## Customized System Functionality – External Output File:

External output file #XXXX is a multiple record file with record types defined as follows:

- 01 = Header Record
- 02 = Detail Record
    - There may be more than one record per loan depending on activity: (Loan Setup) = Fidelity Tran 042 or 055, (Payment – excluding 70 series transaction applying only escrow funds with no accompanying principal or interest fund) = Fidelity Tran 055-Payment/Cutailment fund movement to/from investor – converted to related transaction number, Fidelity Tran 070 – 074, (Curtailment) = Fidelity Tran 075, & Curtailment reversals (principal only 547 – 548) displayed as negative amounts, (Reversal of Payment Transactions) = Fidelity Tran 547 – 548, (Adjust) = Fidelity Tran 043, (Payoff) = Fidelity Tran 081. ·
- 03 = Delinquency Record
- 08 = Summary BANK/AGGR Record
- 09 = Trailer Record

## EXTERNAL OUTPUT FILE - LAYOUT

For the Header, Detail, and Trailer records (shown below) any fields that are not available will be populated with spaces if the field is alphanumeric (PIC X) or zeros if it is numeric (PIC 9).

**Header Record (01):**

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|----|-------------------|---------|------|------|-----|-----------------|----------------------|
| 01 | Record ID | X(02) | N | 001-002 | 2 | Filler | Value Hard Coded = '01' |
| 02 | Servicer Number | X(04) | N | 003-006 | 4 | RMBP1103 Investor Header | Number assigned by NCHFA to identify the servicer who is reporting data.<br><br>**\*Client must enter this code, right justified, on the IN03 screen SERVICER NUMBER field.\*** <br>BOA Enter: 006 |
| 03 | Date | X(08) | N | 007-014 | 8 | Derived | Date file is being sent. This date would be the first business date after the cycle date.<br><br>Format: CCYYMMDD |
| 4 | Filler | X(186) | N | 015-200 | 186 | N/A | Value = Spaces |

\* Value to be assigned by NCHFA for each client installed on the optional enhancement.

The (02) Detail Record contains requested transaction activity that is to be reported to NCHFA on a monthly basis.

**Detail Record (02): (Could be more than one per loan based on transactional activity)**

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 01 | Record ID | X(02) | N | 001-002 | 2 | Filler | Value Hard Coded = '02' |
| 02 | Housing Authority Loan Number | X(12) | N | 003-014 | 12 | INV-LOAN-NO Master File Ref # 100  Or  2ND-INV-LOAN-NO Master File Ref# 1540 | Loan Number assigned by NCHFA, Fidelity ACTUAL INVESTOR loan number is 10 positions long; field will not have more than 10 numbers.  The Loan number assigned by NCHFA of the piggyback second mortgage.  Note: Left Justified, Right Space Filled. |
| 03 | Servicer Loan Number | X(20) | N | 015-034 | 20 | LOAN-NO Master File Ref # 030 | Loan Number assigned by the Servicer Valid loan number could be one of the following depending on the reporting client: 6 digits, 7 digits, or 10 digits.  Note: Left Justified, Right Space Filled. |
| 04 | Investor Number | X(20) | N | 035-054 | 20 | BANK/AGGR Master File Ref # 080/090  Or  2ND-BANK/2ND-AGGR Master File Ref # 1520/1530 | Fidelity Investor and Category designations, also known as BANK/AGGR – these numbers are used for aggregate summarizing.  The Investor and Category of the piggyback second mortgage.  Note: Left Justified, Right Space Filled. |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 05 | Transaction Code | X(02) | N | 055-056 | 2 | Derived, based on transactional activity | 01 (Loan Setup) = Fidelity Tran 042 or 055.<br><br>02 (Payment) = Fidelity Tran 070 – 074 and fund movement due to an effective dated 055 transaction.<br><br>03 (Curtailment) = Fidelity Tran 075, fund movement due to an effective dated 055 transaction, & Curtailment reversals (principal only 547 – 548) displayed as negative amounts.<br><br>04 (Reversal of Payment Activity) = Fidelity Tran 547 – 548, and fund movement due to an effective dated 055 transaction.<br><br>05 (Adjust) = Fidelity Tran 043.<br><br>09 (Payoff) = Fidelity Tran 081. |
| 06 | Principal Sign | X(01) | N | 057-057 | 1 | Sign of principal amount | Format "-" (Negative) or " " (Positive) |
| 07 | Principal | 9(9)V99 | N | 058-068 | 11 | Principal portion of transactional activity | Principal affect of the reported transaction.<br><br>Assumed decimal, left-zero-fill. |
| 08 | Interest Sign | X(01) | N | 069-069 | 1 | Sign of interest activity amount | Format "-" (Negative) or " " (Positive) |
| 09 | Interest | 9(9)V99 | N | 070-080 | 11 | Interest portion of transactional activity | Interest affect of the reported transaction.<br><br>Assumed decimal, left-zero-fill. |
| 10 | Servicer Fee Sign | X(01) | N | 081-081 | 1 | Sign of service fee amount | Format "-" (Negative) or " " (Positive) |
| 11 | Servicer Fee | 9(7)V99 | N | 082-090 | 9 | Service fee portion of transactional activity | Service Fee affect of the reported transaction.<br><br>Assumed decimal, left-zero-fill. |
| 12 | Paid to Date | X(08) | N | 091-098 | 8 | DUE-DATE<br>Master File Ref # 390 | Loan Paid to Date after this activity.<br>Format CCYYMMDD |
| 13 | Posting Date | X(08) | N | 099-106 | 8 | Transaction activity (Transaction date for payments and reversals) | Date Transaction was posted.<br><br>Format CCYYMMDD |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 14 | Principal Balance Sign | X(01) | N | 107-107 | 1 | Sign of principal balance amount | Format "-" (Negative) or " " (Positive) |
| 15 | Principal Balance | 9(9)V99 | N | 108-118 | 11 | FIRST-PRIN-BAL Master File Ref # 190 Or 2ND-PRIN-BAL Master File Ref # 1620 | Principal balance remaining after activity. Assumed decimal, left-zero-fill. The unpaid balance of the piggyback second mortgage. |
| 16 | P&I Constant Sign | X(01) | N | 119-119 | 1 | Sign of principal and interest constant part of payment at time of activity. | Format "-" (Negative) or " " (Positive). |
| 17 | P&I Constant | 9(7)V99 | N | 120-128 | 9 | FIRST-P-I Master File Ref # 350 Or 2ND-P-I Reference number: 1490 | Principal & Interest payment after the activity. The portion of the monthly payment applied to the piggyback second mortgage outstanding principal and interest. Assumed decimal, left-zero-fill. |
| 18 | Interest Rate | 99V9(4) | N | 129-134 | 6 | ANNUAL-INT Master File Ref # 340 Or 2ND-ANNUAL-INT Reference number: 1480 | Interest Rate after the activity. Interest Rate on the piggyback second mortgage. Assumed decimal, left-zero-fill. 8.5% will be represented as 085000 |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|----|-------------------|---------|------|------|-----|-----------------|----------------------|
| 19 | Servicer Fee Rate | V9(06) | N | 135-140 | 6 | EXP-ANNUAL-SER-FEE Master File Ref # 5250 Or EXP-2ND-ANNUAL-SER-FEE Master File Ref # 5260 | Service Fee Rate after the activity. Service Fee Rate after the activity for the Piggyback second mortgage. Assumed decimal, left-zero-fill. 0.25% will be represented as 002500 |
| 20 | Mortgage Position | X(01) | N | 141-141 | 1 | HI-TYPE Master File Ref #: 0120 Or 2ND-HI-TYPE Master File Ref # 1560 | Programming valid values: 1 = First mortgage. 3 = Second mortgage carried under a separate loan number. A code that indicates whether the loan is for a first or second mortgage. Programming valid values: 2 = Second mortgage. A code that indicates the loan is carried piggyback with the first mortgage. |
| 21 | Filler | X(59) | N | 142-200 | 59 | Hard Coded | Spaces (for future expansion). |

The (03) Delinquency Status Record contains requested loan level trial balance position and delinquency information that is to be reported to NCHFA on a monthly basis.

**Investor Cutoff – Delinquency Status Record (03):**

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 01 | Record ID | 9(02) | N | 001-002 | 2 | N/A | Hard Code – '03' |
| 02 | Housing Authority Loan Number | X(12) | N | 003-014 | 12 | INV-LOAN-NO Master File Ref # 100 <br><br> Or <br><br> 2ND-INV-LOAN-NO Master File Ref# 1540 | Loan Number assigned by NCHFA, Fidelity ACTUAL INVESTOR loan number is 10 positions long; field will not have more than 10 numbers. <br><br> The Loan number assigned by NCHFA of the piggyback second mortgage. <br><br> Note: Left Justified, Right Space Filled. |
| 03 | Servicer Loan Number | X(20) | N | 015-034 | 20 | LOAN-NO Master File Ref # 030 | Valid loan number could be one of the following depending on the reporting client: 6 digits, 7 digits, or 10 digits. Note: Left Justified, Right Space Filled. |
| 04 | Investor Number | X(20) | N | 035-054 | 20 | BANK/AGGR Master File Ref # 080/090 <br><br> Or <br><br> 2ND-BANK/2ND-AGGR Master File Ref # 1520/1530 | Fidelity Investor and Category designations, also known as BANK/AGGR – these numbers are used for aggregate summarizing. Note: Left Justified, Right Space Filled <br><br> The Investor and Category of the piggyback second mortgage. |
| 05 | Transaction Code | 9(02) | N | 055-056 | 2 | Hard Coded | IC = Investor Cutoff, Hard Coded. |
| 06 | Paid to Date | 9(08) | N | 057-064 | 8 | DUE-DATE Master File Ref # 390 | Interest Paid to Date after all investor cutoff activity. <br><br> Format CCYYMMDD |
| 07 | Principal Balance Sign | X(01) | N | 065-065 | 1 | Sign of principal balance amount | Format "-" (Negative) or " " (Positive). |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 08 | Principal Balance | 9(9)V99 | N | 066-076 | 11 | FIRST-PRIN-BAL Master File Ref # 190<br><br>Or<br><br>2ND-PRIN-BAL Master File Ref # 1620 | Principal balance remaining after activity.<br><br><br>The unpaid balance of the piggyback second mortgage.<br><br>Assumed decimal, left-zero-fill. |
| 09 | P&I Constant Sign | X | N | 077-077 | 1 | Sign of principal and interest constant part of payment at time of activity. | Format "-" (Negative) or " " (Positive). |
| 10 | P&I Constant | 9(9)V99 | N | 078-088 | 11 | FIRST-P-I Master File Ref # 350<br><br>Or<br><br>2ND-P-I Reference number: 1490 | Principal & Interest payment after the activity.<br><br><br>The portion of the monthly payment applied to the piggyback second mortgage outstanding principal and interest.<br><br>Assumed decimal, left-zero-fill. |
| 11 | Interest Rate | 99V9(04) | N | 089-094 | 6 | ANNUAL-INT Master File Ref # 340<br><br>Or<br><br>2ND-ANNUAL-INT Reference number: 1480 | Interest Rate after the activity.<br><br><br>Interest Rate on the piggyback second mortgage.<br><br>Assumed decimal, left-zero-fill.<br>8.5% will be represented as 085000 |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 12 | Servicer Fee Rate | V9(06) | N | 095-100 | 6 | EXP-ANNUAL-SER-FEE<br>Master File Ref # 5250<br><br>Or<br><br>EXP-2ND-ANNUAL-SER-FEE<br>Master File Ref # 5260 | Service Fee Rate after the activity.<br><br><br>Service Fee Rate after the activity for the Piggyback second mortgage.<br><br>Assumed decimal, left-zero-fill.<br>0.25% will be represented as 002500 |
| 13 | BANKRUPT-CODE | X(02) | N | 101-102 | 2 | BANKRUPT- CODE<br>Master File Ref # 7480 | The bankruptcy chapter number filed. |
| 14 | FC-STOP | X(01) | N | 103-103 | 1 | FORECLSURE-STOP<br>Master File Ref #: 0740 | Value of servicer's FC stop code on the loan within the Fidelity system.<br><br>Programming valid values:<br>0 = Normal processing.<br>1 - 9 = System prevents normal payments from being applied.<br>3, 8, 9 = Payments and disbursements rejected.<br>2, 4 – 7 = Payments only rejected. |
| 15 | FORE-WKST-CODE | X(01) | N | 104-104 | 1 | FORE-WKST-CODE<br>Master File Ref #: 8925 | The stage the loan has reached in the foreclosure process.<br><br>Programming valid values:<br>A = Active.<br>C = Complete.<br>D = Delete.<br>M = Marked for deletion.<br>S = Suspend.<br>R = Remove. |
| 16 | Bill Name | X(30) | N | 105-134 | 30 | NU-BILL-NAME<br>Master File Ref # 9102 | The mortgagor's full name.<br><br>Format: LAST#FIRST#MI |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|----|-------------------|---------|------|------|-----|-----------------|----------------------|
| 17 | Loan Type | X(01) | N | 135-135 | 1 | LO-TYPE Master File Ref # 0130 Or 2ND-TYPE Master File Ref # 1550 | A code that indicates the type of the loan, such as, FHA, VA, or conventional. A code that indicates the type of the loan, such as, FHA, VA, or conventional for the Piggyback second mortgage. Programming valid values: 1 = FHA residential. 2 = VA residential. 3 = Conventional without PMI. 4 = Commercial. 5 = FHA project. 6 = Conventional with PMI. 7 = HUD 235/265 loans. 8 = Unassigned. 9 = Farm loan. |
| 18 | Delinq Pmt Balance | 9(9)V99 | N | 136-146 | 11 | DELQ-BAL Master File Ref #: 10700 | The outstanding payment balance that, if applied, would not cause the next payment due date to exceed today's date. NOTE: Fees are not included in this dollar amount. |
| 19 | Total Pmt | 9(7)V99 | N | 147-155 | 9 | TOT-PAYMT Master File Ref #: 0500 | The total of principal and interest, escrow, replacement reserve, optional insurance, etc. The total is recomputed if any of the payment elements are changed. For HUD 235/265 loans, this is the mortgagor's portion of the payment. |
| 20 | REO Status | X(01) | N | 156-156 | 1 | REO-STATUS Master File Ref #: 7222 | It indicates the status of the property. Programming valid values: A=Active. C=Completed. D=Deleted. |

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 21 | Foreclosure Sale Date | 9(08) | N | 157-164 | 8 | FORECLOSURE-DATE Master File Ref #: 8020 | The date on which the system processed transaction 082 (D-008) = Foreclosure Removal. Format: CCYYMMDD |
| 22 | Foreclosure Initiated Date | 9(08) | N | 165-172 | 8 | BEG-FORECL-DATE Master File Ref # 8910 | The date the loan was added to the Foreclosure Workstation. Format: CCYYMMDD |
| 23 | Bankruptcy Filing Date | 9(08) | N | 173-180 | 8 | BANKRUPT-DATE Master File Ref # 7485 | The date the bankruptcy was filed. Format: CCYYMMDD |
| 24 | Mortgage Position | X(1) | N | 181-181 | 1 | HI-TYPE Master File Ref # 0120  Or    2ND-HI-TYPE Master File Ref #: 1560 | Programming valid values: 1 = First mortgage. 3 = Second mortgage carried under a separate loan number.  A code that indicates whether the loan is for a first or second mortgage.  Programming valid values: 2 = Second mortgage.  A code that indicates the loan is carried piggyback with the first mortgage. |
| 25 | Filler | X(19) | N | 182-200 | 19 | N/A | Spaces (for future expansion). |

The (08) Summary BANK-AGGR Record contains the Investor/Category subtotals for transaction activity that is to be reported to NCHFA on a monthly basis. This is also known as the Aggregate level summary.

**Summary BANK-AGGR Record (08):**

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|---|---|---|---|---|---|---|---|
| 01 | Record ID | 99 | N | 001-002 | 2 | Filler | Value Hard Coded = '08' |
| 02 | Number of Transactions | 9(9) | N | 003-011 | 9 | Derived from detail record | Total number of detail records on this file. Does not include the header and trailer record numbers 01, 08, and 09. |
| 03 | Total Principal Sign | X(01) | N | 012-012 | 1 | Detail record, fields 6&7 summed by Aggregate total | Sign of the total of the principal reported. |
| 04 | Total Principal | 9(13)V99 | N | 013-027 | 15 | Detail record, fields 6&7 summed by Aggregate total | Total of the principal reported. |
| 05 | Total Interest Sign | X(01) | N | 028-028 | 1 | Detail record, fields 8&9 summed by Aggregate total | Sign of the total of the Interest reported. |
| 06 | Total Interest | 9(13)V99 | N | 029-043 | 15 | Detail record, fields 8&9 summed by Aggregate total | Total of the Interest reported. |
| 07 | Total Service Fee Sign | X(01) | N | 044-044 | 1 | Detail record, fields 10&11 summed by Aggregate total | Sign of the total of the Service Fee reported. |
| 08 | Total Service Fee | 9(9)V99 | N | 045-055 | 11 | Detail record, fields 10&11 summed by Aggregate total | Total of the Service Fee reported. |
| 09 | Bank | X(03) | N | 056-058 | 3 | BANK | The Fidelity Investor number being summarized. |
| 10 | Aggregate | X(03) | N | 059-061 | 3 | AGGR | The Fidelity Category number being summarized. |
| 11 | Filler | X(139) | N | 062-200 | 139 | N/A | Spaces. |

The (09) Trailer Record contains the final total all the Investor/Category subtotals for transaction activity that is to be reported to NCHFA on a monthly basis as well as the final record count for all reporting records.

## Trailer Record (09):

| NO | CLIENT FIELD NAME | PICTURE | PACK | DISP | LEN | Fidelity SOURCE | DESCRIPTION/COMMENTS |
|----|-------------------|---------|------|------|-----|-----------------|----------------------|
| 01 | Record ID | 9(02) | N | 001-002 | 2 | Filler | Filler Hard Coded = '09'. |
| 02 | Number of Transactions | 9(9) | N | 003-011 | 9 | Derived from detail record | Total number of detail records on this file.<br><br>Does not include the header and trailer record numbers 01, 08, and 09. |
| 03 | Total Principal Sign | X(01) | N | 012-012 | 1 | Detail record, fields 6&7 | Sign of the total of the principal reported. |
| 04 | Total Principal | 9(13)V99 | N | 013-027 | 15 | Detail record, fields 6&7 | Total of the principal reported. |
| 05 | Total Interest Sign | X(01) | N | 028-028 | 1 | Detail record, fields 8&9 | Sign of the total of the Interest reported. |
| 06 | Total Interest | 9(13)V99 | N | 029-043 | 15 | Detail record, fields 8&9 | Total of the Interest reported. |
| 07 | Total Service Fee Sign | X(01) | N | 044-044 | 1 | Detail record, fields 10&11 | Sign of the total of the Service Fee reported. |
| 08 | Total Service Fee | 9(9)V99 | N | 045-055 | 11 | Detail record, fields 10&11 | Total of the Service Fee reported. |
| 09 | Filler | X(145) | N | 056-200 | 145 | N/A | Spaces. |

## Test Plan

| REQ NO. | REQUIREMENT DESCRIPTION |
|---|---|
| 1. | Ensure the External Output file specifications, and enhancement switch are set properly for reporting production.<br>Ensure the following loan conditions are covered within the test base:<br>  • Prepaid, delinquent and current 1<sup>st</sup> mortgage, Stand Alone 2<sup>nd</sup> Mortgage and 2<sup>nd</sup> Mortgage Piggyback loans that reside in NCHFA investor headers and outside NCHFA investor headers.<br>  • Loans cover multiple "LO=TYPE" numbers.<br>  • Delinquent loans are recently delinquent, severely delinquent, in Bankruptcy, Foreclosure and REO status. |
| 2. | Apply a 951/139 request to the NCHFA investor portfolio on MSP. |
| 3. | Add the "ALPHA CODE" of "NCHF" on screen IN01, add the NCHFA assigned servicer number to "SERVICER NUMBER" on screen IN03, and ensure the "RECON CODE" on screen IN01 is equal to "303" for NCHFA investor headers in the system cycle immediately following the investor cutoff. |
| 4. | Apply transaction numbers allowing for the creation of detail record "02" type as follows:<br>  • 01 (Loan Setup) = Fidelity Tran 042 or 055<br>  • 02 (Payment) = Fidelity Tran 070 – 074<br>  • 03 (Curtailment) = Fidelity Tran 075 & Curtailment reversals (principal only 547 – 548) displayed as negative amounts.<br>  • 04 (Reversal) = Fidelity Tran 547 – 548<br>  • 05 (Adjust) = Fidelity Tran 043<br>  • 09 (Payoff) = Fidelity Tran 081 |
| 5. | Run a system cycle. |

| REQ NO. | REQUIREMENT DESCRIPTION |
|---|---|
| 6. | Apply transaction numbers allowing for the creation of detail record "02" type as follows:<br>○ 01 (Loan Setup) = Fidelity Tran 042 or 055<br>○ 02 (Payment) = Fidelity Tran 070 – 074 and fund movement due to an effective dated 055 transaction<br>○ 03 (Curtailment) = Fidelity Tran 075 & Curtailment reversals (principal only 547 – 548) displayed as negative amounts and fund movement due to an effective dated 055 transaction.<br>○ 04 (Reversal of Payment Activity) = Fidelity Tran 547 – 548 and fund movement due to an effective dated 055 transaction<br>○ 05 (Adjust) = Fidelity Tran 043<br>○ 09 (Payoff) = Fidelity Tran 081<br>○ Transactions that apply to suspense or escrow only through a 070 series transaction.<br>○ Apply to investor numbers expected to appear on the NCHFA external output file, and those that should not. |
| 7. | Run a system cycle. |
| 8. | Apply a 951/139 request to the NCHFA investor portfolio on MSP. |
| 9. | Run a system cycle. |
| 10. | Review the new external output file against the P4FM, S2PF, S213, S214, S215 and P139 reports to verify reporting accuracy. Confirm that transactions applying only escrow or funds to suspense do not appear on the external output file. Confirm the funds applying to or reversing from a NCHFA reporting investor due to a loan transfer transaction 055 are reporting as expected. Confirm loans residing outside of the NCHFA investor do not report. Verify loans with a 1st Mortgage and 2nd Piggyback mortgage report as expected on the external output file. Verify the subtotal and trailer dollar amounts and record counts. |
| 11. | Perform an investor cutoff with the new Optional Enhancement switch 'off' to ensure external output file does not produce. |