



PDD Implementation Guide: Appendix B - Usage Scenarios

Document Version 1.3

Date: December 2016

Revision Log

| Version | Date | Additions / Modifications |
|---------|-----------|---|
| 1.0 | 6/30/2014 | Initial Version |
| 1.1 | 1/31/2015 | <ol style="list-style-type: none"> <li data-bbox="825 493 1919 602">1. Added Data Point Added InterestAndPaymentAdjustmentIndexLeadDaysCount to table for Scenarios 6 and 8 for loans 1, 2, and 3. <li data-bbox="825 607 1919 716">2. Updated Scenario Text Updated scenario text for Scenarios 1, 6, and 8 to reflect down payment is based on loan amount. <li data-bbox="825 721 1919 797">3. Updated AboutVersionIdentifier AboutVersionIdentifier has been updated for Scenarios 1, 6, and 8. |
| 1.2 | 8/31/2015 | <ol style="list-style-type: none"> <li data-bbox="825 829 1919 1019">1. Edited Data Point Names Changed data point names to ACH_ABARoutingAndTransitIdentifier, GovernmentBondFinanceIndicator, and InterestAndPaymentAdjustmentIndexLeadDaysCount, for scenarios 1, 6, and 8. Changed data point name to FundsType for all scenarios. <li data-bbox="825 1024 1919 1101">2. Added Data Point Added Sort ID 109.1 MonetaryEventTypeOtherDescription for scenario 1. <li data-bbox="825 1105 1919 1182">3. Changed Enumeration Changed MonetaryEventType enumeration to "Other" for scenario 1. <li data-bbox="825 1187 1919 1295">4. Change Data Point Value Changed the value of CreatedDatetime to include time zone information for scenarios 1, 6, and 8. <li data-bbox="825 1300 1919 1401">5. Edited XPath Changed the XPath for ACH and DOCUMENT_CERTIFICATIONS containers in scenarios 1, 6, and 8. |

| Version | Date | Additions / Modifications |
|---------|-----------|---|
| | | <p>6. Reordered Data Points The order of the data points was changed to alphabetical order for LoanIdentifier, LoanPurposeType, <DOCUMENT_SPECIFIC_DATA_SETS>, <BORROWER>, <LOAN_ORIGINATOR>, and <PARTY_ROLE_IDENTIFIERS> for all scenarios. The order of the data points was changed for <DEAL_SET/EXTENSION> for scenarios 1, 6, and 8. The order of the data points was changed to alphabetical order for LoanIdentifier, LoanPurposeType, <DOCUMENT_SPECIFIC_DATA_SETS>, <BORROWER>, <LOAN_ORIGINATOR>, and <PARTY_ROLE_IDENTIFIERS> for all scenarios. The order of the data points was changed for <DEAL_SET/EXTENSION> for scenarios 1, 6, and 8.</p> |
| 1.3 | 12/5/2016 | <p>1. Noted GPM and GEM pool incorporation into later SFPDM release Scenarios 2 and 7 deal with GPM and GEM pools; these pools will be incorporated into a later release of the SFPDM, as noted at the beginning of each scenario.</p> <p>2. Added Sort ID 46 data point (PerChangeRateAdjustmentEffectiveDate) Added PerChangeRateAdjustmentEffectiveDate to Scenarios 6 and 8 under the appropriate XPath, below instances of PerChangeMaximumIncreasePercent and PerChangeMaximumDecreasePercent.</p> <p>3. Updated Sort ID 2 (AboutVersionIdentifier) AboutVersionIdentifier has been updated for Scenarios 1, 6, and 8.</p> <p>4. Added Sort ID 117 (BorrowerFirstTimeHomebuyerIndicator) Included BorrowerFirstTimeHomebuyerIndicator for the secondary borrower listed in Scenario 9.</p> <p>5. Updated Sort IDs 58 & 59 (GovernmentUpfrontPremiumAmount & GovernmentUpfrontPremiumPercent) Updated PDD Conditionality to “Conditionally Required” for both data points in Scenarios 1-10.</p> <p>6. Updated Sort ID 56 (GovernmentAnnualPremiumAmount)</p> |

| Version | Date | Additions / Modifications |
|---------|------|---|
| | | Updated value to 960.00 from 960 in Scenario 9. |

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1. Introduction

The PDD Implementation Guide: Appendix B - Usage Scenarios document is designed to provide industry participants with specific business examples to aid in the implementation of Ginnie Mae's Pool Delivery Dataset (PDD). The PDD requires file delivery in XML format and is based on the MISMO Version 3.3 Reference Model. This document should be utilized in conjunction with the PDD Implementation Guide and the other associated appendices.

This document contains ten usage scenarios, each reflecting a different Ginnie Mae pool type. Data points are marked as required (R), conditionally required (CR), or optional (O) based on Ginnie Mae's business requirements for pool issuance data. No single loan will require all of the data points at pool issuance. Furthermore, some examples provide only a subset of the required data points (such as the data points related to one loan within a pool) to highlight specific cases.

The Ginnie Mae usage scenarios have been developed for several mortgage loan products and are used to identify required data points. However, the usage scenarios employ fictional values that will not pass Ginnie Mae validations edits. The names, addresses, Social Security Numbers, and identifiers were created at random. The scenarios illustrate how each MISMO data point is populated within the PDD XML file.

The Ginnie Mae usage scenarios include a narrative, followed by the MISMO data points organized by container in tabular format. These scenarios contain the following pool types:

GNMA I

- Scenario 1: GNMA I – Fixed Rate Mortgage (Modified Loan)
- Scenario 2: GNMA I – Graduated Payment Mortgage*
- Scenario 3: GNMA I – Buydown Mortgage

GNMA II Custom (Single Issuer)

- Scenario 4: GNMA II – Manufactured Home Mortgage

-
- Scenario 5: GNMA II – Fixed Rate Mortgage (HAMP Modified Loan)
 - Scenario 6: GNMA II – 3 Year Hybrid LIBOR Mortgage (Immediate Transfer upon Issuance)
 - Scenario 7: GNMA II – Growing Equity Mortgage*

GNMA II Multiple Issuer

- Scenario 8: GNMA II – 3 Year Hybrid Constant Maturity Treasury Mortgage
- Scenario 9: GNMA II – Fixed Rate Mortgage (Secondary Borrower)
- Scenario 10: GNMA II – Fixed Rate Mortgage with Refinance (with and without Cash-Out)

*Graduated Payment Mortgages and Growing Equity Mortgages will be incorporated in a later release of the SFPDM.

2. GNMA I

a) Scenario 1: GNMA I – Fixed Rate Mortgage (Modified Loan)

Pool Type: GNMA I, Single Issuer, Single Family (XSF)

Loan 1:

Borrower Information:

John Q. Smith, Jr. (a first time homebuyer) is the primary borrower, a US citizen, his Social Security Number (SSN) is 123-45-4848, and his credit score is 750.

Property and Loan Information:

On April 23rd, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the United States Department of Agriculture (USDA) Rural Development (RD).

The subject property was appraised on March 23rd, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on April 23rd, 2013. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$382,500.00 at 5.50% interest rate. The Loan to Value (LTV) and Combined LTV (CLTV) are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The Principal & Interest (P&I) payment on the loan is \$2,171.79. John qualified for the loan with the total debt expense ratio of 31.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to Mortgage Electronic Registration System (MERS) as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000012345678. RD loan case file identification number is 054087123454848.

At the time of the loan pooling, the unpaid principal balance (UPB) is \$378,225.91. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 2:

Borrower Information:

John Q. Wall, Sr. (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-4949, and his credit score is 700.

Property and Loan Information:

On May 25th, 2013, John purchased a home for his primary residence: a site built, single unit home located at 125 Main Street, Anytown, Virginia, 22222. The application was processed by the Federal Housing Administration (FHA).

The subject property was appraised on April 25th, 2013 for \$420,000.00. John purchased the property for \$420,000.00 and closed on May 25th, 2013. John paid a \$21,000.00 down payment, a gift he received from his parents. The subject mortgage was a 30-year, fixed-rate loan with 6.50% interest rate. FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.5 which was rolled into the note prior to origination. LTV and CLTV are the same and equate to 96.66%. The total note amount for the mortgage at closing is \$405,982.50. FHA annual rate is 1.200%, resulting in an annual amount of \$4,871.79 which is paid evenly over the 12 month period.

On February 1st, 2014 the loan was modified by reducing the interest rate to 5.50% and extending the term of the loan to 30 years. At the time of the modification the note amount was \$402,929.77. The new P&I payment on the loan is \$2,290.30. John qualified for the modification of the loan with the total debt expense ratio of 41.00%.

John made two curtailment payments for an aggregate curtailment amount of \$2,000.00. The first curtailment payment was made on February 10th, 2014 for \$1,000.00. John made an additional curtailment payment of \$1,000.00 on February 24th, 2014.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is FEDCBA1234 and MERS registration number for the loan is 00000000987654321. FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$400,929.77. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 3:

Borrower Information:

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 750

Property and Loan Information:

On February 2nd, 2014, John purchased a home for his primary residence: a site built, double unit home located at 123 Water Street, Anytown, Virginia, 20191. The application was processed by the Veterans Affairs (VA).

The subject property was appraised on January 2nd, 2014 for \$300,000.00. John purchased the property for \$300,000.00 and closed on February 2nd, 2014. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$255,000 at 5.50% interest rate. LTV and CLTV are the same and equate to 85.00%. John paid \$45,000.00 for the down payment. The source of the down payment was cash on hand and the VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. The P&I payment on the loan is \$1,447.86. John qualified for the loan with the total debt expense ratio of 28.00%. During closing,

John was referred to the loan origination company by a broker.

John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF9876 and the MERS registration number for the loan is 00000000987654312. VA loan case file identification number is 000727221234567.

At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

ACH Information:

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

Pooling Information:

Random Mortgage Company (Issuer identification number 1234) is submitting data for a March 1st, 2014 issue, 30 year, Fixed Rate concurrent date, GNMA I pool with 5.50% interest rate. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 15, 2014. The Pool Number is 123456. The pool is a single Issuer, single family issuance (XSF). The pool was submitted on March 18th, 2014 with a resulting settlement date (Security Trade Book Entry Date) of March 19th, 2014. The pool trust employer identification number (EIN) is 123456789.

Custodian Information:

NYB Financial is the document custodian for the pool, and its identification number is 000555.

Investor Information:

Two investors, Casual Mutual and AMSU Bank, each subscribed to the pool for their trust accounts. Casual Mutual subscribed to \$517,078 while AMSU Bank subscribed to \$517,077. The Casual Mutual routing number is 636914297, account number is 00000123456781593456, and account description is Cas. Mut. Settlement. The AMSU bank routing number is 683514753, account number is 00000741456789123456, and account description is AMSU Settlement. BD bank acts as the depository institution assigned by the Federal Reserve for both investors.

Document Information:

For this pool, Form 11711A is required and has been submitted.

| Data Point | Loan 1 | Loan 2 | Loan 3 |
|--------------------------------------|-------------------------------|-----------------------------|---------------------------------|
| Original Note Amount | \$382,500.00 | \$405,982.50 | \$255,000.00 |
| Unpaid Principal Balance (UPB) | \$378,225.91 | \$400,929.77 | \$255,000.00 |
| Current Interest Rate Percent | 5.50% | 5.50% | 5.50% |
| Interest Rate Percent at Origination | 5.50% | 6.50% | 5.50% |
| Modified | No | Yes | No |
| Closing Date | April 23 rd , 2013 | May 25 th , 2013 | February 2 nd , 2014 |
| Agency | RD | FHA | VA |
| Down Payment | 15% | 5% | 15% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--------------------------------------|--|---------------------------|--------------------|
| MESSAGE-level data points | | | |
| MESSAGE | | | |
| 1 | MISMOReferenceModelIdentifier ¹ | 3.3.0 | R |
| MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION | | | |
| 2 | AboutVersionIdentifier | GNMA 1.4 | R |
| 3 | CreatedDatetime | 2014-03-18T09:30:47-05:00 | R |

¹ Indicates an attribute of the container as opposed to a data element.

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|------------------------------------|----------------------|--------------------|
| Deal Set ACH | | | |
| ACH container | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |
| 5 | ACH_ABARoutingAndTransitIdentifier | 586192743 | CR |
| 6 | ACHBankAccountIdentifier | 00000000000123432434 | CR |
| 4 | ACHBankAccountPurposeType | PrincipalAndInterest | R |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |
| 8 | ACH_ABARoutingAndTransitIdentifier | 371829465 | CR |
| 9 | ACHBankAccountIdentifier | 0000022343453245245 | CR |
| 7 | ACHBankAccountPurposeType | TaxesAndInsurance | R |
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-----------------|--------------------|
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 450000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-03-23 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|-------------|--------------------|
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 450000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 67500.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 7650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|------------------------------|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-04-23 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2043-05-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2013-06-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 31.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|----------------------|--------------------|
| 72 | MortgageType | USDARuralDevelopment | R |
| 73 | NoteAmount | 382500.00 | R |
| 80 | NoteDate | 2013-04-23 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | SingleFamilyRHS | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 054087123454848 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000012345678 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2171.79 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|----------------------------|------------|--------------------|
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 378225.91 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| 113 | MiddleName | Q | O |
| 114 | SuffixName | JR | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123454848 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 2 | | | |
| Collateral | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-----------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 125 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 22222 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 420000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-04-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 96.66 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtModification" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 420000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 21000.00 | CR |
| 52 | FundsType | GiftFunds | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4871.79 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6982.50 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|----------------|--------------------|
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-02-01 | R |
| 65 | LoanStateType | AtModification | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 96.66 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2044-02-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL | | | |
| 75 | LoanModificationActionType | Other | CR |
| 76 | LoanModificationActionTypeOtherDescription | Restructure | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|-----------------|--------------------|
| 77 | LoanModificationEffectiveDate | 2014-02-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 41.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 402929.77 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 81 | LoanRoleType ¹ | SubjectLoan | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------|------------|--------------------|
| 82 | LoanStateDate | 2013-05-25 | CR |
| 83 | LoanStateType | AtClosing | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 84 | LoanMaturityDate | 2043-06-01 | CR |
| 85 | LoanMaturityPeriodCount | 360 | CR |
| 86 | LoanMaturityPeriodType | Month | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 87 | ScheduledFirstPaymentDate | 2013-07-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 88 | NoteAmount | 405982.50 | CR |
| 89 | NoteDate | 2013-05-25 | CR |
| 90 | NoteRatePercent | 6.500 | CR |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-------------------------------|--------------------|--------------------|
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | true | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | FEDCBA1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|------------|--------------------|
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2290.30 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 2000.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 400929.77 | R |
| Repeat container for each MONETARY_EVENT | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL | | | |
| 107 | MonetaryEventAppliedDate | 2014-02-10 | O |
| 108 | MonetaryEventGrossPrincipalAmount | 1000.00 | O |
| 109 | MonetaryEventType | Other | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------------------|------------------|--------------------|
| 109.1 | MonetaryEventTypeOtherDescription | CurtailmentToUPB | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL | | | |
| 107 | MonetaryEventAppliedDate | 2014-02-24 | O |
| 108 | MonetaryEventGrossPrincipalAmount | 1000.00 | O |
| 109 | MonetaryEventType | Other | O |
| 109.1 | MonetaryEventTypeOtherDescription | CurtailmentToUPB | O |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Wall | CR |
| 113 | MiddleName | Q | O |
| 114 | SuffixName | Sr | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123454949 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|----------------|--------------------|
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 3 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Water St | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 2 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 300000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2014-01-02 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------|-------------|--------------------|
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 300000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 45000.00 | CR |
| 52 | FundsType | CashOnHand | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 3187.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.250 | CR |
| 60 | GuarantyAmount | 75000.00 | O |
| 61 | GuarantyPercent | 25.000 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-02-02 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2044-03-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|---------------------|--------------------|
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-04-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 28.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | VA | R |
| 73 | NoteAmount | 255000.00 | R |
| 80 | NoteDate | 2014-02-02 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | VAGuaranteedInsured | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-------------------------------|--------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_ IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 000727221234567 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654312 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF9876 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-----------|--------------------|
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 1447.86 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 106 | UPBAmount | 255000.00 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Thomas | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123556789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-----------------------|-------------------|--------------------|
| 124 | PartyRoleType | LoanOriginator | R |
| Deal Set Level Party Roles | | | |
| Document Custodian | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 121 | PartyRoleIdentifier | 000555 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 120 | PartyRoleType | DocumentCustodian | R |
| Pool Issuer | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 127 | PartyRoleIdentifier | 1234 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 126 | PartyRoleType | PoolIssuer | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------------------|------------------------------|--------------------|
| Trust | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 133 | PartyRoleType | Trust | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 134 | TaxpayerIdentifierType | EmployerIdentificationNumber | CR |
| 135 | TaxpayerIdentifierValue | 123456789 | CR |
| Pool | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE | | | |
| 136 | PoolCertificateInitialPaymentDate | 2014-04-15 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL | | | |
| 137 | AmortizationType | Fixed | R |
| 138 | GovernmentBondFinanceIndicator | false | R |
| 141 | PoolClassType | GNMAI | R |
| 142 | PoolConcurrentTransferIndicator | false | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|----------------|--------------------|
| 143 | PoolCurrentLoanCount | 3 | R |
| 144 | PoolCurrentPrincipalBalanceAmount | 1034155 | R |
| 145 | PoolIdentifier | 123456 | R |
| 146 | PoolingMethodType | ConcurrentDate | R |
| 148 | PoolIssueDate | 2014-03-01 | R |
| 150 | PoolMaturityDate | 2044-03-15 | R |
| 151 | PoolSecurityIssueDateInterestRatePercent | 5.500 | R |
| 152 | PoolStructureType | SingleIssuer | R |
| 153 | PoolSuffixIdentifier | SF | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER | | | |
| 154 | PoolMaturityPeriodCount | 360 | R |
| 155 | PoolMaturityPeriodType | Month | R |
| SECURITY_INVESTOR | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|-----------------------|--------------------|
| 19 | ACH_ABARoutingAndTransitIdentifier | 636914297 | CR |
| 20 | ACHBankAccountIdentifier | 00000123456781593456 | O |
| 18 | ACHBankAccountPurposeType | Settlement | R |
| 21 | ACHInstitutionTelegraphicAbbreviationName | BD Bank | CR |
| 22 | ACHReceiverSubaccountName | TRUST | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER | | | |
| 23 | ACHBankAccountDescription | Cas. Mut. Settlement. | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL | | | |
| 24 | SecurityOriginalSubscriptionAmount | 517078 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | | | |
| 123 | FullName | Casual Mutual | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 122 | PartyRoleType | Investor | R |
| SECURITY_INVESTOR | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|----------------------|--------------------|
| 19 | ACH_ABARoutingAndTransitIdentifier | 683514753 | CR |
| 20 | ACHBankAccountIdentifier | 00000741456789123456 | O |
| 18 | ACHBankAccountPurposeType | Settlement | R |
| 21 | ACHInstitutionTelegraphicAbbreviationName | BD Bank | CR |
| 22 | ACHReceiverSubaccountName | TRUST | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER | | | |
| 23 | ACHBankAccountDescription | AMSU Settlement | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL | | | |
| 24 | SecurityOriginalSubscriptionAmount | 517077 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | | | |
| 123 | FullName | AMSU Bank | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 122 | PartyRoleType | Investor | R |
| SECURITY_DETAIL | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------------------|------------|--------------------|
| 17 | SecurityTradeBookEntryDate | 2014-03-19 | R |
| Document Details | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL | | | |
| 10 | DocumentFormPublisherNumberIdentifier | 11711A | R |
| 11 | DocumentRequiredIndicator | true | R |
| 12 | DocumentSubmissionIndicator | true | CR |

b) Scenario 2: GNMA I – Graduated Payment Mortgage

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

This scenario deals with a Graduated Payment Mortgage, which will be implemented in a later release of the SFPDM. Therefore, Graduated Payment Mortgages should be submitted using current processes.

Pool Type: GNMA I, Single Issue r, Graduated Payment Mortgage (XGT)

Loan 1:

Borrower Information:

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700

Property and Loan Information:

On January 1st, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. A graduated payment mortgage (GPM) with a subsequent principal and interest (P&I) adjustment of 7.5% was used to purchase the property. The application was received by the FHA.

The subject property was appraised on December 1st, 2013 for \$500,000.00. John purchased the property for \$500,000.00 and closed on January 1st, 2014. John paid a \$100,000.00 down payment using cash on hand. The mortgage was a 15-year, GPM with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$7,000.00 which was rolled into the note prior to origination resulting in a total note amount of \$407,000.00. LTV and CLTV are the same and equate to 81.40%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,800.00 which is paid evenly over the 12 month period. John qualified for the loan with the total debt expense ratio of 31.00%. The P&I payment on the loan is \$3,325.53 with first adjustment in P&I payment scheduled for February 1st, 2015.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$404,073.08. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|--------------------------------|
| Original Note Amount | \$407,000.00 |
| Unpaid Principal Balance (UPB) | \$404,073.08 |
| Current Interest Rate Percent | 5.50% |
| Interest Rate Percent at Origination | 5.50% |
| Modified | No |
| Closing Date | January 1 st , 2014 |
| Agency | FHA |
| Down Payment | 20% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 500000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-12-01 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 81.40 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 47 | AdjustmentRuleType | Subsequent | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--|------------|--------------------|
| 48 | PerChangePrincipalAndInterestPaymentAdjustmentPercent | 7.500 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType (this instance will be implemented in a later release of the SFPDM) | GPM | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 500000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 100000.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4800.00 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 7000.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-01-01 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|-----------------|--------------------|
| 66 | LTVRatioPercent | 81.40 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-02-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 31.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 407000.00 | R |
| 80 | NoteDate | 2014-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|------------|--------------------|
| 103 | PrincipalAndInterestPaymentAmount | 3325.53 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 404073.08 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

c) Scenario 3: GNMA I – Buydown Mortgage

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

Pool Type: GNMA I, Single Issuer, Buydown (XBD)

Loan 1:

Borrower Information:

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

Property and Loan Information:

On January 1st, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on December 1st, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on January 1st, 2014. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$382,500.00 at a 6.50% interest rate. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. John qualified for the loan with the total debt expense ratio of 31.00%. The seller of the house bought down the interest rate resulting in a total P&I payment on the loan of \$2,417.66. The first scheduled P&I change is set for February 1st, 2014.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$382,154.21. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|--------------------------------|
| Original Note Amount | \$382,500.00 |
| Unpaid Principal Balance (UPB) | \$382,154.21 |
| Current Interest Rate Percent | 6.50% |
| Interest Rate Percent at Origination | 6.50% |
| Modified | No |
| Closing Date | January 1 st , 2014 |
| Agency | RD |
| Down Payment | 15% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 450000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-12-01 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|------------|--------------------|
| 50 | PurchasePriceAmount | 450000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 67500.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 7650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-01-01 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2044-02-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 31.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | USDARuralDevelopment | R |
| 73 | NoteAmount | 382500.00 | R |
| 80 | NoteDate | 2014-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | SingleFamilyRHS | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 6.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 054087123456789 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2417.66 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 382154.21 | R |
| DEAL level PARTY data points | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-----------------------|----------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

3. GNMA II Custom (Single Issuer)

a) Scenario 4: GNMA II – Manufactured Home Mortgage

Pool Type: GNMA I, Single Issuer, Manufactured Homes (CMH)

Loan 1:

Borrower Information:

Jane Smith (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6789, and her credit score is 700.

Property and Loan Information:

On January 1st, 2014, Jane purchased a home for her primary residence: manufactured single unit home consisting of a lot and a dwelling located at 123 Main Street, Anytown, Virginia, 20191. The application was received by the FHA on November 2nd, 2013.

The subject property was appraised on December 1st, 2013 for \$100,000.00. Jane purchased the property for \$100,000.00 and closed on January 1st, 2014. Jane paid a \$20,000.00 down payment, a gift she received from her parents. The subject mortgage was a 15-year, fixed-rate loan with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$1,400.00 which was rolled into the note prior to origination resulting in a total note amount of \$81,400.00. LTV and CLTV are the same and equate to 81.40%. The FHA annual rate is 1.200%, resulting in an annual amount of \$960.00 which is paid evenly over the 12 month period. Jane qualified for the loan with the total debt expense ratio of 25.00%. The P&I payment on the loan is \$665.11.

Jane was referred to the loan origination company by a broker.

During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$80,814.60. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|--------------------------------|
| Original Note Amount | \$81,400.00 |
| Unpaid Principal Balance (UPB) | \$80,814.60 |
| Current Interest Rate Percent | 5.50% |
| Interest Rate Percent at Origination | 5.50% |
| Modified | No |
| Closing Date | January 1 st , 2014 |
| Agency | FHA |
| Down Payment | 20% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | Manufactured | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 100000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-12-01 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 81.40 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|-------------|--------------------|
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 100000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 20000.00 | CR |
| 52 | FundsType | GiftFunds | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 960.00 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 1400.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 62 | ApplicationReceivedDate | 2013-11-02 | CR |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|-----------------|--------------------|
| 64 | LoanStateDate | 2014-01-01 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 81.40 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-02-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 25.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 81400.00 | R |
| 80 | NoteDate | 2014-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|--------------------|--------------------|
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|------------|--------------------|
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 665.11 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 80814.60 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Jane | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

b) Scenario 5: GNMA II – Fixed Rate Mortgage (HAMP Modified Loan)

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

Pool Type: GNMA II, Single Issuer, Single Family (CSF)

Loan 1:

Borrower Information:

Jane Smith (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6789, and her credit score is 600.

Property and Loan Information:

On October 25th, 2009, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was processed by the FHA.

The subject property was appraised on September 25th, 2009 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25th, 2009. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage was a 30-year, fixed-rate loan with 6.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination resulting in a combined total note amount of \$405,982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,871.79 which is paid evenly over the 12 month period.

On March 1st, 2014, the loan was modified through Home Affordable Modification Program (HAMP) by reducing an interest rate to 5.50%, and the term of the loan was extended to 30 years. At the time of the modification, the note amount was \$384,490.51. The new P&I payment on the loan is \$2,183.09. Jane qualified for the modification of the loan with the total debt expense ratio of 28.00%.

Jane was referred to the loan origination company by a broker.

During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$384,490.51. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|---------------------------------|
| Original Note Amount | \$405,982.50 |
| Unpaid Principal Balance (UPB) | \$384,490.51 |
| Current Interest Rate Percent | 5.50% |
| Interest Rate Percent at Origination | 6.50% |
| Modified | Yes |
| Closing Date | October 25 th , 2009 |
| Agency | FHA |
| Down Payment | 5% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-----------------|--------------------|
| 25 | AddressLineText | 234 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 420000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2009-09-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 96.66 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtModification" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|----------------|--------------------|
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 420000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 21000.00 | CR |
| 52 | FundsType | GiftFunds | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4871.79 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6982.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-03-01 | R |
| 65 | LoanStateType | AtModification | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 96.66 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-------------------------------|-----------------|--------------------|
| 67 | LoanMaturityDate | 2044-03-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL | | | |
| 75 | LoanModificationActionType | HAMP | CR |
| 77 | LoanModificationEffectiveDate | 2014-03-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-04-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 28.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 384490.51 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------|-------------|--------------------|
| 81 | LoanRoleType ¹ | SubjectLoan | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 82 | LoanStateDate | 2009-10-25 | CR |
| 83 | LoanStateType | AtClosing | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 84 | LoanMaturityDate | 2039-11-01 | CR |
| 85 | LoanMaturityPeriodCount | 360 | CR |
| 86 | LoanMaturityPeriodType | Month | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 87 | ScheduledFirstPaymentDate | 2009-12-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 88 | NoteAmount | 405982.50 | CR |
| 89 | NoteDate | 2009-10-25 | CR |
| 90 | NoteRatePercent | 6.500 | CR |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | true | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2183.09 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 384490.51 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Jane | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 600 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------|----------------------|--------------------|
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

c) Scenario 6: GNMA II – 3 Year Hybrid LIBOR Mortgage (Immediate Transfer upon Issuance)

Pool Type: GNMA II, Single Issuer, 3 Year Hybrid LIBOR (CTL)

Loan 1:

Borrower Information:

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

Property and Loan Information:

On December 15th, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on November 15th, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on December 15th, 2013. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR loan for a note amount of \$382,500.00. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The initial interest rate is 2.5% with a 1% floor and a 7.5% cap. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The P&I payment on the loan is \$2,550.47. John qualified for the loan with the total debt expense ratio of 27.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan 00000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$380,746.41. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 2:

Borrower Information:

Jane D. Doe (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6764, and her credit score is 750.

Property and Loan Information:

On October 25th, 2013, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was processed by the FHA.

The subject property was appraised on September 25th, 2013 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25th, 2013. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR. The initial interest rate is 2.5% with a 1% floor and a 7.5% ceiling. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination resulting in a total note amount of \$405, 982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of 4,871.79 which is paid evenly over the 12 month period. The P&I payment on the loan is \$2,707.05. Jane qualified for the modification of the loan with the total debt expense ratio of 28.00%.

Jane was referred to the loan origination company by a broker.

During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$400,387.60. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 3:

Borrower Information:

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 700.

Property and Loan Information:

On February 2nd, 2014, John purchased a home for his primary residence: a site built, two unit home located at 101 West St., Anytown, Virginia, 20191. The application was processed by the Veterans Affairs (VA).

The subject property was appraised on January 2nd, 2014 for \$300,000.00. John purchased the property for \$300,000.00 and closed on February 2nd, 2014. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR, for a note amount of \$255,000.00. LTV and CLTV are the same and equate to 85.00%. The initial interest rate is 2.5% with a 1% floor and a 7.5% ceiling. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The source of the \$45,000 down payment was cash on hand, and VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. The P&I payment on the loan is \$1,700.31. John qualified for the loan with the total debt expense ratio of 23.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The VA loan case file identification number is 000727221234567.

At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

ACH Information:

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

Pooling Information:

Random Mortgage Company (identifier 1234) is submitting data for a March 1st, 2014 issue, 15 year, 3 Year Hybrid ARM (3/1) - tied to 1 year LIBOR - Ginnie Mae II Pool with 2.5% interest. The pool was submitted on March 18th, 2014 resulting in a settlement date (Security Trade Book Entry Date) of March 19th, 2014. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 20, 2014. The Pool Number is 123456. The pool trust employer identification number (EIN) is 123456789. Upon issuance, Random Mortgage Company immediately transfers its Issuer responsibilities to Other Bank (Pool Issuer Identifier 3456).

Custodian Information:

NYB Financial is the document custodian for the pool, and its identification number is 000555.

Investor Information:

An investor, Casual Mutual, subscribed to 100% of the pool for its investment account (INV). Casual Mutual's routing number is 636914297, account number is 00000123456781593456, and account description is Cas. Mut. Settlement. BD Bank acts as the depository institution assigned by the Federal Reserve.

Document Information:

For this pool, Form 11711A is not required and has not been submitted.

| Data Point | Loan 1 | Loan 2 | Loan 3 |
|--------------------------------|--------------|--------------|--------------|
| Original Note Amount | \$382,500.00 | \$405,982.50 | \$255,000.00 |
| Unpaid Principal Balance (UPB) | \$380,746.41 | \$400,387.60 | \$255,000.00 |
| Current Interest Rate Percent | 2.5% | 2.5% | 2.5% |

| Data Point | Loan 1 | Loan 2 | Loan 3 |
|--------------------------------------|----------------------------------|---------------------------------|---------------------------------|
| Interest Rate Percent at Origination | 2.5% | 2.5% | 2.5% |
| Modified | No | No | No |
| Closing Date | December 15 th , 2013 | October 25 th , 2013 | February 2 nd , 2014 |
| Agency | RD | FHA | VA |
| Down Payment | 15% | 5% | 15% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|---------------------------|--------------------|
| MESSAGE-level data points | | | |
| MESSAGE | | | |
| 1 | MISMOReferenceModelIdentifier ¹ | 3.3.0 | R |
| MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION | | | |
| 2 | AboutVersionIdentifier | GNMA 1.4 | R |
| 3 | CreatedDatetime | 2014-03-18T11:40:00-05:00 | R |
| Deal Set ACH | | | |
| ACH container | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |
| 5 | ACH_ABARoutingAndTransitIdentifier | 586192743 | CR |
| 6 | ACHBankAccountIdentifier | 00000000000123432434 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------------|----------------------|--------------------|
| 4 | ACHBankAccountPurposeType | PrincipalAndInterest | R |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |
| 8 | ACH_ABARoutingAndTransitIdentifier | 371829465 | CR |
| 9 | ACHBankAccountIdentifier | 00000022343453245245 | CR |
| 7 | ACHBankAccountPurposeType | TaxesAndInsurance | R |
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 450000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-11-15 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-------------|--------------------|
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | LIBOR | CR |
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|---|----------------|--------------------|
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 450000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 67500.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 7650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-12-15 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|----------------------|--------------------|
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-01-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-02-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 27.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | USDARuralDevelopment | R |
| 73 | NoteAmount | 382500.00 | R |
| 80 | NoteDate | 2013-12-15 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | SingleFamilyRHS | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|--------------------|--------------------|
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 054087123456789 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|------------|--------------------|
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2550.47 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 380746.41 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 2 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 234 Main Street | R |
| 26 | CityName | Anytown | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--|-------------|--------------------|
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 420000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-09-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 96.66 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | LIBOR | CR |
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--------------------------------------|----------------|--------------------|
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 420000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 21000.00 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|------------|--------------------|
| 52 | FundsType | GiftFunds | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4871.79 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6982.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-10-25 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 96.66 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2028-11-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2013-12-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|-----------------|--------------------|
| 71 | TotalDebtExpenseRatioPercent | 28.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 405982.50 | R |
| 80 | NoteDate | 2013-10-25 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2707.05 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 400387.60 | R |
| DEAL level PARTY data points | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Jane | CR |
| 112 | LastName | Doe | CR |
| 113 | MiddleName | D | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456764 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|----------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 3 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 101 West St | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 2 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 300000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2014-01-02 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-------------|--------------------|
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | LIBOR | CR |
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|----------------|--------------------|
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 300000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 45000.00 | CR |
| 52 | FundsType | CashOnhand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 3187.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.250 | CR |
| 60 | GuarantyAmount | 75000.00 | O |
| 61 | GuarantyPercent | 25.000 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-02-02 | R |
| 65 | LoanStateType | AtClosing | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|---------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-03-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-04-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 23.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | VA | R |
| 73 | NoteAmount | 255000.00 | R |
| 80 | NoteDate | 2014-02-02 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | VAGuaranteedInsured | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 000727221234567 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-------------------------------------|-----------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 1700.31 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 106 | UPBAmount | 255000.00 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Thomas | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123556789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal Set Level Party Roles | | | |
| Document Custodian | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 121 | PartyRoleIdentifier | 000555 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 120 | PartyRoleType | DocumentCustodian | R |
| Pool Issuer | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------|------------------------------|--------------------|
| 127 | PartyRoleIdentifier | 1234 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 126 | PartyRoleType | PoolIssuer | R |
| Pool Issuer Transferee | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 129 | PartyRoleIdentifier | 3456 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 128 | PartyRoleType | PoolIssuerTransferee | CR |
| Trust | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 133 | PartyRoleType | Trust | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 134 | TaxpayerIdentifierType | EmployerIdentificationNumber | CR |
| 135 | TaxpayerIdentifierValue | 123456789 | CR |
| Pool | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|----------------|--------------------|
| 136 | PoolCertificateInitialPaymentDate | 2014-04-20 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL | | | |
| 137 | AmortizationType | AdjustableRate | R |
| 138 | GovernmentBondFinanceIndicator | false | R |
| 141 | PoolClassType | GNMAIL | R |
| 142 | PoolConcurrentTransferIndicator | true | R |
| 143 | PoolCurrentLoanCount | 3 | R |
| 144 | PoolCurrentPrincipalBalanceAmount | 1036134 | R |
| 145 | PoolIdentifier | 123456 | R |
| 146 | PoolingMethodType | ConcurrentDate | R |
| 147 | PoolInterestAdjustmentEffectiveDate | 2017-01-01 | CR |
| 148 | PoolIssueDate | 2014-03-01 | R |
| 149 | PoolMarginRatePercent | 2.000 | CR |
| 150 | PoolMaturityDate | 2029-03-15 | R |
| 151 | PoolSecurityIssueDateInterestRatePercent | 2.500 | R |
| 152 | PoolStructureType | SingleIssuer | R |
| 153 | PoolSuffixIdentifier | TL | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER | | | |
| 154 | PoolMaturityPeriodCount | 180 | R |
| 155 | PoolMaturityPeriodType | Month | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|----------------------|--------------------|
| SECURITY_INVESTOR | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH | | | |
| 19 | ACH_ABARoutingAndTransitIdentifier | 636914297 | CR |
| 20 | ACHBankAccountIdentifier | 00000123456781593456 | O |
| 18 | ACHBankAccountPurposeType | Settlement | R |
| 21 | ACHInstitutionTelegraphicAbbreviationName | BD Bank | CR |
| 22 | ACHReceiverSubaccountName | INV | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER | | | |
| 23 | ACHBankAccountDescription | Cas. Mut. Settlement | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL | | | |
| 24 | SecurityOriginalSubscriptionAmount | 1036134 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | | | |
| 123 | FullName | Casual Mutual | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 122 | PartyRoleType | Investor | R |
| SECURITY_DETAIL | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL | | | |
| 17 | SecurityTradeBookEntryDate | 2014-03-19 | R |
| Document Details | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---------|---------------------------------------|--------|--------------------|
| 10 | DocumentFormPublisherNumberIdentifier | 11711A | R |
| 11 | DocumentRequiredIndicator | false | R |

d) Scenario 7: GNMA II – Growing Equity Mortgage

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

This scenario deals with a Growing Equity Mortgage, which will be implemented in a later release of the SFPDM. Therefore, Growing Equity Mortgages should be submitted using current processes.

Pool Type: GNMA II, Single Issuer, Growing Equity Mortgage (CGA)

Loan 1:

Borrower Information:

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700

Property and Loan Information:

On January 1st, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on December 1st, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on January 1st, 2014. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year fixed rate growing equity mortgage (GEM) with 5.5% interest rate for a note amount of \$382,500.00. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The P&I payment on the loan is \$2,171.79. The principal component of the mortgage is scheduled to increase by 7.5% annually for the first 3 years of the loan. John qualified for the loan with the total debt expense ratio of 31.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan 00000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$382,081.33. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|--------------------------------|
| Original Note Amount | \$382,500.00 |
| Unpaid Principal Balance (UPB) | \$382,081.33 |
| Current Interest Rate Percent | 5.50% |
| Interest Rate Percent at Origination | 5.50% |
| Modified | No |
| Closing Date | January 1 st , 2014 |
| Agency | RD |
| Down Payment | 15% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAILv | | | |
| 32 | PropertyValuationAmount | 450000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-12-01 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 47 | AdjustmentRuleType | Subsequent | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--|------------|--------------------|
| 48 | PerChangePrincipalAndInterestPaymentAdjustmentPercent | 7.500 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType (this instance will be implemented in a later release of the SFPDM) | GEM | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 450000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 67500.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 7650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-01-01 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2044-02-01 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|----------------------|--------------------|
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 31.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | USDARuralDevelopment | R |
| 73 | NoteAmount | 382500.00 | R |
| 80 | NoteDate | 2014-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | SingleFamilyRHS | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 054087123456789 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2171.79 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 382081.33 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-----------------------|----------------|--------------------|
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

4. GNMA II – Multiple Issuer

a) Scenario 8: GNMA II – 3 Year Hybrid Constant Maturity Treasury Mortgage

Pool Type: GNMA II, Multiple Issuer, 3 Year Hybrid Constant Maturity Treasury (MAT)

Loan 1:

Borrower Information:

John Q. Smith, Jr. (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

Property and Loan Information:

On December 25th, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD with Random Mortgage Company as the Issuer.

The subject property was appraised on November 25th, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on December 25th, 2013. John paid a \$67,500.00 down payment using cash on hand resulting in a note amount of \$382,500. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The subject mortgage was a 15-year, adjustable-rate loan with 2.50% interest rate tied to the Constant Maturity Treasury Index. LTV and CLTV are the same and equate to 85.00%. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, while the minimum change is 1%. The loan has an interest rate floor of 1% and a ceiling of 7.5%. The P&I payment on the loan is \$2,550.47. John qualified for the loan with the total debt expense ratio of 31%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$381,069.59. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 2:

Borrower Information:

Jane D. Doe (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6764 and her credit score is 650.

Property and Loan Information:

On October 25th, 2013, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was guaranteed by the FHA with Random Mortgage Company as the Issuer.

The subject property was appraised on September 25th, 2013 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25th, 2013. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage was a 15-year, adjustable-rate loan with 2.50% interest rate tied to the Constant Maturity Treasury Index. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The loan has an interest rate ceiling of 7.5% and a floor of 1%. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination, resulting in a total note amount of \$405,982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,788.00 which is paid evenly over the 12 month period. Jane qualified for the modification of the loan with the total debt expense ratio of 30.5%. The P&I payment on the loan is \$2,707.05.

Jane was referred to the loan origination company by a broker.

During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the UPB is \$402,939.72. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

Loan 3:

Borrower Information

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 700.

Property and Loan Information:

On February 2nd, 2014, John purchased a home for his primary residence: a site built, double unit family home located at 101 West St., Anytown, Virginia, 20191. The application was guaranteed by the Veterans Affairs (VA) with Random Mortgage Company as the Issuer.

The subject property was appraised on January 2nd, 2014 for \$300,000. John purchased the property for \$300,000.00 and closed on February 2nd, 2014. The subject mortgage is a 15-year, adjustable-rate loan for a note amount of \$255,000 at 2.50% interest rate tied to the Constant Maturity Treasury Index. LTV and CLTV are the same and equate to 85.00%. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The loan has an interest rate floor of 1% and a ceiling of 7.5%. The source of the \$45,000 down payment was cash on hand, and VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. John qualified for the loan with the total debt expense ratio of 28.51%. The P&I payment on the loan is \$1,700.31.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF9876, and the MERS registration number for the loan is 00000000987654321. The VA loan case file identification number is 000727221234567.

At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014.

ACH Information:

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

Pooling Information:

Random Mortgage Company (Issuer identification number 1234) is submitting data for a March 1st, 2014 issue, 15 year, Adjustable Rate, three year CMT linked, concurrent date, GNMA II pool with 2.50% interest rate. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 20, 2014. The Pool Number is 123456. The pool was submitted on March 18th, 2014 resulting in a settlement date (Security Trade Book Entry Date) of March 19th, 2014. This pool was submitted as part of a multiple Issuer pool.

Custodian Information:

NYB Financial is the document custodian for the pool, and its identification number is 000555.

Investor Information:

An investor, ABC Investment Fund, subscribed to 100% of the pool for its investment account (INV). ABC Investment Fund's bank routing number is 683514297, its account number is 00000123456789123456, and its account description is ABC Investment Fund. BD bank acts as the depository institution assigned by the Federal Reserve.

Document Information:

For this pool, Form 11711A is not required and has not been submitted.

| Data Point | Loan 1 | Loan 2 | Loan 3 |
|--------------------------------------|----------------------------------|---------------------------------|---------------------------------|
| Original Note Amount | \$382,500.00 | \$405,982.50 | \$255,000.00 |
| Unpaid Principal Balance (UPB) | \$381,069.59 | \$402,939.72 | \$255,000.00 |
| Current Interest Rate Percent | 2.5% | 2.5% | 2.5% |
| Interest Rate Percent at Origination | 2.5% | 2.5% | 2.5% |
| Modified | No | No | No |
| Closing Date | December 25 th , 2013 | October 25 th , 2013 | February 2 nd , 2014 |
| Agency | RD | FHA | VA |
| Down Payment | 15% | 5% | 15% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|---------------------------|--------------------|
| MESSAGE-level data points | | | |
| MESSAGE | | | |
| 1 | MISMOReferenceModelIdentifier ¹ | 3.3.0 | R |
| MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION | | | |
| 2 | AboutVersionIdentifier | GNMA 1.4 | R |
| 3 | CreatedDatetime | 2014-03-18T11:40:00-05:00 | R |
| Deal Set ACH | | | |
| ACH container | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------------|----------------------|--------------------|
| 5 | ACH_ABARoutingAndTransitIdentifier | 586192743 | CR |
| 6 | ACHBankAccountIdentifier | 00000000000123432434 | CR |
| 4 | ACHBankAccountPurposeType | PrincipalAndInterest | R |
| MESSAGE/DEAL_SETS/DEAL_SET/ACH/EXTENSION/OTHER/ACHS/ACH | | | |
| 8 | ACH_ABARoutingAndTransitIdentifier | 371829465 | CR |
| 9 | ACHBankAccountIdentifier | 00000022343453245245 | CR |
| 7 | ACHBankAccountPurposeType | TaxesAndInsurance | R |
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------------|--------------------|
| 32 | PropertyValuationAmount | 450000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-11-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | ConstantMaturityTreasury | CR |
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 1.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|---|----------------|--------------------|
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 450000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 67500.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 7650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 2.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-12-25 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-01-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-02-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 31.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | USDARuralDevelopment | R |
| 73 | NoteAmount | 382500.00 | R |
| 80 | NoteDate | 2013-12-25 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | SingleFamilyRHS | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|-----------------|--------------------|
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 054087123456789 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2550.47 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 381069.59 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| 113 | MiddleName | Q | O |
| 114 | SuffixName | JR | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 2 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 234 Main Street | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|--------------------------|--------------------|
| 26. | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 420000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-09-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 96.66 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | ConstantMaturityTreasury | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|----------------|--------------------|
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 1.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 420000.00 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 21000.00 | CR |
| 52 | FundsType | GiftFunds | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4788.00 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6982.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-10-25 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 96.66 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2028-11-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|-----------------|--------------------|
| 70 | ScheduledFirstPaymentDate | 2013-12-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 30.50 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 405982.50 | R |
| 80 | NoteDate | 2013-10-25 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-------------------|--------------------|
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 00000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2707.05 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 402939.72 | R |
| DEAL level PARTY data points | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Jane | CR |
| 112 | LastName | Doe | CR |
| 113 | MiddleName | D | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 650 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456764 | CR |
| Loan Originator | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|----------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 3 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 101 West St | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 2 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 300000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2014-01-02 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------------|--------------------|
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 85.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE | | | |
| 36 | IndexType | ConstantMaturityTreasury | CR |
| 36.1 | InterestAndPaymentAdjustmentIndexLeadDaysCount | 45 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE | | | |
| 37 | CeilingRatePercent | 7.500 | CR |
| 38 | FloorRatePercent | 1.000 | CR |
| 39 | MarginRatePercent | 1.000 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 40 | AdjustmentRuleType | First | CR |
| 42 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 44 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|---|----------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE | | | |
| 41 | AdjustmentRuleType | Subsequent | CR |
| 43 | PerChangeMaximumDecreaseRatePercent | 1.000 | CR |
| 45 | PerChangeMaximumIncreaseRatePercent | 1.000 | CR |
| 46 | PerChangeRateAdjustmentEffectiveDate | 2017-01-01 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | AdjustableRate | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 300000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 45000.00 | CR |
| 52 | FundsType | CashOnhand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 58 | GovernmentUpfrontPremiumAmount | 3187.50 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.250 | CR |
| 60 | GuarantyAmount | 75000.00 | O |
| 61 | GuarantyPercent | 25.000 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|------------------------------|---------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-02-02 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 85.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-03-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-04-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 28.51 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | VA | R |
| 73 | NoteAmount | 255000.00 | R |
| 80 | NoteDate | 2014-02-02 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | VAGuaranteedInsured | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|--------------------|--------------------|
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 2.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 000727221234567 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF9876 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-----------|--------------------|
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 1700.31 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 106 | UPBAmount | 255000.00 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Thomas | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123556789 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal Set Level Party Roles | | | |
| Document Custodian | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 121 | PartyRoleIdentifier | 000555 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 120 | PartyRoleType | DocumentCustodian | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------|--------------------|
| Pool Issuer | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER | | | |
| 127 | PartyRoleIdentifier | 1234 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 126 | PartyRoleType | PoolIssuer | R |
| Pool | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE | | | |
| 136 | PoolCertificateInitialPaymentDate | 2014-04-20 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL | | | |
| 137 | AmortizationType | AdjustableRate | R |
| 138 | GovernmentBondFinanceIndicator | false | R |
| 141 | PoolClassType | GNMAII | R |
| 142 | PoolConcurrentTransferIndicator | false | R |
| 143 | PoolCurrentLoanCount | 3 | R |
| 144 | PoolCurrentPrincipalBalanceAmount | 1039009 | R |
| 145 | PoolIdentifier | 123456 | R |
| 146 | PoolingMethodType | ConcurrentDate | R |
| 147 | PoolInterestAdjustmentEffectiveDate | 2017-01-01 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|---|----------------------|--------------------|
| 148 | PoolIssueDate | 2014-03-01 | R |
| 149 | PoolMarginRatePercent | 1.000 | CR |
| 150 | PoolMaturityDate | 2029-03-15 | R |
| 151 | PoolSecurityIssueDateInterestRatePercent | 2.500 | R |
| 152 | PoolStructureType | MultipleIssuer | R |
| 153 | PoolSuffixIdentifier | AT | R |
| MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER | | | |
| 154 | PoolMaturityPeriodCount | 180 | R |
| 155 | PoolMaturityPeriodType | Month | R |
| SECURITY_INVESTOR | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH | | | |
| 19 | ACH_ABARoutingAndTransitIdentifier | 683514297 | CR |
| 20 | ACHBankAccountIdentifier | 00000123456789123456 | O |
| 18 | ACHBankAccountPurposeType | Settlement | R |
| 21 | ACHInstitutionTelegraphicAbbreviationName | BD Bank | CR |
| 22 | ACHReceiverSubaccountName | INV | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER | | | |
| 23 | ACHBankAccountDescription | ABC Investment Fund | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------------------|---------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL | | | |
| 24 | SecurityOriginalSubscriptionAmount | 1039009 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL | | | |
| 123 | FullName | ABC Investment Fund | O |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 122 | PartyRoleType | Investor | R |
| SECURITY_DETAIL | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL | | | |
| 17 | SecurityTradeBookEntryDate | 2014-03-19 | R |
| Document Details | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/EXTENSION/OTHER/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL | | | |
| 10 | DocumentFormPublisherNumberIdentifier | 11711A | R |
| 11 | DocumentRequiredIndicator | false | R |

b) Scenario 9: GNMA II – Fixed Rate Mortgage (Secondary Borrower)

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

Pool Type: GNMA II, Multiple Issuer, Single Family (MSF)

Loan 1:

Borrower Information:

The primary borrower for the loan is John Q Smith, Jr (a first time homebuyer), with Jane Smith (also a first time homebuyer) as the secondary borrower. John is a US citizen, his SSN is 123-45-6789, and his credit score is 700. Jane is also a US Citizen and her SSN is 123-00-0000.

Property and Loan Information:

On January 15th, 2014, John purchased a home for his primary residence: site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was received by the FHA on November 13th, 2013.

The subject property was appraised on December 15th, 2013 for \$100,000. John purchased the property for \$100,000.00 and closed on January 15th, 2014. John paid a \$20,000.00 down payment using cash on hand. The subject mortgage was a 15-year, fixed rate mortgage with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$1,400.00 which was paid in advance, resulting in a total note amount of \$80,000.00. LTV and CLTV are the same and equate to 80.00%. The FHA annual rate is 1.200%, resulting in an annual rate of \$960.00 which is due each month. John qualified for the loan with the total debt expense ratio of 21.00%. The P&I payment on the loan is \$653.67.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$80,000.00. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 |
|--------------------------------------|---------------------------------|
| Original Note Amount | \$80,000.00 |
| Unpaid Principal Balance (UPB) | \$80,000.00 |
| Current Interest Rate Percent | 5.50% |
| Interest Rate Percent at Origination | 5.50% |
| Modified | No |
| Closing Date | January 15 th , 2014 |
| Agency | FHA |
| Down payment | 20% |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 100000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-12-15 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 80.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 100000.00 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT | | | |
| 51 | DownPaymentAmount | 20000.00 | CR |
| 52 | FundsType | CashOnHand | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 960.00 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 1400.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-01-15 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 80.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2029-02-01 | R |
| 68 | LoanMaturityPeriodCount | 180 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|-----------------|--------------------|
| 70 | ScheduledFirstPaymentDate | 2014-03-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 21.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Purchase | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 80000.00 | R |
| 80 | NoteDate | 2014-01-15 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|-------------------|--------------------|
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 00000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 653.67 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 80000.00 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| 113 | MiddleName | Q | O |
| 114 | SuffixName | JR | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| Secondary Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Jane | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Secondary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | true | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123000000 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |

c) Scenario 10: GNMA II – Fixed Rate Mortgage with Refinance (with and without Cash-Out)

Note: The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

Pool Type: GNMA II, Multiple Issuer, Single Family (MSF)

Loan 1:

Borrower Information:

John Smith is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

Property and Loan Information:

On October 25th, 2013, John purchased a home for \$420,000.00 as his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191.

John refinanced his loan and closed on February 15th, 2014 via a no cash-out, streamlined without appraisal process. The loan's interest rate was lowered from 6.5% to 5.5%, and the term was extended to 30 years. The refinance application was processed by FHA with Random Mortgage Company as the loan originator for the loan.

The subject property was originally appraised on September 25th, 2013 for \$420,000, but not appraised during the refinance process. The refinanced subject loan is a 30 year fixed rate mortgage with total note amount of \$386,650.00. As the property was not appraised during the refinance process, the LTV and combined LTV are 0.00. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,650.00 which was paid in advance. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,639.80 which due each month. The P&I payment on the refinanced loan is \$2,195.36. John qualified for the loan with the total debt expense ratio of 23%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the unpaid principal balance (UPB) is \$386,650.00. The first payment is due on April 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

Loan 2:

Borrower Information:

Dave Jones is the primary borrower, a US citizen, his SSN is 987-65-4321, and his credit score is 675.

Property and Loan Information:

On October 10th, 2011, Dave purchased a home for his primary residence: a site built, single unit home located at 2100 West Street, Anytown, Virginia, 20191. Dave purchased this home for \$430,000.

Dave then refinanced his loan and closed on November 30th, 2013 with a \$3,000 cash-out, full documentation refinance. The loan's interest rate was lowered from 6.5% to 5.5% and the term was extended to 30 years. The refinanced loan was insured by FHA.

The subject property was appraised on October 30th, 2013 for \$430,000. The refinanced subject loan is a 30 year fixed rate mortgage with a total note amount of \$346,921.10. LTV and CLTV are the same and equate to 80.68%. The FHA upfront fee rate of 1.750%, resulting in an upfront amount of \$6,071.12 which was paid in advance. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,163.05 which is fee due each month. The P&I payment on the refinanced loan is \$1,969.78. Dave qualified for the loan with a total debt expense ratio of 24%.

Dave was referred to the loan origination company by a broker.

During closing, Dave granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 0000000010000000. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the UPB is \$346,159.91. The last payment was due on March 1st, 2014. The loan data was retrieved from the Issuer's system on March 18th, 2014 and submitted to Ginnie Mae on the same day.

| Data Point | Loan 1 | Loan 2 |
|--------------------------------------|----------------------------------|----------------------------------|
| Original Loan Amount | \$386,650.00 | \$346,921.10 |
| Unpaid Principal Balance (UPB) | \$386,650.00 | \$346,159.91 |
| Current Interest Rate Percent | 5.50% | 5.50% |
| Interest Rate Percent at Origination | 6.50% | 6.50% |
| Modified | No | No |
| Closing Date | February 15 th , 2014 | November 30 th , 2013 |
| Agency | FHA | FHA |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|-----------------------|-----------------|--------------------|
| Deal 1 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 123 Main Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|-------------|--------------------|
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 420000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-09-25 | O |
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 0.00 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 420000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---|----------------------------|--------------------|
| 54 | GovernmentRefinanceType | StreamlineWithoutAppraisal | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4639.80 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6650.00 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2014-02-15 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 0.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2044-03-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-04-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-----------------------------------|-----------------|--------------------|
| 71 | TotalDebtExpenseRatioPercent | 23.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE | | | |
| 78 | RefinanceCashOutDeterminationType | NoCashOut | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Refinance | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 386650.00 | R |
| 80 | NoteDate | 2014-02-15 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 005431234568224 | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|--------------------|--------------------|
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000987654321 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 2195.36 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 106 | UPBAmount | 386650.00 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | John | CR |
| 112 | LastName | Smith | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 700 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | false | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 123456789 | CR |
| Loan Originator | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|--------------------------------|------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |
| Deal 2 | | | |
| Collateral | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS | | | |
| 25 | AddressLineText | 2100 West Street | R |
| 26 | CityName | Anytown | R |
| 27 | PostalCode | 20191 | R |
| 28 | StateCode | VA | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL | | | |
| 29 | ConstructionMethodType | SiteBuilt | R |
| 31 | FinancedUnitCount | 1 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL | | | |
| 32 | PropertyValuationAmount | 430000.00 | O |
| 33 | PropertyValuationEffectiveDate | 2013-10-30 | O |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|---------------------------------|-------------------|--------------------|
| Combined LTV | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV | | | |
| 34 | CombinedLTVRatioPercent | 80.68 | R |
| LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 35 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE | | | |
| 49 | AmortizationType | Fixed | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL | | | |
| 50 | PurchasePriceAmount | 430000.00 | O |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN | | | |
| 54 | GovernmentRefinanceType | FullDocumentation | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER | | | |
| 56 | GovernmentAnnualPremiumAmount | 4163.05 | CR |
| 57 | GovernmentAnnualPremiumPercent | 1.200 | CR |
| 58 | GovernmentUpfrontPremiumAmount | 6071.12 | CR |
| 59 | GovernmentUpfrontPremiumPercent | 1.750 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|---|------------|--------------------|
| 63 | BuydownTemporarySubsidyFundingIndicator | false | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 64 | LoanStateDate | 2013-11-30 | R |
| 65 | LoanStateType | AtClosing | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV | | | |
| 66 | LTVRatioPercent | 80.68 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE | | | |
| 67 | LoanMaturityDate | 2043-12-01 | R |
| 68 | LoanMaturityPeriodCount | 360 | R |
| 69 | LoanMaturityPeriodType | Month | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE | | | |
| 70 | ScheduledFirstPaymentDate | 2014-01-01 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION | | | |
| 71 | TotalDebtExpenseRatioPercent | 24.00 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE | | | |
| 78 | RefinanceCashOutDeterminationType | CashOut | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN | | | |
| 79 | LoanPurposeType | Refinance | CR |
| 72 | MortgageType | FHA | R |
| 73 | NoteAmount | 346921.10 | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------|--------------------|--------------------|
| 80 | NoteDate | 2013-11-30 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER | | | |
| 74 | MortgageProgramType | FHASingleFamily | R |
| LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current" | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN | | | |
| 91 | LoanRoleType ¹ | SubjectLoan | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL | | | |
| 92 | CurrentInterestRatePercent | 5.500 | R |
| 93 | MortgageModificationIndicator | false | R |
| Repeat container for each LOAN_IDENTIFIER | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 95 | LoanIdentifier | 05431234568224 | CR |
| 94 | LoanIdentifierType | AgencyCase | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 97 | LoanIdentifier | 000000000100000000 | CR |
| 96 | LoanIdentifierType | MERS_MIN | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER | | | |
| 99 | LoanIdentifier | ABCDEF1234 | CR |
| 98 | LoanIdentifierType | PoolIssuerLoan | R |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|---|--|------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE | | | |
| 100 | LoanStateDate | 2014-03-18 | R |
| 101 | LoanStateType | Current | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION | | | |
| 102 | MERSOriginalMortgageeOfRecordIndicator | true | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL | | | |
| 103 | PrincipalAndInterestPaymentAmount | 1969.78 | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY | | | |
| 104 | AggregateLoanCurtailmentAmount | 0.00 | R |
| 105 | LastPaidInstallmentDueDate | 2014-03-01 | CR |
| 106 | UPBAmount | 346159.91 | R |
| DEAL level PARTY data points | | | |
| Borrower | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME | | | |
| 111 | FirstName | Dave | CR |
| 112 | LastName | Jones | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL | | | |
| 115 | BorrowerClassificationType | Primary | CR |

| Sort ID | MISMO Data Point Name | Value | PDD Conditionality |
|--|-------------------------------------|----------------------|--------------------|
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL | | | |
| 116 | CreditScoreValue | 675 | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL | | | |
| 117 | BorrowerFirstTimeHomebuyerIndicator | false | CR |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 110 | PartyRoleType | Borrower | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER | | | |
| 118 | TaxpayerIdentifierType | SocialSecurityNumber | CR |
| 119 | TaxpayerIdentifierValue | 987654321 | CR |
| Loan Originator | | | |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR | | | |
| 125 | LoanOriginatorType | Broker | R |
| MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL | | | |
| 124 | PartyRoleType | LoanOriginator | R |