



Loan Balance/Payment Term	Existing
	Modified

MGIC Certificate Number	Provide MGIC certificate number. Do not include commas.
Lender Loan Number	Provide loan number for this loan.
Investor Name	Provide the name of the investor for this loan.
Investor Loan Number	Provide the investor loan number for this loan.
Borrower Name	Provide borrower name for this loan. Must be written as last name, then first name. Do not include commas.
Property Street Address	Provide the property address for the loan being modified. This must be the insured address of the loan.
City	Provide the city for the street address of the property.
State	Provide the state for the street address of the property.
ZIP Code	Provide the ZIP Code for the street address of the property.
Loan Modification Effective Date	Provide the effective date of the loan modification. This must be in MM-DD-YYYY format.
New Note Executed	Indicate whether a new note was executed in conjunction with the modification by entering a Y or N in this field.
Loan Delinquent	Indicate whether the loan is currently in default by entering a Y or N in this field.
Current Loan Due Date	Provide the loan's current due date. This must be in MM-DD-YYYY format
Mortgage Balance (Existing) (X.XX)	Provide the existing unpaid principal balance. Include decimal point only; do not include commas or dollar sign.
Interest Rate (Existing) (X.XXXX)	Provide the existing interest rate. This must be in decimal format (maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.
P & I Only (Existing) Principal and Interest (X.XX)	Provide the existing monthly principal and interest payment. Include decimal point only; do not include commas or dollar sign.
PITI (Existing) Principal, Interest, Taxes, and Insurance (X.XX)	Provide the existing total monthly payment. Include decimal point only; do not include commas or dollar sign.
Mortgage Balance (Modified) (X.XX)	Provide the modified unpaid principal balance. Include decimal point only; do not include commas or dollar sign.
Interest Rate (Modified)	Provide the modified interest rate. This must be in decimal format (maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.
P & I Only (Modified) Principal and Interest (X.XX)	Provide the modified monthly principal and interest payment. Include decimal point only; do not include commas or dollar sign.
PITI (Modified) Principal, Interest, Taxes and Insurance (X.XX)	Provide the modified total monthly payment. Include decimal point only, do not include commas.
Term (Modified)	Provide the modified term of the loan (in months).



Loan Type	Existing		
		<p>Fixed-Rate/Fixed-Payment (Existing) If the existing loan is a fixed-rate, enter an X in this field.</p> <p>Fully Amortizing ARM (Existing) If the existing loan is an adjustable-rate, enter an X in this field.</p> <p>ARM with Potential Neg Amortization (Existing) If the existing loan is an adjustable-rate with potential negative amortization, enter an X in this field.</p>	
	Modified		
		<p>Fixed-Rate/Fixed-Payment (Modified) If the modified loan is a fixed-rate, enter an X in this field.</p> <p>Fully Amortizing ARM (Modified) If the modified loan is an adjustable-rate, enter an X in this field.</p> <p>ARM with Potential Neg Amortization (Modified) If the modified loan is an adjustable-rate with potential negative amortization, enter an X in this field.</p> <p>Step-Rate (Number of years) If the modified loan is a step-rate, provide the number of years in this field.</p> <p>Year 1 Step-Rate (X.XXXX) Provide the interest rate for the first year of the step rate term in decimal format (maximum of 4 decimal spaces. e.g., 6.3750). Do not include percentage sign.</p> <p>Year 2 Step-Rate (X.XXXX) Provide the interest rate for the second year of the step rate term in decimal format (maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.</p> <p>Year 3 Step-Rate (X.XXXX) Provide the interest rate for the third year of the step rate term in decimal format. Maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.</p> <p>Year 4 Step-Rate (X.XXXX) Provide the interest rate for the fourth year of the step rate term in decimal format. Maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.</p> <p>Year 5 Step-Rate (X.XXXX) Provide the interest rate for the fifth year of the step rate term in decimal format. Maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign.</p>	
		<p>Index Name Provide the name of the index measurement used for this loan.</p> <p>Margin Provide the margin for the modified loan.</p> <p>Months to 1st Interest Rate Adj. Provide the number of months until the first interest rate adjustment for the modified loan.</p> <p>Months Between Interest Rate Adj. Specify how many months there are between interest rate adjustments for the modified loan.</p> <p>Interest Rate Cap Per Adj. (X.XXXX) Provide the interest cap per adjustment for the modified loan (maximum of 4 decimal places. e.g., 6.3750). Do not include percentage sign. Do not include percentage sign.</p> <p>Max Interest Rate (Life Cap) (X.XXXX) Provide the maximum interest rate (aka life cap) for the modified loan. This must be in decimal format. (Maximum of 4 decimal places. e.g., 6.3750) Do not include percentage sign.</p> <p>Months To 1st Payment Adj. Provide the number of months until the first payment adjustment for the modified loan.</p> <p>Months Between Payment Adj. Provide number of months between payment adjustments.</p> <p>Payment Cap Per Adj. (X.XXXX) Provide the maximum rate increase per adjustment in decimal format (maximum of 4 decimal places e.g., 6.3750). Do not include percentage sign.</p> <p>Forgiveness of Debt (Y/N) Indicate whether the modification is due to debt forgiveness. Entering a Y or N in this field.</p> <p>Balloon Payment (X.XX) Provide the balloon amount of the modified loan. Include decimal point only; do not include commas or dollar sign.</p>	

Complete this information if the modified loan type is an ARM or other nonfixed payment loan