



Original I/O Term	Static at Acquisition
I/O End Date	Static at Acquisition
Loan Ever 60+ Days Delinquent	Ongoing
Loss Sharing Type	Static at Acquisition*
Modified Loss Sharing Percentage	Static at Acquisition
Number of Properties at Acquisition	Static at Acquisition
Property Acquisition Total Unit Count	Static at Acquisition
Specific Property Type	Static at Acquisition
Year Built	Static at Acquisition
Property City	Static at Acquisition**
Property State	Static at Acquisition**
Property Zip Code	Static at Acquisition**
Metropolitan Statistical Area	Static at Acquisition**
Physical Occupancy %	Static at Acquisition
Liquidation/Prepayment Code	At Liquidation/Disposition
Liquidation/Prepayment Date	At Liquidation/Disposition
Foreclosure Date	At Liquidation/Disposition
Credit Event Date	At Liquidation/Disposition
Foreclosure Value	At Liquidation/Disposition
Lifetime Net Credit Loss Amount	At Liquidation/Disposition
Sale Price	At Liquidation/Disposition
Default Amount	At Liquidation/Disposition
Credit Event Type	At Liquidation/Disposition
Reporting Period Date	Ongoing
Loan Active Property Count	Ongoing
Note Rate	Ongoing
Maturity Date - Current	Ongoing
UPB - Current	Ongoing
Delinquency UPB	Ongoing
Loan Payment Status	Ongoing
SDQ Indicator	Ongoing
Most Recent Modification Date	Ongoing
Modification Indicator	Ongoing
Defeasance Date	Ongoing
Prepayment Provision	Static at Acquisition
Prepayment Provision End Date	Static at Acquisition
Affordable Housing Type	Static at Acquisition
MCIRT Deal ID	Ongoing***
MCAS Deal ID	Ongoing***
DUS Prepayment Population Type	Static at Acquisition
DUS Prepayment Outcome Type	Static at Acquisition
Loan Age Segment	Static at Acquisition

*Due to loan servicing transfers, Loss Sharing Type can change from Standard DUS to Pari Passu or Pari Passu to Standard DUS.

**Please see Q8

*** MCIRT Deal ID and MCAS ID data attributes are updated after a deal is completed.



Annual Historical Debt Service Coverage Ratio File

Attribute	When Updated
Loan Number	Static at Acquisition
Year	Ongoing
Year DSCR	Ongoing

Data Attribute Specifics

Q23. How are Property City, State, Zip Code and MSA different in MFLPD versus DUS Disclose?

The Property City, State, Zip Code and MSA in MFLPD are geocoded and may be updated periodically. DUS Disclose data for these attributes is entered at time of loan acquisition but may be updated for data corrections. Note that Property City, Zip Code and MSA definitions may change over time.

Q24. How does Loan Payment Status in MFPLD compared to the data in DUS Disclose?

Due to reporting cycles in the data, the Loan Payment Status in MFLPD will show one reporting month earlier than in DUS Disclose. For example, Loan Payment Status for a loan in MFLPD for November 2017 would match what DUS Disclose shows for the same loan in December 2017.

Q25. At what time are Loan Acquisition LTV, Underwritten DSCR and Physical Occupancy % calculated?

In the MFLPD file Loan Acquisition LTV, Underwritten DSCR and Physical Occupancy % values are calculated at origination of the loan.

Q26. How are Liquidation/Prepayment Date and Credit Event Date different?

The loan Liquidation/Prepayment Date is provided at the time the loan is paid off, while Credit Event Date is populated if there is a Credit Event Type. See the MFLPD Credit Events and Loss Sharing Quick Reference Guide for more information on Credit Events.

Q27. Can you further define the Liquidation/Prepayment Codes?

Name	Definition
Deed-in-Lieu	The liquidation of the mortgage loan via a voluntary transfer of ownership of the mortgaged property from the borrower to Fannie Mae, as a result of borrower default.
Discounted Payoff	The liquidation of the mortgage loan as a result of acceptance of a payment from the borrower in full and final settlement of the Mortgage Loan at an amount that is mutually-agreeable to Fannie Mae and the lender, but that is less than the full payoff amount required by the terms of the mortgage loan.
Dissolution	The liquidation of the mortgage loan as a result of a dissolved MBS security.
Foreclosure	The liquidation of the mortgage loan as a result of borrower delinquency and foreclosure resulting in Fannie Mae obtaining ownership of the property (excludes deed-in-lieu).
Fully Paid, Matured	The liquidation of the subject mortgage loan is due to it being fully paid off at maturity.
Fully Paid, Prepaid	The liquidation of the mortgage loan is due to it being fully paid off by the borrower before the maturity date as a result of prepayment.
Fully Paid, Refinanced	The liquidation of the subject mortgage loan results from the refinance of the loan.



Repurchase	The liquidation of the mortgage loan is due to the lender's repurchase of the mortgage loan, including As Soon as Pooled Sale transactions.
Substitution	The liquidation of the mortgage loan is due to it being substituted with another mortgage loan prior to maturity.
Third Party Sale	The liquidation of the mortgage loan following borrower default, resulting in either a purchase of the mortgaged property in foreclosure by a party/entity other than Fannie Mae, or the purchase of the mortgage note by a third party.
Other Liquidation	The liquidation of the mortgage loan for reasons not included in the list of allowable values. This includes ARM-to-Fixed Conversions, Forward Loan Collapses, and Forward Loans Converted to Permanent.

Q28. How do the MFLPD Liquidation/Prepayment Codes compare to the DUS Disclose Liquidation/Prepayment Codes?

The MFLPD Liquidation/Prepayment Codes were designed for credit investors, while DUS Disclose was designed for guaranty MBS investors, focused on voluntary versus involuntary prepayment and prepayment premium distribution.

Q29. What are Credit Facilities?

Credit Facilities allow borrowers to arrange flexible financing terms for a portfolio of properties on a cross-collateralized and cross-defaulted basis, with property addition, property release, property substitution and borrow-up capabilities. Loans in a Credit Facility can be fixed-rate, adjustable-rate, or a combination thereof. Loans in a Credit Facility can have different loan terms and prepayment terms.

Q30. How can I tell if a loan is a Supplemental?

The Lien Position attribute will be lower than a first lien (second, third, etc.). Supplemental loans are cross-collateralized and cross-defaulted with any other loans secured by the same mortgaged property.

Q31. Are cross-collateralized and cross-defaulted loans identified in MFLPD?

Cross-collateralized and cross-defaulted loans are not currently identified in the MFLPD file.

Q32. What is reflected in MFLPD when an adjustable-rate loan converts to fixed-rate loan?

When an adjustable-rate loan converts to a fixed-rate loan, MFLPD will have a liquidation when the loan converts. The Liquidation/Prepayment Code will reflect Other. After a loan converts to fixed-rate there is no more monthly reporting on the loan and loan activity after conversion is not included in MFLPD.

Q33. What is reflected in MFLPD when an MBS is dissolved?

When an MBS undergoes dissolution, MFLPD will have a liquidation code for the affected loan(s). The Liquidation/Prepayment Code will reflect Dissolution. After an MBS is dissolved there is no more monthly reporting on the loan and loan activity after dissolution is not included in MFLPD.



Additional Resources

Q34. Whom should I contact if I want to redistribute this data?

Please contact Fannie Mae's Fixed-Income Marketing at 1-800-232-6643 or by [email](#). Your request and contact information will be documented and then reviewed internally by the appropriate parties. Please be prepared to describe, at a minimum, your intent or purpose of redistribution and the number of third parties to whom you will be providing the information.

Q35. What if I have additional questions?

For support with questions related to data, distribution, or downloading, please contact Fannie Mae's Fixed-Income Marketing department at 1-800-232-6643 or by [email](#).