

FHLB NY COLLATERAL SYSTEM MORTGAGE DATA FORMAT

Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			91		1				
Payment Frequency Indicator	Req	All	92	Char	2	12 04 02 01 26	Monthly Quarterly Semi-annually Annually Biweekly	Indicate how frequently Loan Payments are scheduled to be made. <i>NOTE: If interest and principal payments are scheduled to be made at different time intervals, use this field for the Interest Payment Frequency. Use Principal Payment Frequency.</i>	
Blank			94		1				
ARM / FRM Plan Code	Req	All	95	Char	2	00 01 02 03 04 05 07 09 10 12	Fixed Rate ARM (1YR, 3YR, 5YR, etc.) Fixed GPM GPARM Fixed GEM Fixed Bi-weekly Fixed RRM Hybrid ARM GNMA ARM Floating Rate	Enter ARM / FRM Plan Code from legend provided.	
Blank			97		1				
Hybrid ARM Plan Code	Req	Hybrid ARM	98	Char	3	000 031 051 071 101	Not a Hybrid ARM Loan 3/1 ARM 5/1 ARM 7/1 ARM 10/1 ARM	Code from legend provided.	
Blank			101		1				
Current Interest Rate	Req	All	102	Num	7			Enter Current Interest Rate as a Percent. format: 99.9999 (example: 7.5% is entered as 07.5000)	Decimal in col 104, zero fill left
Blank			109		1				
Interest Collection Code	Req	All	110	Char	1	1 2 3 4	360 Interest in Arrears Interest in Advance Simple Interest Per Diem 365 Interest in Arrears	Indicate Interest Collection Method being used.	
Blank			111		1				

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ARM Index Code	Req - ARM Loans	ARM	112	Char	3	001	3 Month Treasury - Constant Maturity	Enter Adjustable Rate Index from legend provided.	
						002	6 Month Treasury - Constant Maturity		
						003	1 Year Treasury - Constant Maturity		
						004	2 Year Treasury - Constant Maturity		
						005	3 Year Treasury - Constant Maturity		
						006	5 Year Treasury - Constant Maturity		
						093	7 Year Treasury - Constant Maturity		
						007	10 Year Treasury - Constant Maturity		
						008	30 Year Treasury - Constant Maturity		
						009	1 Month LIBOR		
						094	2 Month LIBOR		
						010	3 Month LIBOR		
						011	6 Month LIBOR		
						012	9 Month LIBOR		
						013	12 Month LIBOR		
						014	Prime Rate		
						015	National Average Mortgage Contract Rate		
						016	FHLBNY Advance Rate - Variable		
						017	FHLBNY Advance Rate - 1 Year		
						018	FHLBNY Advance Rate - 2 Year		
						019	FHLBNY Advance Rate - 3 Year		
						020	FHLBNY Advance Rate - 4 Year		
						021	FHLBNY Advance Rate - 5 Year		
						022	FHLBNY Advance Rate - 7 Year		
						023	FHLBNY Advance Rate - 10 Year		
						024	User Defined - YOU MUST SUPPLY DEFINITIONS		
						025	User Defined - YOU MUST SUPPLY DEFINITIONS		
						026	User Defined - YOU MUST SUPPLY DEFINITIONS		
						027	User Defined - YOU MUST SUPPLY DEFINITIONS		
						090	11th District Cost of Funds Index (COFI)		
						091	National Cost of Funds Index (NCOFI)		
						095	1 Year Swap - Constant Maturity		
						092	2 Year Swap - Constant Maturity		
096	5 Year Swap - Constant Maturity								
097	10 Year Swap - Constant Maturity								
098	Fannie Mae - 30 Year								
099	Federal Home Loan Bank of Boston								
102	FHLMC - 15 Year								
103	FHLMC - 30 Year								
104	FNMA - 15 Year								
105	FNMA - 30 Year								
106	FNMA - 6 Month								
107	Freddie Mac - 30 Year								
108	Freddie Mac PMMS - 1 Year								
109	Freddie Mac PMMS - 15 Year								
110	Freddie Mac PMMS - 30 Year								
Blank			115		5				

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Sign for Negative Margin	Req - ARM Loans	ARM	120	Char	1			Use to indicate Negative Margin	
Gross Margin	Req - ARM Loans	ARM	121	Num	7			Enter Gross Margin as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 123, zero fill left.
Blank			128		1				
Periodic Interest Rate Cap	Req - ARM Loans	ARM	129	Num	7			Enter Periodic Interest Rate Cap as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 131, zero fill left
Blank			136		1				
Periodic Interest Rate Floor	Req - ARM Loans	ARM	137	Num	7			Enter Periodic Interest Rate Floor as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 139, zero fill left
Blank			144		1				
Periodic Payment Cap	Req - ARM Loans	ARM	145	Num	8			Enter Periodic Payment Cap as a Percent. format: 999.9999 (example: 7.5% is entered as 007.5000)	Decimal in col 148, zero fill left
Blank			153		1				
Lifetime Interest Rate Ceiling (Maximum Interest Rate)	Req - ARM Loans	ARM	154	Num	7			Enter Gross Maximum Interest Rate as a Percent. format: 99.9999 (example: 15% is entered as 15.0000)	Decimal in col 156, zero fill left
Blank			161		1				
Lifetime Interest Rate Floor (Minimum Interest Rate)	Req - ARM Loans	ARM	162	Num	7			Enter Gross Minimum Interest Rate as a Percent. format: 99.9999 (example: 4% is entered as 04.0000)	Decimal in col 164, zero fill left
Blank			169		1				
Interest Rate Adjustment Frequency	Req - ARM Loans	ARM	170	Num	3			Enter Interest Rate Adjustment Frequency in MONTHS. format: 999	Zero fill left
Blank			173		1				
Payment Adjustment Frequency	Req - ARM Loans	ARM	174	Num	3			Enter Payment Adjustment Frequency in MONTHS. format: 999	Zero fill left
Blank			177		1				
Next Interest Rate Change Date	Req - ARM Loans	ARM	178	Date	8			Enter Next Interest Change Date. format: MMDDYYYY	
Blank			186		1				
Next Payment Change Date	Req - ARM Loans	ARM	187	Date	8			Enter Next Payment Change Date. format: MMDDYYYY	
Blank			195		1				
ARM Teaser Flag	Req - ARM Loans	ARM	196	Char	1	N Y	No Yes	Indicate whether Adjustable Rate Loan is in initial "teaser" period (i.e., before first rate adjustment).	
Blank			197		1				
First Rate Change Date	Req - ARM Loans	ARM	198	Date	8			Enter Date of First Interest Rate Adjustment. format: MMDDYYYY	
Blank			206		9				
Negative Amortization Flag	Req - ARM Loans	ARM	215	Char	1	N Y	No Yes	Indicate whether Loan Documents allow Negative Amortization.	

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Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank			216		1				
Negative Amortization Cap	Req - ARM Loans	ARM	217	Num	5			Negative Amortization Cap stated as a Percent. format: 999.9 (example: 125% is entered as 125.0)	Decimal in col 220, zero fill left
Blank			222		3				
Participation Flag	Req	All	225	Char	1	N P	Not a Participation Loan Participation Loan	or if a partial interest in the Loan has been purchased.	
Blank			226		1				
Investor Code	Loans	Participation	227	Char	9		User Defined	Enter Investor Code - YOU MUST SUPPLY DEFINITIONS.	Left justify
Blank			236		1				
Percent of Loan Retained by Customer	Loans	Participation	237	Num	5			Customer. format: 999.9 (example: 50% is entered as 050.0)	Decimal in col 240, zero fill left
Blank			242		1				
Participation Loan Balance	Loans	Participation	243	Num	12			Enter Amount of Current Principal Balance retained by Customer IN DOLLARS format: 99999999.99	Decimal in col 252, zero fill left.
Blank			255		1				
Participation P & I Payment	Loans	Participation	256	Num	10			Enter Customer's portion of Current Principal & Interest Payment IN DOLLARS format: 9999999.99	Decimal in col 263, zero fill left.
Blank			266		1				
Participation Interest Rate	Loans	Participation	267	Num	7			Participation). format: 99.9999 (example: 6.75% is entered as 06.7500)	Decimal in col 269, zero fill left.
Blank			274		1				
Lien Position	Req	All	275	Char	1	1 2	First Mortgage Second Mortgage	Indicate if Loan is secured by a First Mortgage Lien or a Second Mortgage Lien.	
Blank			276		1				
Loan Purpose Code	Req	All	277	Char	2	01 02 03 04 05	Purchase No Cash Refinance Cash Out Refinance ----- Construction ----- Home Equity	Enter Loan Purpose Code from legend provided. <i>If unsure of type of Refinance, use "Cash Out"</i> <i>Note: Construction Loans are not eligible collateral</i>	
Blank			279		3				

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Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Documentation Level	Req - Residential	Residential	282	Char	1	F A O P Q R S T N	Full Documentation Alternative Documentation Lite Documentation Reduced Documentation SIVA SISA No Ratio NINA No Documentation	Indicate Level of Loan Underwriting Documentation. Full Income, Assets and Employment Verified Paystubs/W-2 for Income, Bank Statements for Assets and Employment Verified 12 to 23 Month Income Verification, Asset Verification and Employment Verified Employment Verified Stated Income, Verification Assets and Employment Verified Stated Income, Stated Assets and Employment Verified No Income Stated, Asset Verification and Employment Verified No Income, No Assets and Employment Verified No Income, No Assets and No Employment Verified	
Document Custody Code	Req	All	283	Char	2	01 02 03 05 06 07 08 09	Customer FHLBNY Banco Santander Trust US Bank State Street Bank HSBC Mortgage Company Wells Fargo Home Mortgage, Inc. Business Archives	provided.	
Blank	Req		285		1				
Negative Sign for Escrow Balance		All	286	Char	1			Use to indicate Negative Escrow Balance	
Escrow Balance		All	287	Num	12			Enter Current Escrow Balance. format: 99999999.99	Decimal in col 296, zero fill left
Blank			299		1				
Total Periodic Payment (PITI)	Req	All	300	Num	10			Enter Total Periodic Payment of Principal, Interest, Taxes and Insurance. format: 9999999.99	Decimal in col 307, zero fill left
Blank			310		1				
Servicer Code	Req	All	311	Char	4		User Defined	Enter Mortgage Servicer Code - YOU MUST SUPPLY DEFINITIONS	
Blank			315		3				
Gross Service Fee		All	318	Num	5			Enter Gross Service Fee as a Percent. format: 9.999 (example: 25 basis points is entered as 0.250)	Decimal in col 319, zero fill left
Blank			323		7				
Modification or Restriction Code	Req	All	330	Char	1	N M R	Not modified or restricted Modified Restricted	THE FOLLOWING PRIORITY: 1) Loan has been Modified 2) Loan has Restrictions	
Blank			331		1				
Capitalization Code		All	332	Char	1	0 1 2	No Capitalization ----- Formerly Capitalized ----- Presently Capitalized -----	Principal Balance from legend provided. No amounts have been capitalized into Principal Balance Previous period amounts have been capitalized into Principal Balance Amounts currently being capitalized into Principal Balance	
Blank			333		1				

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Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
MI Insurer Code	Req - Residential	Residential	334	Char	2	00 33 31 38 17 09 01 16 20 14 06 30 34 11 36 70 13 24 35 12 19 02 22 07 39 40 41 42 43	No MI Amerin Guaranty Corporation (Note 2) California Housing Insurance Fund (only CA 1st mtges) Company (Note 2)] Commonwealth Mortgage Assurance Company (Note2) Foremost Mortgage Insurance Company (Note 1) General Electric Capital Mortgage Insurance Companies (Note 2) Home Guaranty Insurance Corporation (Note 1) Integon Mortgage Guaranty Corporation (Note 1) Maryland Housing Fund (only MD 1st mtges) MGIC-Mortgage Guaranty Insurance Corporation (Note 2) New York City Residential Mortgage Insurance Corporation (only Fixed Rate NYC 1st mtges) Old Republic Insurance Corporation (only HomeStyle 2nd mtges) PMI Mortgage Insurance Company (Note 2) Puerto Rico Housing Bank & Finance Agency (only PR 1st mtges) State of New York Mortgage Agency Republic Mortgage Insurance Company (Note 2) Triad Guaranty Insurance Company (Note 2) United Guaranty Credit Insurance Company (only HomeStyle 2nd mtges) United Guaranty Residential Insurance Corporation (Note 2) U. S. Mortgage Insurance Company (Note 1) Verex Assurance, Incorporated (Note 1) Vermont Home Mortgage Guaranty Board (only Fixed Rate VT 1st mtges & STABLE ARM Plan 1104 with LTV <= 90%) Wisconsin Mortgage Assurance Corporation Genworth Financial Mortgage Insurance Radian Group PAMICO Mortgage Insurance Corp. Essent Guaranty, Inc National Mortgage Insurance Corporation (NMI)	Enter MI Insurer code from legend provided. Note 1: May be used for renewals only (i.e., only seasoned mortgages may have this coverage). Note 2: May issue policies with monthly mortgage insurance premiums.	
Blank			336		1				
MI Percent	Req - Residential	Residential	337	Num	6			Principal Balance. format: 999.99 (example: 25% is entered as 025.00)	Decimal in col 340, zero fill left
Blank			343		1				
Lender Paid MI		Residential	344	Num	5			Enter Monthly MI Payment as a Percent. format: 9.999 (example: 20 basis points is entered as 0.200)	Decimal in col 345, zero fill left
Blank			349		1				

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Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
MI Waived Flag	Req - Residential	Residential	350	Char	2	N Y NR	No Yes Not Required -----	Indicate whether Mortgage Insurance was waived. <i>Original LTV <= 80%</i>	Left justify
Blank			352		1				
Number of Months Currently Delinquent	Req	All	353	Char	2	00 ## > 00 BB FF	Not Delinquent Number of Months Delinquent on the Data "As Of" Date Borrower in Bankruptcy Loan in Foreclosure	Enter Current Loan Status ACCORDING TO THE FOLLOWING PRIORITY: 1) Loan in Foreclosure 2) Borrower in Bankruptcy 3) Delinquency Status	
Blank			355		1				
Number of times 30 days delinquent in last 12 months	Req	All	356	Char	2			date in prior 12 months. format: 99 and May 1 were both received in June is entered as "02")	Right justify
Blank			358		1				
Delinquency History	Req	All	359	Char	12	0 # > 0	Current # months each payment was delinquent before receipt in prior 12 months	For prior 12 months: if each payment due was received within 30 days after its due date, enter "0". Otherwise, enter # of months each payment was delinquent before receipt. The 1st character represents the oldest due date in the 12 month cycle and the 12th character represents the most recent due date in the 12 month cycle. format: 999999999999 and May 1 were both received in June is entered as "000210000000")	
Blank			371		1				
Foreclosure Flag	Req	All	372	Char	1	N Y	No Yes	Indicate whether Loan is in Foreclosure.	
Bankruptcy Flag	Req	All	373	Char	1	N Y	No Yes	Indicate whether Borrower is in Bankruptcy.	
Blank			374		1				
FHLBNY Property Type Code	Req	All	375	Char	2	SF 2F 3F 4F CO MH PU TH CP FF FB MF MX AL DM HH NH SH GA HO	1 Family 2 Family 3 Family 4 Family Condominium Manufactured Housing Planned Unit Development Townhouse Cooperative 1 - 4 Family with Farm 1 - 4 Family with Business Multifamily including Co-op Building Multifamily Mixed Use Assisted Living Dormitory Halfway House including Mentally / Physically Challenged Nursing Home Senior Housing Garage Hospital	Enter Property Type Code from legend provided.	

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						HS HT IN OF RS RT WH AS BC CH CW DC GC GS MS CM CX RD XD	Hospitality including Hotel, Bed & Breakfast Health Care Other including Medical Office Industrial Office Restaurant Retail Warehouse Auto Service Beach Club Church Car Wash Day Care Golf Course Gas Station Municipal Commercial Other Commercial Mixed Use Residential 1-4 structure w/ DSCR underwriting Residential 1-4 mixed use w/ DSCR underwriting	<i>Loans must have Debt Service Coverage Underwriting Analysis</i> <i>Loans must have Debt Service Coverage Underwriting Analysis</i>	
Blank			377		1				
Owner Occupancy Code	Req	All	378	Char	1	P S I O	Owner Occupied - Primary Residence Owner Occupied - Second Home Not Owner Occupied - Investment Property Owner Occupied - Commercial	Enter Owner Occupancy Code from legend provided.	
Blank			379		22				
Property Street Number	Req	All	401	Char	5			Enter Property Street Number.	
Property Street Name	Req	All	406	Char	27			Enter Property Street Name.	
Blank			433		1				
Property City	Req	All	434	Char	11			Enter Property City.	
Blank			445		8				
Property State Code	Req	All	453	Char	2			Enter Standard U. S. Postal Abbreviation for Property State.	
Blank			455		1				
Property Zip	Req	All	456	Char	5			Enter basic 5 digit Zip Code for Property Address.	
Blank			461		52				
Number of Units	Req - Residential & Multifamily	All	513	Num	3			Enter Number of Units that comprise Property. format: 999 (example: 2 Family, enter "002")	Zero fill left
Blank			516		8				
Current LTV	Req	All	524	Num	5			Enter Current Loan To Value Ratio ("LTV") as a Percent. [Current LTV = Current Loan Amount / Current Appraised Value] format: 999.9 (example: (75,000/100,000)*100 = 075.0)	Decimal in col 527, zero fill left
Blank			529		1				

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Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Original LTV		All	530	Num	5			Enter Original Loan To Value Ratio ("LTV") as a Percent. [Original LTV = Original Loan Amount / Original Appraised Value] format: 999.9 (example: (75,000/100,000)*100 = 075.0)	Decimal in col 533, zero fill left
Blank			535		1				
Appraised Value	Req	All	536	Num	12			Enter most recent Appraised Value for Property. format: 999999999.99	Decimal in col 545, zero fill left.
Blank			548		1				
Appraised Value Date	Req	All	549	Date	8			Enter Date of Appraisal format: MMDDYYYY	
Blank			557		1				
Purchase Price		All	558	Num	12			Enter most recent Purchase Price for Property. format: 999999999.99	Decimal in col 567, zero fill left
Blank			570		1				
Date of Purchase		All	571	Date	8			Enter Date Property was Purchased. format: MMDDYYYY	
Blank			579		6				
Current Occupancy Ratio	Req - Multifamily & Commercial	Income Producing	585	Num	6			Properties as a Percent. format: 999.99 (example: 85% is entered as 085.00)	Decimal in col 588, zero fill left
Blank			591		1				
Current Occupancy Ratio Date	Req - Multifamily & Commercial	Income Producing	592	Date	8			Enter Date of Rent Roll used for Current Occupancy Ratio. format: MMDDYYYY	
Blank			600		21				
Current DSCR	Req - Multifamily & Commercial	Income Producing	621	Num	6			Enter Current Debt Service Coverage Ratio ("DSCR"). [Current DSCR = Current NOI / Annual Debt Service] format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 623, zero fill left
Blank			627		1				
Current DSCR Date	Req - Multifamily & Commercial	Income Producing	628	Date	8			Enter Date of Operating Statement used for Current DSCR. format: MMDDYYYY	
Blank			636		1				
Original DSCR	Req - Multifamily & Commercial	Income Producing	637	Num	6			Enter DSCR from Loan Origination. [Original DSCR = Origination NOI / Annual Debt Service] format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 639, zero fill left
Blank			643		1				
Original DSCR Date	Req - Multifamily & Commercial	Income Producing	644	Date	8			Enter Date of Operating Statement used for DSCR from Loan Origination. format: MMDDYYYY	
Blank			652		1				
Current NOI	Req - Multifamily & Commercial	Income Producing	653	Num	12			Enter Current Net Operating Income ("NOI"). format: 999999999.99	Decimal in col 662, zero fill
Blank			665		1				
Current NOI Date	Req - Multifamily & Commercial	Income Producing	666	Date	8			Enter Date of Operating Statement used for Current NOI. format: MMDDYYYY	
Blank			674		1				
Original NOI	Req - Multifamily & Commercial	Income Producing	675	Num	12			Enter NOI from Loan Origination. format: 999999999.99	Decimal in col 684, zero fill left

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Blank			687		1				
Original NOI Date	Req - Multifamily & Commercial	Income Producing	688	Date	8			Enter Date of Operating Statement used for NOI from Loan Origination. format: MMDDYYYY	
Blank			696		25				
Combined Loan To Value	Req - 2nd Liens	2nd Lien-ALL	721	Num	5			consideration to the first lien & second lien as a Percent. (<i>Origination</i> format: 999.9 (example: [(65,000 + 10000)/100,000]*100 = 075.0)	Decimal in col 724, zero fill left
Blank			726		1				
Combined DSCR	Req - Multifamily & Commercial	2nd Lien Income Producing	727	Num	6			Enter Current DSCR for combined mortgages. Current NOI / Current Combined Annual Debt Service format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 729, zero fill left
Blank			733		1				
Combined DSCR Date	Req - Multifamily & Commercial	2nd Lien Income Producing	734	Date	8			Enter Date of Oldest Operating Statement used for Combined DSCR. format: MMDDYYYY	
Blank			742		1				
Prepayment Restriction Type	Req - Multifamily & Commercial	Income Producing	743	Char	1	N Y D P	No Prepayment Restriction Yield Maintenance Defeasance Fixed / Declining Percentage	Indicate Type of Prepayment Restriction from legend provided.	
Unlock Date		All	744	Date	8			Enter earliest date that Borrower can prepay Loan. format: MMDDYYYY	
Blank			752		4				
Groundlease	Req - Multifamily & Commercial	Income Producing	756	Char	1	N S U	No Groundlease Subordinated Groundlease Unsubordinated Groundlease	the Groundlease is Subordinated or Unsubordinated.	
Blank			757		1				
Recourse	Req - Multifamily, Commercial & 1-4 Family with Farm	Income Producing	758	Char	1	N F P C	No Recourse Full Recourse Partial Recourse Conditional / Exculpatory Recourse	Indicate degree of Recourse to Borrower.	
Blank			759		3				
Mortgagor SPE Flag	Req - Multifamily & Commercial	Income Producing	762	Char	1	N Y	No, Mortgagor IS NOT an SPE Yes, Mortgagor IS an SPE	("SPE").	
Blank			763		1				
Mortgagor Last Name	Req	All	764	Char	40			corporation, partnership, trust, etc.).	
Mortgagor First Name	Req - Residential	All	804	Char	30			Enter Borrower's First Name (for individuals).	
Mortgagor Middle Name	Req - Residential	All	834	Char	30			Enter Borrower's Middle Name (for individuals).	
Mortgagor Name Suffix	Req - Residential	All	864	Char	3			applicable).	
Blank			867		75				

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Mortgagor Self-employed Flag		All	942	Char	1	N Y	No Yes	Indicate whether Borrower is self-employed.	
Blank			943		1				
Mortgagor Monthly Income		All	944	Num	12			Enter Borrower's Total Monthly Income. format: 99999999.99	Decimal in col 953, zero fill left
Blank			956		1				
Mortgagor's Current Credit Score	Req - Residential	Residential & Home Equity	957	Char	6			format: 999999	Zero fill left
Source of Current Credit Score	Req - Residential	Equity	963	Char	2		01 Equifax BEACON 02 Trans Union EMERICA 03 TRW / FICO 04 Equifax Delinquency Alert System 05 Trans Union DELPHI 06 TRW / MDS 07 Equifax / The Mortgage Score 08 FNMA Risk Profiler 09 FHLMC Early Indicator 10 Other	Enter Source of Credit Score from legend provided.	
Date of Mortgagor's Current Credit Score	Req - Residential	Residential & Home Equity	965	Date	8			format: MMDDYYYY	
Blank			973		1				
Mortgagor's Previous Credit Score	Req - Residential	Residential & Home Equity	974	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score	Req - Residential	Equity	980	Char	2		use above list	Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score	Req - Residential	Equity	982	Date	8			format: MMDDYYYY	
Blank			990		1				
Co-Mortgagor 1 Last Name			991	Char	40			Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 1 First Name			1031	Char	30			Enter Co-Borrower 1's First Name (for individuals).	
Co-Mortgagor 1 Middle Name			1061	Char	30			Enter Co-Borrower 1's Middle Name (for individuals).	
Co-Mortgagor 1 Name Suffix			1091	Char	3			if applicable).	
Blank			1094		11				
Co-Mortgagor 1 Monthly Income			1105	Num	12			Enter Co-Borrower 1's Total Monthly Income. format: 99999999.99	Decimal in col 1114, zero fill left
Blank			1117		1				
Co-Mortgagor 1's Current Credit Score			1118	Char	6			format: 999999	Zero fill left
Source of Current Credit Score			1124	Char	2		use above list	Enter Source of Credit Score from legend provided above.	
Date of Co Borrower 1 Current Credit Score		Equity	1126	Date	8			format: MMDDYYYY	
Blank			1134		1				
Co-Mortgagor 1's Previous Credit Score			1135	Char	6			format: 999999	Zero fill left

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Source of Previous Credit Score			1141	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score			1143	Date	8			format: MMDDYYYY	
Blank			1151		484				
Mortgage Debt to Income Underwriting Ratio	Req - Residential	Residential	1635	Num	5			Percent. [PITI / Total Income] format: 999.9 (example: (12,500/50,000)*100 =025.0)	Decimal in col 1638, zero fill left
Total Debt to Income Underwriting Ratio	Req - Residential	Residential	1640	Num	5			Enter Total Debt to Income Ratio from Loan Origination as a Percent. [(PITI + other recurring debt) / Total Income] format: 999.9 (example: (16,000/50,000)*100 = 032.0)	Decimal in col 1643, zero fill left
Blank			1645		1				
Loan Origination Date	Req	All	1646	Date	8			Enter Loan Closing Date. format: MMDDYYYY	
Blank			1654		1				
Original Loan Amount	Req	All	1655	Num	12			Enter Original Loan Amount. format: 999999999.99	Decimal in col 1664, zero fill left
Blank			1667		1				
First Payment Date	Req	All	1668	Date	8			Enter Date the First Installment is / was due. format: MMDDYYYY	
Blank			1676		1				
Original P & I Payment	Req	All	1677	Num	10			Enter Original Principal & Interest Payment. format: 9999999.99	Decimal in col 1684, zero fill left
Blank			1687		1				
Original Term	Req	All	1688	Num	3			Enter Original Loan Term stated in MONTHS. format: 999	Zero fill left
Blank			1691		1				
Original Interest Rate	Req	All	1692	Num	7			Enter Original Interest Rate as a Percent. format: 99.9999	Decimal in col 1694, zero fill left
Blank			1699		9				
Principal Payment Frequency Indicator		All	1708	Char	2	12 Monthly 04 Quarterly 02 Semi-annually 01 Annually 26 Biweekly		Indicate how frequently Principal Payments are scheduled to be made if different from Interest Payments. this field blank.	
Blank			1710		1				
Program Description	Req - HELCE & HELOC	All	1711		4	User Defined		Enter Program Description Code - YOU MUST SUPPLY DEFINITIONS	
Blank			1715		1				
Maximum Loan Amount	Req - HELOC	End	1716	Num	12			Enter Maximum Loan Amount approved for HELOC loan. format: 999999999.99	Decimal in col 1722, zero fill left
Blank			1728		1				

FHLBNY COLLATERAL SYSTEM MORTGAGE DATA FORMAT

Field Identification	Required	Product Type	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
End of Draw Period	Req - HELOC	End	1729	Date	8			Enter Date that Draw Period ends. format: MMDDYYYY	
Blank			1737		1				
Customer Lien Sequence Indicator	Req - HELCE & HELOC	Home Equity	1738	Char	1		1 Customer holds both 1st and HELCE/HELOC Mortgages 2 Customer holds HELCE/HELOC Mortgage only; Someone else holds 1st Mortgage 3 Customer holds HELCE/HELOC Mortgage; No 1st Mortgage	Indicate Customer Lien Sequence from legend provided.	
Blank			1739		1				
Original Loan Balance of Senior Lien	Req - HELCE & HELOC	2nd Lien	1740	Num	12			Enter Original Loan Balance of Senior Lien. format: 999999999.99	Decimal in col 1746, zero fill left
Blank			1752		1				
Current Loan Balance of Senior Lien	Req - HELCE & HELOC	2nd Lien	1753	Num	12			Enter Current Loan Balance of Senior Lien. format: 999999999.99	Decimal in col 1759, zero fill left
Blank			1765		1				
Amortization Period Begin Date	Req - Interest Only	Interest Only	1766	Date	8			For interest only loans, enter date that Amortization begins. format: MMDDYYYY	
Blank			1774		1				
Next Payment Due Date	Req - HELCE & HELOC	All	1775		8			Enter Next Payment Scheduled Due Date. format: MMDDYYYY	
Blank			1783		1				
Mortgage Identification Number (MIN)	Req	Residential	1784	Num	18			Enter MER'S Mortgage Identification Number (MIN)	
Mutiple Properties Indicator		All	1803	Char	1	Y N	Yes No	If more than one property is securing loan Yes, if not select 'No'	