

Disclosure Timing Guide

Illustration of Disclosure Timing for the September 1 Borrower Payment Servicing Activity Period

Sept 2020 Activity Period	Borrower/Loan Activity	Reporting Date		
		MBS	CAS/CIRT ¹	Single Family Historical Loan Performance Dataset
Voluntary prepayments/ unscheduled principal	Loan is paid in full between Sep 1-30	Oct 6	Nov 25	Jan 23
Involuntary prepayments/ unscheduled principal	Loan is paid in full between Sep 1-30	Oct 6	Nov 25	Jan 23
Delinquency status	If Sep 1 payment is not made by Sep 30, borrower is 30D	Oct 6	Nov 25	Jan 23
Borrower Assistance Plan ²	Borrower enters plan between Sep 1-30	Nov 5	Nov 25	Jan 23
Alternative Delinquency Resolution	Payment deferral is effective between Sep 1-30	Oct 6	Nov 25	Jan 23
Modification Flag	Modification is effective between Sep 1-30	N/A	Nov 25	Jan 23

1. CIRT reports the deal-level UPB with a one-month delay but loan-level detail with the same delay as CAS.

2. Borrower Assistance Plan includes Forbearance, Trial Mod, Repayment Plan

