

2000-Character Loan Delivery File Format

The following loan delivery file format instructions can be used when completing a Loan Schedule (Form 1068 and 1069) or Schedule of Mortgages (Form 2005). A lender may program the accompanying purchase edits into its mainframe computers so it can edit loan delivery data that will be transmitted to Fannie Mae electronically. Some fields apply to whole mortgage or participation pool mortgage cash deliveries, some fields apply only to MBS pool deliveries, and some fields apply to all deliveries. Any fields not needed for the remittance type being delivered should be reflected as Filler space (or left blank on the hard copy of the forms).

Refer to the [Field Definitions for the 2000-Character Loan Delivery File Format](#) for additional information about the field format.

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
1	Contract/Commitment Number	1	6	X(6)	√	√
2	Pool Number	7	6	X(6)	√	
3	Seller Number	13	9	9(9)	√	√
4	Servicer Number	22	9	9(9)	√	√
5	Remittance Type	31	1	X(1)	√	
				1 = Actual/Actual		√
				2 = Scheduled/Actual		√
				3 = Scheduled/Scheduled	√	√
6	Type of Amortization	32	2	9(2)	√	√
				01 = Fixed Rate	√	√
				02 = Balloon	√	√
				03 = GPM	√	√
				04 = GEM	√	√
				05 = VRM	√	
				06 = ARM	√	√
				07 = GPARM		√
				09 = Step-rate	√	√
7	Loan Type	34	1	X(1)	√	
				1 = FHA/VA/RD 502 Guaranteed	√	
				1 = FHA		√
				2 = VA		√
				3 = Conventional	√	√
8	Plan Number	35	5	9(5)	√	√
	Filler	40	4	X(4)	√	√
9	Pool Suffix	44	3	X(3)	√	
	Filler	47	5	X(5)	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
10	Payee Code	52	9	X(9)		√
11	Commitment Type	61	1	X(1)		√
				N = Negotiated GEMS		√
				Q = FHA ARM		√
				R = FHA/VA/RD 502 Guaranteed Fixed-Rate mortgage (incl. standard product GEMS)		√
				S = Conventional Second mortgage		√
				T = Conventional Fixed- Rate mortgage		√
				U = FHA/VA GPM		√
				V = Conventional GPM or Step-rate mortgage		√
				W = Conventional ARM		√
12	Commitment Period	62	2	9(2)		√
				01 = 30 days		√
				02 = 60 days		√
				03 = 90 days		√
				04 = 120 days		√
				05 = 5 days		√
				10 = 10 days		√
				15 = 15 days		√
				45 = 45 days		√
				75 = 75 days		√
13	Delivery Region	64	1	X(1)		√
				1 = Atlanta		√
				2 = Chicago		√
				3 = Dallas		√
				4 = Pasadena		√
				5 = Philadelphia		√
14	Submission Type	65	1	X(1)		√
				1 = Whole Loan 1st		√
				2 = Whole Loan 2nd		√
				3 = Participation 1st		√
				4 = Participation 2nd		√
15	Participation Percent	66	3	9(3)	√	√
	Filler	69	17	X(17)		
16	Guaranty Fee Per Contract	86	6	9(4)v9(2) (basis points)	√	
	Filler	92	13	X(13)	√	√
17	Pass-Through Rate	105	6	9(2)v9(4) (percent)	√	
18	Pool Type	111	1	X(1)	√	
				M = Multiple	√	
				S = Single	√	

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
19	Foreclosure Loss Risk Code	112	1	X(1)	√	
				F = Fannie Mae	√	
				L = Lender	√	
				S = Shared/Lender markets	√	
				M = Shared/Fannie Mae markets	√	
	Filler (Fannie Mae Loan Number when exported from Loan Delivery)	113	10	X(10)	√	√
20	Interest-Only End Date	123	8	9(8) YYYYMMDD	√	√
21	MBS Margin	131	6	9(2)v9(4) (percent)	√	
	Filler	137	1	X(1)	√	√
22	Multifamily	138	1	X(1) Y or N	√	
23	Balloon Flag	139	1	X(1) Y or N	√	
24	Interest-Only	140	1	X(1) Y or N	√	√
25	Assumable	141	1	X(1) Y or N	√	√
	Filler	142	1	X(1)	√	√
26	Min Pool Accrual Rate	143	6	9(2)v9(4)	√	
27	Max Pool Accrual Rate	149	6	9(2)v9(4)	√	
28	Lender Loan Number	155	15	X(15)	√	√
29	Property Address	170	32	X(32)	√	√
30	City	202	15	X(15)	√	√
31	Postal State Abbreviation	217	2	X(2)	√	√
32	ZIP Code	219	5	9(5)	√	√
33	Occupancy Code	224	1	X(1)	√	√
				1 = Owner	√	√
				2 = Second	√	√
				3 = Investor	√	√
34	Number of Units	225	4	9(4)	√	√
35	Original Term	229	3	9(3) Months	√	√
36	LTV Ratio or FHA/VA	232	3	9(3)	√	√
				X(3) "FHA" or "VA "	√	
37	MI Code	235	2	9(2)	√	√
38	Note Rate	237	6	9(2)v9(4)	√	√
	Filler	243	6	X(6)	√	√
39	Original Loan Amount	249	11	9(9)v9(2)	√	√
40	Constant P&I	260	9	9(7)v9(2)	√	√
41	Issue Date Principal Balance	269	11	9(9)v9(2)	√	
	Filler	280	6	X(6)	√	√
42	Actual Outstanding Principal Balance	286	11	9(9)v9(2)	√	√
43	Percent of MI Coverage	297	3	9(3)	√	√
44	Adjuster Flag	300	1	X(1) Y or N	√	√
45	MI Certificate Number	301	10	X(10)	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
	Filler	311	20	X(20)	√	√
46	Project Type	331	1	X(1)	√	√
				E = Lender Full Review, Established PUD (including Refi Plus™)	√	√
				F = Lender Full Review, New PUD	√	√
				G = Not in PUD, condo, co-op project	√	√
				P = Limited Review, New Detached Unit in Condo Project	√	√
				Q = Limited Review, Established Condo	√	√
				R = CPM Expedited or Lender Full Review, New Condo	√	√
				S = CPM Expedited or Lender Full Review, Established Condo	√	√
				T = Fannie Mae Review, Condo (PERS, MH, Special Approval)	√	√
				U = FHA-approved Condo	√	√
				V = Refi Plus™ (DU or manual) transaction – Condo	√	√
				1 = Lender Full Review, Established Co-op (including Refi Plus)	√	√
				2 = Fannie Mae Review, Co-op (including MH)	√	√
47	Special Feature Code 1	332	3	9(3)	√	√
	Special Feature Code 2	335	3	9(3)	√	√
	Special Feature Code 3	338	3	9(3)	√	√
	Special Feature Code 4	341	3	9(3)	√	√
	Special Feature Code 5	344	3	9(3)	√	√
	Special Feature Code 6	347	3	9(3)	√	√
48	Maximum Term	350	3	9(3) Months		√
49	Amortization Term	353	3	9(3) Months		√
50	Section of the Act	356	5	X(5)	√	√
51	Purchase Documents	361	1	9(1)		√
				2 = Retained by Lender		√
				3 = Document Custodian		√
				4 = Bank of New York Mellon as Fannie Mae– Designated Custodian		√
	Filler	362	36	X(36)	√	√
52	Original Note Rate	398	6	9(2)v9(4)	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
53	Mortgage Margin	404	6	9(2)v9(4)	√	√
54	Mortgage Floor/Minimum Mortgage Interest Rate	410	6	9(2)v9(4)	√	√
55	Mortgage Ceiling/Maximum Mortgage Interest Rate	416	6	9(2)v9(4)	√	√
56	Percent of Increase	422	6	9(2)v9(4)	√	
57	Original Index Value	428	6	9(2)v9(4)	√	
58	Call Date (Balloon)	434	8	9(8) CCYYMMDD	√	√
59	Fixed Servicing Fee	442	6	9(2)v9(4)	√	
	Filler	448	3	X(3)	√	√
60	Guaranty Fee After APM	451	6	9(4)v9(2) (basis points)	√	
	Filler	457	1	X(1)	√	√
61	Guaranty Fee After Buyup/Buydown	458	6	9(4)v9(2) (basis points)	√	
	Filler	464	1	X(1)	√	√
62	Buyup/Buydown Fee Per Basis Points	465	6	9(4)v9(2) (basis points)	√	
	Filler	471	1	X(1)	√	√
63	Financial Inst. Number	472	11	X(11)	√	
	Filler	483	5	X(5)	√	√
64	Rounding Feature Code	488	3	9(3)	√	
	Filler	491	3	X(3)	√	√
				024 = nearest 1/4		
				025 = up to nearest 1/4		
				026 = down to nearest 1/4		
				027 = nearest 1/8		
				028 = up to nearest 1/8		
				029 = down to nearest 1/8		
				030 = truncate to two decimals		
				000 = no rounding		
65	Pool/Contract Code 1	494	3	9(3)	√	
	Pool/Contract Code 2	497	3	9(3)	√	
	Pool/Contract Code 3	500	3	9(3)	√	
66	Standard Lookback	503	3	9(3)	√	
	Filler	506	5	X(5)	√	√
67	Remittance Day	511	2	9(2)	√	
68	Pool Accrual Rate Method	513	1	X(1)	√	
				S = Stated	√	
				W = Weighted	√	
69	Comments	514	60	X(60)	√	√
	Filler	574	75	X(75)	√	√
	Filler	649	40	X(40)	√	√
	Filler	689	2	X(2)	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
70	Borrower's Gender	691	1	9(1)	√	√
				1 = Male	√	√
				2 = Female	√	√
				3 = Data Not Provided	√	√
				4 = Not Applicable	√	√
71	Co-Borrower's Gender	692	1	9(1)	√	√
				1 = Male	√	√
				2 = Female	√	√
				3 = Data Not Provided	√	√
				4 = Not Applicable	√	√
				Blank if there is no co-borrower	√	√
72	Age of Borrower	693	2	9(2)	√	√
73	Age of Co-Borrower	695	2	9(2)	√	√
74	First-Time Homebuyer	697	1	X(1) Y or N	√	√
75	Number of Borrowers	698	2	9(2)	√	√
76	Year Built	700	4	9(4)	√	√
77	No. of Bedrooms Unit 1	704	1	9(1)	√	√
	No. of Bedrooms Unit 2	705	1	9(1)	√	√
	No. of Bedrooms Unit 3	706	1	9(1)	√	√
	No. of Bedrooms Unit 4	707	1	9(1)	√	√
78	Eligible Rent - Unit 1	708	5	9(5)	√	√
	Eligible Rent - Unit 2	713	5	9(5)	√	√
	Eligible Rent - Unit 3	718	5	9(5)	√	√
	Eligible Rent - Unit 4	723	5	9(5)	√	√
79	Monthly Housing Expense	728	5	9(5)	√	√
	Filler	733	16	X(16)	√	√
80	Monthly Debt Expense	749	5	9(5)	√	√
81	Monthly Income	754	6	9(6)	√	√
82	Appraisal Amount	760	9	9(9)	√	√
83	Purchase Price	769	9	9(9)	√	√
84	Date of Mortgage Note	778	8	9(8) YYYYMMDD	√	√
	Filler	786	11	X(11)	√	√
85	Borrower Last Name	797	35	X(35)	√	√
86	Borrower First Name	832	25	X(25)	√	√
87	Borrower Mid Initial	857	1	X(1)	√	√
88	Borrower Suffix	858	4	X(4)	√	√
89	Borrower Social Sec Num	862	9	X(9)	√	√
90	Borrower Credit Score ID	871	2	X(2)	√	√
91	Borrower Credit Score	873	4	9(4)	√	√
92	Co-Borrower Last Name	877	35	X(35)	√	√
93	Co-Borrower First Name	912	25	X(25)	√	√
94	Co-Borrower Mid Initial	937	1	X(1)	√	√
95	Co-Borrower Suffix	938	4	X(4)	√	√
96	Co-Borrower Social Sec No	942	9	X(9)	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
97	Co-Borrower Credit Score ID	951	2	X(2)	√	√
98	Co-Borrower Credit Score	953	4	9(4)	√	√
	Filler (Loan Level Index)	957	3	X(3)	√	√
	Filler	960	84	X(84)	√	√
99	MERS Mortgage ID Number (MIN)	1044	18	X(18)	√	√
100	Desktop Underwriter® Case No.	1062	10	X(10)	√	√
	Filler (reserved for DU)	1072	10	X(10)	√	√
	Filler	1082	19	X(19)	√	√
101	Original UPB on 1st Lien	1101	11	9(9)v99		√
102	Current UPB on 1st Lien	1112	11	9(9)v99		√
103	Term on 1st Lien	1123	3	9(3)		√
104	1st Payment Date on 1st Lien	1126	8	9(8) YYYYMMDD		√
105	Amortization Type on 1st Lien	1134	2	9(2)		√
				01 = Fixed Rate		√
				02 = Balloon		√
				03 = GPM		√
				04 = GEM		√
				05 = VRM		√
				06 = ARM		√
				07 = GPARM		√
				09 = Step-rate		√
106	Interest Effective Date	1136	8	9(8) YYYYMMDD	√	√
107	Payment Effective Date	1144	8	9(8) YYYYMMDD	√	√
108	Payment Accumulation	1152	9	9(7)v99	√	√
109	Margin Calculation Method	1161	2	X(2)		
110	Basis Year	1163	3	9(3)	√	√
111	Loan Balance Type	1166	2	X(2)	√	√
112	Duration—Interest Determination Formula	1168	3	9(3)	√	√
113	Interest Determination Formula	1171	2	X(2)	√	√
114	Amortization Term—Pmt Calc	1173	3	9(3)		
115	Lead Days	1176	2	X(2)		√
116	Minimum Draw Amount	1178	11	9(9)v99		
117	Required Min Initial Draw Amount	1189	11	9(9)v99		
118	Maximum Number of Draws	1200	3	9(3)		
119	Maximum Draw Period	1203	3	9(3)		
120	Renewal Term	1206	3	9(3)		
121	Draw Period	1209	3	9(3)		√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
122	HIP Product Code	1212	3	X(3)	√	√
123	Interest Accrual Method	1215	2	X(2)	√	√
124	Date—Transaction #1	1217	8	9(8) YYYYMMDD		
125	Draw Amount #1	1225	11	9(9)v99		
	Date—Transaction #2	1236	8	9(8) YYYYMMDD		
	Draw Amount #2	1244	11	9(9)v99		
	Date—Transaction #3	1255	8	9(8) YYYYMMDD		
	Draw Amount #3	1263	11	9(9)v99		
	Date—Transaction #4	1274	8	9(8) YYYYMMDD		
	Draw Amount #4	1282	11	9(9)v99		
126	Accrued Interest	1293	9	9(7)v99	√	√
127	Book—Entry Delivery Date	1302	8	9(8) YYYYMMDD	√	
128	Pool Issue Date	1310	8	9(8) YYYYMMDD	√	
129	First Payment Date	1318	8	9(8) YYYYMMDD	√	√
130	Last Paid Installment Date	1326	8	9(8) YYYYMMDD	√	√
131	1st Payment Change Date	1334	8	9(8) YYYYMMDD	√	√
132	1st Rate Change Date	1342	8	9(8) YYYYMMDD	√	√
	Filler	1350	6	X(6)	√	√
133	MI Lender-Paid Rate Percent	1356	3	9v99	√	√
134	CLTV Ratio	1359	3	9(3)	√	√
135	Financed MI Amount	1362	7	9(5)v99	√	√
136	Borrower Race 1**	1369	1	X(1)	√	√
				1 = American Indian or Alaskan Native	√	√
				2 = Asian	√	√
				3 = Black or African American	√	√
				4 = Native Hawaiian or other Pacific Islander	√	√
				5 = White	√	√
				6 = Data Not Provided	√	√
				7 = Not Applicable	√	√
	Borrower Race 2**	1370	1	X(1)	√	√
	Borrower Race 3**	1371	1	X(1)	√	√
	Borrower Race 4**	1372	1	X(1)	√	√
	Borrower Race 5**	1373	1	X(1)	√	√
137	Co-Borrower Race 1**	1374	1	X(1)	√	√
				1 = American Indian or Alaskan Native	√	√
				2 = Asian	√	√
				3 = Black or African American	√	√
				4 = Native Hawaiian or other Pacific Islander	√	√
				5 = White	√	√
				6 = Data Not Provided	√	√

	Field Name	Start Position	Field Length	Field Format	MBS	Cash
				7 = Not Applicable	√	√
				Blank if there is no co-borrower	√	√
	Co-Borrower Race 2**	1375	1	X(1)	√	√
	Co-Borrower Race 3**	1376	1	X(1)	√	√
	Co-Borrower Race 4**	1377	1	X(1)	√	√
	Co-Borrower Race 5**	1378	1	X(1)	√	√
138	Borrower Ethnicity **	1379	1	X(1)	√	√
				1 – Hispanic or Latino	√	√
				2 – Not Hispanic or Latino	√	√
				3 – Information not provided	√	√
				4 – Not Applicable	√	√
139	Co-Borrower Ethnicity**	1380	1	X(1)	√	√
				1 – Hispanic or Latino	√	√
				2 – Not Hispanic or Latino	√	√
				3 – Information not provided	√	√
				4 – Not Applicable	√	√
				Blank if there is no co-borrower	√	√
140	Borrower Birth Date	1381	8	9(8) YYYYMMDD	√	√
141	Co-Borrower Birth Date	1389	8	9(8) YYYYMMDD	√	√
142	HOEPA Flag	1397	1	X (Use Y or N)	√	√
143	Annual Percentage Rate (APR) Spread	1398	4	9(2)v9(2)	√	√
144	Appraiser's State License Number	1402	21	X(21)	√	√
145	Supervisory Appraiser's State License Number	1423	21	X(21)	√	√
146	Loan Origination Company Identifier	1444	12	9(12)	√	√
147	Loan Originator Identifier	1456	12	9(12)	√	√
	Filler	1468	10	X(10)	√	√
148	Appraisal Document File Identifier	1478	10	X(10)	√	√
	Filler	1488	513	X(513)	√	√

**Refer to the [Race and Ethnicity Delivery Data Conversion Chart](#) for loans closed prior to January 1, 2004.