

External Collateral File Layout

As of 9/12/2014

File Position	Data Format	Data Description	Data Type	Reference
1-10	X(10)	Loan Number	Text	
11-12	X(02)	Property Type	Text	See Code Translations: Dwelling Type Code
13-15	X(03)		FILLER	
16-16	X(01)	Ownership	Text	See Code Translations: Ownership Type Code
17-18	X(02)		FILLER	
19-20	X(02)	Loan Purpose	Text	See Code Translations: Loan Purpose Code
21-21	X(01)		FILLER	
22-23	X(02)	Loan Type	Text	See Code Translations: Loan_Type_Code
24-24	X(01)		FILLER	
25-30	9(3)V9(3)	Current Loan Rate	Number(3.3)	
31-34	X(04)		FILLER	
35-45	9(9)V9(2)	Original Balance	Number(9.2)	
46-56	9(9)V9(2)	Current Balance	Number(9.2)	
57-66	X(10)		FILLER	
67-70	X(04)	1st Pay Date	MMYY	
71-74	X(04)	Maturity Date	MMYY	
75-82	9(6)V9(2)	Current P & I	Number(6.2)	
83-87	9(2)V9(3)	Servicer Fee Rate	Number(2.3)	
88-90	X(3)	Loan Term		
91-91	X(1)		FILLER	
92-93	X(2)	Delinquent Code		See Code Translations: Action_Code_Type
94-94	X(1)		FILLER	
95-99	9(4)V9(1)	LTV	Number(4.1)	
100-100	X(1)		FILLER	
101-102	X(2)	State		
103-111	X(9)		FILLER	
112-117	X(6)	Due For Date	MMYYDD	Borrower's next payment date
118-126	X(09)		FILLER	
127-130	X(4)	Servicer No		
131-132	X(02)		FILLER	
133-143	9(9)V9(2)	Balance at Issuance	Number(9.2)	
144-162	X(19)		FILLER	
163-174	X(12)	Delinquency History Flags		0 = Current 1 = One month delinquent 2 = Two month delinquent 3 = 90+ day delinquent U = Unknown
175-175	X(01)		FILLER	
176-177	X(02)	# Times Delinquent in last 12 Months		
178-200	X(23)		FILLER	
201-206	9(3)V9(3)	Initial Rate	Number(3.3)	ARM loans only
207-207	X(1)		FILLER	
208-209	X(02)	Index Code		See Code Translations: ARM_Index_Code
210-210	X(1)		FILLER	
211-215	9(2)V9(3)	Gross Margin	Number(2.3)	
216-216	X(01)		FILLER	
217-220	X(04)	Rate Chg Date**	MMYY	
221-221	X(01)		FILLER	
222-225	X(04)	P & I Chg Date**	MMYY	
226-226	X(01)		FILLER	
227-228	X(02)	Rate Adj Freq		
229-229	X(01)		FILLER	
230-231	X(02)	Payment Adj Freq		
232-232	X(01)		FILLER	

File Position	Data Format	Data Description	Data Type	Reference
233-237	9(2)V9(3)	Periodic Rate Cap	Number(2.3)	
238-238	X(01)		FILLER	
239-244	9(3)V9(3)	Payment Cap	Number(3.3)	
245-245	X(01)		FILLER	
246-251	9(3)V9(3)	Maximum Rate Cap	Number(3.3)	
252-252	X(01)		FILLER	
253-258	9(3)V9(3)	Minimum Rate Cap	Number(9.3)	
259-259	X(01)		FILLER	
260-267	9(6)V9(2)	Orig P&I Amt		
268-275	X(08)		FILLER	
276-280	9(4)V9(1)	Neg Am Limit	Number(4.1)	
281-282	X(02)		FILLER	
283-283	X(01)	Neg Am Code		Y = "Yes"
284-295	X(12)		FILLER	
296-296	X(01)	ARM Round Code		N = Nearest D = Down U = Up Blank means no Round Flag
297-299	X(03)		FILLER	
300-300	X(01)	ARM Convert Code		Y = "Yes"
301-315	X(15)		FILLER	
316-326	X(11)		FILLER	
327-358	X(32)		FILLER	
359-359	X(01)		FILLER	
360-370	X(11)	City		
371-371	X(01)		FILLER	
372-376	X(05)	Zip Code		
377-423	X(47)		FILLER	
424-425	X(02)	Document Type		See Code Translations: Document_Type
426-428	X(03)		FILLER	
429-431	X(03)	ARM Rate Lockout Period		
432-434	X(03)	ARM Payment Lockout Period		
435-435	X(01)		FILLER	
436-438	X(03)	Look Back Days		
439-439	X(01)		FILLER	
440-444	9(2)V9(3)	Round Factor	Number(2.3)	
445-454	X(10)	Pool Number		
455-492	X(38)		FILLER	
493-500	9(2)V(6)	Net Rate	Number(2.6)	
501	X(01)	Interest Only Flag	Text	
502-504	9(3)	Interest Only Original Term	Number	
505-508	9(4)	Interest Only End Date*	MMDD	
509	X	Leasehold ID		Y = Yes N = No Blank = Not Applicable
510-511	XX	Account or Note Type Code		See Code Translations: Note_Code_Type
512	X	No Ratio ID		Y = Yes N = No Blank = Not Applicable
513-515	XXX	Investor ID		Investor ID - For Internal Use Only
516-517	XX	Pool Number		Pool Number - (Update Tape) as needed (right justified)
518-528	9(8).99	Ending Scheduled Balance	Number(8.2)	Actual decimal in column 526; zero fill left; NO insert "\$"
529-536	9.999999	Fixed Retained Yield Rate		Actual decimal in column 530
537	X	Foreign National Code		"F" = Foreign National Blank = Not Applicable
538	9	ECS Score Version		Not used at this time
539-544	999.99	ECS Score Raw #		Not used at this time
545-546	XX	ECS Score Code		Not used at this time
547	X	Adjustable Rate Mortgage (ARM) Indicator		"A" implies Arm loan
548-549	XX	Program Code		ST = Non-Conforming "A" Paper Blank = Non-Conforming "A" Paper AA = Alternative A BC = B&C Shelf

File Position	Data Format	Data Description	Data Type	Reference
				HE = Home Equity
550-551	XX	Credit Grade		Value as provided by underwriter
552-554	XXX	Channel Code		See Code Translations: Channel_Code
555	X	Relocation Indicator		Y = a relocation loan N = NOT a relocation loan
556	X	Balloon Indicator		"B" implies Balloon loan
557	X	Lien Status		1 = First Lien 2 = Second Lien Blank = Not Applicable
558-568	9(8).99	Original Appraisal Value		
569-571	999	Prepayment Penalty Indicator		Number of Years
572	X	Interest Collection Code		1= Interest in arrears 2 = Interest in advance 3 = Per diem 4 = Other
573-578	99.999	Original Interest Rate		Actual decimal in column 575
579-584	99.999	Original Index Value		Actual decimal in column 581
585-590	99.999	Interest Rate at Next Reset Date		Actual decimal in column 587 Projected rate after review (lookback); this field is only valid for loans that are paid through the current month
591-605	X(15)	Mortgagor Last Name		Not used at this time
606-615	X(10)	Mortgagor First Name		Not used at this time
616-647	X(32)	Property Street Address		Not used at this time
648-651	99.9	Underwriting Ratio I		Not used at this time
652-655	99.9	PMI Coverage Percent		Percent of loan covered by PMI
656-657	X(2)	PMI Insurer Code		See Code Translations: Insurer_Co_ID
658-665	9(8)	Origination Date or Note Date	YYYYMMDD	
666-669	9(4)	FICO Raw Score Number		
670-672	XXX	Product Type Code		See Code Translations: Product_Type_Code
673-678	999.99	CLTV		Combined LTV Ratio
679-689	9(8).99	Sale Balance	Number(8.2)	Actual decimal in column 687; zero fill left
690-691	XX	Document Type Code		See Code Translations: Document_Code
692-695	XXXX	Issue Year	YYYY	
696-698	XXX	Series		
699-709	9(8).99	Loss on Liquidated Property	Number(8.2)	Actual decimal in column 707
710-720	9(8).99	Actual Current Balance	Number(8.2)	Actual decimal in column 718
721-731	9(8).99	Prepayments in Full	Number(8.2)	Actual decimal in column 729
732-742	9(8).99	Partial Prepayments	Number(8.2)	Actual decimal in column 740
743-750	9(8)	Paid in Full Effective Date	YYYYMMDD	
751-758	X(8)	Issuer Identification		Identifies Name of Shelf
759-766	9.999999	Master Servicing Fee		Actual decimal in column 760
767-774	9.999999	Trustee Fee		Actual decimal in column 768
775-782	9.999999	Pool Insurance Fee		Actual decimal in column 776
783-790	9.999999	Special Hazard Fee		Actual decimal in column 784
791-798	9.999999	Spread 1 Fee		Actual decimal in column 792
799-806	9.999999	Spread 2 Fee		Actual decimal in column 800
807-824	X(18)	Property County		Left justify
825-849	X(25)	Mortgagor Employer Name		Populated only if Relo indicator (Field Position 555) equals "Y"
850-855	X(6)	Subsidy Code		See Code Translations: Subsidy_Code
856-860	X(5)	LEX Lender Identification		For Internal Use Only (left justified)
861-865	X(5)	Client Code Identification		For Internal Use Only (left justified)
866-869	X(4)	PMI Aura Market Score		Not Used At This Time.
870-873	X(4)	PMI Aura Risk Score		Not Used At This Time.
874-877	X(4)	PMI Aura Score		Not Used At This Time.
878-888	9(8).99	Senior Lien		Not Used At This Time.
889-896	9.999999	Certificate Administration Fee		Not Used At This Time
897-902	9(6)	Paid Off Remittance Cycle	YYYYMM	Not Used At This Time
903-910	9(8)	Repurchase Date	YYYYMMDD	Not Used At This Time
911-922	9(12)	Substituted Loan Number		Not Used At This Time
923-928	9(6)	Remittance Cycle	YYYYMM	Not Used At This Time

File Position	Data Format	Data Description	Data Type	Reference
929	X	Pledged Asset Mortgage Indicator		Y = Yes
930-931	X(2)	Group ID		Identifies Group if applicable or 0 if not applicable
932-935	9(4)	Current FICO Score Nbr		Updated FICO Score
936-947	9(9).99	Prepayment Penalty Amount	Number(9.2)	Actual decimal in column 916; zero fill left; NO insert "\$"
948-959	9(9).99	Prepayment Penalty Waived Amount		Actual decimal in column 928; zero fill left; NO insert "\$"
960-967	9(8)	Modification Date	YYYYMMDD	
968-975	9(8)	Substitution Date	YYYYMMDD	
976-987	9(9).99	Losses on Previously Liquidated Loans		Actual decimal in column 956; zero fill left; NO insert "\$"
988-1087	X(100)	Servicer Name		Servicer
1088-1094	99.9999	Arm Rate Life Cap		The maximum cap on the loan for life.
1095-1194	X(100)	Originator Name		The name of the entity that originated the loan.
1195-1205	9(8).99	Interest Forgiveness Amount	Number(8.2)	Actual decimal in column 1203
1206-1216	9(8).99	Expense Forgiveness Amount	Number(8.2)	Actual decimal in column 1214
1217-1227	9(8).99	Principal Forgiveness Amount	Number(8.2)	Actual decimal in column 1225
1228-1238	9(8).99	Total Capitalized Amount	Number(8.2)	Actual decimal in column 1236
1239-1246	9(8)	Balloon Date	YYYYMMDD	
1247-1257	9(8).99	Balloon Payment Amount	Number(8.2)	Actual decimal in column 1255
1258-1265	9(8)	Modified Next Payment Adjust Date	YYYYMMDD	
1266-1273	9(8)	Modified Next Interest Rate Adjust Date	YYYYMMDD	
1274	X	ARM to Fixed Conversion		Y = Yes N = No Blank = Not Applicable
1275	X	Fixed to ARM Conversion		Y = Yes N = No Blank = Not Applicable
1276	X	IO to Fully Amortized Conversion		Y = Yes N = No Blank = Not Applicable
1277	X	Fully Amortized to IO Conversion		Y = Yes N = No Blank = Not Applicable
1278-1283	X	Segmentation		2=ASF Streamlined Foreclosure and Loss Avoidance Framework
1284	X	Temporary Modification		Y = Yes N = No Blank = Not Applicable
1285-1295	9(8).99	Ending Scheduled Interest Bearing Balance	Number(8.2)	Actual decimal in column 1293,zero fill left
1296- 1306	9(8).99	Ending Actual Interest Bearing Balance	Number(8.2)	Actual decimal in column 1304,zero fill left
1307- 1317	9(8).99	Ending Scheduled TDO Balance	Number(8.2)	Actual decimal in column 1315,zero fill left
1318- 1328	9(8).99	Ending Actual TDO Balance	Number(8.2)	Actual decimal in column 1326,zero fill left
1329 -1339	9(8).99	Non- Interest Bearing Deferred Principal Balance	Number(8.2)	Actual decimal in column 1337,zero fill left
1340 - 1350	9(8).99	Principal Reduction Alternative Forbearance Balance	Number(8.2)	Actual decimal in column 1348,zero fill left
1351 - 1360	X(10)	Non-Interest Bearing Treatment Methodology	Text	