



**Customized System Functionality – External Output File:**

External output file #XXXXX 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/Curtailment 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

**NCHFA (North Carolina Housing Finance Authority) -XXX**

**AD827 - Automated Investor-Delinquency Reporting (New IP)**

**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.  *Client must enter this code, right justified, on the IN03 screen <b>SERVICER NUMBER</b> field.* 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.
4	Filler	X(186)	N	015-200	186	N/A	Format: CCYYMMDD Value = Spaces

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

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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.
03	Servicer Loan Number	X(20)	N	015-034	20	LOAN-NO Master File Ref # 030	Note: Left Justified, Right Space Filled. 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.
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	Note: Left Justified, Right Space Filled. 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.

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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. 02 (Payment) = Fidelity Tran 070 - 074 and fund movement due to an effective dated 055 transaction. 03 (Curtailment) = Fidelity Tran 075, fund movement due to an effective dated 055 transaction, & Curtailment reversals (principal only 547 - 548) displayed as negative amounts. 04 (Reversal of Payment Activity) = Fidelity Tran 547 - 548, and fund movement due to an effective dated 055 transaction. 05 (Adjust) = Fidelity Tran 043. 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. 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. 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. Assumed decimal, left-zero-fill.
12	Paid to Date	X(08)	N	091-098	8	DUE-DATE	Loan Paid to Date after this activity. Format CCYYMMDD
13	Posting Date	X(08)	N	099-106	8	Transaction activity date for payments and reversals	Date Transaction was posted. Format CCYYMMDD

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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. FIRST-P-I Master File Ref # 350  Or 2ND-P-I Reference number: 1490	Format “-“ (Negative) or “+“ (Positive).  Principal & Interest payment after the activity.
17	P&I Constant	9(7)V99	N	120-128	9		The portion of the monthly payment applied to the piggyback second mortgage outstanding principal and interest.  Assumed decimal, left-zero-fill. Interest Rate after the activity.
18	Interest Rate	99V9(4)	N	129-134	6	ANNUAL-INT Master File Ref # 340  Or 2ND-ANNUAL-INT Reference number: 1480	Interest Rate on the piggyback second mortgage.  Assumed decimal, left-zero-fill. 8.5% will be represented as 085000

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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.
21	Filler	X(59)	N	142-200	59	Hard Coded	A code that indicates the loan is carried piggyback with the first mortgage. Spaces (for future expansion).

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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  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.
03	Servicer Loan Number	X(20)	N	015-034	20	LOAN-NO Master File Ref # 030	Note: Left Justified, Right Space Filled. 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. Note: Left Justified, Right Space Filled
05	Transaction Code	9(02)	N	055-056	2	Hard Coded	The Investor and Category of the piggyback second mortgage.
06	Paid to Date	9(08)	N	057-064	8	DUE-DATE Master File Ref # 390	IC = Investor Cutoff, Hard Coded. Interest Paid to Date after all investor cutoff activity.
07	Principal Balance Sign	X(01)	N	065-065	1	Sign of principal balance amount	Format CCYYMMDD Format "±" (Negative) or "±" (Positive).

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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  Or  2ND-PRIN-BAL Master File Ref # 1620	Principal balance remaining after activity.  The unpaid balance of the piggyback second mortgage.  Assumed decimal, left-zero-fill. Format “-“ (Negative) or “+“ (Positive).
09	P&I Constant Sign	X	N	077-077	1	Sign of principal and interest constant part of payment at time of activity.  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.
10	P&I Constant	9(9)V99	N	078-088	11	ANNUAL-INT Master File Ref # 340  Or  2ND-ANNUAL-INT Reference number: 1480	Assumed decimal, left-zero-fill. Interest Rate after the activity.  Interest Rate on the piggyback second mortgage.  Assumed decimal, left-zero-fill. 8.5% will be represented as 085000
11	Interest Rate	99V9(04)	N	089-094	6		



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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 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 The bankruptcy chapter number filed.
13	BANKRUPT-CODE	X(02)	N	101-102	2	BANKRUPT-CODE Master File Ref # 7480	
14	FC-STOP	X(01)	N	103-103	1	FORECLOSURE-STOP Master File Ref #: 0740	Value of servicer's FC stop code on the loan within the Fidelity system.  Programming valid values: 0 = Normal processing. 1 - 9 = System prevents normal payments from being applied. 3, 8, 9 = Payments and disbursements rejected. 2, 4 - 7 = Payments only rejected.
15	FORE-WKST-CODE	X(01)	N	104-104	1	FORE-WKST-CODE Master File Ref #: 8925	The stage the loan has reached in the foreclosure process.  Programming valid values: A = Active. C = Complete. D = Delete. M = Marked for deletion. S = Suspend. R = Remove.
16	Bill Name	X(30)	N	105-134	30	NU-BILL-NAME Master File Ref # 9102	The mortgagor's full name. Format: LAST#FIRST#MI

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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.

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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.
22	Foreclosure Initiated Date	9(08)	N	165-172	8	BEG-FORECL-DATE Master File Ref # 8910	Format: CCYYMMDD The date the loan was added to the Foreclosure Workstation.
23	Bankruptcy Filing Date	9(08)	N	173-180	8	BANKRUPT-DATE Master File Ref # 7485	Format: CCYYMMDD The date the bankruptcy was filed.
24	Mortgage Position	X(1)	N	181-181	1	HI-TYPE Master File Ref # 0120  Or  2ND-HI-TYPE Master File Ref #: 1560	Format: CCYYMMDD 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.
25	Filler	X(19)	N	182-200	19	N/A	A code that indicates the loan is carried piggyback with the first mortgage. Spaces (for future expansion).

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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.

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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.  Does <u>not</u> 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. Ensure the following loan conditions are covered within the test base: <ul style="list-style-type: none"> <li>• 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.</li> <li>• Loans cover multiple "LO=TYPE" numbers.</li> <li>• Delinquent loans are recently delinquent, severely delinquent, in Bankruptcy, Foreclosure and REO status.</li> </ul>
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: <ul style="list-style-type: none"> <li>• 01 (Loan Setup) = Fidelity Tran 042 or 055</li> <li>• 02 (Payment) = Fidelity Tran 070 – 074</li> <li>• 03 (Curtailment) = Fidelity Tran 075 &amp; Curtailment reversals (principal only 547 – 548) displayed as negative amounts.</li> <li>• 04 (Reversal) = Fidelity Tran 547 – 548</li> <li>• 05 (Adjust) = Fidelity Tran 043</li> <li>• 09 (Payoff) = Fidelity Tran 081</li> </ul>
5.	Run a system cycle.

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REQ NO.	REQUIREMENT DESCRIPTION
6.	<p>Apply transaction numbers allowing for the creation of detail record "02" type as follows:</p> <ul style="list-style-type: none"> <li>• 01 (Loan Setup) = Fidelity Tran 042 or 055</li> <li>• 02 (Payment) = Fidelity Tran 070 – 074 and fund movement due to an effective dated 055 transaction</li> <li>• 03 (Curtailment) = Fidelity Tran 075 &amp; Curtailment reversals (principal only 547 – 548) displayed as negative amounts and fund movement due to an effective dated 055 transaction.</li> <li>• 04 (Reversal of Payment Activity) = Fidelity Tran 547 – 548 and fund movement due to an effective dated 055 transaction</li> <li>• 05 (Adjust) = Fidelity Tran 043</li> <li>• 09 (Payoff) = Fidelity Tran 081</li> <li>• Transactions that apply to suspense or escrow only through a 070 series transaction.</li> <li>• Apply to investor numbers expected to appear on the NCHFA external output file, and those that should not.</li> </ul>
7.	Run a system cycle.
8.	Apply a 951/139 request to the NCHFA investor portfolio on MSP.
9.	Run a system cycle.
10.	<p>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 1<sup>st</sup> Mortgage and 2<sup>nd</sup> Piggyback mortgage report as expected on the external output file. Verify the subtotal and trailer dollar amounts and record counts.</p>
11.	Perform an investor cutoff with the new Optional Enhancement switch 'off' to ensure external output file does not produce.