



The following document provides the record layout and field descriptions for RMIC's Recovery Assistance Program Bulk Submission Form supporting HARP loans. The form and submission instructions can be found at [www.rmic.com](http://www.rmic.com). For additional information or assistance with a Bulk Submission, please contact our Policy Servicing Group at 1-800-884-7642.

Loan Information Balance / Payment / Term	Existing	Report Date	Provide the date the report is created.
		Status	Provide the current status of the loan in the refinance program by selecting from the following: New Addition Completed Cancelled
		MI Certificate Number	Provide the MI company certificate number
		Servicing Company Name	Provide the Servicing Company Name
		Servicer Contact Name	Provide a "best" contact at the Servicer Company for any questions that may arise.
		Servicer Contact Phone Number	Provide the contact's direct phone number
		Servicer Contact Fax Number	Provide the contact's fax number (optional)
		Servicer Contact email Address	Provide the contact's email address (optional)
		Servicer Loan Number (Existing #)	Provide the exiting loan number for this loan
		Servicer Loan Number (New #)	Provide the new loan number for this loan
		Originator Name and Address (if different from Servicer)	Provide the name and address of the originator if the originator is different from the Servicer
		Investor Name	Provide the name of the investor for this loan, if applicable.
		Investor Loan Number	Provide the investor's loan number for this loan, if applicable.
		Primary Borrower Last Name	Provide the last name of the primary borrower.
		Property Street Address	Provide property address
		Property City	Provide property address
		Property State	Provide property address
		Property Zipcode	Provide property address
		Original Loan Amount	Provide Original Loan Amount
		Current Property Value	Provide Revised Valuation Amount
		Program Name	Select from the following values: FNM-Home Affordable Refinance Program FRE-Relief Refinance Other
		Loan Delinquent (Y/N)	Indicate whether or not the loan is currently delinquent.
		# of 30 day late payments in last 12 months	Provide # of 30 day late payments in last 12 months
		# of 60 day late payments in last 12 months	Provide # of 60 day late payments in last 12 months
		Current Loan Type	Select from the following list to describe the current loan instrument: Fixed Rate/Fixed Pmt ARM Interest Only Payment Option (POA)
		Current Mortgage Balance (\$)	Provide the existing unpaid principal balance for the loan. Include decimal point only; do not include commas or dollar sign.
Current Note/Interest Rate	Provide the current Interest/Note Rate for the existing loan. Format should be xx.xxx (e.g., 6.375, 10.125)		
Remaining Term	Provide the remaining term of the existing loan in months. (e.g., 348)		
P& I Only	Provide the qualifying principal and interest portion of the existing loan mortgage payment. Include decimal point only; do not include commas or dollar sign.		
PITI	Provide the total mortgage payment (principal, interest and all escrows) of the existing loan. Include decimal point only; do not include commas or dollar sign.		
Coverage %	Provide the existing coverage %		

Loan Information Balance / Payment / Term	Modified	New/Modified Coverage %	Provide the NEW/Modified coverage %
		NEW/Modified Loan Type	Select from the following list to describe to NEW/Modified loan instrument: Fixed Rate/Fixed Pmt 5/1 ARM 7/1 ARM 10/1 ARM
		NEW/Modified Occupancy Type	Select from the following list to describe the NEW/Modified occupancy type: Primary Residence (Owner Occupied) Second Home (Owner Occupied) Non-Owner Occupied
		Monthly Housing Payment to Income (HTI) Ratio	If known, provide the borrower(s) HTI ratio (mortgage payment (PITI) / borrower(s) income) as a result of the refi. Decimal format should be xx.xxx (e.g., 48.62). Do not include percentage sign.
		Monthly Total Obligation to Income (DTI) Ratio	If known, provide the borrower(s) DTI ratio (mortgage payment (PITI) + all other monthly recurring obligations / borrower(s) income) as a result of the refi. Decimal format should be xx.xxx (e.g., 48.62). Do not include percentage sign.
		NEW/Modified Loan Amount	Provide the unpaid principal balance for the NEW/Modified loan. Include decimal point only; do not include commas or dollar sign.
		NEW/Modified Note/Interest Rate	Provide the Interest/Note Rate for the NEW/Modified loan. Format should be xx.xxx (e.g., 3.125)
		NEW/Modified Maturity Term	Provide the term of the NEW/Modified loan in months (e.g., 480)
		NEW/Modified Maturity Date	Provide the maturity date for the NEW/Modified loan. The date should be in MM-DD-YYYY format.
		NEW/Modified P & I Only	Provide the principal and interest portion of the NEW/Modified loan mortgage payment. Include decimal point only; do not include commas or dollar sign.
		NEW/Modified PITI (\$)	Provide the total mortgage payment (principal, interest and all escrows) of the NEW/Modified loan. Include decimal point only; do not include commas or dollar sign.
		NEW/Modified Loan Effective Date or Estimated Settlement Date	Provide NEW/Modified loan effective date or estimated settlement date
		NEW/Modified 1st Payment Due Date	Provide the date on which the 1st payment is due for the NEW/Modified loan. The date should be in MM-DD-YYYY format.
		Amount of closing costs included (estimated)	Provide amount of closing costs included in the new loan amount (note: amount may be limited by investor)
Amount of cash to borrower (estimated)	Provide amount of cash to borrower or other payee included in the new loan amount (note: may not be allowed by all investors)		
Loan Information Balance / Payment / Term	Complete this information if the modified loan type is an ARM or other non-fixed payment loan	Index Name	Provide the name of the index measurement used for the New/Modified loan if the loan instrument is an ARM product.
		Margin	Provide the margin used to compute the rate for the New/Modified loan if the loan instrument is an ARM product. Format should be xx.xxx (e.g., 1.125)
		Months to 1st Interest Rate Adj.	Provide the number of months that will pass before the first possible rate adjustment for the New/Modified loan if the loan instrument is an ARM product.
		Interest Rate Cap at 1st Adj.	Provide the rate cap that would be applied at the first adjustment for the New/Modified loan if the loan instrument is an ARM product. Format should be xx.xxx (e.g., 3.000).
		ARM Change Date	Provide the date that the first adjustment will occur for the New/Modified loan if the loan instrument is an ARM product.
		Months Between Interest Rate Adj.	Provide the number of months between all subsequent adjustments after the first adjustments for the New/Modified loan if the loan instrument is an ARM product.
		Interest Rate Cap Per Adj.	Provide the rate cap that would be applied to all subsequent adjustments, after the first adjustment, for the New/Modified loan if the loan instrument is an ARM product. Format should be xx.xxx (e.g., 2.000)
		Life of Loan Interest (max) Rate Cap	Provide the life of loan rate cap that could be applied during the term of the loan, for the New/Modified loan if the loan instrument is an ARM product. Format should be xx.xxx (e.g., 5.000)