file.
- **Business Name.** The business name of the data element.
- **Description.** The definition or business description of the data element.
- **Calculation / Derivation.** Identifies any formula / calculation associated with the data element.
- **Data Model Entity.** Identifies the entity in the MHA Program Data Model with which the data element is associated.
- **Source.** Indicates whether the data is reported by the servicer or generated by the system.

- **Data Type.** Identifies the format in which the data is provided and the character limit. For numeric data, the decimal precision is also specified.
- **Allowable Values.** Identifies valid enumerations or data ranges, when applicable.
- **Conditionality.** Describes the condition under which data is available:
 - M = Mandatory. Data is always provided for each record in the file.
 - CR = Conditionally Required. Data is provided under the specified condition(s).
- **Data Quality Theme.** Identifies key data quality themes and observations for the data element. Refer to the main body of the Data File Handbook for more detail on the data quality themes and observations.

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

1st Lien Loan Modification Data Set

Data Dictionary for the Data File – 1 st Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD112	64	brwr_amdfc_mthy_hsnge xp_amt	Monthly Housing Expense After Modification	For First Lien: 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	1 st Lien Loan Characteristics After Modification	<p>Monthly Housing Expense After Modification = P&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: 99999999999999999999.99	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD35	24	brwr_bir_dt	Borrower Date of Birth	The date of birth associated with the Borrower on the loan.	Borrower Information	For MHA Data File: only include decade of year of birth: 1940s (Borrowers with birth year <= 1949) 1950s (Borrowers with birth year 1950-1959) 1960s (Borrowers with birth year 1960-1969) 1970s (Borrowers with birth year 1970-1979) 1980s (Borrowers with birth year 1980-1989) 1990s (Borrowers with birth year >= 1990)	Servicer Reported	Text(5)	Data Range: Min: 1940s Max: 1990s	CR: If provided by borrower on the hardship affidavit	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD113	65	brwr_bmdfc_mthy_hsng_exp_amt	Monthly Housing Expense Before Modification	For First Lien: 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.	1 st Lien Loan Characteristics Before Modification	Monthly Housing Expense Before Modification = P&I Before Modification + Escrow Payment Before Modification + Assoc Dues/Fees Before Modification 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%.	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets
DD33	23	brwr_ctbn_amt	Borrower Contributions	If the borrower is contributing any amounts, they must be reported here.	1 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification, if data exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD36	25	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	
DD36	26	brwr_ethcy_typ_nme	Borrower Ethnicity Type Name	The name/description that corresponds to the Borrower Ethnicity Type Code enumeration.	Borrower Information		System Generated	Text(100)		CR: If Borrower Ethnicity Type Code is populated	
DD37	27	brwr_excn_dt	Borrower Execution Date	<p>For 1st Lien: 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). For official loan submission, this is the date that the borrower signed the official loan modification documents.</p>	1 st Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	(For 1MP) Data Range: Min: 2009-03-04 Max: 2013-12-31	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD109	63	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 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Permanent Modification	

28) Borrower Race Data – 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.

DD41	28(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)	<p>Enumeration:</p> <ol style="list-style-type: none"> 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.	
------	-------	-----------	-------------------------	---	--------------------	--	-------------------	--------------	---	----------------------	--

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD41	28(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	
DD42	29	brwr_sex_type_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		Service 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).	
DD42	30	brwr_sex_type_name	Borrower Sex Type Name	The name/description that corresponds to the Borrower Sex Type Code enumeration.	Borrower Information		System Generated	Text(100)		CR: If Borrower Sex Type Code is populated	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD54	31	cbrwr_ethcy_typ_cd	Co-Borrower Ethnicity Type Code	<p>A code that specifies the ethnicity of the co-borrower according to HMDA. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	Co-Borrower Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by borrower 4. Not Applicable	CR: If co-borrower on loan and data is available.	
DD54	32	cbrwr_ethcy_typ_nme	Co-Borrower Ethnicity Type Name	The name/description that corresponds to the Co-Borrower Ethnicity Type Code enumeration.	Co-Borrower Information		System Generated	Text(100)		CR: If Co-Borrower Ethnicity Type Code is populated	

33) Co-Borrower Race Data – 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 Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD57	33(a)	cbrwr_race	Co-Borrower Race Type Code	<p>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.</p> <p>Note: 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>	Co-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 co-borrower on loan and data is available.	
DD57	33(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	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD58	34	cbrwr_sex_ty p_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 Source Type Code is not equal to 5 (not available).	
DD58	35	cbrwr_sex_ty p_nme	Co-Borrower Sex Type Name	The name/description that corresponds to the Co-Borrower Sex Type Code enumeration.	Co-Borrower Information		System Generated	Text(100)		CR: If Co-Borrower Sex Type Code is populated	
DD239	1	fncl_ast_id	Financial Asset ID	The unique identifier of the asset.	1 st Lien Loan		System Generated	Integer		M	
DD501	8	ivsr_grp	Investor Group	Type of mortgage ownership.	Investor		System Generated	Text(7)	Enumeration: GSE Non-GSE	CR: For First lien Trial or Permanent Mod	
DD20	14	ln_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.	1 st Lien Permanent Modification Payment Information		Servicer Reported	Numeric(4,0)	Enumeration: 60 - Payoff	CR: For First lien Permanent Modification if an action is reported	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD21	16	In_acvy_actn_dt	Action Code Date	The effective date of the action associated with the action code specified on the incoming LPC Transaction by the servicer. The action date is required for certain action codes.	1 st 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	15	In_acvy_actn_nme	Action Name	The name/description that corresponds to the Action Code enumeration.	1 st Lien Permanent Modification Payment Information		System Generated	Text(100)		CR: If Action Code is populated	
DD24	17	In_aft_mdfc_amrt_term	Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	1 st Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges
DD31	21	In_aft_mdfc_bck_rto_pct	Back Ratio After Modification	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).	1 st Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,2)	Data Range: Min: 0 Max: 9999	CR: For First lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 4: Default values are reported as 0 or 1 when data is not available or not properly set up for reporting Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD67	39	In_aft_mdffc_escr_pmt_amt	Escrow Payment After Modification	For First Lien: 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 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.	1 st Lien Loan Characteristics After Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1 st Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD76	45	In_aft_mdffc_f rnt_rto_pct	Front Ratio After Modification	For 1st Lien: 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).	1 st Lien Loan Characteristics After Modification	Front End DTI After Modification = Monthly Housing Expense After Modification / Monthly Gross Income	Servicer Reported	Numeric(6,2)	Data Range: Min: 0.01 Max: 31.99	CR: For First lien Trial or Permanent Mod	Theme 1: Inconsistent Data Formats Reported Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD74	43	In_aft_mdffc_fst_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 st Lien Loan Characteristics After Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-01 Max: 2013-12-31	CR: For First lien Trial or Permanent Modification	
DD83	51	In_aft_mdffc_int_rt	Interest Rate After Modification	The interest rate in the month after loan modification.	1 st Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: LIR; Min: 0 Max: 99.9999 ADE; Min: 1 Max: 99.9999	CR: For First lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD88	54	In_aft_mdffc_lpi_dt	Last Paid Installment Date After Modification	<p>For Trial, this is the anticipated LPI Date after modification. It should be one month before the anticipated Modification Effective Date.</p> <p>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.</p>	1 st Lien Loan Characteristics After Modification		Servicer Reported	Date(CCYY-MM-DD)	Data Range: LIR; Min: 2009-02-01 Max: 2013-12-31 OMR; Min: 2009-03-04 Max: 2029-01-15	CR: For First lien Permanent Modification	
DD100	61	In_aft_mdffc_max_int_rt	Max Interest Rate After Modification	The interest rate cap for the loan.	1 st Lien Loan Characteristics After Modification		Servicer Reported	Numeric(6,4)	Data Range: Min: 0 Max: 99.9999	CR: For First lien Permanent Modification	Theme 1: Inconsistent Data Formats Reported
DD98	59	In_aft_mdffc_mtry_dt	Maturity Date After Modification	The maturity date of the loan after modification.	1 st Lien Loan Characteristics After Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)		CR: For First lien Permanent Mod	Theme 2: Unreasonable Data Ranges

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD132	68	In_aft_mdpc_pi_pmt_amt	Principal and Interest Payment After Modification	The principal and interest amount after modification.	1 st Lien Loan Characteristics After Modification	<p>P&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: 99999999999999999999.99 ADE; Min: 0.01 Max: 99999999999999999999.99	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets
DD140	74	In_aft_mdpc_prdc_lbl_typ_cd	Product After Modification	The mortgage product of the loan, after the modification (Allowable values are Fixed or Step).	1 st Lien Loan Characteristics After Modification		Servicer Reported	Numeric(4,0)	For First Lien: Enumeration: 2. Fixed Rate 3. Step Rate	CR: For First lien Trial or Permanent Modification	
DD140	75	In_aft_mdpc_prdc_lbl_typ_nme	Product After Modification Name	The name/description that corresponds to the Product After Modification.	1 st Lien Loan Characteristics After Modification		System Generated	Text(100)		CR: If Product After Modification is populated	

Data Dictionary for the Data File – 1 st Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD213	96	In_aft_mdffc_r mng_term	Term After Modification	For 1st Lien: 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 st Lien Loan Characteristics After 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 Permanent Modification	
DD30	20	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 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification, if it exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD26	18	In_bef_mdffc_amrt_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 st Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: For First lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges
DD29	19	In_bef_mdffc_ascc_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 st Lien Loan Characteristics Before Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 .99	CR: For First lien Trial or Permanent Modification, 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

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD32	22	In_bef_mdfc_bck_rto_pct	Back Ratio Before Modification	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.	1 st Lien Loan Characteristics Before Modification		Servicer Reported	Numeric(6,2)	Data Range: Min: 0 Max: 9999	CR: For First lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges Theme 4: Default values are reported as 0 or 1 when data is not available or not properly set up for reporting Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD68	40	In_bef_mdfc_escr_pmt_amt	Escrow Payment Before Modification	For First Lien: Report the escrow amount that was used to qualify the borrower for the program. 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 mortgagee, periodic payments of property taxes and hazard insurance. Any allowable escrow shortage payment amounts must be included. Private Mortgage Insurance payments must be excluded. Additionally, if no amount is being escrowed under the existing mortgage loan, the value to be used should be the monthly taxes and insurance amount used to determine a borrower's monthly housing expense before modification.	1 st Lien Loan Characteristics Before Modification		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification if there is escrow amount that the servicer is withholding	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD77	46	In_bef_mdffc_frnt_rto_pct	Front Ratio Before Modification	For 1st Lien: 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.	1 st Lien Loan Characteristics Before Modification	Front End DTI Before Modification = Monthly Housing Expense Before Modification / Monthly Gross Income	Servicer Reported	Numeric(6,2)	(For 1MP): Data Range: Min: 32 Max: 9999	CR: For First lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD85	52	In_bef_mdffc_int_rt	Interest Rate Before Modification	The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date.	1 st Lien Loan Characteristics Before Modification	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric(6,4)	Data Range: LIR; Min: 0 Max: 99.9999 ADE; Min: 1 Max: 99.9999	CR: For First lien Trial or Permanent Modification	Theme 1: Inconsistent Data Formats Reported Theme 2: Unreasonable Data Ranges
DD89	55	In_bef_mdffc_lpi_dt	Last Paid Installment Date Before Modification	The due date of the last paid installment received on the loan immediately prior to the Trial Period Plan Effective Date.	1 st Lien Loan Characteristics Before Modification		Servicer Reported	Date(CCYY-MM-DD)		CR: For First lien Trial or Permanent Modification	Theme 3: Misinterpretation of Data Requirements per Program Guidelines
DD99	60	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 st Lien Loan Characteristics Before Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)		CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD135	71	In_bef_mdffc_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 st Lien Loan Characteristics Before Modification	<p>For MHA Data File: Round to the nearest \$100</p> <p>P&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: 99999999999999999999 .99</p> <p>ADE; Min: 0.01 Max: 99999999999999999999 .99</p>	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD142	76	In_bef_mdffc_prdc_lbl_tycd	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 st 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	CR: For First lien Trial or Permanent Mod	
DD142	77	In_bef_mdffc_prdc_lbl_tycnme	Product Before Modification Name	The name/description that corresponds to the Product Before Modification enumeration.	1 st Lien Loan Characteristics Before Modification		System Generated	Text(100)		CR: If Product Before Modification is populated	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD165	94	In_bef_mdrc_rmng_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 st 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 or Permanent Modification	
DD63	37	In_dlc_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 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999.99	CR: For First lien Trial or Permanent Modification	
DD64	38	In_dsbt_frgv_amt	Disbursement Forgiven	If there are any forgiven disbursements for advances capitalization.	1 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999.99	CR: For First lien Trial or Permanent Modification, If exists	
DD69	41	In_escr_cplzd_adv_amt	Escrow Shortage for Advances	Any escrow advance amounts to be capitalized.	1 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999.99	CR: For First lien Trial or Permanent Modification if data exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD75	44	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 st Lien Loan Characteristics Before Modification	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)		CR: For First lien Trial or Permanent Modification if referred to attorney for foreclosure initiation	
DD72	42	In_fst_lien_in_d	First Lien Indicator	Indicates if loan is first lien.	1 st Lien Loan		Servicer Reported	Boolean	True/False	CR: For First lien Trial or Permanent Modification	
DD17	11	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. For compensation purposes. This date must be less than the trial loan submission date.	1 st Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31	CR: For First lien Trial or Permanent Modification	
DD18	12	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 st Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1 st Lien Loan Modification Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD19	13	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 st Lien Trial Modification Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD78	47	In_hshp_rsn_cd	Hardship Reason Code	Identifies the reason for the borrower's hardship, on their mortgage payment obligations.	1 st Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1. Death of borrower 2. Illness of principal borrower 3. Illness of borrower family member 4. Death of borrower family member 5. Martial difficulties 6. Curtailment of income 7. Excessive obligation 8. Abandonment of property 9. Distant employment transfer 10. Property problem 11. Inability to sell property 12. Inability to rent property 13. Military service 14. Other 15. Unemployment 16. Business failure 17. Casualty Loss 18. Energy environment costs 19. Servicing problems 20. Payment adjustment 21. Payment dispute 22. Transfer of ownership pending 23. Fraud 24. Unable to contact borrower 25. Incarceration	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD78	48	In_hshp_rsn_nme	Hardship Reason Name	The name/description that corresponds to the Hardship Reason Code enumeration.	1 st Lien Loan		System Generated	Text(100)		CR: If Hardship Reason Code is populated	
DD81	49	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 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification if data exists	
DD82	50	In_int_remd_amt	Interest Payment	Interest portion of the principal and interest.	1 st Lien Permanent Modification Payment Information	For MHA Data File: Round to the nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First Lien Permanent Modification if data exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD105	62	In_mdmc_eff_dt	Modification Effective Date	<p>For Trial, this is the anticipated Modification Effective Date of the official loan modification. This is the first day of the month following the month when the last trial payment is due.</p> <p>For Official, this is the actual Modification Effective Date of the official loan modification. This will still be the first day of the month following the month when the last trial payment is due. The Modification Effective Date on the official loan submission must be earlier than or equal to the date the official loan transaction is submitted.</p>	1 st Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD217	97	In_mdfc_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 st Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default	CR: If borrower fell out or withdrew from the trial or completed the trial but did not enter the permanent modification	Theme 6: Availability of Data
DD217	98	In_mdfc_fout_rsn_nme	Trial Fallout Reason Name	The name/description that corresponds to the Trial Fallout Reason Code enumeration.	1 st Lien Trial Modification Information		System Generated	Text(100)		CR: If Trial Fallout Reason Code is populated	Theme 6: Availability of Data

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD87	53	In_mdfc_int_r t_lock_dt	Interest Rate Lock Date for Modification	<p>For Trial loan submission, this is the date the borrower's trial period payment was calculated using the standard modification waterfall prior to the start of the trial period.</p> <p>For Official loan submission, this is the date when the Max Interest Rate After Modification was determined in conjunction with the preparation of the Modification Agreement.</p>	1 st Lien Loan		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-19 Max: 2013-12-31	CR: For First lien Permanent Modification	
DD312	4	In_mdfc_mod e_cd	Loan Modification Mode	A code representing the modification mode of the loan.	1 st Lien Modification Status		System Generated	Text(100)	Enumeration: 1 - Trial Period Modification 2 - Official Modification 4 - Request	M	
DD312	5	In_mdfc_mod e_nme	Loan Modification Mode Name	The name/description that corresponds to the Loan Modification Mode enumeration.	1 st Lien Modification Status		System Generated	Text(100)		M	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD93	57	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 st Lien Loan		Servicer Reported	Numeric(4,0)	Enumeration: 1 - FHA - Loans insured by the Federal Housing Administration 2 - VA - Loans insured by the Department of Veterans Affairs 3 - Conventional with PMI - Non-government insured mortgages insured by a private (non-government) insurer 4 - Conventional w/o PMI - Mortgages with neither government nor private mortgage insurance	CR: For First lien Trial or Permanent Modification	
DD93	58	In_mtg_typ_nm	Loan Mortgage Type Name	The name/description that corresponds to the Loan Mortgage Type Code enumeration.	1 st Lien Loan		System Generated	Text(100)		CR: If Loan Mortgage Type Code is populated	
DD62	36	In_orig_note_dt	Date of Original Note	The date the mortgage note was signed.	1 st Lien Loan	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Max: 2009	CR: For First lien Trial or Permanent Modification	
DD124	66	In_otlr_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 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification if data exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD125	67	In_othr_ctbn_amt	Other Contributions	If there are any amounts contributed by the borrower due to Hazard Claims.	1 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification if there are amounts contributed by borrower	
DD10	10	In_pgm_typ_desc	Program Type/Campaign Description	The name/description that corresponds to the Program Type/Campaign ID enumeration.	MHA Program		System Generated	Text(100)		CR: If Program Type/Campaign ID is populated	
DD10	9	In_pgm_typ_nme	Program Type/Campaign ID	A new 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	CR: For First lien Trial or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD133	69	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 st Lien Loan	P&I Payment at 31% DTI = Monthly Gross Income * 31% - Escrow Payment After Modification - Association Dues/Fees Before Modification The absolute value of (submitted Principal and Interest Payment at 31% DTI - calculated Principal and Interest at 31% DTI) / the calculated Principal and Interest at 31% DTI must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD134	70	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 st Lien Loan	P&I Payment at 38% DTI = Monthly Gross Income * 38% - Escrow Payment Before Modification - Association Dues/Fees Before Modification The absolute value of (submitted Principal and Interest Payment at 38% DTI - calculated Principal and Interest at 38% DTI) / the calculated Principal and Interest at 38% DTI must be less than or equal to 0.5%.	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First lien Trial or Permanent Modification	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets
DD138	73	In_ppmt_owed_or_not_reported_amt	Principal Payment Owed or Not Reported	If borrower has contributed any cash or amounts in suspense.	1 st Lien Loan		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First lien Trial or Permanent Mod, if borrower contributed cash or amount in suspense	
DD137	72	In_prin_remd_amt	Principal Payment	Principal portion of the principal and interest remitted.	1 st Lien Permanent Modification Payment Information	For MHA Data File: Round to the nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999.99	CR: For First lien Permanent Modification If data exists	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD144	78	In_prjd_fcl_sl_e_dt	Projected Foreclosure Sale Date	Projected date for foreclosure sale of subject property.	1 st Lien Loan Characteristics Before Modification	For MHA Data File: only include month and year (CCYY-MM)	Servicer Reported	Date(CCYY-MM)		CR: For First lien Trial or Permanent Modification if foreclosure	
DD210	6	In_smss_stat_cd	Submission Status	The status of loan data being submitted.	1 st 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	CR: For First lien Trial or Permanent Modification	
DD210	7	In_smss_stat_nme	Submission Status Name	The name/description that corresponds to the Loan Modification Mode enumeration.	1 st Lien Modification Status		System Generated	Text(100)		CR: If Submission Status is populated	
DD251	2	In_st_cd	Loan State Code	A code indicating the current state of the loan.	1 st Lien Modification Status		System Generated	Integer	Enumeration: 1 - Active 2 - Active Payment 3 - Active Non Payment 4 - Canceled 5 - Disqualified 7 - Paid Off	M	
DD251	3	In_st_nme	Loan State Name	The name/description that corresponds to the Loan State Code enumeration.	1 st Lien Modification Status		System Generated	Text(100)		M	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD218	99	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 st Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property > 4 units) 5. Investor Guarantor Not Participating 6. Bankruptcy Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous Official HAMP Modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request Incomplete	CR: If Trial was not approved or not accepted	
DD218	100	In_trl_mdnc_dnal_rsn_nme	Trial Not Approved/Not Accepted Reason Name	The name/description that corresponds to the Trial Not Approved/Not Accepted Reason Code enumeration.	1 st Lien Trial Modification Information		System Generated	Text(100)		CR: If Trial Not Approved/Not Accepted Reason Code is populated	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD219	101	In_trl_pmt_no	Trial Payment Number	The number of the trial payment being reported. The code that is used to define a single payment number that will be one of a series of payments that together will complete a loan trial payment period.	1 st Lien Trial Modification Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 2 Max: 9999	CR: If Trial Payment reported	Theme 6: Availability of Data
DD220	102	In_trl_pmt_ps td_dt	Trial Payment Posted Date	The date the payment was posted during the Trial period.	1 st Lien Trial Modification Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-03-04 Max: 2013-12-31	CR: If Trial Payment reported	Theme 6: Availability of Data
DD221	103	In_trl_pmt_rc vd_amt	Trial Payment Received Amount	The actual dollar amount of the payment received from the borrower to the servicer for the trial payment.	1 st Lien Trial Modification Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 999999999999999999 .99	CR: If Trial Payment reported	Theme 6: Availability of Data
DD91	56	In_trl_prd_cnt	Length of Trial Period	The length of the trial period.	1 st Lien Trial Modification Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 3 Max: 999	CR: For First lien Trial or Permanent Modification	
DD146	79	prop_cndn_c d	Property Condition Code	A code denoting the condition of the subject property.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Excellent 2. Good 3. Fair 4. Poor	CR: For First lien Trial or Permanent Mod	
DD146	80	prop_cndn_n me	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	81	prop_geoc_c nsus_msa_cd	Property Geocoded Metropolitan Statistical Area (MSA)	The metropolitan statistical area in which the property is located.	Subject Property Information		System Generated	Text (100)		CR: If property successfully GeoCoded	Theme 6: Availability of Data

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD149	83	prop_ocpy_stat_cd	Property Occupancy Status Code	A code identifying the occupancy by the borrower of the subject property.	Subject Property Information		Servicer Reported	Numeric(4,0)	Enumeration: 1. Vacant 2. Borrower Occupied 3. Tenant Occupied 4. Unknown 5. Occupied by Unknown	CR: For First lien Trial or Permanent Modification	
DD149	84	prop_ocpy_stat_nme	Property Occupancy Status Name	The name/description that corresponds to the Property Occupancy Status Code enumeration.	Subject Property Information		System Generated	Text(100)		CR: If Property Occupancy Status Code is populated	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD520	85	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	86	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 Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD151	104	prop_stdz_st_cd	Property State	The 2-character postal abbreviation of the state, province, or region of the subject property.	Subject Property Information		Servicer Reported	Text(2)	Enumeration: WY,WV,WI,WA,VT,VI,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 not successfully GeoCoded and Property Geocoded Metropolitan Statistical Area (MSA) is not available	
DD153	87	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	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD153	88	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	82	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	89	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	90	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: If Property Usage Type Code is populated	
DD158	91	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 or Permanent Modification	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD159	92	prop_valu_mt hd_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 or Permanent Modification	
DD159	93	prop_valu_mt hd_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	
<p>95) Step Rate Schedule Data – 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.</p>											
DD205	95(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	

Data Dictionary for the Data File – 1st Lien Loan Modification Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD209	95(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	
DD206	95(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	
DD208	95(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	
DD207	95(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: 99999999999999999999 .99	CR: For First lien Permanent Modification if rate change	

Net Present Value (NPV) Data Set

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD34	7	brwr_curr_crd_t_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)	
DD29	6	brwr_mthy_assoc_dues_fee_s_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: 99999999999999999999 .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
DD110	20	brwr_mthy_gross_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: 99999999999999999999 .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

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
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: 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
DD114	22	brwr_mthy_re_tx_amt	Monthly Real Estate Taxes	Monthly real estate taxes.	NPV Evaluation Information	For MHA Data File: Round to the nearest \$100	Servicer Reported	Currency(20,2)	Data Range: Min: 0 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
DD45	8	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: 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)	

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD52	9	cbrwr_curr_cr dt_scr_val	Co-Borrower Credit Score	The credit score associated with the Co-Borrower on the loan. This score should be the same score used in the NPV model.	NPV Evaluation Information		Servicer Reported	Numeric(3,0)	Data Range: Min: 250 Max: 900	CR: If co-borrower on loan and if NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
DD61	10	data_clctn_dt	Data Collection Date	The date on which the UPB and associated remaining term data was collected for the NPV run.	NPV Evaluation Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-01 Max: 2013-12-31	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines
DD239	1	fncl_ast_id	Financial Asset ID	The unique identifier of the asset.	NPV Evaluation Information		System Generated	Integer		M	
DD501	2	ivsr_grp	Investor Group	Type of mortgage ownership,	NPV Evaluation Information		Servicer Reported	Text(7)	Enumeration : GSE Non-GSE	CR: For First lien Trial or Permanent Mod	

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD24	3	In_aft_mdmc_amrt_term	Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	NPV Evaluation Information		Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets
DD120	26	In_aft_mdmc_npv_mdlslt_amt	NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: -99999999999999999999.99 Max: 99999999999999999999.99	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 Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD132	32	In_aft_mdpc_pi_pmt_amt	Principal and Interest Payment After Modification	The principal and interest amount after modification.	NPV Evaluation Information	<p>P&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: 99999999999999999999 .99 ADE; Min: 0.01 Max: 99999999999999999999 .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
DD28	5	In_arm_rset_dt	ARM Reset Date	The date on which the next ARM reset is due to occur.	NPV Evaluation Information	For MHA Data File: only include year (CCYY)	Servicer Reported	Date(CCYY)	Data Range: Min: 2009-02-02	CR: If ARM loan and if NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD85	14	In_bef_mdrc_int_rt	Interest Rate Before Modification	The interest rate based on the existing mortgage loan terms immediately prior to the Trial Period Plan Effective Date. Please report as rounded to nearest 8th (e.g. 4.125).	NPV Evaluation Information	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: 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
DD121	27	In_bef_mdrc_npv_mdrc_amt	NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: -99999999999999999999.99 Max: 99999999999999999999.99	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 Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD135	33	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.	NPV Evaluation Information	<p>For MHA Data File: Round to the nearest \$100</p> <p>P&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: 99999999999999999999.99</p> <p>ADE; Min: 0.01 Max: 99999999999999999999.99</p>	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

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set

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

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD79	12	In_imnt_dflt_ind	Imminent Default Flag	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value "Y." Otherwise, it receives the value "N."	NPV Evaluation Information		Servicer Reported	Boolean	True/False	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
DD106	19	In_mdnc_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: 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)	
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 2: Unreasonable Data Ranges

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
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: 99999999999999999999.99	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
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 2: Unreasonable Data Ranges Theme 4: Default values are reported as 0 or 1 when data is not available or not properly set up for reporting

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set											
Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
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 a trial period with a Trial Period Plan Effective Date on or after December 1, 2009 For each mortgage loan evaluated for HAMP on or after December 1, 2009	
DD122	29	In_npv_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 Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD119	25	In_npv_run_date	NPV Date	For 1st Lien: Date of the NPV run used to determine trial modification eligibility. This is the date that the NPV model is run using stated income (or verified income if available).	NPV Evaluation Information		Servicer Reported	Date(CCYY-MM-DD)	Data Range: Min: 2009-02-01 Max: 2013-12-31	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 3: Misinterpretation of Data Requirements per Program Guidelines Theme 6: Availability of Data
DD123	30	In_npv_test_result_cd	NPV Test Result	The result of the NPV test. 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 3: Misinterpretation of Data Requirements per Program Guidelines
DD123	31	In_npv_test_result_nme	NPV Test Result Name	The result of the NPV test as a text field. Either positive or negative.	NPV Evaluation Information		Servicer Reported	Text(100)		CR: If NPV evaluation data available for loan (either provided by servicer from their proprietary model or available from Treasury hosted tool),	

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
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	For MHA Data File: only include year (CCYY)	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 3: Misinterpretation of Data Requirements per Program Guidelines
DD25	4	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)	
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-MM-DD)	Data Range: Min: 1959-01-02	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

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD84	13	In_orgnn_int_rt	Interest Rate at Origination	The interest rate of the loan at origination.	NPV Evaluation Information	For MHA Data File: Round to the nearest percentage point	Servicer Reported	Numeric (7,5)	Data Range: Min: 00.00001 Max: 99.99999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	
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)	
DD136	34	In_prin_frbrn_amt	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred through loss mitigation.	NPV Evaluation Information		Servicer Reported	Currency(20,2)	Data Range: Min: 0 Max: 99999999999999999999 .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

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD115	23	In_pst_due_p rd_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)	
DD164		In_rmng_term	Remaining Term	Scheduled remaining term of the loan in months. Equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent. Example: First payment date for a 360-month term loan was 5/1/08. The current payment information (i.e., UPB) was reported as of 4/30/09. Remaining terms for this loan is (360-12 = 348).	NPV Evaluation Information	For MHA Data File: Round to the nearest 6 months	Servicer Reported	Numeric(4,0)	Data Range: Min: 1 Max: 9999	CR: If NPV evaluation data available for loan (either provided by the servicer from their proprietary model or available from Treasury hosted tool)	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the 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 (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD139	35	In_upb_frgv_amt	Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven.	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 the servicer from their proprietary model or available from Treasury hosted tool)	Theme 2: Unreasonable Data Ranges
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, NJ, 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 Reported	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	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets

Data Dictionary for the Data File – Net Present Vale (NPV) Data Set

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Calculation / Derivation	Source	Data Type (format and character limit)	Allowable Values	Conditionality	Data Quality Theme
DD520	39	prop_rgn_nm_e	Property Region Name	The name/description that corresponds to the Property Region Code enumeration.	NPV Evaluation Information		System Generated	Text(100)		M	Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Datasets
DD157	41	prop_valu_as_is_val_amt	Property Valuation As is Value	Property as-is value determined by the property valuation.	NPV Evaluation Information	For MHA Data File: Round to the nearest \$10,000	Servicer Reported	Currency(20,2)	Data Range: LIR; Min: 0 Max: 99999999999999999999 .99 ADE; Min: 0.01 Max: 99999999999999999999 .99	CR: For First lien Trial or Permanent Modification	Theme 2: Unreasonable Data Ranges Theme 4: Default values are reported as 0 or 1 when data is not available or not properly set up for reporting
DD160	42	prop_valu_ty_p_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)	Theme 6: Availability of Data
DD160	43	prop_valu_ty_p_nme	Property Valuation Type Name	The name/description that corresponds to the Property Valuation Type Code enumeration.	NPV Evaluation Information		System Generated	Text(100)		CR: If Property Valuation Type Code is populated	Theme 6: Availability of Data