

203 Secondary Mortgage Market Investor Report

Functional Group ID=**MH**

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Secondary Mortgage Market Investor Report Transaction Set (203) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used for the transfer and reporting of mortgage servicing information between mortgage servicers, mortgage service bureaus, and secondary mortgage market organizations.

Heading:

<u>Page No.</u>	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
3	010	ST	Transaction Set Header	M	1		
4	020	BGN	Beginning Segment	M	1		
6	030	DTP	Date or Time or Period	M	1		n1
7	040	REF	Reference Identification	M	1		n2

Detail:

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						>1	
8	010	LX	Assigned Number	M	1		
9	020	REF	Reference Identification	M	2		n3
						>1	
10	050	RLT	Real Estate Loan Type	M	1		
13	060	DTP	Date or Time or Period	M	1		n4
14	070	AMT	Monetary Amount	M	2		n5
16	090	INT	Interest	M	1		
17	110	NX2	Real Estate Property ID Component	M	4		
						1	
19	120	N1	Name	M	1		

21	130	N2	Additional Name Information	M	1			
22	140	DTP	Date or Time or Period	M	2	n6		
23	150	AMT	Monetary Amount	M	2	n7		
25	160	YNQ	Yes/No Question	M	1	n8		
26	190	SE	Transaction Set Trailer	M	1			

Transaction Set Notes

1. The DTP segment states the reporting cycle date.
2. The REF segment indicates the Servicer or Issuer Institution Number.
3. The REF segment is used to identify Sub Servicer, Pool, Document Custodial Note Holder, or Issuer.
4. The DTP segment is used to state the Last Paid Installment Date and the Date of the Last Payment Received.
5. The AMT segment is used to report amounts such as the Actual or Scheduled Unpaid Principal Balance, Principal or Interest Due to Investor, Current Principal and Interest, Prepayment Penalties.
6. The DTP segment is used to identify the Original Maturity Date and the Date of First Payment.
7. The AMT segment is used to state the Original Principal Balance and the Tax & Insurance Escrow Fund Balance.
8. The YNQ segment determines whether or not Foreclosure proceedings have begun on the loan. A 'Y' indicates proceedings have begun.

Segment: **ST** Transaction Set Header
Position: 010
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the start of a transaction set and to assign a control number
Notes: The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).

One ST - SE loop is required for each issuer.

Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
ST01	143	Transaction Set Identifier Code	M ID 3/3
		Code uniquely identifying a Transaction Set	
		203 X12.340 Secondary Mortgage Market Investor Report	
ST02	329	Transaction Set Control Number	M AN 4/9
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
		This control number is assigned by your translation software.	
		This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.	

Segment: **BGN** Beginning Segment
Position: 020
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the beginning of a transaction set
Notes: BGN02 is the transaction set reference number.
 BGN03 is the transaction set date.
 BGN04 is the transaction set time.
 BGN05 is the transaction set time qualifier.

Data Element Summary

Ref.	Data	Attributes
Des.	Element Name	
BGN01	353 Transaction Set Purpose Code	M ID 2/2
	Code identifying purpose of transaction set	
	00 Original	
	15 Re-Submission	
	41 Corrected and Verified	
BGN02	127 Reference Identification	M AN 10/10
	Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
	Assign the constant EDILLMBSIS to this field.	
	This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.	
BGN03	373 Date	M DT 6/6
	Date (YYMMDD)	
	This will be assigned by your Translation Software.	
	This element is not reported in the Quarterly Loan Level Submission, but	

is required for the EDI Quarterly Loan Level Submission.

BGN04 **337** **Time** **M** **TM 4/4**

Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)

This will be assigned by your Translation Software. Use the format HHMM.

This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.

BGN05 **623** **Time Code** **M** **ID 2/2**

Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow

This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.

CT	Central Time
ET	Eastern Time
MT	Mountain Time
PT	Pacific Time

Segment: **DTP** **Date or Time or Period**
Position: 030
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To specify any or all of a date, a time, or a time period
Notes: DTP02 is the date or time or period format that will appear in DTP03.

Data Element Summary

Ref.	Data	Attributes
Des.	Element Name	
DTP01	374 Date/Time Qualifier	M ID 3/3
	Code specifying type of date or time, or both date and time	
	730 Reporting Cycle Date	
DTP02	1250 Date Time Period Format Qualifier	M ID 2/2
	Code indicating the date format, time format, or date and time format	
	CM Date in Format CCYYMM	
DTP03	1251 Date Time Period	M AN 6/6
	Expression of a date, a time, or range of dates, times or dates and times	
	This element is reported in the Quarterly Loan Level Submission in the Header Record in the format MMYYYY. This element is required for the EDI Quarterly Loan Level Submission in the format CCYYMM.	

Segment: **REF** Reference Identification
Position: 040
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To specify identifying information

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
REF01	128	Reference Identification Qualifier	M ID 2/2
		Code qualifying the Reference Identification	
		EO Submitter Identification Number	
		A unique number identifying the submitter of the transaction set	
		Trading Partner ID	
REF02	127	Reference Identification	M AN 9/13
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		DUNS Number (All Ginnie Mae trading partners are required to use a DUNS number as their submitter ID.) This number must match data element 142 in the GS segment. If it does not, the submission will be rejected. The format for reporting this element should not include any dashes, commas, etc.	

This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.

Segment: **LX** Assigned Number
Position: 010
Loop: LX
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To reference a line number in a transaction set
Notes: The LX is a required segment. One LX segment should be reported for each loan.

Data Element Summary

Ref.	Data		Attributes
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
LX01	554	Assigned Number	M N0 1/6

Number assigned for differentiation within a transaction set

This is assigned by your translation software. This is a 203 control element which is automated by your translation software.

This element is not reported in the Quarterly Loan Level Submission, but is required for the EDI Quarterly Loan Level Submission.

Segment: **REF** Reference Identification
Position: 020
Loop: LX
Level: Detail
Usage: Mandatory
Max Use: 2
Purpose: To specify identifying information
Notes: Two REF segments are required for each loan.

Data Element Summary

Ref.	Data	Attributes
<u>Des.</u>	<u>Element</u> <u>Name</u>	<u>Attributes</u>
REF01	128 Reference Identification Qualifier Code qualifying the Reference Identification V8 Institution Number VI Pool Number	M ID 2/2
REF02	127 Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Report your five digit Issuer Number and your six digit Pool Number. The Pool Number is reported in the detail record in the Quarterly Loan Level Submission. The Institution Number is reported as the Issuer Number in the Header, Detail and Trailer Records of the Quarterly Loan Level Submission.	M AN 5/6

Segment: **RLT** Real Estate Loan Type
Position: 050
Loop: RLT
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: Used to identify the agency case number, loan number, real estate loan type, pool type and amortization terms

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
RLT01	128	Reference Identification Qualifier	M ID 2/2
		Code qualifying the Reference Identification	
		If reporting a Rural Housing Service (RHS) loan number (formerly known as Farmers Home Administration-FmHA loan number), use the reference identification qualifier LD.	
		LD Loan Number	
		Rural Housing Service Case Number	
		The unique loan number assigned by the Rural Housing Service (RHS) to each RHS loan	
		Z8 Federal Housing Administration Case Number	
		The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan	
		Also used for PIH/Section 184 loans	
		Z9 Veterans Affairs Case Number	
		The unique loan number assigned by the Veterans Affairs (VA) to each VA loan	
RLT02	127	Reference Identification	M AN 15/15
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		Enter information based on the above identification code.	
		All FHA, VA, RHS and PIH case numbers need to be complete and valid.	

RLT03	128	Reference Identification Qualifier Code qualifying the Reference Identification VO Institution Loan Number	M ID 2/2
RLT04	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Enter information based on the above identification code.	M AN 1/20
RLT05	1093	Real Estate Loan Type Code Code identifying the loan product category	M ID 1/1

Loan Type	Loan Type Code
FHA Single Family	3
VA Guaranteed	2
Rural Housing Service	4
VA Vendee	7
FHA Multifamily	8
FHA Title 1 Manufactured Housing	Z
PIH Section 184	B

Segment: **DTP** **Date or Time or Period**
Position: 060
Loop: RLT
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To specify any or all of a date, a time, or a time period
Notes: DTP02 is the date or time or period format that will appear in DTP03.

Data Element Summary

Ref.	Data	Attributes
<u>Des.</u>	<u>Element</u> <u>Name</u>	<u>Attributes</u>
DTP01	374 Date/Time Qualifier Code specifying type of date or time, or both date and time 731 Last Paid Installment Date	M ID 3/3
DTP02	1250 Date Time Period Format Qualifier Code indicating the date format, time format, or date and time format D8 Date Expressed in Format CCYYMMDD	M ID 2/2
DTP03	1251 Date Time Period Expression of a date, a time, or range of dates, times or dates and times Enter information based on the above identification code. Use the format CCYYMMDD. The Last Payment Date is reported in the Detail Record in the Quarterly Loan Level Submission.	M AN 8/8

Segment: **AMT** Monetary Amount
Position: 070
Loop: RLT
Level: Detail
Usage: Mandatory
Max Use: 2
Purpose: To indicate the total monetary amount
Notes: Two AMT segments are required for each loan.

Data Element Summary

Ref.	Data	Attributes
Des.	Element Name	
AMT01	522 Amount Qualifier Code Code to qualify amount UB Unpaid Principal Balance YE Constant Principal and Interest	M ID 2/2
AMT02	782 Monetary Amount Monetary amount Do not include decimal or sign in monetary amount. The last two digits of each reported amount are expected to be the cents portion of the amount. For example, \$123,456.99 should be entered as 12345699 or \$123,456.00 should be entered as 12345600. For Constant P&I use a maximum of 9 characters, and for Unpaid Principal Balance use a maximum of 10 characters. UB - Unpaid Principal Balance is reported as Remaining Principal Balance in the detail record in the Quarterly Loan Level Submission. YE - Constant Principal and Interest is reported as Fixed Installment Control in the detail record in the Quarterly Loan Level Submission.	M R 1/10
AMT03	478 Credit/Debit Flag Code Code indicating whether amount is a credit or debit	M ID 1/1

Debit amounts represent positive numbers and require a "D" designator.
Credit amounts represent negative numbers and require a "C" designator.

Segment: **INT** Interest
Position: 090
Loop: RLT
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To specify interest rate and type and the applicable time period

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
INT01	547		Interest Type Code	M ID 1/1
			Code identifying the type of interest	
			C Current Note Rate	
INT02	953		Interest Rate	M R 5/6
			The interest rate as a percentage	
			The format for this element is six digits, no decimal, no sign. For example, 091250 indicates the interest rate 9.1250%.	
			The Interest Rate is reported in the detail record in the Quarterly Loan Level Submission.	

Segment: **NX2** Real Estate Property ID Component
Position: 110
Loop: RLT
Level: Detail
Usage: Mandatory
Max Use: 4
Purpose: To define types and values for geographic location of real estate property
Notes: Four NX2 segments are required for each loan

Data Element Summary

Ref.	Data	Attributes
<u>Des.</u>	<u>Element</u> <u>Name</u>	<u>Attributes</u>
NX201	1106 Address Component Qualifier Code qualifying the type of address component 07 City Name 09 State Postal Code 15 Unstructured Street Address 19 Zip Code (9 Digit)	M ID 2/2
NX202	166 Address Information Address information The format for this element is as follows: Street Address = 2 to 19 characters City = 2 to 18 characters State = 2 characters Zip = 9 characters Unstructured Street Address is reported as Property Address in the detail record in the Quarterly Loan Level Submission. City is reported as Property City in the detail record in the Quarterly Loan Level Submission. State is reported as Property State in the detail record in the Quarterly Loan Level Submission.	M AN 2/19

Zip is reported as Property Zip in the detail record in the Quarterly Loan Level Submission.

All address information needs to be complete and valid.

Segment: N1 Name
Position: 120
Loop: N1
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To identify a party by type of organization, name, and code

Data Element Summary

Ref.	Data	Name	Attributes
Des.	Element		
N101	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an Individual BW Borrower	M ID 2/2
N102	93	Name Free-form name Borrower's Last Name is required for each loan. Borrower's Last Name is reported in the detail record in the Quarterly Loan Level Submission.	M AN 1/15
N103	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) 34 Social Security Number	M ID 2/2
N104	67	Identification Code Code identifying a party or other code Borrower's Social Security Number is required for each loan. The format to report this element does not include any dashes, commas, etc. Borrower's Social Security Number is reported in the detail record in the Quarterly Loan Level Submission.	M AN 9/9

Segment: **N2** Additional Name Information
Position: 130
Loop: N1
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To specify additional names (i.e. Borrower's First Name)

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element Name</u>	
N201	93 Name	M AN 1/10
	Free-form name	
	Borrower's First Name.	
	Borrower's First Name is reported in the detail record in the Quaterly Loan Level Submission.	

Segment: **DTP** **Date or Time or Period**
Position: 140
Loop: N1
Level: Detail
Usage: Mandatory
Max Use: 2
Purpose: To specify any or all of a date, a time, or a time period
Notes: DTP02 is the date or time or period format that will appear in DTP03.

Two DTP segments are required for each loan.

Data Element Summary

Ref.	Data	Attributes
Des.	Element Name	
DTP01	374 Date/Time Qualifier	M ID 3/3
	Code specifying type of date or time, or both date and time	
	564 Date of First Mortgage Payment	
	577 Original Maturity Date	
DTP02	1250 Date Time Period Format Qualifier	M ID 2/2
	Code indicating the date format, time format, or date and time format	
	D8 Date Expressed in Format CCYYMMDD	
DTP03	1251 Date Time Period	M AN 8/8
	Expression of a date, a time, or range of dates, times or dates and times	
	Date of first Mortgage Payment is reported as First Payment Date in the detail record in the Quarterly Loan Level Submission. Original Maturity Date is reported as Maturity Date in the detail record in the Quarterly Loan Level Submission.	

Segment: **AMT** Monetary Amount
Position: 150
Loop: N1
Level: Detail
Usage: Mandatory
Max Use: 2
Purpose: To indicate the total monetary amount
Notes: Two AMT segments are required for each loan.

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
AMT01	522	Amount Qualifier Code Code to qualify amount	M ID 2/2
		PZ Original Principal Balance	
		V1 Tax and Insurance Escrow Fund	
AMT02	782	Monetary Amount Monetary amount	M R 1/11
		Do not include decimal or sign in monetary amount. The last two digits of each reported amount are expected to be the cents portion of the amount. For example, \$123,456.99 should be entered as 12345699 or \$123,456.00 should be entered as 12345600. For Original Principal Balance use a maximum of 11 characters, and for Tax & Insurance Escrow Fund use a maximum of 10 characters.	
		Original Principal Balance is reported the detail record in the Quarterly Loan Level Submission. Tax and Insurance Escrow Fund is reported as T&I Escrow Balance in the detail record in the Quarterly Loan Level Submission.	
AMT03	478	Credit/Debit Flag Code Code indicating whether amount is a credit or debit Debit amounts represent positive numbers and require a "D" designator Credit amounts represent negative numbers and require a "C" designator	M ID 1/1

Segment: **YNQ** Yes/No Question

Position: 160

Loop: N1

Level: Detail

Usage: Mandatory

Max Use: 1

Purpose: To identify and answer yes and no questions, including the date, time, and comments further qualifying the condition

Notes: YNQ02 confirms or denies the statement made in YNQ01.

A "Y" indicates the statement is confirmed;

A "N" indicates the statement is denied.

Data Element Summary

Ref.	Data		
Des.	Element	Name	Attributes
YNQ01	1321	Condition Indicator	M ID 2/2
		Code indicating a condition	
		9M Foreclosure Proceedings Have Begun	
YNQ02	1073	Yes/No Condition or Response Code	M ID 1/1
		Code indicating a Yes or No condition or response	
		The Foreclosure Indicator is reported in the detail record in the Quarterly Loan Level Submission.	
		N No	
		Y Yes	

Segment: **SE** Transaction Set Trailer
Position: 190
Loop:
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)
Notes: SE is the last segment of each transaction set.

Data Element Summary

Ref.	Data		
Des.	Element	Name	Attributes
SE01	96	Number of Included Segments	M N0 1/10
		Total number of segments included in a transaction set including ST and SE segments This is calculated by your Translation Software.	
SE02	329	Transaction Set Control Number	M AN 4/9
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set This is assigned by your Translation Software.	