

FR Y-14M: Domestic Home Equity Loan and Home Equity Line

Data Dictionary

Loan Population

- The active loan population includes all loans/lines directly held on the BHC's portfolio and all loans serviced by the BHC in that period.
 - Portfolio loans/lines are defined as all loans meeting the definition of FR Y-9C, Schedule HC-C, items 1.c.(1) (revolving, open-end loan secured by 1-4 family residential properties and extended lines of credit) and 1.c.(2)(b) (junior lien closed-end loans secured by 1-4 family residential real estate) shall be reported.
 - Serviced loans/lines include those meeting the definition of loans reported in FR Y-9C, Schedule HC-S, Item 1.(column B), Schedule HC-C, Item 1.c.(1) shall be reported, and home equity loans/lines meeting the definitions of Schedule HC-S, Item M.2.d.
 - Also include all loans/lines meeting the definition of trading assets reported on FR Y-9C, Schedule HC-D.
- In addition to loans that are currently active during the reporting period, the following loans should also be included:
 - All inventory that has been transferred to another servicer, but only if transferred during the reporting month.
 - All inventory that was liquidated, but only if liquidated during the reporting month.
- Starting with the March 2013 data submission, BHCs are required to continue reporting data on loans which become Real Estate Owned (REO). If a loan is submitted under the FR Y-14M Home Equity data schedule through a certain period and becomes an REO, then this loan will be reported through the time the loan terminates as a REO sale or otherwise. BHCs are required to report all REO loans – either serviced by them or sub-serviced by other institutions on their behalf. Report all loans that are reported under Y-9C, Schedule HC-M Item 6.b.(3).
 - Please note that BHCs will continue to report data on the loans which become REO loans using the same consistent loan number throughout the history of the loan. Please ensure that the loan numbers once assigned to a loan is not changed as a result of sub servicing or any related aspects.
- We require that a loan number uniquely identify a loan through its entire life. If a BHC is also submitting data to the OCC as part of the OCC Mortgage Metrics Data or OCC Home Equity Data, it is required that the BHC use the same loan number for the FR Y-14M data schedules for all loans that are being reported for the first time in the current reporting period. In the case that a BHC has been submitting different loan numbers for the same loan in the FR Y-14M collection versus OCC data collection, the BHC should continue reporting using the same loan numbers as they have been submitting for the FR Y-14M submissions. There may be instances where the FR Y-14M data population includes additional loans which are not part of the OCC data sample, and for such loans a unique loan number should be reported. Overall, the data file sent by a BHC should have unique loan numbers across the entire submission.

Additional Formatting

- The collection includes both loan/line level and portfolio level variables.
- The institutions should provide the loan/line level data each month in a single text file. This will be a “month-end” file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per active loan/line in the contributor’s inventory.
- Institutions should provide a separate text file for the portfolio level variables. This will be a “month-end” file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per portfolio segment. Portfolio segments are defined as:
 1. **Serviced** – All serviced loans/lines
 2. **Portfolio HFI Purchased Impaired** – All portfolio loans/lines held for investment and accounted for in accordance with ASC subtopic 310-30; loans/lines and debt securities acquired with deteriorated credit quality (formerly AICPA statement of position 03-3, accounting for certain loans/lines or debt securities acquired in a transfer).
 3. **Portfolio HFI FVO / HFS** – All portfolio loans/lines held for investment measured at fair value under a fair value option or held for sale.
 4. **Other Portfolio** – All portfolio loans/lines not measured at fair value and not purchase impaired
- Options for all fields are comprehensive in identifying a valid value for all loans regardless of status. If a mandatory field is unknown or unavailable and the field definition does not indicate ‘Unknown’ as a valid field option, the field should be left NULL and it will be treated as missing data.
- For any field with a format of ‘character’, please provide the code values as listed in the data dictionary. Do not add a leading or trailing zero or any other character to the data unless specified. It is required that the data formats and code values as listed in this document be strictly followed.
 - Example: A variable listed as Character(2) with a data value of 1 will be made available with a value of 1. It will not be coded as 01 or <space1> or <1space> or any other combination. Optional and best efforts fields are noted in the instructions in the table below.
- No quotation marks should be used as text identifiers.
- Please do not provide a header row.
- Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included. REO loans as described above will now be included in the data. This holds even if the REO loans were transferred to another servicer.
- The tables on the following pages give more information the fields that should be contained in each of the files.

File Naming Convention:

BHCs must use the following naming convention when submitting data files to the data aggregator.

FRY14_HOMEEQUITY_LOANLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

FRY14_HOMEEQUITY_PORTFOLIOLEVEL_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

SUBMISSION_NUMBER will be used to track revisions and resubmissions of this schedule. It must be populated as a two-digit number. For example, the first submission for a given period would have a submission number of '01.' If the BHC has to resubmit the same file, then use '02' for the next submission, and so on.

In the case of the First Lien, Home Equity, and Address Matching Schedules, the BHCs should provide the data each month in a single pipe-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C).

Example:

Institution A has ID_RSSD equal to 999999. For the Home Equity Loan level data file submitted for period 201206, the file would be named as FRY14_HOMEEQUITY_LOANLEVEL_999999_201206_01.TXT. Any subsequent revised Home Equity Loan level file submitted by the institution for the same period will be named as FRY14_HOMEEQUITY_LOANLEVEL_999999_201206_02.TXT, and so on.

Loan / Line Level Table

Field No.	Name	Detailed Description	Allowed Values	Format
1	Loan Number	<p>An identifier for this loan that will be the same from month to month. It must identify the loan for its entire life and must be unique (piggy-backs should be separated).</p> <p>If the BHC is already submitting data to the OCC as part of the OCC Mortgage Metrics Data or OCC Home Equity Data, it is required that the BHC use the same loan number for the FR Y-14M data schedules. However, if a BHC has already been submitting different loan numbers for the same loan for the FR Y-14M and the OCC collections, the BHC should continue submitting the same loan number it has been using for the FR Y-14M.</p> <p>Please note that the FR Y-14M data population may include additional loans, which may not be part of the OCC data sample, and for such loans the general requirements listed in the schedule instructions will be applicable. Overall, the entire data file sent by a BHC should have unique loan numbers across the entire submission.</p>	A contributor-defined alpha-numeric value up to 32 characters. Please refer to additional details listed on Page 1 of the document.	Character (32)
2	Loan Closing Date	Loan Closing Date – The date the loan originally closed. Will use this date to determine the loan's vintage.	YYYYMMDD	YYYYMMDD
3	First Payment Date	First Payment Date - The date the borrower was scheduled to make the first payment on the loan, or first started making payments on the loan. For lines with a zero balance and no draws, this field should be left blank.	YYYYMMDD	YYYYMMDD
4	Property State	Property State – The state in which the property is located. Please be sure to provide the state where the property is located and not the billing address as the two may differ for non-Owner Occupied properties and second/vacation homes.	Two-letter postal codes for the state	Character(2)
5	Property ZIP Code	Property Zip - Five-digit ZIP code. Be sure to provide the property ZIP code (not the billing address).	Five-digit number. Include leading zeroes, e.g.: 00901, 10101	Character(5)

Field No.	Name	Detailed Description	Allowed Values	Format
6	Original Loan Amount	<p>Original Loan Amount - The dollar amount of the funds disbursed to the borrower at the time of loan closing.</p> <p>Amount of loan rounded to the nearest whole dollar.</p> <p>Report the dollar amount of the funds disbursed to the borrower at the time of loan closing. This data should be available either in BHCs' loan origination systems or loan servicing systems, and must be populated.</p>	e.g. 125000 for \$125,000.00	Whole Number
7	Original Loan / Line Commitment	<p>Original Loan / Line Commitment- The total credit line available at origination (i.e., the total commitment), not the actual amount drawn (amount drawn is reported in Field #6). For lines with a zero balance and no draws, report '0' for this item.</p> <p>Note: For HELOANSs, fields #6 and #7 will be the same value.</p>	e.g. 125000 for \$125,000.00 Use banker's rounding.	Whole Number
8	Original Property Value	<p>Original Property Value – The property value in dollars at the time the loan was originated, defined as the lesser of selling price or the appraised value of the property securing the loan at origination.</p> <p>This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.</p>	e.g. 125000 for \$125,000.00	Whole Number
9	Original Combined LTV	<p>Original Combined LTV – The original combined loan-to-value (LTV) ratio is the original amount of the home equity loan (or credit line), in addition to any senior liens, divided by the property value at the time of loan origination.</p> <p>The committed loan amount (considering all senior liens and the subject loan) divided by the property value at the time of the HE origination.</p>	<p>Provide as a decimal. E.g.: 0.8 for 80% 1.05 for 105% Please populate with NULL if unavailable</p>	Numeric, to 2 decimals. Please see "Allowed Values"
10	Income Documentation	<p>Describes how the borrower's income levels were documented at time of origination.</p> <ul style="list-style-type: none"> • Full – The borrower provided full verification of income levels via W2, pay stubs, tax returns, etc.; assets were verified; and other underwriting 	<p>Income Documentation Coding</p> <p>1 Full 2 Alt/Low –Lender 3 Alt/Low – Borrower 4 Alt/Low - Unknown</p>	Character (1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>criteria were documented.</p> <ul style="list-style-type: none"> • Alt / Low - The mortgages qualified and underwritten under lender programs designed without requiring verification of employment, assets, mortgage/rental history and/or DTI of the borrower. This categorization applies to any combination of the aforementioned limited documentation standards, excluding Stated Income programs. • Stated - Stated Income includes all mortgages where the borrower was qualified for approval based on representation of income, without direct verification of either the source or amount of said income by the lender. Assets were not verified. <p>Note:</p> <p>The "Alt/Low - Lender" or "Stated - Lender" categories should be used for those situations in which the BHC's automated underwriting system suggested to a particular customer a low/no doc or stated income loan.</p> <p>"Alt/Low - Borrower" or "Stated - Borrower" refers to situations in which a borrower him/herself requested a low/no doc loan or a broker suggested one.</p> <p>We do request you to sub-classify. If you do not know how to sub-classify them, report using the "7 Stated Unknown" or "4 Alt/Low – Unknown" option, as appropriate.</p> <p>This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.</p>	<p>5 Stated – Lender 6 Stated – Borrower 7 Stated – Unknown</p>	
11	Debt to Income (DTI) Back-End at Origination	<p>Debt to Income (DTI) - The total monthly liabilities of the borrower, including the debt on the subject property, divided by the total monthly income of the borrower(s).</p> <p>Note, both Field #11 (Debt to Income DTI –Back-End) and Field #12 (Debt to Income DTI - Front-End) should be provided as measured at</p>	Whole Number	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>origination.</p> <p>This field may be provided on a best efforts basis for loans serviced for others and loans acquired through mergers and acquisitions.</p>		
12	Debt to Income (DTI) Front-End at Origination	<p>Debt to Income (DTI) - The monthly principal, interest, tax, insurance (PITI) payment divided by the borrower(s) gross monthly income.</p> <p>Both Field #11 (Debt to Income DTI – Back-End) and Field #12 (Debt to Income DTI - Front-End) should be provided as measured at origination.</p>	Whole Number	Whole Number
13	Original FICO	<p>FICO Score – original</p> <p>The credit score of the borrower at origination using the FICO scaling from 300 to 899.</p> <p>The statistically calculated credit score of all borrowers developed by the Fair Isaac Corporation used to evaluate the creditworthiness of the borrower. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the mortgage underwriting decision was based.</p>	Provide as a whole number, e.g.:759	Whole Number
14	Current FICO	<p>Current FICO – The Current FICO reflects the refreshed score based on the Fair Isaac calculation.</p> <p>The most recently determined FICO score of the borrower.</p> <p>This field is optional for all loans.</p>	Provide as a whole number, e.g.: 723	Whole Number
15	Occupancy	<p>Owner Occupancy Flag – Report all instances where the borrower owns and occupies the property securing the loan or line.</p> <p>Note: Report the occupancy status at origination.</p>	<p>Occupancy Coding</p> <p>1 = Primary</p> <p>2 = Second Home</p> <p>3 = Non Owner / Investment</p> <p>U = Unknown</p>	Character(1)
16	Lien Position at Origination	<p>Lien Position at Origination – The position of this loan relative to any additional liens on the property.</p> <p>If there are no additional liens, loan is in first position. If lien position is greater than 3, then</p>	<p>1 = First lien</p> <p>2 = Second lien</p> <p>3 = Third lien or greater</p> <p>U = Unknown</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		code as 3.		
17	Home Equity Line Type	<p>Home Equity Line Type</p> <ul style="list-style-type: none"> • Home Equity Loan – Traditional fixed term second mortgages with no draw feature • Home Equity Line of Credit – The borrower may access an available credit line through draw features. Lines of credit balances may have fixed term, locked or amortizing portions. 	<p>1 = Home Equity Loan</p> <p>2 = Home Equity Line of Credit</p> <p>3 = Other</p>	Character(1)
18	Number of Units	<p>Number of units to the property – Provide the number of units of the property. If the actual number of units is not available for multi-family properties please code this field with a U.</p> <p>This field may be provided on a best efforts basis for loans serviced for others, loans serviced by others, and loans acquired through mergers and acquisitions.</p>	<p>1 = one unit</p> <p>2 = two units</p> <p>3 = three units</p> <p>4 = four units</p> <p>Y = Other</p> <p>U = Unknown</p>	Character(1)
19	Property Type	Indicate the type of the property.	<p>1 = SFR</p> <p>2 = Condo</p> <p>3 = Co-Op</p> <p>4 = 2-4 Units</p> <p>5 = Townhouse</p> <p>6 = PUD</p> <p>7 = 5+Units</p> <p>E = Commercial</p> <p>F = Mixed Use</p> <p>M = Manufactured Housing</p> <p>Z = Other</p> <p>U = Unknown</p>	Character(1)
20	Interest Type at Origination	<p>Interest Type at Origination</p> <ul style="list-style-type: none"> • Fixed – Loans where the interest rate is fixed for the entire term. • Variable – Loans where the interest rate fluctuates based on a spread to an index. Include all variable rate loans regardless of whether there is an initial fixed period. 	<p>1 = Fixed</p> <p>2 = Variable</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
21	Interest Only at Origination	<p>Interest Only at Origination – Indicates whether the required minimum payment at origination was equal to the interest due on the loan in the reporting month.</p> <p>Indicates whether the loan required interest only at origination. That is, at origination, was the minimum monthly payment for the loan just interest.</p>	<p>Y=Yes N=No U=Unknown</p>	Character(1)
22	Interest Only in Reporting Month	<p>Interest Only in Reporting Month – Identifies whether the minimum payment in the reporting month represents only the interest due on the loan.</p> <p>Indicates whether the loan required interest only for the reporting month. That is, at end-of-month for the reporting month, was the minimum monthly payment for the loan just interest.</p>	<p>N = Was not I/O in reporting month Y = Was I/O in reporting month U = Unknown</p>	Character(1)
23	Loan Source	<p>Loan Source – Identifies the source by which the servicer originated or otherwise acquired the loan. At the servicer's discretion, acquired servicing may be reported as retail, broker, or correspondent originations to the extent the information is available.</p> <ul style="list-style-type: none"> • Retail – Report all loans originated through the reporting institution's retail, including branch or internet, production channel. • Wholesale (Broker) - Report all loans originated through the reporting institution's wholesale/broker production channel. Report as broker originated all third-party originated loans where the bank cannot distinguish between broker and correspondent originated. • Correspondent - Loans acquired through the reporting institution's correspondent production channel. This includes all whole loans purchased on a recurring basis (flow) from another correspondent institution, eligible for securitization into the secondary markets or portfolio retention on the bank's balance sheet. Report as broker originated all third-party originated loans when the bank cannot distinguish between broker and correspondent 	<p>1 = Retail (Branch, Internet) 2 = Wholesale 3 = Correspondent 4 = Servicing Rights Purchased 5 = Bulk Purchased 6 = Wealth Management / Private Banking U = Unknown</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>originated.</p> <ul style="list-style-type: none"> • Servicing Rights Purchased - Refers to a separately negotiated purchase of mortgage servicing rights (PMSR) from a third party. When the servicer cannot distinguish between bulk whole loan and bulk servicing acquisitions, the servicer should report all of these acquisitions consistently in the category that represents the majority of the servicer's acquisitions. Note: This reporting category applies exclusively to the Servicing Portfolio. • Bulk Purchase – Pools of whole loans purchased from a third party originator either to securitize or retain in the bank-owned portfolio. Acquisitions for the Servicing Portfolio in this manner are typically negotiated as one-time transactions between a Mortgage Institution and an independent third party originator (Mortgage Company or Correspondent). Report all bulk acquisitions and correspondent flow acquisitions as correspondent originated when the institution cannot distinguish between these categories. Do not label bank acquisitions as Bulk Purchases. • Wealth Management/Private Banking – report all loans originated through a servicer's private wealth management or private banking division. 		
24	Credit Class	<p>Credit Class – Servicer defined Prime, Alt-A and Non-prime designation.</p> <p>Please note that this is a servicer defined field.</p> <p>Note: Many government programs are constructed outside the conventional market where these definitions apply. For this reason, we have added a new code value of '4' for government loans, since they are difficult to classify within these definitions.</p> <p>Although the Credit Class fields in the FR Y-14M First Lien and Home Equity schedules allow servicer-defined categories of Prime, Non-Prime and Alt-A mortgages, these definitions should be consistent across time periods within</p>	<p>1 = Prime 2 = Alt-A 3 = Non-prime 4 = Government Owned</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		a single FR Y-14M submission and consistent across multiple FR Y-14M submissions submitted over time.		
25	Loan / Line Owner	<p>Loan / Line Owner – Identifies the investor of the loan</p> <ul style="list-style-type: none"> • Securitized – Loans securitized by private or public issuers. • Portfolio – Loans owned and held on the bank's balance sheet. Include both Held for Sale or Held for Investment in this category. • Serviced For Others – Loans that are not contained in securitizations and are owned by a party other than the bank. 	<p>1 = Securitized 2 = Portfolio 3 = Serviced For Others 4 = Other</p>	Character(1)
26	ARM Initial Rate Period	<p>ARM initial rate adjustment period (In months)</p> <p>Initial fixed principal and interest payment period in months for adjustable rate hybrid loans.</p>	Whole Number	Whole Number
27	ARM Payment Reset Frequency	Payment reset frequency for adjustable rate loans in months.	Whole Number	Whole Number
28	Allowable Draw Period	<p>Draw Period – For lines of credit only, the duration in months (starting with the origination date) during which the borrower has the ability to make withdrawals against the credit line. Important: Leave NULL for home equity loans. Draw period expressed in months.</p> <p>Note: Use a value of 999 if the borrower is always allowed to draw on the account, as in the case of "evergreen" accounts</p>	1 – 480; 999	Whole Number
29	Arm Index	<p>The published financial index name used to determine the interest rate.</p> <p>If a firm is using the Wall Street Journal prime rate, the firm should use code '50'.</p>	<p>07 = COSI - Cost of Savings Index 10 = Tbill Unknown Type 11 = Tbill 3mo 12 = Tbill 6mo 13 = Tbill 1yr 14 = Tbill 3yr 15 = Tbill 5yr 12 = Tbill Other 20 = COFI Unknown Type 21 = COFI 11D</p>	Character(2)

Field No.	Name	Detailed Description	Allowed Values	Format
			22 = COFI NM 2Z = COFI Other 30 = LIBOR Unknown Type 31 = LIBOR 3mo 32 = LIBOR 6mo 33 = LIBOR 1yr 3Z = LIBOR other 40 = FHLBB Ntl Mtg Rt 50 = Bank Prime Rate 60 = Certificate of Deposit 70 = FNMA/FHLMC 80 = MTA(Moving Treasury Avg) 81 = LAMA(LIBOR Annual Moving Avg) ZZ = Other UU = Unknown	
30	ARM Margin at Origination	ARM margin Represents margin for adjustable rate loans Report the rate that is added to the index to determine the monthly interest rate at origination of the loan.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
31	ARM Periodic Rate Cap	ARM Periodic Rate Cap Periodic interest rate cap for adjustable rate loans Absolute rate cap (not spread from original).	Provide as a fraction. E.g.: 0.0175 for 1.75%	Numeric, to 5 decimals. Please see "Allowed Values"
32	ARM Periodic Rate Floor	ARM Periodic Rate Floor Periodic interest rate floor for adjustable rate loans. Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0175 for 1.75%	Numeric, to 5 decimals. Please see "Allowed Values"
33	ARM Lifetime Rate Cap	ARM Lifetime Rate Cap Represents lifetime interest rate for adjustable rate mortgages. Absolute rate cap (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"

Field No.	Name	Detailed Description	Allowed Values	Format
34	ARM Lifetime Rate Floor	ARM Lifetime Rate Floor Represents minimum lifetime interest rate for adjustable rate mortgages. Absolute rate floor (not spread from original)	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
35	ARM Periodic Pay Cap	Represents cap on monthly payments for adjustable rate mortgages.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
36	ARM Periodic Pay Floor	Represents floor on monthly payments for adjustable rate mortgages.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
37	Original Loan/Line Term	The term in months on the original loan/line. Note: The Original Loan Term field (Field #37) is intended to be reported for both Home equity loans and lines of credit. For a line of credit, the original loan term should be the combined draw period and the amortized repayment period. Note: Do not change the original loan term in the case of loan modifications. This field is intended to capture the loan term at loan origination. For loans in which there is no end date for the draw period (e.g., "Evergreen" loans) use the value '999'.	Whole Number Allowable values: 0 – 600, 999	Whole Number
38	Bankruptcy Flag	Bankruptcy flag – Whether the borrower is in bankruptcy as of the end of the reporting month. Flag all loans where the servicer has been notified of the borrowers' bankruptcy declaration. Include coborrowers.	N = Not in bankruptcy in reporting month Y = In bankruptcy in reporting month	Character(1)
39	Next Payment Due Date	Next payment due date – The due date for the next outstanding payment on the loan. For delinquent loans this date will be in the past.	YYYYMMDD	YYYYMMDD

Field No.	Name	Detailed Description	Allowed Values	Format
40	Original Interest Rate	Original Interest Rate – The annual percentage rate as specified on the note at the time of origination.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
41	Current Interest Rate	Current Interest Rate – The annual percentage rate of the loan as of the last day of the reporting month.	Provide as a fraction. E.g.: 0.0575 for 5.75%	Numeric, to 5 decimals. Please see "Allowed Values"
42	Interest Type in Current Month	Interest Type in Current Month – Identifies the interest type in the reporting month.	1 = Fixed 2 = Variable	Character(1)
43	Principal and Interest (P&I) Amount Current	Principal and Interest (P&I) Amount Current – Report the scheduled principal and interest due from the borrower in the reporting month. Note: This field should contain scheduled principal and interest due from the borrower in the reporting month. If it is in the interest only period, then the interest only payment would be used. Do not include past due amounts.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
44	Principal Balance	Unpaid Principal Balance – Current unpaid balance at the end of the reporting month rounded to the nearest dollar. This amount does not include any charge-offs, discounts or other accounting marks. It should only be reduced to zero when: • For loans: when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred. • For lines: either when the loan has been liquidated or when the credit line is not being utilized by the borrower.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
45	Monthly Draw Amount	For home equity line of credit accounts, the total amount drawn during the month. For lines with a zero balance and no draws, report '0' for this item.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number
46	Current Credit Limit	Current Credit Line Amount – For lines of credit, the total credit line currently available to the borrower. Important: Leave NULL for home equity loans.	e.g, 125000 for \$125,000.00 Use banker's rounding.	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
47	Loan Status (MBA method)	<p>Status of borrower payments (Current, 30, 60, 90 etc.) of loan. PLEASE NOTE: Indicators of Foreclosure, Bankruptcy and REO are also carried in this field.</p> <p>Note: The code value of T=Terminated Reporting is intended to keep track of loans which were part of the previous month's submission, and no longer available in current month's file. Such missing loans which are neither paid off nor liquidated in the current month will be captured by this code. As an example, if a loan has been sent to a collections agency in the reporting period, but not charged off or transferred to other servicer, it would be captured under this code value.</p> <p>In the case of loan which has been charged off and not moved to REO, the following codes will apply - Liquidation Status (Field #54) will have a code value of 2: involuntary liquidation, which includes charge off.</p>	<p>C = Current 3 = 30 days 6 = 60 days 9 = 90+ days F = FC R = REO T = Terminated Reporting S = Servicing Sold Release O = Paid off U = Unknown</p>	Character(1)
48	Foreclosure Referral Date	Foreclosure Referral Date – Provide the date that the loan 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.	YYYYMMDD	YYYYMMDD
49	Foreclosure Sale Date	<p>Report the date that the foreclosure sale occurs on the subject property. This is typically the end of the foreclosure process, unless the borrower is in a state that allows for the right of redemption.</p> <p>Note: If a loan is not in foreclosure, then the Foreclosure Sale Date field (Field #49), Foreclosure Referral Date field (Field # 48) should be blank, i.e. null value. Do not populate this field with a 0 date value, or with any other value.</p> <p>Populate the date for any loan that has completed foreclosure sale whether or not the title was acquired by the bank. For the borrower that is in a state that allows for right of redemption, you should still report the appropriate foreclosure sale date on that loan.</p>	YYYYMMDD	YYYYMMDD

Field No.	Name	Detailed Description	Allowed Values	Format
50	Pre-Payment Penalty Flag	Pre-Payment Penalty Flag - A flag to indicate if the loan carries a penalty if the borrower prepays the loan during a specified period of time.	Y=Yes N=No U=Unknown	Character(1)
51	Pre-Payment Penalty Term	Pre-Payment Penalty Term (In Months) The time period from loan origination that a prepayment penalty applies (if applicable).	Whole number in months. E.g., 36 for 36 months (3 years).	Whole Number
52	Paid-in-full Coding	<p>(This field is RETIRED and should no longer be submitted)</p> <p>Indicates whether and how the loan was paid in full</p> <p>Provide the method for any loan that was paid in full during the reporting month.</p> <p>• Paid in full this month by home owner — Code all instances where the loan has been paid in full by the borrower either through refinance of the mortgage, sale of the property or principal payment in full.</p> <p>• Foreclosure Completed This Month — This code will also include foreclosure alternatives such as short sales and deed in lieu of foreclosure.</p> <p>• Servicing Transfer — Code all instances where the servicing of the mortgage has been transferred or sold to another institution during the reporting month.</p> <p>Note: If the loan was paid in full as a result of charge-off or the code values of 1, 2 or 3 are not applicable, Paid in Full Coding should have a code value of 0: Not Paid in Full. In addition, please make sure that in the case of chargeoffs, the Liquidation Status (Field #54) must be coded with a value equal to 2: involuntary liquidation, which includes chargeoff.</p> <p>In the FR Y 14M Home Equity schedule, there is a subtle difference in the code values across Field 52 (Paid in Full Coding), and Field 54 (Liquidation Status). For the Field 52 (Paid in Full Coding), the code value of '2: Foreclosure Completed This Month' includes all instances where the foreclosure is complete this month, and does not include other involuntary terminations.</p>	<p>0 = Not Paid In Full</p> <p>1 = Paid In Full This Month by home owner</p> <p>2 = Foreclosure Completed This Month</p> <p>3 = Servicing Transferred This Month</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		For Field 54 (Liquidation Status), the code value of '2: Involuntary Liquidation' includes all instances where the loan has been liquidated either through foreclosure proceedings or another settlement option resulting cases that can lead to the incomplete repayment of principal. Include short sales, chargeoffs, and deeds in lieu of foreclosure as well as REO liquidations.		
53	Foreclosure Status	<p>Foreclosure Status – Identifies the current foreclosure status as of the end of the reporting month.</p> <ul style="list-style-type: none"> • In foreclosure, pre-sale – Coded for any mortgage that has been referred to an attorney for loss mitigation proceedings but has not yet gone to foreclosure sale. • Post-sale Foreclosure – Coded for any loan where the bank has obtained title at foreclosure sale, but the property is not yet actively being marketed. Typically this will include loans that are in redemption or being repaired. If this information is not available, please code the loan as REO. • REO – Coded for any mortgage where the bank has obtained title at foreclosure sale and the property is on the market and available for sale. Also code instances where the bank has obtained title but the availability for sale is not known. 	<p>0 = Not in foreclosure 1 = In foreclosure, pre-sale 2 = Post-sale foreclosure, Redemption, non-REO (if available, otherwise REO) 3 = REO</p>	Character(1)
54	Liquidation Status	<p>Liquidation Status – Provide the liquidation method for any loan that was liquidated during the reporting month.</p> <ul style="list-style-type: none"> • Not Paid In Full – Coded for any home equity loans having an outstanding balance as of month-end as well as all active lines of credit. • Voluntary Payoff – Code all instances where the loan has been paid in full by the borrower either through refinance, sale of the property or principal payment in full. • Involuntary Liquidation – Code all instances where the loan has been liquidated either through foreclosure proceedings or another 	<p>0 = Not paid-in-full 1 = Voluntary payoff 2 = Involuntary liquidation (foreclosure) 3 = Servicing transfer</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO liquidations.</p> <ul style="list-style-type: none"> • Servicing Transfer – Code all instances where the servicing of the loan has been transferred or sold to another institution during the reporting month. 		
55	Troubled Debt Restructure Date	<p>Troubled Debt Restructure – A date designating when a modified loan was classified as a Troubled Debt Restructuring (TDR). In accordance with FAS 114</p> <p>Note: This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>YYYYMMDD</p> <p>Do not populate for loans that have not been modified.</p>	YYYYMMDD
56	Repayment Plan Performance Status	<p>Repayment Plan Performance Status – This field tracks the performance of repayment and stip-to-mod plans. If a repayment plan or stip-to-mod was completed successfully during the month it should be coded as such in the work-out type completed field and under the following:</p> <ul style="list-style-type: none"> • Code as a zero any loan that does not have an active repayment plan as of month-end and did not have the terms of a repayment plan cancelled or broken during the month. • Stip-to-Mod Active – The borrower is performing as scheduled on a stipulated repayment agreement that, if successful will result in a modification. • Stip-to-Mod Broken – The borrower has broken the terms specified by a stip-to-mod agreement and the modification was not executed. • Repayment Plan Active – The borrower is performing as scheduled according to the terms of an executed repayment plan. • Repayment Plan Broken – The borrower has defaulted on the terms of an executed repayment plan during the month. • Repayment Plan Cancelled by Servicer – The borrower was on a repayment plan that was 	<p>0 = Loan does not have an active repayment plan as of month-end and did not have the terms of a repayment plan broken or cancelled</p> <p>1 = Stip to Mod Active</p> <p>2 = Stip to Mod Broken</p> <p>3 = Repayment Plan Active</p> <p>4 = Repayment Plan Broken</p> <p>5 = Repayment Plan Cancelled by Servicer</p> <p>6 = Repayment Plan Cancelled at borrower's request</p> <p>7 = 2MP/HAMP Trial Period Active</p> <p>8 = 2MP/HAMP Trial Broken</p> <p>9 = 2MP/HAMP Trial Cancellation</p>	Numeric

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>cancelled by the servicer during the month.</p> <ul style="list-style-type: none"> • Repayment Plan Cancelled at Borrower's Request – The borrower was on a repayment plan that was cancelled at their request during the month. • 2MP/HAMP Trial Period Active – Report all 2MP or HAMP program pre-modifications that are performing as scheduled under a trial period plan and the plan is not broken. The Trial is defined as Active when the borrower makes the first required trial payment. • 2MP/HAMP Trial Broken – Report all 2MP or HAMP program pre-modifications where the borrower has not complied with the terms of the schedule such that the modification will not be executed. • 2MP/HAMP Trial Cancellation – The 2MP or HAMP Trial was cancelled due to borrower ineligibility or other reason. 		
57	Capitalization	<p>Capitalization – Capitalization is defined as instances where accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance of the modified loan. If accrued and/or deferred principal, interest, servicing advances, expenses, fees, etc. are capitalized into the unpaid principal balance during modification this field should be "Y" otherwise it should be "N".</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>N = No Y = Yes</p>	Character(1)
58	Interest Rate Frozen	<p>Interest Rate Frozen - Report on all loans where a floating interest rate was frozen at a fixed rate. If the loan was an adjustable rate and it was converted to a fixed rate during modification process this field should be "Y" otherwise it should be "N".</p>	<p>N = No Y = Yes</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
59	Principal Deferred	<p>Principal Deferred - Report on any loans where principal payment or amortization has been deferred to a later date. If where principal payment or amortization has been deferred to a later date during modification process this field should be "Y" otherwise it should be "N".</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>N = No Y = Yes</p>	Character(1)
60	SOP 03-3 Status	SOP-03-03 - Identify any loans that are accounted for under SOP-03-03 purchase accounting. If the loan is accounted for under SOP-03-03 purchase accounting this field should be "Y" otherwise it should be "N". Note: None of the records should contain a NULL.	<p>N = No Y = Yes</p>	Character(1)
61	Workout Type Completed / Executed	<p>Workout Type Completed / Executed – The type of loss mitigation activity.</p> <p>This field should be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Successful completion is defined as the closing of loss mitigation activities where the borrower has no remaining delinquent obligations to the servicer. The field should be coded in only the reporting month when the workout type was completed and not in subsequent months.</p> <p>Note: The Field Workout Type Completed should only be coded for any loan where a loss mitigation effort has been successfully completed in the current month. Code value of 0 should be entered only in the case where no workout is completed or there is an unsuccessful resolution of a loss mitigation effort. Do not enter a code value of 0 if loss mitigation efforts are ongoing but not completely resolved. For the cases where loss mitigation efforts are ongoing but not completely resolved, this field should be left blank. Also, if a loan has never been in loss mitigation, the value should be left blank.</p>	<p>0 = No Workout Plan Performed 1 = Modification 2 = Payment Plan 3 = Deed in Lieu 4 = Short Sale 5 = Stipulated Repayment / stip to mod 6 = Do not Use 7 = Settlement 8 = Other</p>	Numeric

Field No.	Name	Detailed Description	Allowed Values	Format
62	First Mortgage Serviced In House	First Mortgage Serviced In House – Report any instance where the first mortgage associated with the home equity loan/line is serviced by your bank. Leave NULL for any first lien home equities.	N = No the first mortgage is not serviced in house Y = Yes, the first mortgage is serviced in house.	Character(1)
63	Settlement Negotiated Amount	Settlement Negotiated Amount – The settlement amount (portion of the outstanding UPB) agreed to be paid by the customer For any loan or line where the “Settlement” option is selected under the Workout Type Completed / Executed field, populate the total outstanding portion of the UPB that the borrower has agreed to pay.	e.g., 125000 for \$125,000.00 Use Banker’s Rounding	Whole Number
64	Credit Line Frozen Flag	Credit Line Frozen Flag – Flag to indicate line of credit frozen in the reporting month. Identifies any line of credit that is in its draw period where the credit line has been temporarily frozen, allowing no further draws or increase in principal balance outstanding, in the reporting month. This field should continue to be coded as “Y” for any month the credit line remains frozen until paid in full or the line is reinstated. Important: Leave NULL for home equity loans. Note: Credit line frozen and credit line closed are separate actions and need to be coded as such. Do not code a closed account as frozen unless that specific action was taken. Frozen is meant to be a temporary situation due to a decrease in property value or short term delinquency, and eventually can have their line “unfrozen”.	N = No the line of credit was not frozen Y = Yes the line of credit was frozen in the reporting month	Character(1)
65	Locked Amount – Amortizing – LOC	Locked Amount – Amortizing – LOC – Amount of credit line that has been locked and is now amortizing. For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been “locked” and is now	e.g, 125000 for \$125,000.00 Use Banker’s Rounding	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		amortizing under independent loan terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.		
66	Locked Amount – Interest Only – LOC	<p>Locked Amount – Interest Only – LOC – Amount of credit line that has been locked. (Interest Only)</p> <p>For lines of credit, populate this field with the total dollar amount of the outstanding principal balance that has been locked as an interest only loan operating under independent terms. Important: Leave NULL for any home equity loan. Also leave NULL for any line of credit that does not have a lockout feature. If a line of credit has a lockout feature and no balance is locked, the field should contain a zero.</p>	e.g, 125000 for \$125,000.00 Use Banker's Rounding	Whole Number
67	Repayment Plan Start Date	<p>Repayment Plan Start Date –</p> <p>Date repayment plan was entered into. Indicates the date on which the terms of a loss mitigation repayment plan were agreed upon and initiated between the borrower and servicer.</p>	YYYYMMDD	YYYYMMDD
68	Actual Payment Amount	Actual Payment Amount – The actual dollar amount of the payment received in the reporting month.	e.g, 125000 for \$125,000.00 Use Banker's Rounding	Whole Number
69	Lockout Feature Flag	<p>Lockout Feature Flag – Lines of credit that have a lockout feature</p> <p>Report any line of credit that contains a “lock-out” feature whereby a portion of the outstanding principal balance on a line may be locked into an amortizing or interest only loan with separate terms. Important: This field should contain null for home equity loans. For Home equity lines of credit this field should only contain the values “Y” or ‘N’.</p>	N = No Y = Yes	Character(1)
70	Credit Line Closed Flag	Credit Line Closed Flag – Identifies any line of credit that is in its draw period where the credit line has been closed, allowing no further draws or	N = No Y = Yes	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>increase in principal balance outstanding. The status code should remain on the line until paid in full. Important: Leave NULL for home equity loans.</p> <p>Note: A closed line is one where borrower will never regain use of the draw.</p>		
71	Rate reduction	<p>Rate reduction – The interest rate on the loan was lowered.</p> <p>If the interest rate was lowered on the loan through modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.</p>	<p>N = No Y = Yes</p>	Character(1)
72	Term modification	<p>Term modification - A term modification is one in which there was a change to the rate reset date balloon feature and/or maturity date.</p> <p>If the rate reset date balloon feature and/or maturity date was changed through a modification this field should be “Y” otherwise it should be “N”. Note: None of the records should contain a NULL.</p>	<p>N = No Y = Yes</p>	Character(1)
73	Principal Write-down	<p>Principal Write-down - Report all loans where an adjustment to the unpaid principal balance has occurred.</p> <p>If adjustment to the unpaid principal balance has occurred through a modification this field should be “Y” otherwise it should be “N”.</p> <p>This field should only be populated for loans with a value in Field #77 Modification Type indicating that a loan has been modified.</p>	<p>N = No Y = Yes</p>	Character(1)
74	Line Reage	<p>Line of Credit has been reaged, but terms have not been formally modified.</p> <p>This field should be “Y” for lines that have been reaged but are not in active loss mitigation. If the line is not either modified or reaged, or this is a loan this value should be omitted (NULL).</p> <p>Note: The fields #74 Line Reage and #75 Loan Extension) should be populated with a “Y” value if the line or loan has ever been reaged or extended. These fields should carry forward from month to month and reflect the inventory of</p>	<p>N = No Y = Yes If record is loan please leave blank (NULL)</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		reages and extensions. Please do not count holiday extensions as "Y" for this variable.		
75	Loan Extension	<p>Home Equity Loan has been extended, but terms have not been formally modified. This field should be "Y" for loans that have been extended but are not in active loss mitigation. Loans that are in loss mitigation where the amortization term of the loan is being changed should be "N" here. If the line is not either modified or reaged, or this is a line of credit this value should be omitted (NULL).</p> <p>Note: The fields (#74 Line Reage, #75 Loan Extension) should be populated with a "Y" value if the line or loan has ever been reaged or extended. These fields should carry forward from month to month and reflect the inventory of reages and extensions. Please do not count holiday extensions as "Y" for this variable.</p>	<p>N = No Y = Yes If record is line please leave blank (NULL)</p>	Character(1)
76	Current Combined LTV	The current combined LTV includes the updated loan-to-value using the current commitment of the HE loan or line. The bank may use an updated 1st mortgage balance, if available (serviced in house), but not required. For property value, the bank should use the most recent estimate of property value. If the bank has not refreshed the value since loan origination, then use the origination value. Basically, this is reporting the current CLTV that the bank is aware of to understand the profile of the portfolio.	<p>Provide as a decimal. E.g.: 0.51 for 51.1% Please populate with NULL if unavailable</p>	Numeric, to 2 decimals. Please see "Allowed Values"
77	Modification Type	<p>This field should be populated for any loan that is currently operating under modified terms and identifies the specific terms that were altered through loss mitigation efforts.</p> <p>Proprietary Systematic Program – Report all other proprietary systematic programs target at applicable segments of mortgage borrowers. The "proprietary" nature of this field references the modification program and not the investor. Any loan modified under a proprietary systematic program should receive this code regardless of investor.</p>	<p>0 Not Modified 7 2MP 8 Proprietary Systematic 9 Proprietary Other 10 HAMP</p>	Numeric

Field No.	Name	Detailed Description	Allowed Values	Format
		Proprietary Other – Report any modification type not covered by the previous categories. As with the proprietary systematic modifications, this field is independent of the investor. These definitions are consistent with definitions in analogous OCC data collections.		
78	Last Modified Date	Date of most recent Modification. This field should only be populated for loans with a value in Field #77 Modification Type, indicating that a loan has been modified.	YYYYMMDD	YYYYMMDD
79	Refreshed Property Value	Refreshed (non-original) property value Refreshed property value – Provide the most current property value if updated subsequent to loan origination. Only provide a refreshed value when it is based on a property-specific valuation method (i.e., do not provide a refreshed property value based solely on applying a broad valuation index to all properties in geographic area.) The refreshed LTV refers to the servicer periodically updating the estimate of value to recalculate loan-to-value using the current loan balance. Field #79 Refreshed Property Value, field #80 Refreshed Property Valuation Method, and field #81 Refreshed Property Valuation Date refer to the same refreshed property valuation instance. If the property has been valued subsequent to origination, please provide the most recent property valuation date, the valuation method, and the property value.	e.g. 125000 for \$125,000.00	Whole Number
80	Refreshed Property Valuation Method	The valuation method for any refreshed values in field #79. Identifies the method by which the value of the property was determined.	0=Not Refreshed 1=Full Appraisal – Prepared by a licensed appraiser 2=Limited appraisal- Drive-by -Prepared by a licensed appraiser 3=Broker Price Opinion “BPO”-Prepared by a real estate broker or agent	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
			4=Desktop Valuation – Prepared by a bank employee or non-appraiser 5=Automated Valuation Model “AVM” 6=Unknown 7=TAV – tax assessed value	
81	Refreshed Property Valuation Date	Date of most recent property valuation.	YYYYMMDD	YYYYMMDD
82	Escrow Amount Current	(This field is RETIRED and should no longer be submitted) Escrow Amount Current—Report the scheduled escrow amount (including taxes and insurance) due from the borrower in the reporting month.	Whole Number e.g., 5123 for \$5,122.81 Use banker's rounding.	Whole Number
83	Loan Purpose Coding	The purpose for the loan origination.	Loan Purpose Coding 1 = Purchase 4 = Rate / Term Refinance 5 = Cash-Out Refinance 6 = Other Refinance 7 = Home Improvement 8 = Debt Consolidation 9 = Education A = Medical Y = Other U = Unknown	Character(1)
84	Remaining Term	Report the remaining term of the loan in months. For HELOC it should be the combined draw period and the repayment period. Note: For the Remaining Term fields in the FR Y-14M First Lien and Home Equity schedules, a value of 0 should be assigned if a loan is past maturity.	Whole Number	Whole Number
85	Bankruptcy Chapter	Bankruptcy Chapter - For all the loans with a Bankruptcy Flag, indicate the Bankruptcy Chapter Type Note: If the Bankruptcy Flag field (Field #38) is coded with a value of 'N', then the Bankruptcy	7 = Chapter 7 9 = Chapter 9 11 = Chapter 11 12 = Chapter 12 13 = Chapter 13 U = Unknown	Character(2)

Field No.	Name	Detailed Description	Allowed Values	Format
		Chapter field should be blank, i.e. null value. Do not populate this field with any other value.		
86	Accrual Status (Effective for submission of June 2013 data)	Accrual Status of the loan or line of credit as of the reporting month.	0 = Accrual 1 = Non-Accrual 2 = Serviced for Others/Securitized	Character(1)
87	Foreclosure Suspended (Effective for submission of June 2013 data)	Flag indicating an active foreclosure suspension. Note: The code value for this field should follow public reporting of this item.	N = Foreclosure was not suspended in the reporting month (also code for loans not in foreclosure). Y = Foreclosure was suspended as of the last day of the reporting month.	Character(1)
88	Property Valuation Method at Origination (appraisal method) (Effective for submission of June 2013 data)	Method used to determine the property value at time of origination.	1 = Full Appraisal – Prepared by a licensed appraiser 2 = Limited appraisal-Driveby Prepared by a licensed appraiser 3 = Broker Price Opinion “BPO”-Prepared by a real estate broker or agent 4 = Desktop Valuation – Prepared by a bank employee or non-appraiser 5 = Automated Valuation Model “AVM” 6 = Unknown 7 = TAV – tax assessed value 8 = Purchase Price 9 = Other	Character(1)
89	Loss Mitigation Performance Status (Effective for submission of June 2013 data)	Identifies the appropriate performance status of a loan that is under a loss mitigation program. Applies to all loans regardless of workout type (Field #61 Workout Type Completed/Executed) The code values indicate: * Not in loss Mitigation	0 = No loss mitigation action in place. 1 = Active and Performing 2 = Active and Nonperforming 3 = Broken	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>* Active and performing – Refers to any loan that is currently in loss mitigation and is performing to the terms of a selected plan.</p> <p>* Active and non-performing – Refers to instances where a loan is under a workout plan, as identified in Field #61 Workout Type Completed/Executed, but borrower has missed at least one payment under the terms of the agreement.</p> <p>* Broken – Populated for situations where the borrower has defaulted on the terms of loss plan and the servicer has removed the loan from loss mitigation. The broken flag should remain with the account until the loan has been paid-in-full, re-modified, or charged off.</p>		
90	Other Modification Action Type (Effective for submission of June 2013 data)	<p>Report any modification type not covered by the previous categories.</p> <p>If the loan was modified and none of the categories reflect how the loan was modified this field should be "Y" otherwise it should be "N".</p> <p>Report for all loans with a value in Field #77 Modification Type. Otherwise, report NULL.</p> <p>Note: The modification action type categories already captured are #71 (Rate Reduction), #72 (Term Modification), #73 (Principal write-down), #57 (Capitalization), #58 (Interest Rate Frozen), #59 (Principal Deferred). If the loan was modified and none of these categories reflect how the loan was modified this field should be coded "Y" otherwise it should be "N".</p>	N = No Y = Yes	Character(1)
91	Reason for Default	This item has been removed and should not be reported.		
92	Third Party Sale Flag (Effective for submission of	<p>Identification of Third Party Sales at time of Foreclosure Sale</p> <p>Identify any loan where the title has transferred</p>	0 = The loan was not sold to a third party (also code zero loans not in foreclosure)	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
	June 2013 data)	to a party other than the servicer at the time of foreclosure sale. If the loan was not sold to a third party or is not currently in foreclosure this field should be coded with a zero. For example, if the loan was conveyed from the owner to the lender (or servicer), this would not be considered a Third Party Sale, and this field should be coded with a zero.	1 = The loan was sold to a third party at foreclosure sale	
93	Loss/Write down Amount (Effective for submission of June 2013 data)	<p>Home Equity credit related losses and principal write downs incurred during the month, including all write-offs of principal, interest, receivables, or accruals that are deemed uncollectible.</p> <p>Report all write-downs and reversals of loan principal and interest recorded as charge-offs against the Allowance for Loan and Leases Losses (ALLL) pursuant to FFIEC Call Report instructions. Also include all reversals of accrued but not collected interest, not directly charged against the ALLL. This should include accounting adjustments to fair market value.</p> <p>If the charge off is positive, then reversals will get reported as a negative value.</p> <p>If multiple write-downs occurred in a given month, report the total amount of write-downs for that month.</p> <p>The Loss/Write-down Amount is intended to parallel the amount and timing of loss recognized under regulatory accounting rules prior to, upon and following foreclosure of the property securing the loan. As a general rule, the amount of recognized loss is the difference between the <u>recorded amount of the loan</u> and the fair market value of the asset (less cost to sell). The Loss/Write-down Amounts recognized in subsequent months after foreclosure are the adjustments, if any, to the on-balance sheet value of the foreclosed asset. Include in the Loss/Write-down Amount items charged directly to the Allowance for Loan and Lease Losses as well as items charged</p>	<p>e.g, 125000 for \$125,000.00</p> <p>can be a positive or a negative value</p>	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		to unearned interest, any valuation allowance established against the asset and accounts related to item 5.j on Schedule RI – “Net gains (losses) on sales of other real estate owned”.		
94	Loss/Write down Date (Effective for submission of June 2013 data)	Date on which the loss or write-down was incurred. If multiple write-downs occurred in a given month, report the date of most recent write-down for that month.	YYYYMMDD	YYYYMMDD
95	Unpaid Principal Balance (Net) (Effective for submission of June 2013 data)	<p>Current net unpaid balance at end of the reporting month rounded to the nearest dollar.</p> <p>Net Unpaid Principal Balance for a Home Equity loan is the Gross Unpaid Principal Balance minus any charge-offs taken against the loan loss reserve (ALLL) for that same loan. The charge-off amount for Net Unpaid Balance is the cumulative lifetime loss for the loan and not the partial charge-off amount for the given reporting month. The net amount does not include SOP-03-03 purchase accounting marks. Net UPB is rounded to the nearest dollar. If Net UPB is unknown because the loan is Serviced for Others or for any other reason, this value should be NULL. This value should equal the book value on regulatory filings.</p> <p>NOTE: PCI loans will not include ASC 310-30 marks for this item.</p>	e.g, 125000 for \$125,000.00 Use banker’s rounding.	Whole Number
96	Performance of First Lien (Effective for submission of June 2013 data)	<p>Indicates whether the First Lien is performing or not. This includes First Liens that are not held by the BHC.</p> <p>Note: This field is a required field for “Portfolio” and “Serviced By Others” loans, and best efforts field for “Serviced For Others”.</p> <p>A loan is considered non-performing if the loan is not current (30 days or more past due by MBA method).</p>	0 = First Lien Not Performing 1 = First Lien Performing U = Status of First Lien not known	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
97	Ever 90+ DPD in the Past 12 months (Effective for submission of June 2013 data)	<p>Delinquent history information in the past 12 months. Use the Mortgage Bankers Association's delinquency method.</p> <ul style="list-style-type: none"> • "Y" if ever in 90 or more than 90 days past due in the past 12 months • "N" if not ever in 90 or more than 90 days past due in the past 12 months • "U" if unknown 	<p>N = No Y = Yes U=Unknown</p>	Character(1)
98	Entity Serviced (Effective for submission of June 2013 data)	<p>Report the Federal Regulator of the BHC subsidiary that is servicing the loan. If the loan is a commercial loan secured by residential real estate loans, report the Federal Regulator of the entity servicing the commercial loan.</p> <p>Example: The 'Entity Serviced' should be segmented out by the entities within the BHC. Examples: If the loan is serviced by a national bank, then the Entity Serviced is OCC (code value = 2). If the loan is serviced by a state nonmember bank, then the 'Entity Serviced' is FDIC (code value = 3). If the loan is serviced by a state member bank or a subsidiary of a BHC that is not a federally insured bank, then the 'Entity Serviced' is FRB (code value = 1).</p>	<p>1 = FRB 2 = OCC 3 = FDIC</p>	Character(1)
99	Total Debt at Time of any Involuntary Termination (Effective for submission of June 2013 data)	<p>Total Debt is comprised of:</p> <ol style="list-style-type: none"> 1) Unpaid Principal Balance; 2) Interest pass through Amount (interest paid to the Investor to purchase loan out of pool or any prior years interest charged-off at non-accrual status); 3) Total Corporate Advance (incl. Property Preservation and Attorney's fees); 4) Total Escrow Advance (taxes and insurance paid) <p>Note: Any involuntary termination includes REO, Short Sale, Deed-in-lieu of foreclosure, Third Party Sale or Charge-off. Do not include any</p>	<p>Whole Number e.g., 2123 for \$2,122.81 Use banker's rounding.</p>	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		<p>write-downs prior to termination.</p> <p>Note: This field is a required field for Portfolio Loans and best efforts for all others.</p>		
100	Net Recovery Amount (Effective for submission of June 2013 data)	<p>Report the cumulative recovery amount at the time the loan terminates. For first lien, this is computed as sales price net of costs of sales (e.g., sales commissions and buyer concessions.)</p> <p>For junior lien the value is the amount recovered on the loan. For junior liens, termination may not coincide with property sale but rather when the loan stops being reported on the servicing system. If the loan continues to be reported post-sale then it could include recoveries after the sale of the property.</p> <p>Note: Since net proceeds should be the same as Net Recovery Amount, report net proceeds in this field for short sales and third party sales, along with all other involuntary terminations. Since the net recovery amount cannot be computed until the loan has been sold (or charged off), you need to also obtain the sales price the property sold at and place the sales price of the property in Field 'Sales Price of Property'.</p> <p>Note: This field is a required field for Portfolio Loans and best efforts for all others.</p>	<p>Whole Number e.g., 2123 for \$2,122.81 Use banker's rounding.</p>	Whole Number
101	Sales Price of Property (Effective for submission of June 2013 data)	<p>Report the final sales price at which the property was disposed by the BHC in the case of involuntary termination. Provide the same price as the BHC would submit to public records data.</p> <p>Note: This field is a required field for Portfolio Loans and best efforts for all others.</p>	<p>Whole Number e.g., 2123 for \$2,122.81</p>	Whole Number
102	Commercial Loan Flag (Effective for submission of June 2013 data)	<p>Is the loan a commercial real estate (CRE) or commercial business purpose loan or transaction?</p> <p>This field is reserved for certain CRE or commercial business purpose loans secured by 1-4 residential properties where the underlying 1-4 residential loans are required to be reported on</p>	<p>0 = No. This loan is not a CRE or commercial business purpose loan. 1 = Yes. This loan is a CRE or commercial business purpose loan.</p>	Character(1)

Field No.	Name	Detailed Description	Allowed Values	Format
		Schedule Y-9C as 1-4 residential mortgage loans. While the purpose of the transaction is commercial, Y-9C requires any 1-4 family residential loans securing the transaction to be reported as a 1-4 residential properties.		
103	Basel II – PD (Effective for submission of March 2013 data)	Report the Basel II Probability of Default (PD) for the account. More specifically, report the PD associated with the account's corresponding Basel II segment. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A one in ten probability of default should be reported as 0.1.	Numeric, up to 5 decimals.
104	Basel II – LGD (Effective for submission of March 2013 data)	Report the Basel II Loss Given Default (LGD) for the account. More specifically, report the LGD associated to the account's corresponding Basel II segment. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A ninety percent loss given default should be reported as 0.9.	Numeric, up to 5 decimals.
105	Basel II – ELGD (Effective for submission of March 2013 data)	Report the Basel II Expected Loss Given Default (ELGD) parameter for the account. More specifically, report the ELGD associated to the account's corresponding Basel II segment. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only.	A ninety percent expected loss given default should be reported as 0.9.	Numeric, up to 5 decimals.
106	Basel II – EAD (Effective for submission of March 2013 data)	Report the Basel II dollar Exposure at Default (EAD) for the account. More specifically, report the EAD associated to the account's corresponding Basel II segment. In particular, for open-ended exposures assign to all the accounts in a particular Basel II segment the corresponding LEQ, CCF, or related parameters, associated with that segment. After the corresponding parameter is assigned to each account, calculate the account EAD and report this as the variable value. Note: Applicable only to the Basel II reporting banks. This item is required for BHC-owned loans only. Abbreviations:	Whole Number, e.g. 5123 for \$5,122.81	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		LEQ: Loan-equivalent-exposure CCF: Credit Conversion Factor		
107	Entity Type (Effective for submission of June 2013 data)	Report the registered entity type of the BHC subsidiary that owns the reported loan. If the loan is not owned by the BHC or its subsidiaries, report the entity type as 'Other.'	1 = National Bank 2 = State Member Bank 3 = Nonmember Bank 4 = State Credit Union 5 = Federal Credit Union 6 = Non-bank Subsidiary 0 = Other	Whole number
108	HFI FVO/HFS Flag (Effective for submission of June 2013 data)	Portfolio HFI FVO / HFS – Identify all portfolio loans held for investment (HFI) measured at fair value under a fair value option (FVO) or held for sale (HFS). Note: For non-portfolio loans leave this field NULL.	Y= Yes N = No	Character(1)

Portfolio Level Table

Field No.	Name	Detailed Description	Allowed Values	Format
1	Portfolio Segment ID	Identification of which portfolio segment is being reported.	1 = Serviced 2 = Portfolio HFI Purchased Impaired 3 = Portfolio HFI FVO / HFS 4 = Other Portfolio	Character(1)
2	Principal Balance (Effective for submission of June 2013 data)	Unpaid Principal Balance – The total principal amount outstanding as of the end of the month for the portfolio segment. The UPB should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred	Current unpaid balance at end of the reporting month. Report in millions of dollars.	Whole Number
3	Loss / Write-down Amount	Loss / Write-down Amount – For active loans, report all cumulative lifetime write-downs and reversals of loan principal and interest recorded as charge-offs against the Allowance for Loan and Leases Losses (ALLL) pursuant to FFIEC Call Report instructions. Also include all reversals of accrued	Cumulative lifetime loss or principal write-down on loans in the portfolio segment for all active loans in that segment.	Whole Number

Field No.	Name	Detailed Description	Allowed Values	Format
		but not collected interest, not directly changed against the ALLL.	Principal Write downs and Losses should be expressed as positive numbers. Report in millions of dollars.	