

SERVICER EXCEPTIONS FILE LAYOUT

FILE INSTRUCTIONS

1. Text file.
2. Fixed length records of 166 characters.
3. Unblocked.
4. All fields must be in DISPLAY mode.
5. Detail records for each servicer/series/reporting period must begin with a HEADER record and terminate with a HEADER TRAILER record.

SPECIAL NOTES

- ZF Zero Filled
BF Blank Filled
RJ Right Justify
LJ Left Justify
S9(7) Seven (7) position SIGNED numeric field
S(9)V99 Eleven (11) position SIGNED numeric field with two decimals.

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H E A D E R R E C O R D

The following layout describes the "Header" record. This record must contain a RECORD_TYPE of "1".

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 1.
SERVICER_NUMBER	3	2	AN	Servicer number assigned by SONYMA.
FILLER	3	5	AN	Blank Fill (BF).
REPORTING_PERIOD	4	8	N	YYMM - Servicer reporting period.
INDENTURE_CODE	3	12	AN	Indenture codes assigned by SONYMA. Valid codes are HM1, HMB, and MRB.
FILLER	152	15	A	BF.

PREPAYMENT RECORD

The following layout describes the "Prepayment " transaction record. This record must contain a RECORD_TYPE of "2" and a TRANSACTION_TYPE OF "01".
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Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 01.
FILLER	1	19	A	BF
TRANSACTION_DATE	6	20	N	YY/MM/DD Date prepayment was received.
INTEREST_PAID_TO_DATE	6	26	N	YY/MM/DD - Date the loan is paid through after this transaction.
PREPAYMENT_AMOUNT	9	32	N	RJ, ZF, S9(7)V99 - Must be a multiple of the monthly P & I payment.
FILLER	126	41	A	BF

CURTAILMENT RECORD

The following layout describes the "Curtailement " transaction record (principal only payment). This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE OF "02".
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Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 02.
FILLER	1	19	A	BF.
TRANSACTION_DATE	6	20	N	YY/MM/DD Date curtailement was received.
APPLY_AFTER_PMT_OF	6	26	N	YY/MM/DD - Date the loan was paid through before this transaction.
CURTAILMENT_AMOUNT	9	32	N	Amount of curtailement.
APPLY_ON_ACTUAL	1	41	A	Constant of Y or N. Y if curtailement is to be applied on the actual transaction date, else N.
FILLER	125	42	A	BF.

MISCELLANEOUS INCREASES RECORD

The following layout describes the "Miscellaneous Increases" transaction. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE OF "03".
--

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 03.
TRANSACTION_CODE	1	19	N	CONSTANT OF 1, 2, 3 OR 4. 1= Interest Received on New Loans 2= Penalty or Late Charges 3= Amount of Increase due to a P & I Change. 4= Amount greater than P&I payment on a maturing loan.
TRANSACTION_DATE	6	20	N	YY/MM/DD for transaction code 1, 2 or 4 else ZF.
INTEREST_PAID_TO_DATE	6	26	N	YY/MM/DD for transaction_code 4 all others ZF. Date the loan should be paid through after this transaction.
INCREASING_AMOUNT	9	32	N	RJ, ZF, S9(7)V99 - Amount of Increase.
FILLER	126	41	A	BF.

DELINQUENCY RECORD

The following layout describes the "Delinquency" transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE OF "04".

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 04.
FILLER	1	19	A	BF.
INTEREST_PAID_TO_DATE	6	20	N	YY/MM/DD - Date the loan is paid through after this transaction.
DELINQUENT_AMOUNT	9	26	N	RJ, ZF, S9(7)V99 - Must be a multiple of the P & I constant.
FILLER	132	35	A	BF.

MISCELLANEOUS DECREASES RECORD				
The following layout describes the "Miscellaneous Decreases " transaction record. This record must contain a RECORD_TYPE of "2" and TRANSACTION_TYPE OF "05".				
Starting				
Field Name Length Position Type Comments				
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 05.
TRANSACTION_CODE	1	19	N	Constant of 1, 2 or 3. 1= Curtailment Reversal, 2=Amount less than a full P & I on a maturity, 3= Payment Reversal.
TRANSACTION_DATE	6	20	N	YY/MM/DD.
INTEREST_PAID_TO_DATE	6	26	N	ZF for transaction_codes 1 and 2. YY/MM/DD for transaction_code 3. Date the loan should be paid through after this transaction.
DECREASING_AMOUNT	9	32	N	RJ, ZF, S9(7)V99. If 1 = must match a previously applied curtailment If 2 = must be less than the P & I payment. If 3 = must be a multiple of the P & I payment.
FILLER	126	41	A	BF

UNCOLLECTED PAYMENTS ON FORECLOSURES

The following layout describes the "Uncollected Payments on Foreclosures" transaction record. This record must contain a RECORD_TYPE of "2" and a TRANSACTION_TYPE of "06".

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 06.
TRANSACTION_CODE	1	19	A	"F" for foreclosure.
INTEREST_PAID_TO_DATE	6	20	N	YY/MM/DD - Date the loan is paid through.
FILLER	6	26	A	BF.
UNCOLLECTED_AMOUNT	9	32	N	RJ, ZF, S9(7)V99 - Must be a multiple of the P & I payment.
FILLER	126	41	A	BF

PAYOFF RECORD

The following layout describes the "PAYOFF" transaction record. This record must contain a RECORD_TYPE of "2" and a TRANSACTION_TYPE of "07".

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
SONYMA_NO	12	5	AN	Loan number assigned by SONYMA.
TRANSACTION_TYPE	2	17	N	Constant equal to 07.
FILLER	1	19	A	BF.
PAYOFF_DATE	6	20	N	YY/MM/DD.
INTEREST_PAID_TO_DATE	6	26	N	YY/MM/DD - Date that the loan is paid through.
PRINCIPAL_BALANCE	9	32	N	RJ, ZF, S9(7)V99 - Principal balance at time of payoff.
INTEREST	9	41	N	RJ, ZF, S9(7)V99 - Interest accrued through payoff date.
SETTLEMENT_EXPENSE_LOAN	7	50	N	RJ, ZF, S9(7) - Settlement expense loan amount.
SERVICE_FEE	7	57	N	RJ, ZF, S9(5)V99 - Servicing fees through payoff date.
PENALTY_FEE	9	64	N	RJ, ZF, S9(7)V99 - Penalty fee charged.
TOTAL_CASH_COLLECTED	9	73	N	RJ, ZF, S9(7)V99 - Total amount collected.
FILLER	85	82	A	BF

FUNDS TRANSMITTAL RECORD

The following layout describes the "FUNDS TRANSMITTAL" transaction record. This record must contain a RECORD_TYPE of "2" and a TRANSACTION_TYPE of "09".
--

Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
INDENTURE_CODE	3	5	AN	Indenture code assigned by SONYMA.
FILLER	9	8	A	BF.
TRANSACTION_TYPE	2	17	N	Constant equal to 09.
PRINCIPAL_RECEIVED	11	19	N	RJ, ZF, S9(9)V99 - Total principal received.
INTEREST_RECEIVED	11	30	N	RJ, ZF, S9(9)V99 - Total interest received.
SERVICE_FEE_CHARGED	11	41	N	RJ, ZF, S9(9)V99 - Service fee charged.
PRIOR_MONTH_OVERAGE	11	52	N	RJ, ZF, S9(9)V99 - Prior month's overage adjustment.
PRIOR_MONTH_SHORTAGE	11	63	N	RJ, ZF, S9(9)V99 - Prior month's shortage adjustment.
MISCELLANEOUS_CASH_1	11	74	N	RJ, ZF, S9(9)V99.
MISCELLANEOUS_CASH_2	11	85	N	RJ, ZF, S9(9)V99.
PRIOR_MONTH_INTEREST	11	96	N	RJ, ZF, S9(9)V99 - Prior's month's interest adjustment.
FILLER	60	107	A	BF.

MONTHLY REMITTANCE RECONCILIATION RECORD				
The following layout describes the "MONTHLY RECONCILIATION" transaction record. This record must contain a RECORD_TYPE of "2" and a TRANSACTION_TYPE of "10".				
		Starting		
Field Name	Length	Position	Type	Comments

RECORD_TYPE	1	1	N	Constant equal to 2.
SERVICER_CODE	3	2	AN	Servicer number assigned by SONYMA.
INDENTURE_CODE	3	5	AN	Indenture code assigned by SONYMA.
FILLER	9	8	A	BF.
TRANSACTION_TYPE	2	17	N	Constant equal to 10.
AMOUNT_BILLED_BY_HFA	11	19	N	RJ, ZF, S9(9)V99 - Amount billed by SONYMA.
TOTAL_PREPAYMENTS	11	30	N	RJ, ZF, S9(9)V99 - Total amount of prepayments.
TOTAL_CURTAILMENTS	11	41	N	RJ, ZF, S9(9)V99 - Total amount of curtailments.
TOTAL_INCREASES	11	52	N	RJ, ZF, S9(9)V99 - Total amount of increasing transactions.
TOTAL_PAYOFFS	11	63	N	RJ, ZF, S9(9)V99 - Total amount of payoff transactions.
TOTAL_DELINQUENCIES	11	74	N	RJ, ZF, S9(9)V99 - Total amount of delinquency transactions.
TOTAL_DECREASES	11	85	N	RJ, ZF, S9(9)V99 - Total amount of decreasing transactions..
TOTAL_UNCOLLECTED_PF	11	96	N	RJ, ZF, S9(9)V99 - Total amount of uncollected payments. due to payoffs and foreclosures.
SERVICE_FEE_CHARGED	11	107	N	RJ, ZF, S9(9)V99 - Total service fees charged.
NET_AMOUNT_DUE	11	118	N	RJ, ZF, S9(9)V99 - Amount billed by SONYMA plus or minus all exceptions and service fees.
TOTAL_CASH_REMITTED	11	129	N	RJ, ZF, S9(9)V99 - Total of all cash remittances for the month.
EOM_LOAN_COUNT	5	140	N	RJ, ZF, S9(5) - Loan count at the end of the month.
EOM_PRINCIPAL_BALANCE	11	145	N	RJ, ZF, S9(9)V99 - Principal balance at the end of the month.
EOM_LEVEL_PAYMENTS	11	156	N	RJ, ZF, S9(9)V99 - Total of monthly payments paid.

TRAILER HEADER RECORD

The following layout describes the "TRAILER HEADER" transaction record. This record must contain a RECORD_TYPE of "3".
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Field Name	Length	Starting Position	Type	Comments
RECORD_TYPE	1	1	N	Constant equal to 3.
SERVICER_NUMBER	3	2	AN	Servicer number assigned by SONYMA.
SERIES_CODE	3	5	AN	BF.
REPORTING_PERIOD	4	8	N	YY/MM.
TOTAL_NO_TRANS_2	7	12	N	RJ, ZF, S9(7) - Total number of records with a record_type of 2.
INDENTURE_CODE	3	19	AN	Valid entries are HM1, HMB and MRB.
FILLER	145	22	A	BF.