



## Credit Risk Transfer – File Layout

Field Position	Field Name	Type	Max Length
1	REFERENCE POOL ID	ALPHA-NUMERIC	X(4)
2	LOAN IDENTIFIER	ALPHA-NUMERIC	X(10)
3	MONTHLY REPORTING PERIOD	DATE	MMYYYY
4	ORIGINATION CHANNEL	ALPHA-NUMERIC	X(1)
5	SELLER NAME	ALPHA-NUMERIC	X(50)
6	SERVICER NAME	ALPHA-NUMERIC	X(50)
7	MASTER SERVICER	ALPHA-NUMERIC	X(10)
8	ORIGINAL INTEREST RATE	NUMERIC	9(2).9999
9	CURRENT INTEREST RATE	NUMERIC	9(2).9999
10	ORIGINAL UPB	NUMERIC	9(10).99
11	UPB AT ISSUANCE	NUMERIC	9(10).99
12	CURRENT ACTUAL UPB	NUMERIC	9(10).99
13	ORIGINAL LOAN TERM	NUMERIC	9(3)
14	ORIGINATION DATE	DATE	MMYYYY
15	FIRST PAYMENT DATE	DATE	MMYYYY
16	LOAN AGE	NUMERIC	9(3)
17	REMAINING MONTHS TO LEGAL MATURITY	NUMERIC	9(3)
18	ADJUSTED MONTHS TO MATURITY	NUMERIC	9(3)
19	MATURITY DATE	DATE	MMYYYY
20	ORIGINAL LOAN TO VALUE RATIO (LTV)	NUMERIC	9(3)
21	ORIGINAL COMBINED LOAN TO VALUE RATIO (CLTV)	NUMERIC	9(3)
22	NUMBER OF BORROWERS	NUMERIC	9(2)
23	ORIGINAL DEBT TO INCOME RATIO	NUMERIC	9(2).99
24	BORROWER CREDIT SCORE AT ORIGINATION	NUMERIC	9(3)
25	CO-BORROWER CREDIT SCORE AT ORIGINATION	NUMERIC	9(3)
26	FIRST TIME HOME BUYER INDICATOR	ALPHA-NUMERIC	X(1)
27	LOAN PURPOSE <sup>2</sup>	ALPHA-NUMERIC	X(50)
28	PROPERTY TYPE	ALPHA-NUMERIC	X(10)
29	NUMBER OF UNITS	NUMERIC	9(1)
30	OCCUPANCY TYPE	ALPHA-NUMERIC	X(9)

<sup>1</sup> These elements are applicable to the Monthly Disclosure file only.

<sup>2</sup> Max Length column updated beginning with October 2017 distribution

<sup>3</sup> Applicable to CAS 2017-C04 deals and forward only

<sup>4</sup> Applicable to CAS 2017-C07 deals and forward only

<sup>5</sup> Applicable to certain CIRT offerings referencing ARMS

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File position	Field Name	Type	Max Length
31	PROPERTY STATE	ALPHA-NUMERIC	X(2)
32	METROPOLITAN STATISTICAL AREA (MSA)	ALPHA-NUMERIC	X(5)
33	ZIP CODE SHORT	ALPHA-NUMERIC	X(3)
34	PRIMARY MORTGAGE INSURANCE PERCENT	NUMERIC	9(3).99
35	PRODUCT TYPE	ALPHA-NUMERIC	X(3)
36	PREPAYMENT PREMIUM MORTGAGE FLAG	ALPHA-NUMERIC	X(1)
37	INTEREST ONLY INDICATOR	ALPHA-NUMERIC	X(1)
38	FIRST PRINCIPAL AND INTEREST PAYMENT DATE FOR INTEREST ONLY PRODUCTS	DATE	MMYYYY
39	MONTHS TO AMORTIZATION FOR INTEREST ONLY PRODUCTS	NUMERIC	9(3)
40	CURRENT LOAN DELINQUENCY STATUS	ALPHA-NUMERIC	X(2)
41	LOAN PAYMENT HISTORY	ALPHA-NUMERIC	X(48)
42	MODIFICATION FLAG	ALPHA-NUMERIC	X(1)
43	MORTGAGE INSURANCE CANCELLATION INDICATOR	ALPHA-NUMERIC	X (2)
44	ZERO BALANCE CODE <sup>1</sup>	ALPHA-NUMERIC	X(3)
45	ZERO BALANCE EFFECTIVE DATE <sup>1</sup>	DATE	MMYYYY
46	UPB AT THE TIME OF REMOVAL FROM THE REFERENCE POOL <sup>1</sup>	NUMERIC	9(10).99
47	REPURCHASE DATE <sup>1</sup>	DATE	MMYYYY
48	SCHEDULED PRINCIPAL CURRENT <sup>1, 6</sup>	NUMERIC	9(10).99
49	TOTAL PRINCIPAL CURRENT <sup>1</sup>	NUMERIC	9(10).99
50	UNSCHEDULED PRINCIPAL CURRENT <sup>1, 6</sup>	NUMERIC	9(10).99
51	LAST PAID INSTALLMENT DATE <sup>1</sup>	DATE	MM/01/YYYY
52	FORECLOSURE DATE <sup>1</sup>	DATE	MM/01/YYYY
53	DISPOSITION DATE <sup>1</sup>	DATE	MM/01/YYYY
54	FORECLOSURE COSTS <sup>1, 2</sup>	NUMERIC	9(10).99
55	PROPERTY PRESERVATION AND REPAIR COSTS <sup>1, 2</sup>	NUMERIC	9(10).99
56	ASSET RECOVERY COSTS <sup>1, 2</sup>	NUMERIC	9(10).99

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57	MISCELLANEOUS HOLDING EXPENSES AND CREDITS <sup>1, 2</sup>	NUMERIC	9(10).99
58	ASSOCIATED TAXES FOR HOLDING PROPERTY <sup>1, 2</sup>	NUMERIC	9(10).99
59	NET SALES PROCEEDS <sup>1, 2</sup>	NUMERIC	9(10).99
60	CREDIT ENHANCEMENT PROCEEDS <sup>1, 2</sup>	NUMERIC	9(10).99
61	REPURCHASES MAKE WHOLE PROCEEDS <sup>1, 2</sup>	NUMERIC	9(10).99
62	OTHER FORECLOSURE PROCEEDS <sup>1, 2</sup>	NUMERIC	9(10).99
63	NON-INTEREST BEARING UPB <sup>1, 2</sup>	NUMERIC	9(10).99
64	PRINCIPAL FORGIVENESS AMOUNT <sup>1, 2</sup>	NUMERIC	9(10).99
65	ORIGINAL LIST START DATE <sup>1</sup>	DATE	MM/01/YYYY
66	ORIGINAL LIST PRICE <sup>1, 2</sup>	NUMERIC	9(10).99
67	CURRENT LIST START DATE <sup>1</sup>	DATE	MM/01/YYYY
68	CURRENT LIST PRICE <sup>1, 2</sup>	NUMERIC	9(10).99
69	BORROWER CREDIT SCORE AT-ISSUANCE	NUMERIC	9(3)
70	CO-BORROWER CREDIT SCORE AT-ISSUANCE	NUMERIC	9(3)
71	BORROWER CREDIT SCORE CURRENT <sup>1</sup>	NUMERIC	9(3)
72	CO-BORROWER CREDIT SCORE CURRENT <sup>1</sup>	NUMERIC	9(3)
73	MORTGAGE INSURANCE TYPE	ALPHA-NUMERIC	X(1)
74	SERVICING ACTIVITY INDICATOR	ALPHA-NUMERIC	X(1)
75	CURRENT PERIOD MODIFICATION LOSS AMOUNT <sup>1, 2, 6</sup>	NUMERIC	9(10).99
76	CUMULATIVE MODIFICATION LOSS AMOUNT <sup>1, 2, 6</sup>	NUMERIC	9(10).99
77	CURRENT PERIOD CREDIT EVENT NET GAIN OR LOSS <sup>1, 2</sup>	NUMERIC	9(10).99
78	CUMULATIVE CREDIT EVENT NET GAIN OR LOSS <sup>1, 2</sup>	NUMERIC	9(10).99
79	HOMEReady® PROGRAM INDICATOR <sup>3</sup>	ALPHA-NUMERIC	X(1)
80	FORECLOSURE PRINCIPAL WRITE-OFF AMOUNT <sup>1</sup>	NUMERIC	9(10).99
81	RELOCATION MORTGAGE INDICATOR	ALPHA-NUMERIC	X(1)
82	ZERO BALANCE CODE CHANGE DATE <sup>1</sup>	DATE	MMYYYY
83	LOAN HOLDBACK INDICATOR <sup>1</sup>	ALPHA-NUMERIC	X(1)
84	LOAN HOLDBACK EFFECTIVE DATE <sup>1</sup>	DATE	MMYYYY
85	DELINQUENT ACCRUED INTEREST <sup>1</sup>	NUMERIC	9(10).99
86	PROPERTY INSPECTION WAIVER INDICATOR <sup>4</sup>	ALPHA-NUMERIC	X(1)
87	HIGH BALANCE LOAN INDICATOR	ALPHA-NUMERIC	X(1)

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File Position	Field Name	Type	Max Length
88	ARM INITIAL FIXED-RATE PERIOD ≤ 5 YR INDICATOR <sup>5</sup>	ALPHA-NUMERIC	X(1)
89	ARM PRODUCT TYPE <sup>5</sup>	ALPHA-NUMERIC	X(100)
90	INITIAL FIXED-RATE PERIOD <sup>5</sup>	NUMERIC	9(4)
91	INTEREST RATE ADJUSTMENT FREQUENCY <sup>5</sup>	NUMERIC	9(4)
92	NEXT INTEREST RATE CHANGE DATE <sup>5</sup>	DATE	MMYYYY
93	NEXT PAYMENT CHANGE DATE <sup>5</sup>	DATE	MMYYYY
94	ARM INDEX <sup>5</sup>	ALPHA-NUMERIC	X(100)
95	ARM CAP STRUCTURE <sup>5</sup>	ALPHA-NUMERIC	X(10)
96	INITIAL INTEREST RATE CAP UP PERCENT <sup>5</sup>	NUMERIC	9(2).9999
97	PERIODIC INTEREST RATE CAP UP PERCENT <sup>5</sup>	NUMERIC	9(2).9999
98	LIFETIME INTEREST RATE CAP UP PERCENT <sup>5</sup>	NUMERIC	9(2).9999
99	MORTGAGE MARGIN <sup>5</sup>	NUMERIC	9.(2).9999
100	ARM BALLOON INDICATOR <sup>5</sup>	ALPHA-NUMERIC	X(1)
101	ARM PLAN NUMBER <sup>5</sup>	NUMERIC	9(4)
102	FORBEARANCE INDICATOR	ALPHA-NUMERIC	X(1)
103	HIGH LOAN-TO-VALUE (HLTV) REFINANCE OPTION INDICATOR	ALPHA-NUMERIC	X(1)
104	DEAL NAME	ALPHA-NUMERIC	X(200)

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