Classic FICO Credit Scores for MBS Disclosures - Glossary and File Layout

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
CF-01	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.	String		3	
CF-02	Security Identifier	The unique designation assigned to the security by the issuer.	String		6	
CF-03	Issue Date	The date on which the security was issued.	Date	MM/D/CCYY	9	
CF-04	Loan Identifier	The unique designation assigned to the loan by the issuer as represented in the MBS loan level disclosures.	String		10	
CF-05	Classic FICO Credit Score	The Classic FICO Loan Representative Credit Score (LRCS), determined by using the GSEs' current methodology: The LRCS is based on the Classic FICO Borrower Representative Credit Score (BRCS). The BRCS of an individual borrower is either i) the lower of two scores if a score is received from two Credit Score Repositories for the borrower, or ii) the middle of three scores if a score is received from the three Credit Score Repositories for the borrower. This evaluation is done for each borrower on the loan. The Classic FICO LRCS represents the lowest of all the Classic FICO 4.0 BRCS. This value corresponds to the value published in the MBS disclosures.	Numeric		3	Borrower Representative Credit Score (BRCS): For each borrower on the loan, select the middle score of three scores received or the lower score of two scores received: BRSC = MEDIAN (CRS A, CRS B, CRS C), or BRSC = LOWER (CRS A, CRS B) Loan Representative Credit Score (LRCS): LRCS = LOWEST (BRCS 1, BRCS 2, BRCS 3, BRCR 4) Where: CRS = Credit Repository Score 1 = Borrower 1 2 = Borrower 2 (if applicable) 3 = Borrower 3 (if applicable) 4 = Borrower 4 (if applicable)