PDD Implementation Guide: Appendix A - XML Data Requirements

Document Version 1.2

Date: August 31, 2015

Revision Log

Version	Date	Additions / Modifications
1.0	6/30/2014	Initial Version
1.1	1/31/2015	**1. Added Data Point Sort ID 36.1** InterestAndPaymentAdjustmentIndexLeadDaysCount **2. Updated Cardinality Tab** Cardinality Tab: Sort ID 36.1, 51, 52, 53- Added InterestAndPaymentAdjustmentIndexLeadDaysCount Updated Cardinality for Down Payment container **3. Updated Column Descriptions Tab** Added Business Name column description **4. Added Column** Added Business Name Column to the PDD **5. Modified Sort ID 80, 89** Updated these fields: Net New / XML Context / Legacy (Direct OR Indirect), PDD to Legacy Data Point Relationship Notes **6. Modified Sort ID 29, 49, 51, 77, 114** Updated the implementation notes column for these data points with date they must be provided as of **7. Modified Sort ID 51, 52, 53** Updated the implementation notes column with information detailing how to report these data points with their new cardinality

Version	Date	Additions / Modifications
1.2	8/31/2015	**1. Modified Sort ID 4, 5, 7, 8, 19 (ACH_ABARoutingAndTransitIdentifier)** ACH_ABARoutingAndTransitIdentifier-Updated the MISMO Data Point name from ACHABARoutingAndTransitIdentifier to ensure MISMO compliance **2. Modified Sort ID 36.1 (InterestAndPaymentAdjustmentIndexLeadDaysCount)** InterestAndPaymentAdjustmentIndexLeadDaysCount-Updated the MISMO Data Point Name from InterestandPaymentAdjustmentIndexLeadDaysCount to ensure MISMO compliance **3. Modified Sort ID 52 (FundsType)** FundsType-Updated the MISMO Data Point Name from DownPaymentFundsType to ensure MISMO compliance **4. Modified Sort ID 53 (FundsTypeOtherDescription)** FundsTypeOtherDescription-Updated the MISMO Data Point Name from DownPaymentFundsTypeOtherDescription to ensure MISMO compliance **5. Modified the Cardinality Tab Sort ID 79 (LoanPurposeType) and Sort ID 95/E7 (LoanIdentifier)** LoanPurposeType-Changed the sequence so that LoanPurposeType comes before MortgageType LoanIdentifier-Changed the sequence so that LoanIdentifier comes before LoanIdentifierType **6. Modified Enumerated Value for Sort ID 109 (MonetaryEventType)** MonetaryEventType-Removed the Enumeration CurtailmentToUPB and changed to Other **7. Added Data Point Sort ID 109.1** MonetaryEventTypeOtherDescription **8. Modified Sort ID 3** CreatedDatetime-Modified the definition to include the time zone designator **9.Modified Sort ID 10-12** Xpaths have been updated to

Version	Date	Additions / Modifications
		DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS instead of DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS

10. Added Sort ID E1-E14

Added new table called, MISMO Data Points Export Only. This table includes SORT IDs E1-E14 to include the Export Only data points.

11. Reordered Columns

The Business Name column has been moved to the left of the MISMO Definition column to align with Appendix D

12. Added Language

Language has been added to the column description for Sort ID and the cardinality section to explain data point order and Export Only data points

13. Updated Cardinality Table Sort ID E1-E14

Incorporated Sort IDs E1-E14 (Export Only data points) on the Cardinality table

14. Updated Date Sort ID 29, 49, 51, 77, 114

Changed the date in the implementation note to January 31, 2016 for Required and Conditionally Required Net New Data Points.

15. Revised Data Point Sort ID 138 (GovernmentBondFinanceIndicator)

GovernmentBondFinanceBondIndicator-Updated the MISMO Data Point Name from GovernmentBondFinanceProgramIndicator to GovernmentBondFinanceIndicator

16. Revised PDD Conditionality Details Sort ID 35-74

Provided additional guidance to clarify Loan State details

17. Modified Sort ID E8-E13

Alphabetized the Data Points as they relate to the Legacy Data Point

Version	Date	Additions / Modifications
		18. Edited XPath Sort ID 4-9 Changed the XPath for ACH container **19. Edited PDD Implementation Notes Sort ID 1** Changed correct value for MISMO Reference Model Identifier **20. Modified Cardinality Table XPath** Changed the MIN = 2 and MAX = 20 for the ACH container with parent container of ACHS, and the MIN = 1 and MAX = 1 for the ACH container with the parent container of DEAL_SET as they were previously switched. **21. Modified Cardinality Table Values** SECURITY_CERTIFICATE: MIN = 100 MAX = 200 SECURITY_INVESTOR: MAX = 10000 EXTENSION: MIN = 1 and MAX = 1 OTHER: MIN = 1 and MAX = 1 LOAN_IDENTIFIER: MAX = 4

Table of Contents

1 Introduction

The PDD Implementation Guide: Appendix A - XML Data Requirements document provides information about the Pool Delivery Dataset (PDD). This document is designed to enable an easy transition for Ginnie Mae Issuers to submit the PDD XML file by using industry standards set by the Mortgage Industry Standards Maintenance Organization (MISMO). Appendix A is a comprehensive collection of Ginnie Mae's at-issuance single family data points, standardized to meet MISMO standards. Appendix A should be utilized in conjunction with the PDD Implementation Guide, the PDD Implementation Guide: Appendix D - XML Data Reference, and the other associated appendices.

2 Read Me

Read Me
Purpose: The Ginnie Mae XML Data Requirements (Appendix A) was created to enable an easy transition for Ginnie Mae Issuers to submit the PDD XML file by using industry standards set by MISMO. Appendix A is another representation of the Pool Delivery Dataset (PDD), but without the mapping to legacy data points and record types.
Future updates to **Pool Delivery Dataset (PDD) Implementation Guide** will be identifiable using the Sort ID column to assist in changes; the identifiers will remain in the same order as the first release; as new data points are added, additional sort identifiers will be added to accommodate new information.
Pool Delivery Dataset (PDD) The Ginnie Mae delivery data consists of both pool and loan data typically found in the 11705 and 11706 forms. This data set is the collection of data points required to issue a pool through Ginnie Mae processing. Current state uses a set of flat file records submitted by Issuers to GinnieNET. The PDD applies to the import-only data points from flat file records, and specifications for the export layouts will be released at a later date. The record files reviewed for the analysis include the following: • P01, P02, P05, P06 • M01,M02, M03, M04, M05, M06, M07, M08, M10, M11 • S01, S02 • A01 • B01, B02 • F01, F02 • N01 - N34
Appendix D contains further information on the following legacy columns, which have been excluded from this document: • PDD to Legacy Data Point Relationship Notes • Legacy Electronic Source • Corresponding Legacy Data Point (Record Type, Position, and Data Point Name) • Legacy Additional Data Point Occurrences (Record Type, Position, and Data Pont Name) • Legacy Data Point Definition • Legacy Data Point Format and Length/Precision For further information on the Ginnie Mae legacy data points, and how they map to MISMO standard data points, please refer to the Ginnie Mae

Legacy to MISMO Translation document.

3 Revision Log

This revision log will be updated to reflect any updates made to the MISMO Data Points section of this document.

Revision Log		
Date	**Version #**	**Description**
3/31/2014	1.0	Initial Version
6/20/2014	1.1	**PDD Updates:**
		1. Updated Enumerations Tab GovernmentBondFinanacingProgram Type-Added BuilderBond Enumeration
		2. Updated Cardinality Tab Cardinality Tab: sort ID 123 Updated data point from PartyRoleIdentifier (Investor) to FullName For Rows 140 and 141 updated Min cardinality to 1
		3. Updated Read Me Tab Updated bullets Updated Serial Note numbers
		4. Modified Sort ID 1 MISMOReferenceModelIdentifier-Updated implementation notes to the correct link for MISMO engineering guidelines
		5. Updated Sort ID 2 AboutVersionIdentifier-Updated implementation notes to reference the current implementation version " GNMA 1.1"
1/31/2015	1.2	**PDD Updates:**
		1. Added Data Point Sort ID 36.1 InterestAndPaymentAdjustmentIndexLeadDaysCount
		2. Updated Cardinality Tab Cardinality Tab: Sort ID 36.1, 51, 52, 53- Added InterestAndPaymentAdjustmentIndexLeadDaysCount Updated Cardinality for Down Payment container
		3. Updated Column Descriptions Tab Added Business Name column description

		4. Added Column Added Business Name Column to the PDD
		5. Modified Sort ID 80 (NoteDate), 89 (NoteDate) NoteDate- Updated these fields: Net New / XML Context / Legacy (Direct OR Indirect), PDD Conditionality, PDD Conditionality Details, PDD to Legacy Data Point Relationship Notes, Legacy Electronic Source, Corresponding Legacy Data Point (Record Type, Position, and Data Point Name), Legacy Data Point Definition, Legacy Data Point Format and Length/Precision
		6. Modified Sort ID 29 (ConstructionMethodType), 49 (AmortizationType), 51 (DownPaymentAmount), 77 (LoanModificationEffectiveDate), 114 (SuffixName) Updated the implementation notes column for these data points with a required NoteDate
		7. Modified Sort ID 51 (DownPaymentAmount), 52 (FundsType), 53 (FundsTypeOtherDescription) Updated the implementation notes column with information detailing how to report these data points with their new cardinality
		8.Updated Sort ID 2 (AboutVersionIdentifier) AboutVersionIdentifier-Updated implementation notes to reference the current implementation version " GNMA 1.2"
8//3115	1.3	**PDD Updates:**
		1. Modified Sort ID 4, 5, 7, 8, 19 (ACH_ABARoutingAndTransitIdentifier) ACH_ABARoutingAndTransitIdentifier-Updated the MISMO Data Point name from ACHABARoutingAndTransitIdentifier to ensure MISMO compliance
		2. Modified Sort ID 36.1 (InterestAndPaymentAdjustmentIndexLeadDaysCount) InterestAndPaymentAdjustmentIndexLeadDaysCount-Updated the MISMO Data Point Name from InterestandPaymentAdjustmentIndexLeadDaysCount to ensure MISMO compliance
		3. Modified Sort ID 52 (FundsType) FundsType-Updated the MISMO Data Point Name from DownPaymentFundsType to ensure MISMO compliance
		4. Modified Sort ID 53 (FundsTypeOtherDescription) FundsTypeOtherDescription-Updated the MISMO Data Point Name from DownPaymentFundsTypeOtherDescription to ensure MISMO compliance
		5. Modified the Cardinality Tab Sort ID 79 (LoanPurposeType) and Sort ID 95/E7 (LoanIdentifier) LoanPurposeType-Changed the sequence so that LoanPurposeType comes before MortgageType LoanIdentifier-Changed the sequence so that LoanIdentifier comes before LoanIdentifierType
		6. Modified Enumerated Value for Sort ID 109 (MonetaryEventType) MonetaryEventType-Removed the Enumeration CurtailmentToUPB and changed to Other
		7. Added Data Point Sort ID 109.1 MonetaryEventTypeOtherDescription
		8. Modified Sort ID 3 CreatedDatetime-Modified the definition to include the time zone designator

9.Modified Sort ID 10-12 Xpaths have been updated to DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS instead of DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS
10. Added Sort ID E1-E14 Added new tab called, MISMO Data Points Export Only. This tab includes SORT IDs E1-E14 to include the Export Only data points.
11. Added Language Language has been added to the column description for Sort ID and the cardinality tab to explain data point order and Export Only data points
12. Updated Cardinality Tab Sort ID E1-E14 Incorporated Sort IDs E1-E14 (Export Only data points) on the Cardinality tab
13. Updated Date Sort ID 29, 49, 51, 77, 114 Changed the date in the implementation note to January 31, 2016 for Required and Conditionally Required Net New Data Points.
14. Revised Data Point Sort ID 138 (GovernmentBondFinanceIndicator) GovernmentBondFinanceIndicator-Updated the MISMO Data Point Name from GovernmentBondFinanceProgramIndicator to GovernmentBondFinanceIndicator
15. Revised PDD Conditionality Details Sort ID 35-74 Provided additional guidance to clarify Loan State details
16. Modified Sort ID E8-E13 Alphabetized the Data Points as they relate to the Legacy Data Point
17. Edited Xpath Sort ID 4-9 Changed the Xpath for ACH container
18. Edited PDD Implementation Notes Sort ID 1 Changed correct value for MISMO Reference Model Identifier
19. Modified Cardinality Tab Row 28 (ACH) and Row 24 Changed the MIN = 2 and MAX = 20 for Row 28 and the MIN = 1 and MAX = 1 for Row 24 as they were previously switched.
20. Modified Cardinality Tab Row 49 (SECURITY_CERTIFICATE) Changed the MIN = 100 and MAX = 200.
21. Modified Cardinality Tab Row 59 & 329 (SECURITY_INVESTOR) Changed the MAX = 10000.
22. Modified Cardinality Tab Row 409 (EXTENSION) Changed the MIN = 1 and MAX = 1.
23. Modified Cardinality Tab Row 410 (OTHER) Changed the MIN = 1 and MAX = 1.

		24. Modified Cardinality Tab Row 232 (LOAN_IDENTIFIER) Changed the MAX = 4.

4 Column Descriptions

Column Descriptions	
Column Name	**Description**
Sort ID	This column lists the unique data point identifier assigned to the MISMO data point by Ginnie Mae and does not reflect sequence. Note: Numeric-only Sort ID values refer to Chapter 5 MISMO Data Points; Sort ID values beginning with "E" refer to Chapter 6 MISMO Data Points Export Only. Note: Sort ID sequences have been amended but actual Sort IDs have not changed; subsequently, data point sequences no longer directly follow Sort ID sequences. Actual sequences are defined in the XSD (Appendix E) and shown through scenarios in Appendices B and C.
XPath	This column lists the XPath used to navigate through the XML document to the corresponding data point.
Parent Container	This column lists the parent container name of the corresponding data point.
MISMO Data Point Name	This column lists the MISMO term name for a corresponding data point.
Business Name	This column lists the business name of the corresponding data point. Data points with repeated terms may be grouped together when being represented on screens and reports. The repeated term is represented in brackets. Highest level groupings are represented in RED, with second level grouping represented in BLUE. For example, [GROUP NAME] [GROUP NAME] DATA POINT NAME.
MISMO Definition	This column lists the MISMO definition for the corresponding data point.
Loan Role Type	This column only applies to data points in the LOAN container and lists the following LoanRoleType values: • SubjectLoan The cell specifies N/A when the data point is not in the LOAN container. All data points have a LoanRoleType of SubjectLoan or N/A, as RelatedLoan does not apply to Ginnie Mae business.

Column Descriptions	
Column Name	**Description**
Loan State Type	This column only applies to data points in the LOAN container and lists the following LoanStateType values: • AtClosing (Non-Mods) OR AtModification • AtModification • AtClosing (Non-Mods) • AtClosing (Mods) • Current The cell specifies N/A when the data point is not in the LOAN container.
Party Role Type	This column only applies to data points in the PARTY container and lists the following PartyRoleType values: • Borrower • DocumentCustodian • Investor • LoanOriginator • PoolIssuer • PoolIssuerTransferee • Servicer • Trust The cell specifies N/A when the data point is not in the PARTY container.
Net New / XML Context / Legacy (Direct OR Indirect)	This column identifies the Ginnie Mae data points as one of the following: • Net New: Data that is not included in the current legacy flat file record set for pool and loan delivery to Ginnie Mae. • XML Context: Provides meaning to other data points within a CONTAINER or provides XML messaging information. • Legacy (Direct): Data that is included in the Ginnie Mae Forms 11705 and 11706 loan delivery file (includes all automated flat file record formats supporting Pool Issuance data and Loan data found in the 11705 & 11706 files) that is submitted into the GinnieNET system. Direct mappings do not exist for every legacy data point. Issuers should carefully review the PDD to legacy mapping to understand the impact of the new dataset on the Issuers' business requirements. • Legacy (Indirect): Data that is adapted from existing Ginnie Mae Legacy data and does not have a direct mapping to a single MISMO data point.
PDD Conditionality	This column lists the Ginnie Mae conditionality of the corresponding data points for the Pool Delivery Dataset. The column lists one of four indicators: • Required (R): The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool issuance transactions. • Conditionally Required (CR): The corresponding data point must be included in the Pool Delivery Dataset XML file for all pool

Column Descriptions	
Column Name	**Description**
	issuance transactions when defined business conditions exist; these conditions are identified in the PDD Conditionality Details and PDD Implementation notes columns within the MISMO Data Points tab. • Optional (O): The corresponding data point is optional at this time. • Export Only (E): The corresponding data point is exported by Ginnie Mae and is optional.
PDD Conditionality Details	This column provides the criteria for the conditionality of the corresponding data point. To be used by Issuers in validation checks.
PDD Implementation Notes	This column provides additional instructions or clarification to support the corresponding data point for Pool Delivery Data.
PDD Accepted Data Format	This column lists the data format types specified by the MISMO data standards to support the Ginnie Mae Pool Delivery Dataset: • Amount (decimal point) • Boolean • YYYY-MM-DD (Date) • YYYY-MM-DDThh:mm:ssZ (Date, time, and time zone) • Enumerated • Numeric • Percent • String
PDD Supported Enumerations	This column only applies to data points with Enumerated or Boolean data formats and lists the Ginnie Mae supported enumerations (allowable valid values) for the corresponding data point. The cell specifies N/A when the data point does not have valid allowable values. Additionally, the full list of enumeration and definitions can be found on the "Enumerations" worksheet.

5 MISMO Data Points

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
1	MESSAGE	MESSAGE	MISMOReference ModelIdentifier	MISMO Reference Model Identifier	The MISMO Reference Model Identifier is a unique value that represents the version of the MISMO reference model to which the containing XML instance document complies. For detailed information, please see MISMO Engineering Guide 006 – "Versioning and Release Schedule", at http://www.mismo.org/specs/specs-downloads/cat_view/249-mismo-engineering-guidelines.html.	N/A	N/A	N/A	XML Context	R	Required for all files	MISMOReferenceM odelIdentifier is an attribute on MESSAGE container. = "3.3.0" at initial release. This data point is an attribute of the MESSAGE container. For information on the MISMO Engineering Guide 006 – "Versioning and Release Schedule", please see http://www.mismo.org/Guidelines/EngineeringGuidelines(MEGS).htm.	String 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
2	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	AboutVersionIdentifier	About Version Identifier	A unique value that represents a user defined version identifier.	N/A	N/A	N/A	XML Context	R	Required for all files	First 2 digits of the version of the PDD Implementation Guide associated with this submission. The value for this release is "GNMA 1.2". Supply only one ABOUT_VERSION container.	String 10	
3	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	ABOUT_VERSION	CreatedDatetime	Created Date	The date and time at which the message, deal or document was created.	N/A	N/A	N/A	XML Context	R	Required for all files	The date and time the import file is extracted from the Issuer's system prior to delivery to Ginnie Mae. (Not applicable for manual data entry)	YYYY-MM-DDThh:mm:ssZ	
4	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACHBankAccountPurposeType	[ACH] [Bank Account] Purpose Type	Identifies the purpose of the account where the payment or refund is drafted.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This instance of ACHBankAccountPurposeType is for "PrincipalAndInterest" and is used in conjunction with ACHBankAccountIdentifier and ACH_ABARoutingAndTransitIdentifier.	Enumerated	PrincipalAndInterest

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
5	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACH_ABARoutingAndTransitIdentifier	[ACH] ABA Routing and Transit Identifier	9 digit routing and transit number for the bank from which the payment is drafted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "PrincipalAndInterest"	The 9-digit routing and transit number used for principal and interest.	String 9	
6	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACHBankAccountIdentifier	[ACH] [Bank Account] Identifier	The number identifying the account from which the payment is drafted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "PrincipalAndInterest"	The account number where the Principal & Interest (P&I) funds are held. There must be a master agreement form 11709 on file with the Pool Processing Agent for the account number entered.	Numeric 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
7	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACHBankAccountPurposeType	[ACH] [Bank Account] Purpose Type	Identifies the purpose of the account where the payment or refund is drafted.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This instance of ACHBankAccountPurposeType is for "TaxesAndInsurance" and is used in conjunction with ACHBankAccountIdentifier and ACH_ABARoutingAndTransitIdentifier. The ACH container may be repeated additionally for each "TaxesAndInsurance" account.	Enumerated	TaxesAndInsurance
8	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACH_ABARoutingAndTransitIdentifier	[ACH] ABA Routing and Transit Identifier	9 digit routing and transit number for the bank from which the payment is drafted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "TaxesAndInsurance"	The 9-digit routing and transit number used for taxes and insurance.	String 9	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
9	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH	ACH	ACHBankAccountIdentifier	[ACH] [Bank Account] Identifier	The number identifying the account from which the payment is drafted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "TaxesAndInsurance"	The account number where the Taxes & Insurance funds are held. There must be a master agreement form 11709 on file with the Pool Processing Agent for the account number entered.	Numeric 20	
10	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL	DOCUMENT_CERTIFICATION_DETAIL	DocumentFormPublisherNumberIdentifier	[Document] Form Publisher Identifier	The form name/number used by the organization/company that produced/provided/sold the form/content.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This data point is used in conjunction with DocumentSubmissionIndicator and DocumentRequiredIndicator. This captures the form name of 11711A.	Enumerated	11711A

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
11	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL	DOCUMENT_CERTIFICATION_DETAIL	DocumentRequiredIndicator	[Document] Required Indicator	Indicates that the document is required for the associated mortgages.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	This data point is used in conjunction with DocumentFormPublisherNumberIdentifier and DocumentSubmissionIndicator.	Boolean	true false
12	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL	DOCUMENT_CERTIFICATION_DETAIL	DocumentSubmissionIndicator	[Document] Submission Indicator	Indicates that the document has been submitted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF DocumentRequiredIndicator = "true"	This data point is used in conjunction with DocumentFormPublisherNumberIdentifier and DocumentRequiredIndicator.	Boolean	true false

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
13	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_CERTIFICATES/SECURITY_CERTIFICATE	SECURITY_CERTIFICATE	CertificateType	[Certificate] Type	Type of certificate.	N/A	N/A	N/A	Legacy (Indirect)	C R	IF PoolSuffixIdentifier = "SN"	If serial notes exist, the SECURITY_CERTIFICATE container will repeat a minimum of 100 times and a maximum of 200 times, for each serial note.	Enumerated	SerialNote
14	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_CERTIFICATES/SECURITY_CERTIFICATE	SECURITY_CERTIFICATE	CertificateIdentifier	[Certificate] Identifier	The certificate identifier assigned to the security.	N/A	N/A	N/A	Legacy (Direct)	C R	IF PoolSuffixIdentifier = "SN"	If serial notes exist, the SECURITY_CERTIFICATE container will repeat a minimum of 100 times and a maximum of 200 times, for each serial note.	Numeric 4	
15	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_CERTIFICATES/SECURITY_CERTIFICATE	SECURITY_CERTIFICATE	CertificateMaturityDate	[Certificate] Maturity Date	The date that the final payment is due to the security holder for the certificate.	N/A	N/A	N/A	Legacy (Direct)	C R	IF PoolSuffixIdentifier = "SN"	If serial notes exist, the SECURITY_CERTIFICATE container will repeat a minimum of 100 times and a maximum of 200 times, for each serial note.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
16	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_CERTIFICATES/SECURITY_CERTIFICATE	SECURITY_CERTIFICATE	CertificatePrincipalBalanceAmount	[Certificate] Principal Balance Amount	The original dollar amount of the certificate.	N/A	N/A	N/A	Legacy (Direct)	C R	IF PoolSuffixIdentifier = "SN"	If serial notes exist, the SECURITY_CERTIFICATE container will repeat a minimum of 100 times and a maximum of 200 times, for each serial note. The CertificatePrincipalBalanceAmount of each serial note must be $25,000, except for the last note which may be an amount greater than $25,000 but less than $50,000.	Amount 11,0	
17	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL	SECURITY_DETAIL	SecurityTradeBookEntryDate	[Security] Trade Book Entry Date	The date that the security will be delivered to the designated book entry account.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools		YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
18	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH	ACH	ACHBankAccountPurposeType	[ACH] [Bank Account] Purpose Type	Identifies the purpose of the account where the payment or refund is drafted.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This instance of ACHBankAccountPurposeType is for "Settlement" and is used in conjunction with ACHBankAccountIdentifier and ACH_ABARoutingAndTransitIdentifier.	Enumerated	Settlement
19	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH	ACH	ACH_ABARoutingAndTransitIdentifier	[ACH] ABA Routing and Transit Identifier	9 digit routing and transit number for the bank from which the payment is drafted.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "Settlement"	The 9-digit routing and transit number used for pool settlement. For settlement purposes fed wire is used to process the payment.	String 9	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
20	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH	ACH	ACHBankAccountIdentifier	[ACH] [Bank Account] Identifier	The number identifying the account from which the payment is drafted.	N/A	N/A	N/A	Legacy (Indirect)	O	IF ACHBankAccountPurposeType = "Settlement"	The account number used for settlement purposes. Provide this data point if it is available. There must be a master agreement form 11709 on file with the Pool Processing Agent for the account number entered. For settlement purposes fed wire is used to process the payment.	Numeric 20	
21	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH	ACH	ACHInstitutionTelegraphicAbbreviationName	[ACH] Institution Abbreviation Name	The abbreviated name of the depository institution assigned by the Federal Reserve.	N/A	N/A	N/A	Legacy (Direct)	C R	IF ACHBankAccountPurposeType = "Settlement" AND IF exists	This is the American Bankers Association Bank Name used in pool settlement. For settlement purposes fed wire is used to process the payment. Required if investor exists.	String 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
22	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH	ACH	ACHReceiverSubaccountName	[ACH] Receiver Subaccount Name	The subaccount name for the receiver of the wire.	N/A	N/A	N/A	Legacy (Direct)	O	IF ACHBankAccountPurposeType = "Settlement" AND IF exists	This is the receiving bank's Federal Reserve Bank book-entry account commonly referred to as Third Party account. Enter only the Third Party/Sub–Account name that is generally the Account Type (e.g. CUST, TRUST, INV, 1010, 1020, etc.) or a Dealer Abbreviation. For settlement purposes fed wire is used to process the payment. Required if investor exists.	String 10	
23	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER	ACH	ACHBankAccountDescription	[ACH] [Bank Account] Description	Description of the bank from which the payment is drafted and any additional instructions.	N/A	N/A	N/A	Legacy (Direct)	O	IF ACHBankAccountPurposeType = "Settlement"	Any additional information required for settlement purposes that is not captured in other fields. For settlement purposes fed wire is used to process the payment.	String 48	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
24	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL	INVESTOR_DETAIL	SecurityOriginalSubscriptionAmount	[Security] Original Subscription Amount	The original dollar amount subscribed to the security.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all securities	Security amounts are transacted in whole dollars only.	Amount 13,0	
25	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS	ADDRESS	AddressLineText	[Address] Address Line	The address with the address number, pre-directional, street name, post-directional, address unit designators and address unit value.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans	This is the property address, which may differ from the Borrower's mailing address.	String 40	
26	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS	ADDRESS	CityName	[Address] City Name	The name of the city.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans		String 21	
27	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS	ADDRESS	PostalCode	[Address] Postal Code	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans	The PostalCode can be either 5 or 9 digits. Do not include dashes. If providing 5 digits, do not include leading zeros.	String 9	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
28	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS	ADDRESS	StateCode	[Address] State Code	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans		String 2	
29	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodType	[Property Detail] Construction Method Type	Describes the construction process for the main dwelling unit of the subject property.	N/A	N/A	N/A	Net New	R	Required for all loans	This data point provides the construction method type for the primary dwelling, and is a required data point for all loans.

Required and conditionally required Net New Data Points must be provided for all loans with NoteDate greater than January 31, 2016. For NoteDates greater than 1/31/2016, the omission of these Required and Conditionally Required Net New data points will cause a fatal error. | Enumerated | Manufactured Other SiteBuilt |

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
30	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	ConstructionMethodTypeOtherDescription	[Property Detail] Construction Method Type Other Description	A free-form text field used to collect additional information when Other is selected for Construction Method Type.	N/A	N/A	N/A	Net New	O	IF ConstructionMethodType = "Other"		String 100	
31	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL	PROPERTY_DETAIL	FinancedUnitCount	[Property Detail] Financed Unit Count	The number of individual family dwelling units being financed in the subject property.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans	Acceptable values are 1,2,3,4.	Numeric 1	
32	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL	PROPERTY_VALUATION_DETAIL	PropertyValuationAmount	[Property Valuation] Amount	Statement of value of the property from a valid property valuation source.	N/A	N/A	N/A	Net New	O		This data point is used to calculate the loan to value (LTV) ratio.	Amount 10,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
33	MESSAGE/DEAL_S ETS/DEAL_SET/DE ALS/DEAL/COLLAT ERALS/COLLATER AL/SUBJECT_PRO PERTY/PROPERTY _VALUATIONS/PR OPERTY_VALUATI ON/PROPERTY_VA LUATION_DETAIL	PROPERTY_VAL UATION_DETAIL	PropertyValuation EffectiveDate	[Property Valuation] Effective Date	Effective date of the property valuation on the subject property.	N/A	N/A	N/A	Net New	O			YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
34	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV	COMBINED_LTV	CombinedLTVRatioPercent	[Loan] Combined LTV Ratio	The result of dividing the combined unpaid principal balance (UPB) amounts of the first and all subordinate mortgages, excluding undrawn home equity lines of credit amounts, by the value of the subject property.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all loans	The ratio (expressed as a percent) of the Note Amount, including any financed mortgage insurance premium, plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price of appraised value at origination, or (ii) in the case of a refinancing loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. \n\nIf there is no second mortgage, then the CLTV is equal to the LTV amount. \n\nLTV calculation includes financed mortgage insurance premium amounts and borrower funding fees.	Percent 6,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
35	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	[Loan] Role Type	An attribute of LOAN used to identify the role the associated LOAN plays in the transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is an attribute of the LOAN container, and the LoanRoleType is for "SubjectLoan."	Enumerated	SubjectLoan
36	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	IndexType	[Loan] Index Type	Specifies the general category of mortgage index upon which adjustments will be based.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		Enumerated	ConstantMaturity Treasury LIBOR

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
36.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE	INDEX_RULE	InterestAndPaymentAdjustmentIndexLeadDaysCount	[Loan] Adjustment Index Lead Days Count	The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	For all loans with a NoteDate of January 10, 2015 or later, the value of this data point should be 45 days, for earlier loans it should be 30 days. This data point should be the same for all loans in any given pool.	Numeric 2	
37	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	CeilingRatePercent	[Loan] Ceiling Rate	The stated maximum percentage to which the interest rate can increase over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is the maximum the interest rate can be over the life of the loan; the interest rate cannot exceed the CeilingRatePercent.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
38	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	FloorRatePercent	[Loan] Floor Rate	The stated minimum percentage the interest rate can decrease over the life of the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	C R	For Loan IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is the minimum the note rate can decrease to over the life of the loan; the note rate cannot go below the FloorRatePercent. This cannot be a negative number.	Percent 6,3	
39	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	MarginRatePercent	[Loan] Margin Rate	The number of percentage points to be added to the index to arrive at the new interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	[Loan] Adjustment Rule Type	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This instance of AdjustmentRuleType is for the first adjustment , when AdjustmentRuleType = "First". Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Enumerated	First
41	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	[Loan] Adjustment Rule Type	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	C R	For Loans, IF AmortizationType = "AdjustableRate" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This instance of AdjustmentRuleType is for the subsequent adjustment , when AdjustmentRuleType = "Subsequent". Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Enumerated	Subsequent

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
42	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	[Loan] Maximum Decrease Rate	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" AND AdjustmentRuleType = "First" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to the first adjustment. Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
43	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumDecreaseRatePercent	[Loan] Maximum Decrease Rate	The maximum number of percentage points by which the rate can decrease from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" AND AdjustmentRuleType = "Subsequent" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to subsequent adjustments. Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
44	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	[Loan] Maximum Increase Rate	The maximum number of percentage points by which the rate can increase from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" AND AdjustmentRuleType = "First" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to the first adjustment. Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Percent 6,3	
45	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeMaximumIncreaseRatePercent	[Loan] Maximum Increase Rate	The maximum number of percentage points by which the rate can increase from the previous interest rate.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" AND AdjustmentRuleType = "Subsequent" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to subsequent adjustments. Must provide two iterations of the INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE container.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
46	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE	PerChangeRateAdjustmentEffectiveDate	[Loan] Rate Adjustment Effective Date	The date when the interest rate per change adjustment rule first becomes applicable. The per change rule remains in effect unless another per change rule with a later date is present on the loan.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AmortizationType = "AdjustableRate" AND AdjustmentRuleType = "First" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to the first adjustment. The CFPB has changed the look-back period associated with ARM loan interest rates from 30 to 45 days. Loans originated prior to January 10, 2015 that have a 30 day look-back period may continue to be pooled through and including March 1, 2015 issuances. Loans originated on or after January 10, 2015 must have a 45 day look-back period, and may be pooled beginning with April 1, 2015 issuances.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
47	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	AdjustmentRuleType	[Loan] Adjustment Rule Type	Specifies whether the occurrence of the adjustment is the first change or a subsequent change.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	C R	IF AmortizationType = "GEM" or "GPM" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This instance of AdjustmentRuleType is for the subsequent adjustment for Growing Equity Mortgage loans and Graduated Payment Mortgage loans.	Enumerated	Subsequent

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
48	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	PerChangePrincipalAndInterestPaymentAdjustmentPercent	[Loan] P&I Payment Adjustment Percent	The percent by which the principal and interest payment adjusts.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	For Loans, IF AdjustmentRuleType = "Subsequent" AND AmortizationType = "GEM" OR "GPM" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point only applies to subsequent adjustments for Growing Equity Mortgage loans.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
49	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE	AMORTIZATION_RULE	AmortizationType	[Loan] Amortization Type	A classification or description of a loan or a group of loans generally based on the changeability of the rate or payment over time.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	Required and conditionally required Net New Data Points must be provided for all loans with NoteDate greater than January 31, 2016. For NoteDates greater than 1/31/2016, the omission of these Required and Conditionally Required Net New data points will cause a fatal error.	Enumerated	AdjustableRate Fixed GPM GEM
50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL	URLA_DETAIL	PurchasePriceAmount	[Loan] Purchase Price Amount	The total dollar amount paid by the borrower for the property. The purchase price is presented on the offer to purchase.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	O	If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		Amount 10,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
51	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	DownPaymentAmount	[Loan] [Down Payment] Amount	The dollar amount of the borrowers Down Payment Type. This may be collected on the URLA in Section II (Source of Down Payment).	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	CR	IF the LoanPurposeType = "Purchase" and Down Payment exists If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This field can be reported multiple times for loans in which borrowers use multiple sources to fund their down payment. Required and conditionally required Net New Data Points must be provided for all loans with NoteDate greater than January 31, 2016. For NoteDates greater than 1/31/2016, the omission of these Required and Conditionally Required Net New data points will cause a fatal error.	Amount 9,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
52	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	FundsType	[Loan] [Down Payment] Funds Type	Monetary sources commonly used for the down payment on a mortgage loan transaction.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	C R	IF the LoanPurposeType = "Purchase" and Down Payment exists If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	IF FundsType does not equal "GiftFunds", please select a different enumeration or select "Other" if unknown. If no value is provided for FundsType, no down payment exists. This field can be reported multiple times for loans in which borrowers use multiple sources to fund their down payment.	Enumerated	See Enumerations Tab
53	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT	DOWN_PAYMENT	FundsTypeOtherDescription	[Loan] [Down Payment] Funds Type Other Description	A free-form text field used to collect additional information when Other is selected for Down Payment Funds Type.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	O	IF FundsType = "Other" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This field can be reported multiple times for loans in which borrowers use multiple sources to fund their down payment.	String 100	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
54	MESSAGE/DEAL_S ETS/DEAL_SET/DE ALS/DEAL/LOANS/ LOAN/GOVERNME NT_LOAN	GOVERNMENT_ LOAN	GovernmentRefina nceType	[Governm ent Loan] Refinance Type	Indicates the amount of documentation for FHA/VA no cash out refinance loans.	Subject Loan	AtClosi ng (Non-Mods) OR AtModif ication	N/A	Legacy (Indirect)	C R	IF RefinanceCashOut DeterminationType = "NoCashOut" If MortgageModificati onIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is only required for no cash-out refinance loans which also includes streamlined refinance loans. This field is not required for cash out refinance loans.	Enumerated	FullDocumentatio n InterestRateRedu ctionRefinanceLo an Other StreamlineWithAp praisal StreamlineWithou tAppraisal
55	MESSAGE/DEAL_S ETS/DEAL_SET/DE ALS/DEAL/LOANS/ LOAN/GOVERNME NT_LOAN	GOVERNMENT_ LOAN	GovernmentRefina nceTypeOtherDes cription	[Governm ent Loan] Refinance Type Other Descriptio n	A free-form text field used to collect additional information when Other is selected for Government Refinance Type.	Subject Loan	AtClosi ng (Non-Mods) OR AtModif ication	N/A	Legacy (Indirect)	O	IF GovernmentRefina nceType = "Other" If MortgageModificati onIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		String 100	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
56	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER	GOVERNMENT_LOAN	GovernmentAnnualPremiumAmount	[Government Loan] Annual Premium Amount	Amount of government agency financing fees paid annually.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	IF MortgageType = "FHA" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is used for FHA mortgages.	Amount 8,2	
57	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER	GOVERNMENT_LOAN	GovernmentAnnualPremiumPercent	[Government Loan] Annual Premium Percent	The percentage of annual financing fees used for government loans.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	IF MortgageType = "FHA" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is used for FHA mortgages.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
58	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER	GOVERNMENT_LOAN	GovernmentUpfrontPremiumAmount	[Government Loan] Upfront Premium Amount	Amount of government agency financing fees paid at closing.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans

If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container. | This data point is required for all MortgageType enumerations.

This data point relates to mortgage insurance, funding fee, or guaranty fee. | Amount 8,2 | |
| 59 | MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | GOVERNMENT_LOAN | GovernmentUpfrontPremiumPercent | [Government Loan] Upfront Premium Percent | The percentage of upfront financing fees used for government loans. | Subject Loan | AtClosing (Non-Mods) OR AtModification | N/A | Legacy (Direct) | R | Required for all loans

If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container. | This data point is required for all MortgageType enumerations.

This data point relates to mortgage insurance, funding fee, or guaranty fee. | Percent 6,3 | |

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
60	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER	GOVERNMENT_LOAN	GuarantyAmount	[Government Loan] Guaranty Amount	The dollar amount of the original loan guaranteed by the government agency in the event of loss due to foreclosure.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	O	IF MortgageType = "VA" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is used for VA mortgages. This data point is calculated based on VA's policy.	Amount 10,2	
61	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER	GOVERNMENT_LOAN	GuarantyPercent	[Government Loan] Guaranty Percent	The percent of the loan amount that the government agency guarantees in the event of loss due to foreclosure.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Net New	O	IF MortgageType = "VA" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is used for VA mortgages. This data point is calculated based on VA's policy.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
62	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	ApplicationReceivedDate	[Loan] Application Received Date	The date the creditor or originator received the application from the borrower for the subject mortgage loan that would trigger the TIL Disclosure document.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	C R	IF ConstructionMethodType = "Manufactured" If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is used for manufactured loans.	YYYY-MM-DD	
63	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	BuydownTemporarySubsidyFundingIndicator	[Loan] Buydown Funding Indicator	Indicates whether there is buydown funding on this loan. A buydown is money paid by the borrower or third party for the purpose of reducing the interest rate and/or the monthly payments on a temporary basis.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		Boolean	true false

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
64	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	[Loan] State Date	Specifies the date for the "Loan State Type".	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point applies to LoanStateType of "AtClosing" or "AtModification."	YYYY-MM-DD	
65	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	[Loan] State Type	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	XML Context	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This instance of LoanStateType is for "AtClosing" or "AtModification."	Enumerated	AtClosing AtModification

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
66	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV	LTV	LTVRatioPercent	[Loan] LTV Ratio	The ratio of the (outstanding) loan amount to the appraised value, estimated value or purchase price of the property.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	The ratio (expressed as a percent) of the Note Amount including any overall funding: (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinancing loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. LTV calculation includes financed mortgage insurance premium amounts and borrower funding fees.	Percent 6,2	

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67	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	[Loan Maturity] Date	The date when the loan is scheduled to be paid in full as reflected on the Note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		YYYY-MM-DD	
68	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	[Loan Maturity] Period Count	The scheduled number of periods (as defined by Loan Maturity Period Type) after which the loan will mature.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	Convert all periods to months and calculate the number of months. Use values below for number of years: 12 = 1 year 36 = 3 Year 60 = 5 years 84 = 7 years 120 = 10 years 180 = 15 years 240 = 20 years 360 = 30 years 480 = 40 years This instance of LoanMaturityPeriodCount is always used in conjunction with LoanMaturityPeriodType.	Numeric 3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
69	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	[Loan Maturity] Period Type	The unit of time used to define the period over which the loan matures. Used in conjunction with Loan Maturity Period Count.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Indirect)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This instance of LoanMaturityPeriodType is always Month and used in conjunction with LoanMaturityPeriodCount.	Enumerated	Month
70	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	[Loan] Scheduled First Payment Date	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	This data point is the original first scheduled installment payment date based on the original note.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
71	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	QUALIFICATION	TotalDebtExpenseRatioPercent	[Loan] Total Debt Expense Ratio	The ratio of all monthly debt payments of the borrowers, including proposed housing expenses, to the qualifying income of the borrowers. Also known as the Back End Ratio.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.		Percent 6,2	
72	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	MortgageType	[Loan] Mortgage Type	Identifies the highest level private or public sector entity under whose guidelines the mortgage is originated.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	For MBS, all loans in the pool must have the same MortgageType.	Enumerated	FHA PublicAndIndianHousing USDARuralDevelopment VA

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73	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	NoteAmount	[Loan] Note Amount	The amount to be repaid as disclosed on the note.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	The data point is the original note amount; if the loan has been modified then must provide the modified UPB as designated on the modification agreement.	Amount 10,2	
74	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER	TERMS_OF_LOAN	MortgageProgramType	[Loan] Mortgage Program Type	Identifies the private or public sector agency program under whose guidelines the mortgage is originated.	Subject Loan	AtClosing (Non-Mods) OR AtModification	N/A	Legacy (Direct)	R	Required for all loans If MortgageModificationIndicator = "true", use the "AtModification" LOAN container; if "false" use the "AtClosing" LOAN container.	The type of mortgage program used for all loans.	Enumerated	FHASingleFamily FHATitleI PIH SingleFamilyRHS VAGuaranteedInsured VAVendee

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
75	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL	MODIFICATION_DETAIL	LoanModificationActionType	[Loan Modification] Action Type	Identifies the modification action that resulted in a change or changes to the loan note terms.	Subject Loan	AtModification	N/A	Legacy (Indirect)	C R	IF MortgageModificationIndicator = "true"	This data point is used to determine if the modification is a HAMP mod or not a HAMP mod. IF LoanModificationActionType is unknown please choose "Other."	Enumerated	HAMP Other
76	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL	MODIFICATION_DETAIL	LoanModificationActionTypeOtherDescription	[Loan Modification] Action Type	A free-form text field used to collect additional information when Other is selected for Loan Modification Action Type.	Subject Loan	AtModification	N/A	Legacy (Indirect)	O	IF LoanModificationActionType = "Other"		String 100	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
77	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL	MODIFICATION_DETAIL	LoanModificationEffectiveDate	[Loan Modification] Effective Date	The date on which the Modification Agreement goes into effect.	Subject Loan	AtModification	N/A	Net New	C R	IF MortgageModificationIndicator = "true"	Provide the effective date of the modification if a loan within a pool is a modified loan.(i.e. the date of the modified note) Required and conditionally required Net New Data Points must be provided for all loans with NoteDate greater than January 31, 2016. For NoteDates greater than 1/31/2016, the omission of these Required and Conditionally Required Net New data points will cause a fatal error.	YYYY-MM-DD	
78	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE	REFINANCE	RefinanceCashOutDeterminationType	[Loan] Refinance Cash Out Determination Type	Specifies how the lender has classified a refinanced loan.	Subject Loan	AtClosing (Non-Mods)	N/A	Legacy (Indirect)	C R	IF LoanPurposeType = "Refinance"	This data point is used for refinance loans.	Enumerated	CashOut NoCashOut

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
79	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	LoanPurposeType	[Loan] Purpose Type	Specifies the purpose for which the loan proceeds will be used.	Subject Loan	AtClosing (Non-Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "false"	This data point is used for non-modified loans.	Enumerated	Purchase Refinance
80	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	NoteDate	[Loan] Note Date	The date on the note.	Subject Loan	AtClosing (Non-Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "false"	This data point is the original note date.	YYYY-MM-DD	
81	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	[Loan] Role Type	An attribute of LOAN used to identify the role the associated LOAN plays in the transaction.	Subject Loan	AtClosing (Mods)	N/A	XML Context	C R	IF MortgageModificationIndicator = "true"	This data point is an attribute of the LOAN container, and this instance of LoanRoleType is for "SubjectLoan." This data point is used for modified loans.	Enumerated	SubjectLoan
82	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	[Loan] State Date	Specifies the date for the "Loan State Type."	Subject Loan	AtClosing (Mods)	N/A	XML Context	C R	IF MortgageModificationIndicator = "true"	This data point applies to LoanStateType of "AtClosing" for modified loans .	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
83	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	[Loan] State Type	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	AtClosing (Mods)	N/A	XML Context	C R	IF MortgageModificationIndicator = "true"	This instance of LoanStateType is for "AtClosing" for modified loans.	Enumerated	AtClosing
84	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityDate	[Loan Maturity] Date	The date when the loan is scheduled to be paid in full as reflected on the Note.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "true"	This data point is used for modified loans.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
85	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodCount	[Loan Maturity] Period Count	The scheduled number of periods (as defined by Loan Maturity Period Type) after which the loan will mature.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Indirect)	C R	IF MortgageModificationIndicator = "true"	Convert all periods to months and calculate the number of months. Use values below for number of years: 12 = 1 year 36 = 3 years 60 = 5 years 84 = 7 years 120 = 10 years 180 = 15 years 240 = 20 years 360 = 30 years 480 = 40 years This instance of LoanMaturityPeriod Count is always used in conjunction with LoanMaturityPeriod Type.	Numeric 3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
86	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE	MATURITY_RULE	LoanMaturityPeriodType	[Loan Maturity] Period Type	The unit of time used to define the period over which the loan matures. Used in conjunction with Loan Maturity Period Count.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Indirect)	C R	IF MortgageModificationIndicator = "true"	This instance of LoanMaturityPeriodType is always "Month" and is used in conjunction with LoanMaturityPeriodCount.	Enumerated	Month
87	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE	PAYMENT_RULE	ScheduledFirstPaymentDate	[Loan] Scheduled First Payment Date	The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "true"	This data point is the original first scheduled installment due based on the original note prior to any modifications taking place.	YYYY-MM-DD	
88	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	NoteAmount	[Loan] Note Amount	The amount to be repaid as disclosed on the note.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "true"	This data point is the original note amount prior to any modifications taking place.	Amount 10,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
89	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	NoteDate	[Loan] Note Date	The date on the note.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "true"	This data point is the original note date prior to any modifications taking place.	YYYY-MM-DD	
90	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	NoteRatePercent	[Loan] Note Rate	The actual interest rate as disclosed on the Note.	Subject Loan	AtClosing (Mods)	N/A	Legacy (Direct)	C R	IF MortgageModificationIndicator = "true"	This data point is the original note rate percent prior to any modifications taking place.	Percent 6,3	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
91	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN	LOAN	LoanRoleType	[Loan] Role Type	An attribute of LOAN used to identify the role the associated LOAN plays in the transaction.	Subject Loan	Current	N/A	XML Context	R	Required for all loans	This data point is an attribute of the LOAN container, and this instance of LoanRoleType is for "SubjectLoan."	Enumerated	SubjectLoan
92	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	CurrentInterestRatePercent	[Loan] Current Interest Rate	The current interest rate, expressed as a percent, for this loan.	Subject Loan	Current	N/A	Legacy (Direct)	R	Required for all loans		Percent 6,3	
93	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL	LOAN_DETAIL	MortgageModificationIndicator	[Loan] Modification Indicator	Indicates that a loan modification exists.	Subject Loan	Current	N/A	Legacy (Indirect)	R	Required for all loans		Boolean	true false
94	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifierType	[Loan] Identifier Type	The type of identifier used for a loan.	Subject Loan	Current	N/A	Legacy (Indirect)	R	Required for all loans	This instance of LoanIdentifierType is for AgencyCase and is used in conjunction with LoanIdentifier.	Enumerated	AgencyCase
95	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifier	[Loan] Identifier	The value of the identifier for the specified type.	Subject Loan	Current	N/A	Legacy (Direct)	C R	IF LoanIdentifierType = "AgencyCase"	This data point is used for the case identifier. Current values are restricted to 15 characters	String 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
96	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifierType	[Loan] Identifier Type	The type of identifier used for a loan.	Subject Loan	Current	N/A	Legacy (Indirect)	C R	IF Loan registered with MERS	This instance of LoanIdentifierType is for MERS_MIN and is used in conjunction with LoanIdentifier.	Enumerated	MERS_MIN
97	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifier	[Loan] Identifier	The value of the identifier for the specified type.	Subject Loan	Current	N/A	Legacy (Direct)	C R	IF LoanIdentifierType = "MERS_MIN"	This data point is used for the MERS/MIN identifier. Current values are restricted to 18 characters.	String 20	
98	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifierType	[Loan] Identifier Type	The type of identifier used for a loan.	Subject Loan	Current	N/A	Legacy (Indirect)	R	Required for all loans	This instance of LoanIdentifierType is for PoolIssuerLoan and is used in conjunction with LoanIdentifier.	Enumerated	PoolIssuerLoan
99	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifier	[Loan] Identifier	The value of the identifier for the specified type.	Subject Loan	Current	N/A	Legacy (Direct)	C R	IF LoanIdentifierType = "PoolIssuerLoan"	This data point is used for the Issuer's loan identifier. Current values are restricted to 15 characters.	String 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
100	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateDate	[Loan] State Date	Specifies the date for the "Loan State Type."	Subject Loan	Current	N/A	XML Context	R	Required for all loans	This is the date the data is retrieved from the issuer's delivery system.	YYYY-MM-DD	
101	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE	LOAN_STATE	LoanStateType	[Loan] State Type	Identifies the state in time for the information associated with this occurrence of LOAN.	Subject Loan	Current	N/A	XML Context	R	Required for all loans	This instance of LoanStateType is "Current."	Enumerated	Current
102	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION	MERS_REGISTRATION	MERSOriginalMortgageeOfRecordIndicator	[Loan] MOM of Record Indicator	Indicates whether the loan was originated with MERS as the original mortgagee of record (MOM).	Subject Loan	Current	N/A	Legacy (Direct)	R	Required for all loans		Boolean	true false
103	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL	PAYMENT_COMPONENT_BREAKOUT_DETAIL	PrincipalAndInterestPaymentAmount	[Loan] P&I Payment Amount	The principal and interest amount that is part of the total payment being reported.	Subject Loan	Current	N/A	Legacy (Direct)	R	Required for all loans	This data point provides current principal and interest payment amount and is required for all loans.	Amount 8,2	

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104	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	AggregateLoanCurtailmentAmount	[Loan] Aggregate Curtailment Amount	The total amount of principal that has been paid from origination to date over and above the scheduled principal amount.	Subject Loan	Current	N/A	Legacy (Direct)	R	Required for all loans	Provide zero for this data point if no curtailments exist.	Amount 9,2	
105	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	LastPaidInstallmentDueDate	[Loan] LPI Due Date	The due date of last paid installment (DDLPI) that had been collected for the mortgage.	Subject Loan	Current	N/A	Legacy (Direct)	C R	Per APM 11-12: If (Pooling Date(MM/YYYY) <= First Payment Date(MM/YYYY)) then DDLPI is Optional else DDLPI is Required		YYYY-MM-DD	
106	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY	PAYMENT_SUMMARY	UPBAmount	[Loan] UPB Amount	The current unpaid principal balance on the loan.	Subject Loan	Current	N/A	Legacy (Direct)	R	Required for all loans		Amount 10,2	
107	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL	MONETARY_EVENT_DETAIL	MonetaryEventAppliedDate	[Loan Monetary Event] Applied Date	The date that the loan monetary activity being reported was applied or the effective date for a back-dated activity.	Subject Loan	Current	N/A	Net New	O	IF curtailment exists	This data point is only used in the case of curtailments. The MONETARY_EVENT container may repeat for each curtailment.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
108	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL	MONETARY_EVENT_DETAIL	MonetaryEventGrossPrincipalAmount	[Loan Monetary Event] Gross Principal Amount	The portion of the payment being reported for a loan monetary event that is applied to principal.	Subject Loan	Current	N/A	Net New	O	IF curtailment exists	This data point is only used in the case of curtailments. The MONETARY_EVENT container may repeat for each curtailment.	Amount 9,2	
109	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL	MONETARY_EVENT_DETAIL	MonetaryEventType	[Loan Monetary Event] Type	Identifies type of monetary event that affects balances associated with a loan.	Subject Loan	Current	N/A	Net New	O	IF curtailment exists	This data point is only used in the case of curtailments. The MONETARY_EVENT container may repeat for each curtailment.	Enumerated	Other
109.1	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL	MONETARY_EVENT_DETAIL	MonetaryEventTypeOtherDescription	[Loan Monetary Event] Type	A free-form text field used to collect additional information when Other is selected for Monetary Event Type.	Subject Loan	Current	N/A	Net New	O	IF MonetaryEventType = "Other"	MonetaryEventTypeOtherDescription, when MonetaryEventType = "Other"\n\nThe MonetaryEventTypeOtherDescription = "CurtailmentToUPB"	String 100	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
110	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Borrower	XML Context	R	Required for all loans	This instance of PartyRoleType is "Borrower."	Enumerated	Borrower
111	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	FirstName	[Party] First Name	The first name of the individual represented by the parent object.	N/A	N/A	Borrower	Legacy (Direct)	C R	IF PartyRoleType = "Borrower" AND Borrower is an individual	This data point is used for borrower information. Provide this data point when BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s), if co-borrower(s) exist. If the borrower's name is a single name (instead of first name and last name), provide the text "Not Applicable" in the Borrower's First Name field.	String 25	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
112	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	LastName	[Party] Last Name	The last name of the individual represented by the parent object.	N/A	N/A	Borrower	Legacy (Direct)	C R	IF PartyRoleType = "Borrower" AND Borrower is an individual	This data point is used for borrower information. Provide this data point when BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s), if co-borrower(s) exist. If the borrower's name is a single name (instead of first name and last name), provide the single name in the Borrower's Last Name field.	String 25	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
113	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	MiddleName	[Party] Middle Name	The middle name of the individual represented by the parent object.	N/A	N/A	Borrower	Net New	O	IF PartyRoleType = "Borrower" AND Borrower is an individual AND middle name exists	This data point is used for borrower information. Provide this data point when BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s), if co-borrower(s) exist.	String 25	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
114	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME	NAME	SuffixName	[Party] Name Suffix	The name suffix of the individual represented by the parent object (e.g., JR = Junior, SR = Senior).	N/A	N/A	Borrower	Net New	C R	IF PartyRoleType = "Borrower" AND Borrower is an individual AND suffix exists	Use abbreviations This data point is used for borrower information. Provide this data point when BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s), if co-borrower(s) exist. Required and conditionally required Net New Data Points must be provided for all loans with NoteDate greater than January 31, 2016. For NoteDates greater than 1/31/2016, the omission of these Required and Conditionally Required Net New data points will cause a fatal error.	String 4	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
115	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL	BORROWER_DETAIL	BorrowerClassificationType	[Party] [Borrower] Classification Type	Indicates whether the borrower is the primary or a secondary borrower.	N/A	N/A	Borrower	XML Context	C R	IF PartyRoleType = "Borrower"	This data point is used for borrower information.	Enumerated	Primary Secondary

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116	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ CREDIT_SCORES/ CREDIT_SCORE/CREDIT_SCORE_DETAIL	CREDIT_SCORE_DETAIL	CreditScoreValue	[Party] Credit Score Value	Numeric credit score resulting from credit evaluation model.	N/A	N/A	Borrower	Legacy (Direct)	C R	IF PartyRoleType = "Borrower" AND CreditScoreValue exists AND BorrowerClassificationType = "Primary"	This data point is used for borrower information. Provide this data point when BorrowerClassificationType = "Primary." Multiple credit scores for primary borrower: For FHA and RD--Submit the median of three when three are available or the lesser of two scores when only two are available. For VA--Submit the median credit score For PIH--Credit score is not required. Per APM 10-16:Enter "100" if the credit bureau score cannot be derived. Enter "200" if a credit score was not required for this loan (999).	Numeric 3	

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117	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL	DECLARATION_DETAIL	BorrowerFirstTimeHomebuyerIndicator	[Party] [Borrower] First Time Homebuyer Indicator	Indicates that the borrower qualifies as a first time homebuyer as determined by the lender and/or the investor. (Note: The 3 year rule used in the Declarations alone is not sufficient).	N/A	N/A	Borrower	Legacy (Direct)	C R	IF PartyRoleType = "Borrower" AND Borrower is an individual AND LoanPurposeType = "Purchase" AND BorrowerClassificationType = "Primary" AND MortgageProgramType = "FHASingleFamily" OR "PIH" "SingleFamilyRHS" OR "VAGuaranteedInsured" OR "VAVendee"	This data point is required for all agency loans except FHA Single Family Title I. Provide this data point when BorrowerClassificationType = "Primary" for the Primary borrower information.	Boolean	true false

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118	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	[Party] [Taxpayer] Identifier Type	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Borrower	Legacy (Indirect)	C R	IF PartyRoleType = "Borrower"	This instance of TaxpayerIdentifierType is for the "SocialSecurityNumber" and is used in conjunction with BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s).	Enumerated	SocialSecurityNumber
119	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierValue	[Party] [Taxpayer] Identifier Value	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Borrower	Legacy (Direct)	C R	IF PartyRoleType = "Borrower" AND TaxpayerIdentifierType = "SocialSecurityNumber"	Numeric data only

This data point is the social security number for the borrower, and used in conjunction with BorrowerClassificationType = "Primary" for the Primary borrower information, and BorrowerClassificationType = "Secondary" for each (up to 4) co-borrower(s). | String 9 | |

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
120	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Document Custodian	XML Context	R	Required for all pools	PartyRoleType = "DocumentCustodian"

This data point is used in conjunction with PartyRoleIdentifier. | Enumerated | DocumentCustodian |
| 121 | MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | PARTY_ROLE_IDENTIFIER | PartyRoleIdentifier | [Party] [Party Role] Identifier | The unique identifier assigned to the party role. | N/A | N/A | Document Custodian | Legacy (Direct) | C R | IF PartyRoleType = "DocumentCustodian" | Provide 6 digits with 3 leading zeroes, e.g. 000555

This data point is used for the document custodian identifier. | String 20 | |
| 122 | MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | ROLE_DETAIL | PartyRoleType | [Party] [Party Role] Type | Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction. | N/A | N/A | Investor | XML Context | R | Required for all pools | PartyRoleType = "Investor"

This data point is used in conjunction with FullName. | Enumerated | Investor |

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123	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LEGAL_ENTITY_DETAIL	FullName	[Party] Full Name	The unparsed name of either an individual or a legal entity.	N/A	N/A	Investor	Net New	O	IF PartyRoleType = "Investor"	Used to identify the subscriber(s). This data point is used for the investor.	String 20	
124	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	LoanOriginator	XML Context	R	Required for all loans	PartyRoleType = "LoanOriginator " This data point is used in conjunction with LoanOriginatorType.	Enumerated	LoanOriginator
125	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR	LOAN_ORIGINATOR	LoanOriginatorType	[Party] Loan Orginator Type	Specifies the type of party that originated the loan.	N/A	N/A	LoanOriginator	Legacy (Direct)	R	Required for all loans	This data point is used in conjunction with PartyRoleType="LoanOriginator."	Enumerated	Broker Correspondent Lender
126	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	PoolIssuer	XML Context	R	Required for all pools	PartyRoleType = "PoolIssuer" This data point is used in conjunction with PartyRoleIdentifier.	Enumerated	PoolIssuer

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
127	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	[Party] [Party Role] Identifier	The unique identifier assigned to the party role.	N/A	N/A	PoolIssuer	Legacy (Direct)	C R	IF PartyRoleType = "PoolIssuer"	The 4 character Identifier assigned by GNMA to identify the Pool Issuer, including an Issuer who immediately transfers a pool (i.e. Transferor). This data point is used or the Issuer identifier.	String 20	
128	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	PoolIssuerTransferee	XML Context	C R	IF PoolConcurrentTransferIndicator = "true"	This data point is used in conjunction with PartyRoleIdentifier for the pool issuer transferee.	Enumerated	PoolIssuerTransferee

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
129	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	[Party] [Party Role] Identifier	The unique identifier assigned to the party role.	N/A	N/A	PoolIssuerTransferee	Legacy (Direct)	C R	IF PartyRoleType = "PoolIssuerTransferee"	The 4 character identifier number assigned to the new Issuer the pool is being transferred to (transferee).	String 20	
130	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Servicer	XML Context	C R	IF Subservicer exits	This data point is used to identify the Subservicer.	Enumerated	Servicer
131	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER	PARTY_ROLE_IDENTIFIER	PartyRoleIdentifier	[Party] [Party Role] Identifier	The unique identifier assigned to the party role.	N/A	N/A	Servicer	Legacy (Direct)	C R	IF PartyRoleType = "Servicer" AND ServicerType = "Subservicer"	This data point is used to identify the Subservicer. The current values are restricted to a 4 characters.	String 20	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
132	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/SERVICER	SERVICER	ServicerType	[Party] Servicer Type	Specifies the type of servicer.	N/A	N/A	Servicer	Legacy (Indirect)	C R	IF PartyRoleType = "Servicer"	This data point identifies the Servicer as the Subservicer.	Enumerated	Subservicer
133	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	ROLE_DETAIL	PartyRoleType	[Party] [Party Role] Type	Identifies the role that the party plays in the transaction. Parties may be either a person or legal entity. A party may play multiple roles in a transaction.	N/A	N/A	Trust	XML Context	C R	IF (PoolClassType = "GNMAI") OR (PoolClassType ="GNMAII " AND PoolStructureType = "SingleIssuer")	This data point is used in conjunction with PartyRoleIdentifier for trust and applies to GNMA I or GNMA II custom pools.	Enumerated	Trust

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
134	MESSAGE/DEAL_S ETS/DEAL_SET/PA RTIES/PARTY/TAX PAYER_IDENTIFIE RS/TAXPAYER_IDE NTIFIER	TAXPAYER_IDE NTIFIER	TaxpayerIdentifier Type	[Party] [Taxpayer] Identifier Type	Specifies the type of identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or the IRS. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	N/A	N/A	Trust	Legacy (Indirect)	C R	IF PartyRoleType = "Trust"	This data point is used for trust, and applies to GNMA I or GNMA II custom pools.	Enumerated	EmployerIdentific ationNumber
135	MESSAGE/DEAL_S ETS/DEAL_SET/PA RTIES/PARTY/TAX PAYER_IDENTIFIE RS/TAXPAYER_IDE NTIFIER	TAXPAYER_IDE NTIFIER	TaxpayerIdentifier Value	[Party] [Taxpayer] Identifier Value	The value of the taxpayer identifier as assigned by the IRS to the individual or legal entity.	N/A	N/A	Trust	Legacy (Direct)	C R	IF PartyRoleType = "Trust" AND TaxpayerIdentifierT ype = "EmployerIdentifica tionNumber"	Numeric data only This data point is used for trust.	String 9	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionality	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
136	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE	POOL_CERTIFICATE	PoolCertificateInitialPaymentDate	[Pool] Certificate Initial Payment Date	The date that the first payment is due to the security holder for the certificate.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	This data point refers to the security not the certificate.	YYYY-MM-DD	
137	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	AmortizationType	[Pool] Amortization Type	A classification or description of a loan or a group of loans generally based on the changeability of the rate or payment over time.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	All loans in a pool must have the same AmortizationType. Amortization type can be determined based on the PoolSuffixIdentifier	Enumerated	AdjustableRate Fixed GPM GEM
138	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	GovernmentBondFinanceIndicator	[Pool] [Government Bond] Finance Indicator	Indicates that the pool is to back securities for use as collateral for a state or local housing bond financing program (BFP).	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This data point is used in conjunction with GovernmentBondFinancingProgramType and GovernmentBondFinancingProgramName.	Boolean	true false
139	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	GovernmentBondFinancingProgramType	[Pool] [Government Bond] Financing Program Type	Type of state or local housing bond financing program (BFP).	N/A	N/A	N/A	Legacy (Direct)	C R	IF GovernmentBondFinanceIndicator = "true"	This data point is used in conjunction with GovernmentBondFinancingProgramName.	Enumerated	BuilderBond ConsolidatedBond FinalBond

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
140	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER	POOL_DETAIL	GovernmentBondFinancingProgramName	[Pool] [Government Bond] Financing Program Name	The name of the state or local agency housing program.	N/A	N/A	N/A	Legacy (Direct)	CR	IF GovernmentBondFinanceIndicator = "true"	This data point is used in conjunction with GovernmentBondFinancingProgramType.	String 144	
141	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolClassType	[Pool] Class Type	Indicates the type of pool and its guarantor (if any).	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools		Enumerated	GNMAI GNMAII
142	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolConcurrentTransferIndicator	[Pool] Concurrent Transfer Indicator	When true, indicates that the pool will be immediately transferred upon pool issuance.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools	This data point indicates if the pool is a Pool Issuer Immediate Transfer (PIIT) upon issuance. This data point is used in conjunction with PartyRoleType="PoolIssuerTransferee" and PartyRoleIdentifier.	Boolean	true false

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
143	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolCurrentLoanCount	[Pool] Current Loan Count	The current number of mortgages in the pool with principal balances as of the last cutoff.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	PoolCurrentLoanCount is as of pool issuance.	Numeric 5	
144	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolCurrentPrincipalBalanceAmount	[Pool] Current Principal Balance	Total dollar amount of the remaining unpaid principal balance for a pool of mortgages as of the last cutoff.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	PoolCurrentPrincipalBalanceAmount is as of pool issuance and only acceptable amount are whole dollars.	Amount 15,0	
145	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIdentifier	[Pool] Identifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable fields.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	This field is used to capture both pool numbers and loan package numbers. Include leading zeros if less than 6 digits.	String 6	
146	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolingMethodType	[Pool] Method Type	Indicates the timing of the remittance of the scheduled principal and interest payment from the servicer to the certificate holders of a particular pool.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools		Enumerated	ConcurrentDate InternalReserve

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
147	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolInterestAdjustmentEffectiveDate	[Pool] Interest Adjustment Effective Date	The date the pool interest rate changes.	N/A	N/A	N/A	Legacy (Direct)	C R	For Pools, IF AmortizationType = "AdjustableRate"	Enumerations always YYYY-01-01, YYYY-04-01, YYYY-07-01, YYYY-10-01. The CFPB has changed the look-back period associated with ARM loan interest rates from 30 to 45 days. Loans originated prior to January 10, 2015 that have a 30 day look-back period may continue to be pooled through and including March 1, 2015 issuances. Loans originated on or after January 10, 2015 must have a 45 day look-back period, and may be pooled beginning with April 1, 2015 issuances.	YYYY-MM-DD	
148	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolIssueDate	[Pool] Issue Date	The date a mortgage backed security is issued to investors.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	The pool issue date must be the first day of the month when the pool is issued.	YYYY-MM-DD	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
149	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMarginRatePercent	[Pool] Margin Rate	The factor that is added to the ARM index value to calculate the pool accrual rate.	N/A	N/A	N/A	Legacy (Direct)	C R	For Pools, IF AmortizationType = "AdjustableRate"	For ARM Pools only, the margin used to adjust the security rate.	Percent 6,3	
150	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolMaturityDate	[Pool] Maturity Date	The date the final payment is due on the pool. The pool maturity date is typically 15 to 45 days after the maturity date of the latest maturing mortgage in the mortgage-backed security.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools		YYYY-MM-DD	
151	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSecurityIssueDateInterestRatePercent	[Pool] Security Issue Date Interest Rate	The security interest rate, expressed as a percent, for the pool as of the security issue date.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools	The interest rate for the pool as of the security issue date.	Percent 6,3	
152	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolStructureType	[Pool] Structure Type	Denotes the type of mortgage backed security structure.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools		Enumerated	MultipleIssuer SingleIssuer

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
153	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolSuffixIdentifier	[Pool] Suffix Identifier	Suffix associated with the pool identifier.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools		Enumerated	See Enumerations Tab
154	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/ EXTENSION/OTHER	POOL_DETAIL	PoolMaturityPeriodCount	[Pool] Maturity Period	The scheduled number of periods (as defined by PoolMaturityPeriodType) after which the pool will mature.	N/A	N/A	N/A	Legacy (Direct)	R	Required for all pools		Numeric 3	
155	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/ EXTENSION/OTHER	POOL_DETAIL	PoolMaturityPeriodType	[Pool] Maturity Period Type	The unit of time used to define the period over which the loan matures. Used in conjunction with PoolMaturityPeriodCount.	N/A	N/A	N/A	Legacy (Indirect)	R	Required for all pools		Enumerated	Month
156	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/ EXTENSION/OTHER/CONSOLIDATED _POOLS/CONSOLIDATED_POOL	CONSOLIDATED _POOL	PoolCurrentPrincipalBalanceAmount	[Pool] Current Principal Balance	Total dollar amount of the remaining unpaid principal balance for a pool of mortgages as of the last cutoff.	N/A	N/A	N/A	Legacy (Direct)	C R	IF GovernmentBondFinancingProgramType = ConsolidatedBond	This field is used for consolidated bonds. The CONSOLIDATED_POOL container repeats for each consolidated bond pool.	Amount 13,2	

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
157	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/CONSOLIDATED_POOLS/CONSOLIDATED_POOL	CONSOLIDATED_POOL	PoolIdentifier	[Pool] Identifier	The unique identifier for a group or pool of loans. May include relevant prefix and suffix when not parsed into applicable fields.	N/A	N/A	N/A	Legacy (Direct)	C R	IF GovernmentBondFinancingProgramType = ConsolidatedBond	This field is used for consolidated bonds. The CONSOLIDATED_POOL container repeats for each consolidated bond pool.	String 6	

6 MISMO Data Points Export Only

Sort ID	Xpath	Parent Container	MISMO Data Point Name	Business Name	MISMO Definition	Loan Role Type	Loan State Type	Party Role Type	Net New / XML Context / Legacy (Direct OR Indirect)	Conditionalit	PDD Conditionality Details	PDD Implementation Notes	PDD Accepted Data Format	PDD Supported Enumerations
E1	MESSAGE/DEAL_SE TS/DEAL_SET/PART IES/PARTY/ADDRES SES/ADDRESS	ADDRESS	AddressLineText	[Address] Address Line	The address with the address number, pre-directional, street name, post-directional, address unit designators and address unit value.	N/A	N/A	Document Custodian	Legacy (Direct)	E	Export Only	This is the property address where PartyRoleType = "DocumentCustodian." \n\n This data point is used in conjunction with PartyRoleIdentifier.	String 40	
E2	MESSAGE/DEAL_SE TS/DEAL_SET/PART IES/PARTY/ADDRES SES/ADDRESS	ADDRESS	CityName	[Address] City Name	The name of the city.	N/A	N/A	Document Custodian	Legacy (Direct)	E	Export Only	PartyRoleType = "DocumentCustodian." \n\n This data point is used in conjunction with PartyRoleIdentifier.	String 21	
E3	MESSAGE/DEAL_SE TS/DEAL_SET/PART IES/PARTY/ADDRES SES/ADDRESS	ADDRESS	PostalCode	[Address] Postal Code	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	N/A	N/A	Document Custodian	Legacy (Direct)	E	Export Only	The PostalCode can be either 5 or 9 digits. Do not include dashes. If providing 5 digits, do not include leading zeros. PartyRoleType = "DocumentCustodian." \n\n This data point is used in conjunction with PartyRoleIdentifier.	String 9	

E4	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ADDRESSES/ADDRESS	ADDRESS	StateCode	[Address] State Code	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory.	N/A	N/A	Document Custodian	Legacy (Direct)	E	Export Only	PartyRoleType = "DocumentCustodian" This data point is used in conjunction with PartyRoleIdentifier.	String 2	
E5	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifierType	[Loan] Identifier Type	The type of identifier used for a loan.	Subject Loan	Current	N/A	Legacy (Indirect)	E	Export Only	LoanIdentifierType = "Other"	Enumerated	AgencyCase MERS_MIN PoolIssuerLoan Other
E6	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifierTypeOtherDescription	[Loan] Identifier Type Other Description	A free-form text field used to collect additional information when Other is selected for LoanIdentifierType.	Subject Loan	Current	N/A	Legacy (Indirect)	E	Export Only IF LoanIdentifierType = "Other"	The LoanIdentifierTypeOtherDescription = "GinnieMaeUniqueLoanIdentifier"	String 100	
E7	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LOAN_IDENTIFIER	LoanIdentifier	[Loan] Identifier	The value of the identifier for the specified type.	Subject Loan	Current	N/A	Legacy (Direct)	E	Export Only IF LoanIdentifierType = "Other"		String 20	
E8	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER	POOL_DETAIL	PoolEditStatusIndicator	[Pool] Edit Status Indicator	When true, indicates that the pool edit status is approved.	N/A	N/A	N/A	Legacy (Direct)	E	Export Only	If PoolEditStatusIndicator = "true", then the pool has been successfully edited. If PoolEditStatusIndicator = "false", then the pool has not been successfully edited.	Boolean	true false
E9	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER	POOL_DETAIL	PoolTransferStatusType	[Pool] Transfer Status Type	Describes the transfer status of new pools.	N/A	N/A	N/A	Legacy (Direct)	E	Export Only		Enumerated	See Enumerations Tab
E10	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/PO	POOL_STATUS	PoolCertificationDate	[Pool] Certification Date	The date a Document Custodian provides official certification of a pool.	N/A	N/A	N/A	Legacy (Direct)	E	Export Only	If PoolStatusIdentifierType = PoolCertificationNumb	YYYY-MM-DD	

	OL_STATUSES/POOL_STATUS												er, then PoolCertificationDate is a required field		
E1 1	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_STATUSES/POOL_STATUS	POOL_STATUS	PoolCertificationType	[Pool] Certification Type	The type of certification performed on a pool.	N/A	N/A	N/A	Legacy (Indirect)	E	Export Only	PoolCertificationType is used in conjunction with PoolStatusIdentifierType and PoolStatusIdentifier.	Enumerated	InitialCertification FinalCertification
E1 2	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_STATUSES/POOL_STATUS	POOL_STATUS	PoolStatusIdentifier	[Pool] Status Identifier	The value of the identifier for the specified Pool Status Identifier Type.	N/A	N/A	N/A	Legacy (Direct)	E	Export Only	PoolStatusIdentifier is used in conjunction with PoolStatusIdentifierType.	String 32	
E1 3	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_STATUSES/POOL_STATUS	POOL_STATUS	PoolStatusIdentifierType	[Pool] Status Identifier Type	The type of identifier used for a Pool Status.	N/A	N/A	N/A	Legacy (Indirect)	E	Export Only	PoolStatusIdentifierType is used in conjunction with PoolStatusIdentifier.	Enumerated	See Enumerations Tab
E1 4	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL	POOL_DETAIL	PoolGuarantyFeeRatePercent	[Pool] Guaranty Fee Rate Percent	The percentage of the guaranty fee rate that applies to loans in the pool that do not have a rate specified at the individual loan level.	N/A	N/A	N/A	Legacy (Direct)	E	Export Only	This data point represents the percentage used to determine the monthly fee paid by the pool issuer to the pool guarantor. This data field is available for export exclusively. Import of this data field is not permitted.	Percent (2,0)	

7 Enumerations

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
ACHBankAccountPurposeType	PrincipalAndInterest	PrincipalAndInterest	
	Settlement	Settlement	
	TaxesAndInsurance	TaxesAndInsurance	
AdjustmentRuleType	First	First	
	Subsequent	Subsequent	
AmortizationType	AdjustableRate	A mortgage that allows the lender to adjust the interest rate in accordance with a specified index periodically.	1
	Fixed	A mortgage in which the interest rate and payments remain the same for the life of the loan.	2
	GEM	GEM (Growing Equity Mortgage) - A graduated payment mortgage in which increases in a borrowers mortgage payments are used to accelerate reduction of principal on the mortgage. Due to increased payment, the borrower acquires equity more rapidly and retires the debt earlier.	3
	GPM	GPM - (Graduated Payment Mortgage) A type of flexible payment mortgage where the payments increase for a specified period of time and then level off. Usually involves negative amortization.	4
BorrowerClassificationType	Primary	Primary	
	Secondary	Also known as co-borrower	

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
CertificateType	SerialNote	Serial Note	
ConstructionMethodType	Manufactured	A factory built dwelling built in compliance with the Federal Manufactured Home Construction and Safety Standards in effect at the time the home was manufactured as evidenced by the HUD label. (HUD Code Home)	MH
	Other	Other	
	SiteBuilt	Describes construction process, indicating that most elements are created at the homes permanent site. May include some prefabricated components.	
DocumentFormPublisherNumberIdentifier	11711A	11711 A	
FundsType	BridgeLoan	BridgeLoan	
	CashOrOtherEquity	CashOrOtherEquity	
	CashOnHand	CashOnHand	
	CheckingSavings	CheckingSavings	
	Contribution	Contribution	
	CreditCard	CreditCard	
	DepositOnSalesContract	DepositOnSalesContract	
	EquityOnPendingSale	EquityOnPendingSale	
	EquityOnSoldProperty	EquityOnSoldProperty	

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	EquityOnSubjectProperty	EquityOnSubjectProperty	
	ForgivableSecuredLoan	ForgivableSecuredLoan	
	GiftFunds	GiftFunds	1
	HousingRelocation	HousingRelocation	
	LifeInsuranceCashValue	LifeInsuranceCashValue	
	LotEquity	LotEquity	
	Other	Other	2
	PledgedCollateral	PledgedCollateral	
	PremiumFunds	PremiumFunds	
	RentWithOptionToPurchase	RentWithOptionToPurchase	
	RetirementFunds	RetirementFunds	
	SaleOfChattel	SaleOfChattel	
	SalesPriceAdjustment	SalesPriceAdjustment	
	SecondaryFinancing	SecondaryFinancing	
	SecuredBorrowedFunds	SecuredBorrowedFunds	
	StocksAndBonds	StocksAndBonds	
	SweatEquity	SweatEquity	

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	TradeEquity	TradeEquity	
	TrustFunds	TrustFunds	
	UnsecuredBorrowedFunds	UnsecuredBorrowedFunds	
GovernmentBondFinancingProgramType	BuilderBond	BuilderBond	B
	FinalBond	FinalBond	F
	ConsolidatedBond	ConsolidatedBond	C
PoolStatusIdentifierType	PoolCertificationNumber	Pool Certification Number	FCN = File Certification Number
	PoolRejectionNumber	Pool Reject Number	
	PoolTransmissionNumber	Pool Transmission Number	FTN = File Transmission Number
GovernmentRefinanceType	FullDocumentation	FullDocumentation	
	InterestRateReductionRefinanceLoan	InterestRateReductionRefinanceLoan	
	Other	Other	
	StreamlineWithAppraisal	StreamlineWithAppraisal	
	StreamlineWithoutAppraisal	StreamlineWithoutAppraisal	
IndexType	ConstantMaturityTreasury	Often referred to as CMT	C = Constant Maturity Treasury

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	LIBOR	London Interbank Offered Rate	L = London Interbank Offered Rate
LoanIdentifierType	AgencyCase	An identifier assigned by a government agency (for example FHA Case Number, VA Case Number). The identifier is used by the agency to identify a loan.	
	MERS_MIN	Number used by MERS to identify loans. Referred to as the MIN, Mortgage Identification Number.	
	PoolIssuerLoan	A unique identifier assigned by the Pool Issuer	
	Other	The unique loan identifier assigned to the loan by Ginnie Mae. This is used for Export only.	
LoanMaturityPeriodType	Month	Month	
LoanModificationActionType	HAMP	A modification action initiated under the Home Affordable Modification Program	3. Loan Mod - HAMP
	Other	Other	4. Loan Mod - non-HAMP
LoanOriginatorType	Broker	Broker	1 = Broker
	Correspondent	Correspondent	2 = Correspondent
	Lender	Lender	3 = Retail
LoanPurposeType	Purchase	A loan made in association with the original purchase of a piece of property.	1. Purchase

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	Refinance	The repayment of a debt from proceeds of a new loan using the same property as security or a mortgage secured by a property previously owned free and clear by the Borrower.	2. Refinance
LoanRoleType	SubjectLoan	The loan that is the object of the transaction, upon which the receiving business partner will take some action.	
LoanStateType	AtClosing	A snapshot of the loan data at the completion of the closing process. This is sometimes referred to as original.	
	AtModification	For loans which undergo term modifications not originally specified in the note, a snapshot of the loan data at the time the new note terms become effective.	
	Current	A snapshot of the loan data as of the Loan State Date.	
MonetaryEventType	Other	Other	
MortgageProgramType	FHASingleFamily	FHA Single Family Loan	1 = FHA Single Family
	FHATitleI	FHA Title I Loan	6 = FHA Title I
	PIH	PIH	8 = 184
	SingleFamilyRHS	Single Family RHS Loan	3 = Single Family RHS
	VAGuaranteedInsured	VA Guaranteed Insured Loan	2 = VA Guaranteed Insured
	VAVendee	VA Vendee Loan	4 = VA Vendee

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
MortgageType	FHA	A loan originated in accordance with the guidelines of HUD's Federal Housing Administration, a federal agency that provides mortgage insurance on single-family, multifamily, manufactured homes and hospital loans made by FHA-approved lenders throughout the United States and its territories.	F = FHA (Federal Housing Administration)
	PublicAndIndianHousing	A loan originated in accordance with the guidelines of HUD's Office of Native American Programs, which provides safe and affordable housing for lower-income Native American, Alaska Native and Native Hawaiian families.	N = NA (Native American)
	USDARuralDevelopment	A loan originated in accordance with the guidelines of the USDA Rural Development Agency's Housing and Community Facilities Program, which provides funding for single family homes in rural communities.	M = RHS/RD (Rural Housing Service/Rural Development)
	VA	A loan originated in accordance with the guidelines of the Department of Veterans Affairs' Loan Guaranty Home Loan Program, which guarantees loans made by private lenders, such as banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home which must be for their own personal occupancy.	V = VA (Veterans Administration)
PartyRoleType	Borrower	Borrower	
	DocumentCustodian	DocumentCustodian	

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	Investor	Investor	
	LoanOriginator	LoanOriginator	
	PoolIssuer	PoolIssuer	
	PoolIssuerTransferee	PoolIssuerTransferee	
	Trust	Trust	
	Servicer	Servicer	
PoolClassType	GNMAI	Ginnie Mae I Pool	X = GinnieMae I
	GNMAII	Ginnie Mae II Pool	M = GinnieMae II (Multi-Issuer) C = GinnieMae II (Custom)
PoolingMethodType	ConcurrentDate	Payments are remitted to investors 15 days after the loan scheduled due date.	CD = Concurrent Date
	InternalReserve	Payments are remitted to investors 45 days after due date.	IR = Internal Reserve
PoolMaturityPeriodType	Month	Month	
PoolStructureType	MultipleIssuer	Indicates a pool originated by multiple parties to back a single issuance of securities	M = GinnieMae II (Multi-Issuer)
	SingleIssuer	Indicates a pool originated by a single party to back a single issuance of securities	C = GinnieMae II (Custom)
PoolSuffixIdentifier	AF	AdjustableRateMortgageFiveYearCMT	AF

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	AQ	AdjustableRateMortgageOneYearCMT	AQ
	AR	AdjustableRateMortgageOneYearCMT	AR
	AS	AdjustableRateMortgageSevenYearCMT	AS
	AT	AdjustableRateMortgageThreeYearCMT	AT
	AX	AdjustableRateMortgageTenYearCMT	AX
	BD	BuydownMortgage	BD
	FB	AdjustableRateMortgageFiveYearLibor	FB
	FL	AdjustableRateMortgageFiveYearLibor	FL
	FS	FHASecure	FS
	FT	AdjustableRateMortgageFiveYearCMT	FT
	GA	GrowingEquityIncreaseAnnuallyAtFourPercent	GA
	GD	GrowingEquityIncreaseAnnually	GD
	GP	GraduatedPaymentNoIncreaseFirstFiveYears	GP
	GT	GraduatedPaymentNoIncreaseFirstTenYears	GT
	JM	High Balance Loan	JM
	MH	ManufacturedHome	MH
	QL	AdjustableRateMortgageOneYearLibor	QL

MISMO Data Point Name	MISMO Supported Enumerations	MISMO Definition	Ginnie Mae Legacy Enumerations
	RL	AdjustableRateMortgageOneYearLibor	RL
	SF	SingleFamilyFixedRate	SF
	SL	AdjustableRateMortgageSevenYearLibor	SL
	SN	Serial Note	SN
	TL	AdjustableRateMortgageThreeYearLibor	TL
	XL	AdjustableRateMortgageTenYearLibor	XL
RefinanceCashOutDeterminationType	CashOut	CashOut	2 - Cash Out
	NoCashOut	NoCashOut	1 - Not Streamlined, Not Cash Out
ServicerType	Subservicer	Subservicer	
TaxPayerIdentifierType	EmployerIdentificationNumber	EmployerIdentificationNumber	
	SocialSecurityNumber	SocialSecurityNumber	

8 Cardinality

Legend	
	XPath
	Parent Container
	Repeatable Container
	MISMO Data Point
Required containers have a MIN=1, Conditionally Required containers have a MIN=0, and Optional Containers have a MIN=0 and a MAX=0	
*Note: MAX values are greater than zero and will be determined based on business requirements of the new SF module.	
*Note: Numeric-only Sort ID values refer to Chapter 5 MISMO Data Points; Sort ID values beginning with "E" refer to Chapter 6 MISMO Data Points Export Only.	

Implementation Guide for PoolDelivery Data - Cardinality			
Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
	MESSAGE	1	1
1	MISMOReferenceModelIdentifier		
	.ABOUT_VERSIONS	1	1
	..ABOUT_VERSION	1	1
XPath	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION		
2	AboutVersionIdentifier		
3	CreatedDatetime		
	.DEAL_SETS	1	1
	..DEAL_SET	1	∞*

Sort ID	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	…..ACH	1	1
	…EXTENSION	1	1
	….OTHER	1	1
	…..ACHS	1	1
	...ACH <A minimum of two instances of this container must be delivered: One with ACHBankAccountPurposeType = "TaxesAndInsurance", one with ACHBankAccountPurposeType = "PrincipalAndInterest". This container may be repeated additionally for each "TaxesAndInsurance" account.>	2	20
XPath	MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH		
4, 7	ACHBankAccountPurposeType		
5, 8	ACH_ABARoutingAndTransitIdentifier		
6, 9	ACHBankAccountIdentifier		
	...EXTENSION	1	1
	....OTHER	1	1
	....:DOCUMENT_SPECIFIC_DATA_SETS	1	1
	....:.DOCUMENT_SPECIFIC_DATA_SET	1	1
	....:..EXTENSION	1	1
	....:…OTHER	1	1
	....:..DOCUMENT_CERTIFICATIONS	1	1
	....:...DOCUMENT_CERTIFICATION	1	1
	....:….DOCUMENT_CERTIFICATION_DETAIL	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**		**Ginnie Mae Cardinality**
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL		
10	DocumentFormPublisherNumberIdentifier		
11	DocumentRequiredIndicator		
12	DocumentSubmissionIndicator		
	....:SECURITIES	1	1
	....:.SECURITY	1	1
	....:..SECURITY_CERTIFICATES	0	1
	....:...SECURITY_CERTIFICATE	100	200
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_CERTIFICATES/SECURITY_CERTIFICATE		
13	CertificateType		
14	CertificateIdentifier		
15	CertificateMaturityDate		
16	CertificatePrincipalBalanceAmount		
	....:..SECURITY_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL		
17	SecurityTradeBookEntryDate		
	....:..SECURITY_INVESTORS	1	1
	....:...SECURITY_INVESTOR	1	10000
	....:.....ACH <Only for ACHBankAccountPurposeType = "Settlement">	1	1

Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	Implementation Guide for PoolDelivery Data - Cardinality		
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH		
18	ACHBankAccountPurposeType		
19	ACH_ABARoutingAndTransitIdentifier		
20	ACHBankAccountIdentifier		
21	ACHInstitutionTelegraphicAbbreviationName		
22	ACHReceiverSubaccountName		
	....:....:EXTENSION	1	1
	....:....:.OTHER	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER		
23	ACHBankAccountDescription		
	....:...INVESTOR_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL		
24	SecurityOriginalSubscriptionAmount		
	...DEALS	1	1
	....DEAL	1	99999
	....:COLLATERALS	1	1
	....:.COLLATERAL	1	1
	....:..SUBJECT_PROPERTY	1	1
	....:...ADDRESS	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS		
25	AddressLineText		
26	CityName		
27	PostalCode		
28	StateCode		
	....:...PROPERTY_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL		
29	ConstructionMethodType		
30	ConstructionMethodTypeOtherDescription		
31	FinancedUnitCount		
	....:...PROPERTY_VALUATIONS	0	0
	....:....PROPERTY_VALUATION	0	0
	....:....:PROPERTY_VALUATION_DETAIL	0	0
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL		
32	PropertyValuationAmount		
33	PropertyValuationEffectiveDate		
	....:LOANS	1	1
	....:.COMBINED_LTVS	1	1
	....:..COMBINED_LTV	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV		
34	CombinedLTVRatioPercent		
	....:.LOAN <LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing" (Non-Modifications) OR LoanRoleType = "SubjectLoan" and LoanStateType = "AtModification">	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN		
35	LoanRoleType		
	....:..ADJUSTMENT	0	1
	....:...INTEREST_RATE_ADJUSTMENT	0	1
	....:....INDEX_RULES	0	1
	....:....:INDEX_RULE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE		
36	IndexType		
36.1	InterestAndPaymentAdjustmentIndexLeadDaysCount		
	....:....INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE		
37	CeilingRatePercent		
38	FloorRatePercent		
39	MarginRatePercent		
	....:....INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES	0	1

Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	....:....:INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE <If required, two instances of this container must be delivered: One with AdjustmentRuleType = "First" to describe the initial adjustment structure and caps and one with AdjustmentRuleType = "Subsequent" to identify the periodic adjustment structure and caps.>	0	2
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE		
40, 41	AdjustmentRuleType		
42, 43	PerChangeMaximumDecreaseRatePercent		
44, 45	PerChangeMaximumIncreaseRatePercent		
46	PerChangeRateAdjustmentEffectiveDate		
	....:...PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT	0	0
	....:...PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES	0	1
	....:....:PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE		
47	AdjustmentRuleType		
48	PerChangePrincipalAndInterestPaymentAdjustmentPercent		
	....:..AMORTIZATION	1	1
	....:...AMORTIZATION_RULE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE		
49	AmortizationType		

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	....:..DOCUMENT_SPECIFIC_DATA_SETS	0	0
	....:...DOCUMENT_SPECIFIC_DATA_SET	0	0
	....:....URLA	0	0
	....:....:URLA_DETAIL	0	0
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL		
50	PurchasePriceAmount		
	....:..DOWN_PAYMENTS	0	1
	....:...DOWN_PAYMENT	0	29
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT		
51	DownPaymentAmount		
52	FundsType		
53	FundsTypeOtherDescription		
	....:..GOVERNMENT_LOAN	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN		
54	GovernmentRefinanceType		
55	GovernmentRefinanceTypeOtherDescription		
	....:...EXTENSION	1	1
	....:....OTHER	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER		
56	GovernmentAnnualPremiumAmount		
57	GovernmentAnnualPremiumPercent		
58	GovernmentUpfrontPremiumAmount		
59	GovernmentUpfrontPremiumPercent		
60	GuarantyAmount		
61	GuarantyPercent		
	....:..LOAN_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL		
62	ApplicationReceivedDate		
63	BuydownTemporarySubsidyFundingIndicator		
	....:..LOAN_STATE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE		
64	LoanStateDate		
65	LoanStateType		
	....:..LTV	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV		
66	LTVRatioPercent		

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
	....:..MATURITY	1	1
	....:...MATURITY_RULE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE		
67	LoanMaturityDate		
68	LoanMaturityPeriodCount		
69	LoanMaturityPeriodType		
	....:..MODIFICATIONS <Container required only for modified loans.>	0	1
	....:...MODIFICATION	0	1
	....:....MODIFICATION_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL		
75	LoanModificationActionType		
76	LoanModificationActionTypeOtherDescription		
77	LoanModificationEffectiveDate		
	....:..PAYMENT	1	1
	....:...PAYMENT_RULE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE		
70	ScheduledFirstPaymentDate		
	....:..QUALIFICATION	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION		
71	TotalDebtExpenseRatioPercent		
	....:..REFINANCE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE		
78	RefinanceCashOutDeterminationType		
	....:..TERMS_OF_LOAN	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN		
79	LoanPurposeType		
72	MortgageType		
73	NoteAmount		
80	NoteDate		
	....:…EXTENSION	0	1
	....:....OTHER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER		
74	MortgageProgramType		
	....:.LOAN <LoanRoleType = "SubjectLoan" and LoanStateType = "AtClosing" Submit for Modified Mortgages only to provide data about the original loan prior to modification>	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN		
81	LoanRoleType		

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	....:..LOAN_STATE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE		
82	LoanStateDate		
83	LoanStateType		
	....:..MATURITY	0	1
	....:...MATURITY_RULE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE		
84	LoanMaturityDate		
85	LoanMaturityPeriodCount		
86	LoanMaturityPeriodType		
	....:..PAYMENT	0	1
	....:...PAYMENT_RULE	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE		
87	ScheduledFirstPaymentDate		
	....:..TERMS_OF_LOAN	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN		
88	NoteAmount		
89	NoteDate		
90	NoteRatePercent		
	....:.LOAN <LoanRoleType = "SubjectLoan" and LoanStateType = "Current">	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN		
91	LoanRoleType		
	....:..LOAN_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL		
92	CurrentInterestRatePercent		
93	MortgageModificationIndicator		
	....:..LOAN_IDENTIFIERS	1	1
	....:...LOAN_IDENTIFIER	1	4
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER		
95, 97, 99, E7	LoanIdentifier		
94, 96, 98, E5	LoanIdentifierType		
E6	LoanIdentifierTypeOtherDescription		
	....:..LOAN_STATE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE		
100	LoanStateDate		
101	LoanStateType		
	....:..MERS_REGISTRATIONS	1	1
	....:...MERS_REGISTRATION	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION		

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
102	MERSOriginalMortgageeOfRecordIndicator		
	....:..PAYMENT	1	1
	....:...PAYMENT_COMPONENT_BREAKOUTS	1	1
	....:...PAYMENT_COMPONENT_BREAKOUT	1	1
	....:....:PAYMENT_COMPONENT_BREAKOUT_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL		
103	PrincipalAndInterestPaymentAmount		
	....:...PAYMENT_SUMMARY	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY		
104	AggregateLoanCurtailmentAmount		
105	LastPaidInstallmentDueDate		
106	UPBAmount		
	....:..SERVICING	0	0
	....:...MONETARY_EVENTS	0	0
	....:....MONETARY_EVENT	0	0
	....:....:MONETARY_EVENT_DETAIL	0	0
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL		
107	MonetaryEventAppliedDate		
108	MonetaryEventGrossPrincipalAmount		
109	MonetaryEventType		

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
109.1	MonetaryEventTypeOtherDescription		
	....:PARTIES	1	1
	....:.PARTY <PartyRoleType = "Borrower">	1	5
	....:..ADDRESSES	0	0
	….:…ADDRESS	0	0
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ADDRESSES/ADDRESS		
E1	AddressLineText		
E2	CityName		
E3	PostalCode		
E4	StateCode		
	....:..INDIVIDUAL	0	1
	....:...NAME	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME		
111	FirstName		
112	LastName		
113	MiddleName		

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Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
114	SuffixName		
	....:..ROLES	0	1
	....:...ROLE	0	1
	....:....BORROWER	0	1
	....:....:BORROWER_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL		
115	BorrowerClassificationType		
	....:....:CREDIT_SCORES	0	1
	....:....:.CREDIT_SCORE	0	1
	....:....:..CREDIT_SCORE_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL		
116	CreditScoreValue		
	....:....:DECLARATION	0	1
	....:....:.DECLARATION_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL		
117	BorrowerFirstTimeHomebuyerIndicator		
	....:....ROLE_DETAIL	1	1

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Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**		**Ginnie Mae Cardinality**
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
110	PartyRoleType = "Borrower"		
	....:..TAXPAYER_IDENTIFIERS	0	1
	....:...TAXPAYER_IDENTIFIER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER		
118	TaxpayerIdentifierType		
119	TaxpayerIdentifierValue		
	....:.PARTY <PartyRoleType = "LoanOriginator">	1	1
	....:..ROLES	1	1
	....:...ROLE	1	1
	....:....LOAN_ORIGINATOR	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR		
125	LoanOriginatorType		
	….:….ROLE_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
124	PartyRoleType = "LoanOriginator"		
	...PARTIES	1	1
	....PARTY <PartyRoleType = "DocumentCustodian">	1	1

	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
	....:ROLES	1	1
	....:.ROLE		
	....:..PARTY_ROLE_IDENTIFIERS	1	1
	....:...PARTY_ROLE_IDENTIFIER	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER		
121	PartyRoleIdentifier		
	....:..ROLE_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
120	PartyRoleType = "DocumentCustodian"		
	...EXTENSION	1	1
	....OTHER		
	....:SECURITIES	1	1
	....:.SECURITY	1	1
	....:..SECURITY_INVESTORS	1	1
	....:...SECURITY_INVESTOR	1	10000
	....:….PARTIES	1	1
	....:…..:PARTY <PartyRoleType = "Investor">	1	99999
	....:…..:.LEGAL_ENTITY	0	0
	....:…..:..LEGAL_ENTITY_DETAIL	0	0

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Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	MIN	MAX
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVEST OR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL		
123	FullName		
	....:....:.ROLES	1	1
	....:....:..ROLE	1	1
	....:....:…ROLE_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVEST OR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
122	PartyRoleType = "Investor"		
	...PARTIES	1	1
	....PARTY <PartyRoleType = "PoolIssuer">	1	1
	....:ROLES	1	1
	....:.ROLE	1	1
	....:..PARTY_ROLE_IDENTIFIERS	1	1
	....:...PARTY_ROLE_IDENTIFIER	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER		
127	PartyRoleIdentifier		
	….:..ROLE_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
126	PartyRoleType = "PoolIssuer"		

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Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	....PARTY <PartyRoleType = "PoolIssuerTransferee">	0	1
	....:ROLES	0	1
	....:.ROLE	0	1
	....:..PARTY_ROLE_IDENTIFIERS	0	1
	....:...PARTY_ROLE_IDENTIFIER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER		
129	PartyRoleIdentifier		
	….:..ROLE_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
128	PartyRoleType = "PoolIssuerTransferee"		
	....PARTY <PartyRoleType = "Servicer">	0	1
	....:ROLES	0	1
	....:.ROLE	0	1
	....:..PARTY_ROLE_IDENTIFIERS	0	1
	....:...PARTY_ROLE_IDENTIFIER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER		
131	PartyRoleIdentifier		
	….:..ROLE_DETAIL	0	1

Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	Implementation Guide for PoolDelivery Data - Cardinality		
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
130	PartyRoleType = "Servicer"		
	....:..SERVICER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/SERVICER		
132	ServicerType		
	....PARTY <PartyRoleType = "Trust">	0	1
	....:ROLES	0	1
	....:.ROLE	0	1
	....:..ROLE_DETAIL	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL		
133	PartyRoleType		
	....:TAXPAYER_IDENTIFIERS	0	1
	....:.TAXPAYER_IDENTIFIER	0	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER		
134	TaxpayerIdentifierType		
135	TaxpayerIdentifierValue		
	...POOL	1	1
	....POOL_CERTIFICATE	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE		

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Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
136	PoolCertificateInitialPaymentDate		
	....POOL_DETAIL	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL		
137	AmortizationType		
138	GovernmentBondFinanceIndicator		
139	GovernmentBondFinancingProgramType		
141	PoolClassType		
142	PoolConcurrentTransferIndicator		
143	PoolCurrentLoanCount		
144	PoolCurrentPrincipalBalanceAmount		
E14	PoolGuarantyFeeRatePercent		
145	PoolIdentifier		
146	PoolingMethodType		
147	PoolInterestAdjustmentEffectiveDate		
148	PoolIssueDate		
149	PoolMarginRatePercent		
150	PoolMaturityDate		
151	PoolSecurityIssueDateInterestRatePercent		
152	PoolStructureType		
153	PoolSuffixIdentifier		

Sort ID	MISMO v3.3 Data Point Name / Container Name / XPath	Ginnie Mae Cardinality	
	Implementation Guide for PoolDelivery Data - Cardinality		
Sort ID	**MISMO v3.3 Data Point Name / Container Name / XPath**	**Ginnie Mae Cardinality**	
	MISMO V3.3 CONTAINER NAME <*Container implementation notes>	**MIN**	**MAX**
	MISMO v3.3 XPath		
	....:EXTENSION	1	1
	....:.OTHER	1	1
XPath	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER		
140	GovernmentBondFinancingProgramName		
154	PoolMaturityPeriodCount		
155	PoolMaturityPeriodType		
E8	PoolEditStatusIndicator		
E9	PoolTransferStatusType		
	....:..CONSOLIDATED_POOLS	0	1
	....:...CONSOLIDATED_POOL	2	1000
XPath	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/CONSOLIDATED_POOLS/CONSOLIDATED_POOL		
156	PoolCurrentPrincipalBalanceAmount		
157	PoolIdentifier		
	....:..POOL_STATUSES	0	0
	....:..POOL_STATUS	0	0
XPath	MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER/POOL_STATUSES/POOL_STATUS		
E10	PoolCertificationDate		
E11	PoolCertificationType		
E12	PoolStatusIdentifier		
E13	PoolStatusIdentifierType		