
 The interface file will originally be produced on magnetic tape with the following characteristics:

Standard IBM Labels
 Fixed Length Records - 1600 Characters Each
 Blocked 10 Records
 6250 BPI or 1600 BPI

The interface file contains three record formats:

1. Mortgage Company Header
2. Delinquent Loan Detail
3. Mortgage Company & File Trailer

The Mortgage Company Header Record contains data pertaining to the "Lender" and precedes the Delinquent Loan Detail Records for each client on a multi-client file. The "Record Code" equals 1.

<u>FIELD NAME</u>	<u>START POSITION</u>	<u>PICTURE</u>	<u>DESCRIPTION</u>
MI Company Code	1	X(3)	See Attached Code Values #8
Service Bureau Code	4	X(3)	See Attached Code Values #7
Client Number	7	X(3)	Defined by Service Bureau or Defined by MI for In-House Lender
Record Code	10	X	Value = 1
Current Date	11	X(6)	YYMMDD
Lender's Name	17	X(25)	
Lender's Address	42	X(25)	
Lender's City	67	X(21)	
Lender's State	88	X(2)	
Lender's Zip Code	90	9(9)	Left justified trailing zeros if nine-digit code not known
Filler	99	X(1502)	

 The Delinquent Loan Detail Record contains data pertaining to the individual delinquent loan and is preceded by the Mortgage Company Header Record and followed by the Mortgage Trailer Record for each client on a multi-client file. The "Record Code" equals 2 or 3.

<u>FIELD NAME</u>	<u>START POSITION</u>	<u>PICTURE</u>	<u>DESCRIPTION</u>
MI Company Code	1	X(3)	See Attached Code Values #8
Service Bureau Code	4	X(3)	See Attached Code Values #7
Client Number	7	X(3)	Defined by Service Bureau or Defined by MI for In-House Lender
Record Code	10	X	2 = NOD Value 3 = MDR Value
Current Date	11	X(6)	YYMMDD
Servicing Contact	17	X(35)	
Servicing Contact Phone Number	52	9(10)	
Certificate Number or MBS Loan No.	62	X(10)	Left Justified
Lender's Loan Number	72	X(25)	Left Justified
Borrower's Name	97	X(25)	
Borrower's Mailing Address Street	122	X(25)	Mailing address may be same as property address
Borrower's Mailing Address Line 3	147	X(25)	
Borrower's Mailing Address Line 4	172	X(25)	
Borrower's Mailing Address Zip Code	197	9(9)	Left justified, trailing zeros if nine-digit code not known
Co-Borrower's Name	206	X(25)	
Property Address	231	X(25)	
Property City	256	X(21)	
Property State	277	X(2)	
Property Zip Code	279	9(9)	Left justified, trailing zeros if nine-digit code not known
Borrower's 1st Phone Number	288	9(14)	Area + No. + Ext. (Home)
Borrower's 2nd Phone Number	302	9(14)	Area + No. + Ext. (Work)

Delinquent Loan Detail Record (continued)

<u>FIELD NAME</u>	<u>START POSITION</u>	<u>PICTURE</u>	<u>DESCRIPTION</u>
Borrower's 3rd Phone Number	316	9(14)	Area + No. + Ext.
Borrower's Social Security Number	330	9(10)	Right justified
Co-Borrower's Social Security Number	340	9(10)	Right justified
Current Principal Balance	350	S9(7)V99	
Delinquent Payment Amount	359	S9(7)V99	Total of delinquent payments (PITI)
Other Charges	368	S9(7)V99	Includes late charges, NSF fees, miscellaneous fees, etc.
Total Monthly Payment	377	S9(7)V99	Current payment including all escrowed items
P&I Payment	386	S9(7)V99	Principal & Interest only
Payoff Amount	395	S9(7)V99	Total payoff amount
Months Delinquent	404	9(2)	Number of delinquent installments
Month of First Unpaid Installment Within Life of Loan	406	9(3)	The number of the payment which caused <u>this</u> default (i.e., if 46th payment not made, value is 046)
First Payment Default	409	X	Y = Yes N = No
12 Month Payment History	410	X(12)	Floating 12 months 0 = Not Paid per agreement 1 = Paid per agreement
Non-Pay Code	422	X(2)	See Attached Code Values #2
Investor Name	424	X(25)	
Investor Address Line 2	449	X(25)	
Investor Address Line 3	474	X(25)	
Investor Address Line 4	499	X(25)	

Delinquent Loan Detail Record (continued)

<u>FIELD NAME</u>	<u>START POSITION</u>	<u>PICTURE</u>	<u>DESCRIPTION</u>
Collection Comments	524	X(80) x 11	
Mortgage Code	1404	X	1 = First 2 = Second
Due Date of First Unpaid Installment	1405	X(6)	YYMMDD
Removal Code	1411	X(2)	See Attached Code Values #3
Date Foreclosure Began	1413	X(6)	YYMMDD - Petition file date
Date Foreclosure Sale Scheduled	1419	X(6)	YYMMDD
Date Foreclosure Sale Held	1425	X(6)	YYMMDD
Date Redemption Period Ends	1431	X(6)	YYMMDD
Date Voluntary Conveyance Accepted	1437	X(6)	YYMMDD
Date Property Sold	1443	X(6)	YYMMDD
Bankruptcy Filed Date	1449	X(6)	YYMMDD
Bankruptcy Code	1455	X(2)	Chapter Number (i.e., 07, 11, 13) See Attached Code Values #4
Date Claim Submitted	1457	X(6)	YYMMDD
Date Claim Paid	1463	X(6)	YYMMDD
Date Last Installment Received	1469	X(6)	YYMMDD
Occupancy Code	1475	X	See Attached Code Values #5
MI Insurance Indicator	1476	X	See Attached Code Values #6
Other Coverage Company Code	1477	XXX	If loan has pool and primary, the MI Company Code (see attached Code Values #8) of the carrier of the other coverage
Other Coverage Certificate or MBS Loan Number	1480	X(10)	The number associated with the other coverage, if applicable
Bankruptcy Relief Date	1490	X(6)	YYMMDD
Filler	1496	X(105)	

The Trailer Record for each client and the one for the file contains data used to balance the file and ensure no data is lost. The "Record Code" equals 7 or 9.

<u>FIELD NAME</u>	<u>START POSITION</u>	<u>PICTURE</u>	<u>DESCRIPTION</u>
MI Company Code	1	X(3)	See Attached Code Values #8
Service Bureau Code	4	X(3)	See Attached Code Values #7
Client Number	7	X(3)	Defined by Service Bureau*
Record Code	10	X	7 = Client 9 = File*
Current Date	11	X(6)	YYMMDD
Lender's Name	17	X(25)	
Number of Loans	42	S9(7)	
Current Principal Balance	49	S9(11)V99	
Delinquent Amount	62	S9(11)V99	
Filler	75	X(1526)	

* For "9" File Record, Client Number Must be "999"

The MI Delinquency Reporting interface file uses several codes. The following is a list of the codes and the assigned values.

1. Record Code - This is a 1 character code used to identify the Interface File Record type. The code values have been defined as follows:
 - 1 = Client Header Record
 - 2 = NOD Detail Delinquent Loan Record (loan being reported for the first time)
 - 3 = MDR Detail Loan Record (loan has been previously reported)
 - 7 = Client Trailer Record
 - 9 = File Trailer Record

2. Non-Pay Code (Reason for Default) - This is a 2 character code identifying the reason for the delinquency. The code values have been defined as follows:
 - 01 = Death of Borrower
 - 02 = Illness
 - 03 = Marital Problems
 - 04 = Unemployment
 - 05 = Business Failure
 - 06 = Temporary Curtailment of Income
 - 07 = Bankruptcy
 - 08 = Over Obligated (Excessive Use of Credit)
 - 09 = Casualty Loss
 - 10 = Moved/Vacated
 - 11 = Dissatisfied With Property
 - 12 = Energy/Environment Cost
 - 13 = Servicing Problems
 - 14 = Auto Repairs
 - 15 = See Comments

3. Removal Code - This entry is used to document the reason the loan will not be reported after this month. The code values have been defined as follows:
 - 00 = Delinquent Loan - NOT removed
 - 01 = Reinstated - Loan brought current
 - 02 = Assumed
 - 03 = Sold Servicing
 - 04 = Paid In Full - NOT REO
 - 05 = Claim Paid

4. Bankruptcy Code - This entry documents the chapter under which the bankruptcy was filed. It is equal to the chapter number: 07, 11, 13, etc.

5. Occupancy Code - This entry identifies the current occupancy status of the property. The code values have been identified as follows:
 - 1 = Owner Occupied
 - 2 = Tenant Occupied
 - 3 = Vacant (Abandoned or otherwise unoccupied)

6. MI Insurance Indicator

- 1 = Primary MI Coverage Only
A record with this value indicates that the loan has PRIMARY Coverage with the receiving MI and there is NO POOL coverage on the loans.
- 2 = Primary and Pool MI Coverage With The Same MI Company
A record with this value indicates that the loan has PRIMARY and POOL Coverage with the receiving MI. (Note one record will represent both Coverages - the loan will not be reported twice on the tape.)
- 3 = Primary and Pool MI Coverage With DIFFERENT Companies
A record with this value indicates that the loan has PRIMARY and POOL Coverage; however, different companies carry the coverages, the MI receiving the record with this value carries the PRIMARY Coverage.
- 4 = Pool MI Coverage Only
A record with this value indicates that the loan has POOL Coverage with the receiving MI and that there is no PRIMARY Coverage on the loan.
- 5 = Pool and Primary Coverage With DIFFERENT Companies
A record with this value indicates that the loan has POOL and PRIMARY Coverage; however, different companies carry the coverages, the MI receiving the record with this value carries the POOL Coverage.

7. Service Bureau Codes - This entry identifies the service bureau or software vendor whose collection system created the default tape.

001 = Alltel (fka CPI) - Jacksonville, FL
002 = Excelis - Dallas, TX
003 = MortgageServ (fka Data Link Systems) - South Bend, IN
004 = Amresco Services/Capitol Information Networks - Austin, TX
005 = Alltel-AR (fka Systematics) - Little Rock, AR
006 = Aurum (Miser) - Orlando, FL
007 = FISERV (Basis Information Technologies) - Atlanta, GA
008 = Financial Accounting Services - Pittsburgh, PA
009 = Fiserv-Blue System - Milwaukee, WI
010 = London Bridge (fka Checkfree/SSI/Dyatron) - Atlanta, GA
011 = Financial Information Trust - West Des Moines, IA
012 = Fiserv-TAMPA - Tampa, FL
013 = LoanServ Mortgage Servicing - Baton Rouge, LA
014 = Fiserv-Fresno - Fresno, CA
015 = Fiserv-Orlando (fka Florida Informagement Services) - Orlando, FL
016 = Metavante - Milwaukee, WI
017 = Fiserv-Greensboro (fka Central Service Corp) - Greensboro, NC
018 = Fiserv-Gold System - Milwaukee, WI
020 = Casnet Group, Inc. - Canton, OH
021 = Bisys - Houston, TX
022 = Intrieve (fka S&L Data Corp) - Cincinnati, OH
023 = Fiserv-White System - Milwaukee, WI
024 = Fiserv-Silver System - Milwaukee, WI
025 = McDonald Computer - Southfield, MI
026 = Jack Henry and Associates - Monett, MO
027 = InterLinq - Kirkland, WA
028 = Fiserv - Beaumont, TX
029 = Glenn Computer - Southfield, MI
030 = Loan Servicing Systems, Inc. - Las Vegas, NV
031 = Dataone Financial Systems, Inc. - Pittsburgh, PA
032 = Fiserv-Purple System - Milwaukee, WI
033 = Mortgage Computer - Ogden, UT
034 = ZC Sterling Corp (fka American Sterling) - Irvine, CA
035 = Mortgage Services Group - Indianapolis, IN
036 = Fiserv-Jade System - Milwaukee, WI
037 = FPS-Gold - Provo, UT
038 = OSI (Open Solutions Inc.) - Glastonbury, CT
039 = Fiserv-Des Moines - Des Moines, IA
040 = Alltel-Horizon - Maitland, FL
041 = Fitech - Atlanta, GA
042 = Precision Computer Systems - Sioux Falls, SD
043 = Lender Support Systems, Inc. (LSSI) - San Diego, CA
044 = Fiserv - Diamond System - Milwaukee, WI
045 = Fiserv - Tan System - Milwaukee, WI
046 = FICS - Dallas, TX
210 = Bisys-IL - Lombard, IL
211 = Bisys-NJ - Cherry Hill, NJ
212 = Bisys-Houston - Houston, TX
213 = Bisys-Houston - Houston, TX
214 = Bisys-Houston - Houston, TX
215 = Bisys-Houston - Houston, TX
216 = Bisys-Houston - Houston, TX
217 = Bisys-Houston - Houston, TX
218 = Bisys-Houston - Houston, TX
219 = Bisys-Houston - Houston, TX
999 = In-House Lender (The client number will be used to indicate the lender.)

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8. MI Company Code - This list of generic codes for MI companies has been established by utilizing lists (from both FNMA and FHLMC) of approved Mortgage Insurers. You are requested to adhere to this list of codes when creating default records.

<u>Generic Code</u>	<u>Mortgage Insurer</u>
001	General Electric Mortgage Insurance Corporation
003	Mortgage Guaranty Insurance Corporation
004	PMI Mortgage Insurance Company
011	Republic Mortgage Insurance Company
013	United Guaranty Residential Insurance Company
019	Triad Guaranty Insurance Company
033	Radian Guaranty Inc.
038	CMG Mortgage Insurance Co.
039	United Guaranty Mortgage Indemnity Co.
FHA	FHA Insured
VA	VA Insured