




ENROLLMENT PACKAGE TABLE OF CONTENTS

This Enrollment Package contains information and forms pertaining to the Collateral System and the FHLBNY File Transfer Service for members who intend to pledge mortgage loans as collateral.

Fill out forms electronically using Adobe Acrobat Reader or print clearly in ink. You may print out the entire form package at once by going to File > Print, or you can print forms individually as you complete them by clicking the  icon next to each form.


When you have completed the forms, please print out, sign where indicated, and mail to the address below.

Collateral Services Group
Federal Home Loan Bank of New York
30 Montgomery Street, 3rd Floor
Jersey City, NJ 07302

Provide Mortgage Information

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Collateral System


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(Available in Microsoft Excel format)

FHLBNY File Transfer Service

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FHLB NY COLLATERAL SYSTEM MORTGAGE DATA FORMAT

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
FHLB NY Assigned Customer Number	Req	1	Char	4			Enter FHLB NY Assigned Customer Number.	
Blank		5		1				
FHLB NY Sub-account Code	Req	6	Char	2	01	Regular Advances	Enter FHLB NY Sub-account Code from legend provided to indicate type of advance against which mortgage collateral is pledged.	
					02	Firm Commitment		
					03	936 Letters of Credit		
					04	Interest Rate Swap L.O.C.S		
					05	Interest Rate Swaps		
					06	2nd Firm Commitment		
					09	Generic Letters of Credit		
					13	Direct Pay Letter of Credit		
FHLB NY Sub-type Code	Req	8	Char	5	RSMTG	Residential 1st Mortgage	Enter FHLB NY Sub-type Code from legend provided.	
					RS2ND	Residential 2nd Mortgage		
					RSXXX	1993 Offer Residential Mortgages		
					CONDO	Condominium Mortgage		
					CO-OP	Co-op Unit Lien		
					PRMTG	PRHA Residential Mortgage		
					PR76M	PRHA Residential Mortgage prior to 1977		
					HELOC	Open End Home Equity 1st Mortgage		
					HE2OC	Open End Home Equity 2nd Mortgage		
					HELCE	Closed End Home Equity 1st Mortgage		
					HE2CE	Closed End Home Equity 2nd Mortgage		
					RSBZ1	Combination Business/Residence -----		Loans with Original Loan Amount < \$1,000,000
					RSBZ2	Combination Business/Residence -----		Loans with Original Loan Amount between \$1,000,000 and \$3,000,000
					RSBZ3	Combination Business/Residence -----		Loans with Original Loan Amount > \$3,000,000
					RSFRM	Combination Farm/Residence -----		Loans with Original Loan Amount < \$1,000,000
					RSFR2	Combination Farm/Residence -----		Loans with Original Loan Amount between \$1,000,000 and \$3,000,000
					RSFR3	Combination Farm/Residence -----		Loans with Original Loan Amount > \$3,000,000
					RMXUS	Residence with Business		
					MULTI	Multifamily (including Co-op Building) 1st Mortgage		
					MUUSE	Multifamily Mixed Use 1st Mortgage -----		Commercial income <= 20% (suburban) or 35% (urban) of total building income
					MU2ND	Multifamily and Multifamily Mixed Use 2nd Mortgage -----		Commercial income <= 20% (suburban) or 35% (urban) of total building income
					HEALT	Nursing Home, Sr Housing, Assisted Living, Halfway Hse		
					DORMS	Dormitories		
					CMMTG	Commercial 1st Mortgage -----		100% of income is from commercial usage
					CM2ND	Commercial 2nd Mortgage -----		100% of income is from commercial usage
					MXUSE	Commercial Mixed Use 1st Mortgage -----		Commercial income > 20% (suburban) or 35% (urban) of total building income
					MX2ND	Commercial Mixed Use 2nd Mortgage -----		Commercial income > 20% (suburban) or 35% (urban) of total building income
					SBAMT	Small Business Administration Mortgage Loan		
					SBALN	Small Business Administration Loan (No Mortgage)		

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
FHLBNY Portfolio Code	Req	13	Char	4	0010 0040 0090 0100 0150 0300 0330 0360 0400 0800	Member Portfolio - DETAIL LSBO (Loans Serviced by Others) ----- File Location ----- Special Mortgage Programs ----- Special Property Types ----- REIT (Real Estate Investment Trust) ----- Mortgage Subsidiaries ----- Investment Subsidiaries ----- Affiliates ----- IBE (International Branch Enterprise)	Enter FHLBNY Portfolio Code from legend provided. <i>Assign this code to loans serviced by those other than customer</i> <i>Assign per FHLBNY direction</i> <i>Assign per FHLBNY direction</i> <i>Assign per FHLBNY direction</i> <i>Loans are part of a REIT</i> <i>Loans pledged for customer by wholly owned mortgage subsidiary</i> <i>Loans pledged for customer by an investment subsidiary</i> <i>Loans pledged for customer by an affiliate</i> <i>Loans pledged for customer by an IBE (Puerto Rico only)</i>	
Pledge Code	Req	17	Char	2	01 02 03 04	Pledged to FHLBNY Pledged to Federal Reserve Bank Discount Window NOT PLEDGED to FHLBNY Pledged to Federal Reserve Bank TT&L	Indicate who Loan is pledged to from legend provided.	
Data "As Of" Date	Req	19	Date	8			Enter the Cut-Off Date for the Current File (usually a month-end). format: MMDDYYYY	
Loan Number	Req	27	Char	15			Enter Unique Customer Loan Number for each Loan. format: 999999999999999	Must be unique, right justify, zero fill left
Blank		42		1				
Note Type Code	Req	43	Char	2	01 02 03 04 05 06 07 08 09 10	Conventional WITHOUT MI FHA VA Conventional WITH MI PRHA Home Equity - Closed End Loan - WITHOUT MI Home Equity - Closed End Loan - WITH MI Home Equity Line of Credit - Open End Loan - WITHOUT MI Home Equity Line of Credit - Open End Loan - WITH MI SBA	Indicate whether Loan is a Conventional, FHA, VA, Puerto Rico Housing Bank and Finance Agency ("PRHA"), Home Equity or SBA Loan. For Conventional Loans, indicate whether there is Mortgage Insurance ("MI"). For Home Equity Loans, indicate whether closed end loan ("HELCE"), or open end line of credit ("HELOC").	
Blank		45		1				
Current Loan Balance	Req	46	Num	12			Enter Current Loan Balance. format: 99999999.99	Decimal in col 55, zero fill left
Blank		58		1				
Last Paid Installment Date	Req	59	Date	8			Enter Scheduled Due Date of the Last Paid Installment. format: MMDDYYYY	
Blank		67		1				
Maturity Date	Req	68	Date	8			Enter Maturity Date. format: MMDDYYYY	
Blank		76		1				
Balloon Flag	Req	77	Char	1	N B	Not a Balloon Balloon	Indicate whether Loan will have a Balloon Balance due on Maturity Date.	
Blank		78		1				
Current P & I Payment	Req	79	Num	10			Enter Current Principal and Interest Payment. format: 999999.99	Decimal in col 86, zero fill left
Blank		89		1				
Payment Type Code	Req	90	Char	1	0	Level Amortizing Principal & Interest	Indicate Payment Application Method being used.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
					1 2 3 4 5	Straight-line Amortization (Constant Principal + Interest) Interest Only Irregular Rule of 78's Amortization Interest Only for Initial Period, then Amortizing		
Blank		91		1				
Payment Frequency Indicator	Req	92	Char	2	12 04 02 01 26	Monthly Quarterly Semi-annually Annually Biweekly	Indicate how frequently Loan Payments are scheduled to be made. <i>NOTE: If interest and principal payments are scheduled to be made at different time intervals, use this field for the Interest Payment Frequency. Use Principal Payment Frequency Indicator field (starting position 1708) for the Principal Payment Frequency.</i>	
Blank		94		1				
ARM / FRM Plan Code	Req	95	Char	2	00 01 02 03 04 05 07 09 10 12	Fixed Rate ARM (1YR, 3YR, 5YR, etc.) Fixed GPM GPARM Fixed GEM Fixed Bi-weekly Fixed RRM Hybrid ARM GNMA ARM Floating Rate	Enter ARM / FRM Plan Code from legend provided.	
Blank		97		1				
Hybrid ARM Plan Code	Req - Hybrid ARM Loans	98	Char	3	000 031 051 071 101	Not a Hybrid ARM Loan 3/1 ARM 5/1 ARM 7/1 ARM 10/1 ARM	For Adjustable Rate Loan with Fixed Initial Term, enter Hybrid ARM Plan Code from legend provided.	
Blank		101		1				
Current Interest Rate	Req	102	Num	7			Enter Current Interest Rate as a Percent. format: 99.9999 (example: 7.5% is entered as 07.5000)	Decimal in col 104, zero fill left
Blank		109		1				
Interest Collection Code	Req	110	Char	1	1 2 3 4	360 Interest in Arrears Interest in Advance Simple Interest Per Diem 365 Interest in Arrears	Indicate Interest Collection Method being used.	
Blank		111		1				
ARM Index Code	Req - ARM Loans	112	Char	3	001 002 003 004 005 006 007 008	3 Month Treasury - Constant Maturity 6 Month Treasury - Constant Maturity 1 Year Treasury - Constant Maturity 2 Year Treasury - Constant Maturity 3 Year Treasury - Constant Maturity 5 Year Treasury - Constant Maturity 10 Year Treasury - Constant Maturity 30 Year Treasury - Constant Maturity	Enter Adjustable Rate Index from legend provided.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
					009	1 Month LIBOR		
					010	3 Month LIBOR		
					011	6 Month LIBOR		
					012	9 Month LIBOR		
					013	12 Month LIBOR		
					014	Prime Rate		
					015	National Average Mortgage Contract Rate		
					016	FHLB NY Advance Rate - Variable		
					017	FHLB NY Advance Rate - 1 Year		
					018	FHLB NY Advance Rate - 2 Year		
					019	FHLB NY Advance Rate - 3 Year		
					020	FHLB NY Advance Rate - 4 Year		
					021	FHLB NY Advance Rate - 5 Year		
					022	FHLB NY Advance Rate - 7 Year		
					023	FHLB NY Advance Rate - 10 Year		
					024	User Defined - YOU MUST SUPPLY DEFINITIONS		
					025	User Defined - YOU MUST SUPPLY DEFINITIONS		
					026	User Defined - YOU MUST SUPPLY DEFINITIONS		
					027	User Defined - YOU MUST SUPPLY DEFINITIONS		
					090	11th District Cost of Funds Index (COFI)		
					091	National Cost of Funds Index (NCOFI)		
					092	2 Year Swap - Constant Maturity		
Blank		115		1				
Lookback Days	Req - ARM Loans	116	Num	3			Enter # of days prior to Interest Adjustment Date that Index Value is determined. format: 999	Zero fill left
Blank		119		1				
Sign for Negative Margin	Req - ARM Loans	120	Char	1			Use to indicate Negative Margin	
Gross Margin	Req - ARM Loans	121	Num	7			Enter Gross Margin as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 123, zero fill left
Blank		128		1				
Periodic Interest Rate Cap	Req - ARM Loans	129	Num	7			Enter Periodic Interest Rate Cap as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 131, zero fill left
Blank		136		1				
Periodic Interest Rate Floor	Req - ARM Loans	137	Num	7			Enter Periodic Interest Rate Floor as a Percent. format: 99.9999 (example: 2% is entered as 02.0000)	Decimal in col 139, zero fill left
Blank		144		1				
Periodic Payment Cap	Req - ARM Loans	145	Num	8			Enter Periodic Payment Cap as a Percent. format: 999.9999 (example: 7.5% is entered as 007.5000)	Decimal in col 148, zero fill left
Blank		153		1				
Lifetime Interest Rate Ceiling (Maximum Interest Rate)	Req - ARM Loans	154	Num	7			Enter Gross Maximum Interest Rate as a Percent. format: 99.9999 (example: 15% is entered as 15.0000)	Decimal in col 156, zero fill left

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank		161		1				
Lifetime Interest Rate Floor (Minimum Interest Rate)	Req - ARM Loans	162	Num	7			Enter Gross Minimum Interest Rate as a Percent. format: 99.9999 (example: 4% is entered as 04.0000)	Decimal in col 164, zero fill left
Blank		169		1				
Interest Rate Adjustment Frequency	Req - ARM Loans	170	Num	3			Enter Interest Rate Adjustment Frequency in MONTHS. format: 999	Zero fill left
Blank		173		1				
Payment Adjustment Frequency	Req - ARM Loans	174	Num	3			Enter Payment Adjustment Frequency in MONTHS. format: 999	Zero fill left
Blank		177		1				
Next Interest Rate Change Date	Req - ARM Loans	178	Date	8			Enter Next Interest Change Date. format: MMDDYYYY	
Blank		186		1				
Next Payment Change Date	Req - ARM Loans	187	Date	8			Enter Next Payment Change Date. format: MMDDYYYY	
Blank		195		1				
ARM Teaser Flag	Req - ARM Loans	196	Char	1	N Y	No Yes	Indicate whether Adjustable Rate Loan is in initial "teaser" period (i.e., before first rate adjustment).	
Blank		197		1				
First Rate Change Date	Req - ARM Loans	198	Date	8			Enter Date of First Interest Rate Adjustment. format: MMDDYYYY	
Blank		206		1				
Interest Rate at Next Reset Date		207	Num	7			Enter Interest Rate at Next Adjustment Date as a Percent. format: 99.9999 (example: 7.25% is entered as 07.2500)	Decimal in col 209, zero fill left
Blank		214		1				
Negative Amortization Flag	Req - ARM Loans	215	Char	1	N Y	No Yes	Indicate whether Loan Documents allow Negative Amortization.	
Blank		216		1				
Negative Amortization Cap	Req - ARM Loans	217	Num	5			Negative Amortization Cap stated as a Percent. format: 999.9 (example: 125% is entered as 125.0)	Decimal in col 220, zero fill left
Blank		222		1				
ARM Convertibility Code	Req - ARM Loans	223	Char	1	N Y	No Yes	Indicate if Loan Documents allow Borrower to convert from Adjustable Rate to Fixed Rate.	
Blank		224		1				
Participation Flag	Req	225	Char	1	N P	Not a Participation Loan Participation Loan	Indicate whether the Loan or a partial interest in the Loan has been sold, or if a partial interest in the Loan has been purchased.	
Blank		226		1				
Investor Code	Req - Participation Loans	227	Char	9		User Defined	Enter Investor Code - YOU MUST SUPPLY DEFINITIONS.	Left justify
Blank		236		1				
Percent of Loan Retained by Customer	Req - Participation Loans	237	Num	5			FOR PARTICIPATION LOANS ONLY, enter Percent of Loan retained by Customer. format: 999.9 (example: 50% is entered as 050.0)	Decimal in col 240, zero fill left
Blank		242		1				

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Participation Loan Balance	Req - Participation Loans	243	Num	12			Enter Amount of Current Principal Balance retained by Customer IN DOLLARS. format: 99999999.99	Decimal in col 252, zero fill left
Blank		255		1				
Participation P & I Payment	Req - Participation Loans	256	Num	10			Enter Customer's portion of Current Principal & Interest Payment IN DOLLARS. format: 999999.99	Decimal in col 263, zero fill left
Blank		266		1				
Participation Interest Rate	Req - Participation Loans	267	Num	7			Enter Pass-Through Rate (Interest Rate paid to Purchaser of Participation). format: 99.9999 (example: 6.75% is entered as 06.7500)	Decimal in col 269, zero fill left
Blank		274		1				
Second Mortgage Code	Req	275	Char	1	1 2	First Mortgage Second Mortgage	Indicate if Loan is secured by a First Mortgage Lien or a Second Mortgage Lien.	
Blank		276		1				
Loan Purpose Code	Req	277	Char	2	01 02 03 04 05	Purchase No Cash Refinance Cash Out Refinance ----- Construction ----- Home Equity	Enter Loan Purpose Code from legend provided. <i>If unsure of type of Refinance, use "Cash Out"</i> <i>Note: Construction Loans are not eligible collateral</i>	
Blank		279		1				
Jumbo / Subprime Flag	Req - Residential	280	Char	1	C J S	Conforming Jumbo Subprime	Indicate if Loan was Conforming, Jumbo or Subprime at origination according to FNMA guidelines.	
Blank		281		1				
Documentation Level	Req - Residential	282	Char	1	F A L N	Full Documentation Alternative Documentation Limited Documentation No Documentation	Indicate Level of Loan Underwriting Documentation.	
Document Custody Code	Req	283	Char	2	01 02 03 04 05 06 07 08 09	Customer FHLBNY Banco Santander Trust R & G Premier US Bank State Street Bank HSBC Mortgage Company Wells Fargo Home Mortgage, Inc. Business Archives	Indicate who has physical custody of the Loan Documents from legend provided.	
Document Custodian Flag	Req	285	Char	1	Y N	Third Party is Document Custodian Customer is Document Custodian		
Negative Sign for Escrow Balance		286	Char	1			Use to indicate Negative Escrow Balance	
Escrow Balance		287	Num	12			Enter Current Escrow Balance. format: 99999999.99	Decimal in col 296, zero fill left
Blank		299		1				
Total Periodic Payment (PITI)	Req	300	Num	10			Enter Total Periodic Payment of Principal, Interest, Taxes and Insurance. format: 999999.99	Decimal in col 307, zero fill left
Blank		310		1				
Servicer Code	Req - Commercial	311	Char	4		User Defined	Enter Mortgage Servicer Code - YOU MUST SUPPLY DEFINITIONS	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Blank		315		1				
Servicer Rating	Req - Commercial	316	Char	1	1 2 3 4 5 0	Strong / Superior Above Average Average Below Average Weak / Unacceptable Servicer Not Rated	Enter Servicer Rating from Standard & Poor's or Fitch IBCA. If more than one Rating Agency has rated the Servicer, enter the lower rating.	
Blank		317		1				
Gross Service Fee		318	Num	5			Enter Gross Service Fee as a Percent. format: 9.999 (example: 25 basis points is entered as 0.250)	Decimal in col 319, zero fill left
Blank		323		1				
Subservicing Fee		324	Num	5			Enter Subservicing Fee as a Percent. format: 9.999 (example: 20 basis points is entered as 0.200)	Decimal in col 325, zero fill left
Blank		329		1				
Modification or Restriction Code		330	Char	1	N M R	Not modified or restricted Modified Restricted	Indicate if Loan has been Modified or has Restrictions ACCORDING TO THE FOLLOWING PRIORITY: 1) Loan has been Modified 2) Loan has Restrictions	
Blank		331		1				
Capitalization Code		332	Char	1	0 1 2	No Capitalization - Formerly Capitalized - Presently Capitalized -	Indicate whether any amounts have been/are being capitalized into Principal Balance from legend provided. <i>No amounts have been capitalized into Principal Balance</i> <i>Previous period amounts have been capitalized into Principal Balance</i> <i>Amounts currently being capitalized into Principal Balance</i>	
Blank		333		1				
MI Insurer Code	Req - Residential	334	Char	2	00 33 31 38 17 09 01 16 20 14 06 30 34 11 36 70	No MI Amerin Guaranty Corporation (Note 2) California Housing Insurance Fund (only CA 1st mtges) CMG Mortgage Assurance Company (Note 2) Commonwealth Mortgage Assurance Company (Note2) Foremost Mortgage Insurance Company (Note 1) General Electric Mortgage Insurance Companies (Note 2) Home Guaranty Insurance Corporation (Note 1) Integon Mortgage Guaranty Corporation (Note 1) Maryland Housing Fund (only MD 1st mtges) Mortgage Guaranty Insurance Corporation (Note 2) New York City Residential Mortgage Insurance Corporation (only Fixed Rate NYC 1st mtges) Old Republic Insurance Corporation (only HomeStyle 2nd mtges) PMI Mortgage Insurance Company (Note 2) Puerto Rico Housing Bank & Finance Agency (only PR 1st mtges) State of New York Mortgage Agency	Enter MI Insurer code from legend provided. Note 1: May be used for renewals only (i.e., only seasoned mortgages may have this coverage). Note 2: May issue policies with monthly mortgage insurance premiums.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
					13 24 35 12 19 02 22 07	Republic Mortgage Insurance Company (Note 2) Triad Guaranty Insurance Company (Note 2) United Guaranty Credit Insurance Company (only HomeStyle 2nd mtges) United Guaranty Residential Insurance Corporation (Note 2) U. S. Mortgage Insurance Company (Note 1) Verex Assurance, Incorporated (Note 1) Vermont Home Mortgage Guaranty Board (only Fixed Rate VT 1st mtges & STABLE ARM Plan 1104 with LTV <= 90%) Wisconsin Mortgage Assurance Corporation		
Blank		336		1				
MI Percent	Req - Residential	337	Num	6			Enter Amount of Mortgage Insurance Coverage as a Percent of Original Principal Balance. format: 999.99 (example: 25% is entered as 025.00)	Decimal in col 340, zero fill left
Blank		343		1				
Lender Paid MI		344	Num	5			Enter Monthly MI Payment as a Percent. format: 9.999 (example: 20 basis points is entered as 0.200)	Decimal in col 345, zero fill left
Blank		349		1				
MI Waived Flag	Req - Residential	350	Char	2	N Y NR	No Yes Not Required -----	Indicate whether Mortgage Insurance was waived. <i>Original LTV <= 80%</i>	Left justify
Blank		352		1				
Number of Months Currently Delinquent	Req	353	Char	2	00 ## > 00 BB FF	Not Delinquent Number of Months Delinquent on the Data "As Of" Date Borrower in Bankruptcy Loan in Foreclosure	Enter Current Loan Status ACCORDING TO THE FOLLOWING PRIORITY: 1) Loan in Foreclosure 2) Borrower in Bankruptcy 3) Delinquency Status	
Blank		355		1				
Number of times 30 days delinquent in last 12 months	Req	356	Char	2			Enter # of payments that were received 30 or more days after the due date in prior 12 months. format: 99 (example: for Data "As Of" Date of December 31, payments due April 1 and May 1 were both received in June is entered as "02")	Right justify
Blank		358		1				
Delinquency History	Req	359	Char	12	0 # > 0	Current # months each payment was delinquent before receipt in prior 12 months	For prior 12 months: if each payment due was received within 30 days after its due date, enter "0". Otherwise, enter # of months each payment was delinquent before receipt. The 1st character represents the oldest due date in the 12 month cycle and the 12th character represents the most recent due date in the 12 month cycle. format: 999999999999 (example: for Data "As Of" Date of December 31, payments due April 1 and May 1 were both received in June is entered as "00021000000")	
Blank		371		1				
Foreclosure Flag	Req	372	Char	1	N Y	No Yes	Indicate whether Loan is in Foreclosure.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Bankruptcy Flag	Req	373	Char	1	N Y	No Yes	Indicate whether Borrower is in Bankruptcy.	
Blank		374		1				
FHLBNY Property Type Code	Req	375	Char	2	SF 2F 3F 4F CO MH PU TH CP FF FB MF MX AL DM HH NH SH GA HO HS HT IN OF RS RT WH AS BC CH CW DC GC GS MS CM CX	1 Family 2 Family 3 Family 4 Family Condominium Manufactured Housing Planned Unit Development Townhouse Cooperative 1 - 4 Family with Farm 1 - 4 Family with Business Multifamily including Co-op Building Multifamily Mixed Use Assisted Living Dormitory Halfway House for Mentally / Physically Challenged Nursing Home Senior Housing Garage Hospital Hospitality including Hotel, Bed & Breakfast Health Care Other including Medical Office Industrial Office Restaurant Retail Warehouse Auto Service Beach Club Church Car Wash Day Care Golf Course Gas Station Municipal Commercial Other Commercial Mixed Use	Enter Property Type Code from legend provided.	
Blank		377		1				
Owner Occupancy Code	Req	378	Char	1	P S I O	Owner Occupied - Primary Residence Owner Occupied - Second Home Not Owner Occupied - Investment Property Owner Occupied - Commercial	Enter Owner Occupancy Code from legend provided.	
Blank		379		1				

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Project Name		380	Char	20			Enter Project Name.	
Blank		400		1				
Property Street Number	Req	401	Char	5			Enter Property Street Number.	
Property Street Name	Req	406	Char	27			Enter Property Street Name.	
Blank		433		1				
Property City	Req	434	Char	11			Enter Property City.	
Blank		445		1				
Property County Code	Req	446	Char	6			Enter Standard U. S. Government FIPS County Code.	
Blank		452		1				
Property State Code	Req	453	Char	2			Enter Standard U. S. Postal Abbreviation for Property State.	
Blank		455		1				
Property Zip	Req	456	Char	5			Enter basic 5 digit Zip Code for Property Address.	
Property + 4 Zip	Req	461	Char	4			Enter additional 4 digit Zip Code for Property Address.	
Blank		465		1				
CMSA Code		466	Char	2			Enter CMSA Code for Property location according to HMDA reporting requirements.	
Blank		468		1				
MSA-PMSA Code		469	Char	4			Enter MSA-PMSA Code for Property location according to HMDA reporting requirements.	
Blank		473		1				
Book		474	Char	15			Enter Book Number from mortgage recordation.	
Blank		489		1				
Page		490	Char	15			Enter Page Number from mortgage recordation.	
Blank		505		1				
Year Built		506	Date	4			Enter Year that Property was built. format: YYYY	
Blank		510		1				
Unit Type (Attached / Detached)	Req - Residential	511	Char	1	A D	Attached Detached	Indicate whether dwelling unit is attached or detached.	
Blank		512		1				
Number of Units	Req - Residential & Multifamily	513	Num	3			Enter Number of Units that comprise Property. format: 999 (example: 2 Family, enter "002")	Zero fill left
Blank		516		1				
Number of Units Sold	Req - Co-op Building	517	Num	6			Enter Number of Units sold. format: 999999	Zero fill left
Blank		523		1				
Current LTV	Req	524	Num	5			Enter Current Loan To Value Ratio ("LTV") as a Percent. [Current LTV = Current Loan Amount / Current Appraised Value] format: 999.9 (example: (75,000/100,000)*100 = 075.0)	Decimal in col 527, zero fill left
Blank		529		1				
Original LTV		530	Num	5			Enter Original Loan To Value Ratio ("LTV") as a Percent. [Original LTV = Original Loan Amount / Original Appraised Value] format: 999.9 (example: (75,000/100,000)*100 = 075.0)	Decimal in col 533, zero fill left
Blank		535		1				
Appraised Value	Req	536	Num	12			Enter most recent Appraised Value for Property.	Decimal in col 545, zero fill left

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
							format: 99999999.99	
Blank		548		1				
Appraised Value Date	Req	549	Date	8			Enter Date of Appraisal format: MMDDYYYY	
Blank		557		1				
Purchase Price		558	Num	12			Enter most recent Purchase Price for Property. format: 99999999.99	Decimal in col 567, zero fill left
Blank		570		1				
Date of Purchase		571	Date	8			Enter Date Property was Purchased. format: MMDDYYYY	
Blank		579		1				
Number of Tenants	Req - Commercial	580	Num	4			Enter Number of Tenants for Commercial Properties. format: 9999	Zero fill left
Blank		584		1				
Current Occupancy Ratio	Req - Multifamily & Commercial	585	Num	6			Enter Current Occupancy Ratio for Multifamily and Commercial Properties as a Percent. format: 999.99 (example: 85% is entered as 085.00)	Decimal in col 588, zero fill left
Blank		591		1				
Current Occupancy Ratio Date	Req - Multifamily & Commercial	592	Date	8			Enter Date of Rent Roll used for Current Occupancy Ratio. format: MMDDYYYY	
Blank		600		1				
Single Tenant Occupy > 1/3 Space	Req - Commercial	601	Char	1	N Y	No Yes	Indicate whether any single tenant occupies more than 1/3 of total rentable space.	
Blank		602		1				
Total Square Footage	Req - Commercial	603	Num	8			Enter Total Rentable Area in Square Feet for Commercial Properties. format: 99999999	Zero fill left
Blank		611		1				
Total Acreage	Req - 1-4 Family with Farm	612	Num	8			Enter Total Acreage for Farm Properties. 99999999	Zero fill left
Blank		620		1				
Current DSCR	Req - Multifamily & Commercial	621	Num	6			Enter Current Debt Service Coverage Ratio ("DSCR"). [Current DSCR = Current NOI / Annual Debt Service] format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 623, zero fill left
Blank		627		1				
Current DSCR Date	Req - Multifamily & Commercial	628	Date	8			Enter Date of Operating Statement used for Current DSCR. format: MMDDYYYY	
Blank		636		1				
Original DSCR	Req - Multifamily & Commercial	637	Num	6			Enter DSCR from Loan Origination. [Original DSCR = Origination NOI / Annual Debt Service] format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 639, zero fill left
Blank		643		1				
Original DSCR Date	Req - Multifamily & Commercial	644	Date	8			Enter Date of Operating Statement used for DSCR from Loan Origination. format: MMDDYYYY	
Blank		652		1				

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Current NOI	Req - Multifamily & Commercial	653	Num	12			Enter Current Net Operating Income ("NOI"). format: 99999999.99	Decimal in col 662, zero fill left
Blank		665		1				
Current NOI Date	Req - Multifamily & Commercial	666	Date	8			Enter Date of Operating Statement used for Current NOI. format: MMDDYYYY	
Blank		674		1				
Original NOI	Req - Multifamily & Commercial	675	Num	12			Enter NOI from Loan Origination. format: 99999999.99	Decimal in col 684, zero fill left
Blank		687		1				
Original NOI Date	Req - Multifamily & Commercial	688	Date	8			Enter Date of Operating Statement used for NOI from Loan Origination. format: MMDDYYYY	
Blank		696		1				
Current Revenue		697	Num	12			Enter Current Revenue. format: 99999999.99	Decimal in col 706, zero fill left
Blank		709		1				
Current Revenue Date		710	Date	8			Enter Date of Operating Statement used for Current Revenue. format: MMDDYYYY	
Blank		718		1				
Subordinate Financing Flag	Req - Multifamily & Commercial	719	Char	1	N Y	No Yes	Indicate whether there is subordinate financing on the Property.	
Blank		720		1				
Combined\LTV	Req - Multifamily, Commercial, HELCE & HELOC	721	Num	5			Enter Current Loan To Value Ratio ("LTV") for combined mortgages as a Percent. [Current Combined LTV = Current Combined Loan Amounts / Current Appraised Value] format: 999.9 (example: (75,000/100,000)*100 = 075.0)	Decimal in col 724, zero fill left
Blank		726		1				
Combined DSCR	Req - Multifamily & Commercial	727	Num	6			Enter Current DSCR for combined mortgages. Current NOI / Current Combined Annual Debt Service format: 99.999 (example: 100,000/80,000 = 01.250)	Decimal in col 729, zero fill left
Blank		733		1				
Combined DSCR Date	Req - Multifamily & Commercial	734	Date	8			Enter Date of Oldest Operating Statement used for Combined DSCR. format: MMDDYYYY	
Blank		742		1				
Prepayment Restriction Type	Req - Multifamily & Commercial	743	Char	1	N Y D P	No Prepayment Restriction Yield Maintenance Defeasance Fixed / Declining Percentage	Indicate Type of Prepayment Restriction from legend provided.	
Unlock Date		744	Date	8			Enter earliest date that Borrower can prepay Loan. format: MMDDYYYY	
Blank		752		1				
Due on Sale	Req - Multifamily & Commercial	753	Char	1	N Y	No Yes	Indicate whether Loan must be paid off when Property is sold.	
Due on Encumbrance	Req - Multifamily & Commercial	754	Char	1	N Y	No Yes	Indicate whether Loan must be paid off when additional liens are placed on Property.	
Blank		755		1				

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Groundlease	Req - Multifamily & Commercial	756	Char	1	N S U	No Groundlease Subordinated Groundlease Unsubordinated Groundlease	Indicate whether Property is subject to a Groundlease and, if so, whether the Groundlease is Subordinated or Unsubordinated.	
Blank		757		1				
Recourse	Req - Multifamily, Commercial & 1-4 Family with Farm	758	Char	1	N F P C	No Recourse Full Recourse Partial Recourse Conditional / Exculpatory Recourse	Indicate degree of Recourse to Borrower.	
Blank		759		1				
Rate of Amortization	Req - Multifamily & Commercial	760	Char	1	N R H	No Amortization (Interest Only) Regular Amortization Hyper Amortization	Enter Rate of Amortization from legend provided.	
Blank		761		1				
Mortgagor SPE Flag	Req - Multifamily & Commercial	762	Char	1	N Y	No, Mortgagor IS NOT an SPE Yes, Mortgagor IS an SPE	Indicate whether borrower is a bankruptcy-remote Special Purpose Entity ("SPE").	
Blank		763		1				
Mortgagor Last Name	Req	764	Char	40			Enter Borrower's Last Name (for individuals) or Borrower's Name (for corporation, partnership, trust, etc.).	
Mortgagor First Name	Req - Residential	804	Char	30			Enter Borrower's First Name (for individuals).	
Mortgagor Middle Name	Req - Residential	834	Char	30			Enter Borrower's Middle Name (for individuals).	
Mortgagor Name Suffix	Req - Residential	864	Char	3			Enter Suffix for Borrower's Name, i.e. Sr., Jr., III, etc. (for individuals, if applicable).	
Blank		867		11				
Mailing Street Number	Req - Residential	878	Char	5			Enter Borrower's Mailing Address Street Number.	
Mailing Street Name	Req - Residential	883	Char	27			Enter Borrower's Mailing Address Street Name.	
Mailing City	Req - Residential	910	Char	20			Enter Borrower's Mailing Address City.	
Mailing State	Req - Residential	930	Char	2			Enter Borrower's Mailing Address State.	
Mailing Zip	Req - Residential	932	Char	5			Enter basic 5 digit Zip Code for Borrower's Mailing Address.	
Mailing + 4 Zip	Req - Residential	937	Char	4			Enter additional 4 digit Zip Code for Borrower's Mailing Address.	
Blank		941		1				
Mortgagor Self-employed Flag		942	Char	1	N Y	No Yes	Indicate whether Borrower is self-employed.	
Blank		943		1				
Mortgagor Monthly Income		944	Num	12			Enter Borrower's Total Monthly Income. format: 99999999.99	Decimal in col 953, zero fill left
Blank		956		1				
Mortgagor's Current Credit Score	Req - HELCE & HELOC	957	Char	6			format: 999999	Zero fill left
Source of Current Credit Score	Req - HELCE & HELOC	963	Char	2	01 02 03 04 05 06 07 08 09 10	Equifax BEACON Trans Union EMERICA TRW / FICO Equifax Delinquency Alert System Trans Union DELPHI TRW / MDS Equifax / The Mortgage Score FNMA Risk Profiler FHLMC Early Indicator Other	Enter Source of Credit Score from legend provided.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Date of Current Credit Score	Req - HELCE & HELOC	965	Date	8			format: MMDDYYYY	
Blank		973		1				
Mortgagor's Previous Credit Score	Req - HELCE & HELOC	974	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score	Req - HELCE & HELOC	980	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score	Req - HELCE & HELOC	982	Date	8			format: MMDDYYYY	
Blank		990		1				
Co-Mortgagor 1 Last Name		991	Char	40			Enter Co-Borrower 1's Last Name (for individuals) or Co-Borrower 1's Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 1 First Name		1031	Char	30			Enter Co-Borrower 1's First Name (for individuals).	
Co-Mortgagor 1 Middle Name		1061	Char	30			Enter Co-Borrower 1's Middle Name (for individuals).	
Co-Mortgagor 1 Name Suffix		1091	Char	3			Enter Suffix for Co-Borrower 1's Name, i.e. Sr., Jr., III, etc. (for individuals, if applicable).	
Blank		1094		11				
Co-Mortgagor 1 Monthly Income		1105	Num	12			Enter Co-Borrower 1's Total Monthly Income. format: 99999999.99	Decimal in col 1114, zero fill left
Blank		1117		1				
Co-Mortgagor 1's Current Credit Score		1118	Char	6			format: 999999	Zero fill left
Source of Current Credit Score		1124	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Current Credit Score		1126	Date	8			format: MMDDYYYY	
Blank		1134		1				
Co-Mortgagor 1's Previous Credit Score		1135	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score		1141	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score		1143	Date	8			format: MMDDYYYY	
Blank		1151		1				
Co-Mortgagor 2 Last Name		1152	Char	40			Enter Co-Borrower 2's Last Name (for individuals) or Co-Borrower 2's Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 2 First Name		1192	Char	30			Enter Co-Borrower 2's First Name (for individuals).	
Co-Mortgagor 2 Middle Name		1222	Char	30			Enter Co-Borrower 2's Middle Name (for individuals).	
Co-Mortgagor 2 Name Suffix		1252	Char	3			Enter Suffix for Co-Borrower 2's Name, i.e. Sr., Jr., III, etc. (for individuals, if applicable).	
Blank		1255		11				
Co-Mortgagor 2 Monthly Income		1266	Num	12			Enter Co-Borrower 2's Total Monthly Income. format: 99999999.99	Decimal in col 1275, zero fill left
Blank		1278		1				
Co-Mortgagor 2's Current Credit Score		1279	Char	6			format: 999999	Zero fill left
Source of Current Credit Score		1285	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Current Credit Score		1287	Date	8			format: MMDDYYYY	
Blank		1295		1				
Co-Mortgagor 2's Previous Credit Score		1296	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score		1302	Char	2	use		Enter Source of Credit Score from legend provided above.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
					above list			
Date of Previous Credit Score		1304	Date	8			format: MMDDYYYY	
Blank		1312		1				
Co-Mortgagor 3 Last Name		1313	Char	40			Enter Co-Borrower 3's Last Name (for individuals) or Co-Borrower 3's Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 3 First Name		1353	Char	30			Enter Co-Borrower 3's First Name (for individuals).	
Co-Mortgagor 3 Middle Name		1383	Char	30			Enter Co-Borrower 3's Middle Name (for individuals).	
Co-Mortgagor 3 Name Suffix		1413	Char	3			Enter Suffix for Co-Borrower 3's Name, i.e. Sr., Jr., III, etc. (for individuals, if applicable).	
Blank		1416		11				
Co-Mortgagor 3 Monthly Income		1427	Num	12			Enter Co-Borrower 3's Total Monthly Income. format: 99999999.99	Decimal in col 1436, zero fill left
Blank		1439		1				
Co-Mortgagor 3's Current Credit Score		1440	Char	6			format: 999999	Zero fill left
Source of Current Credit Score		1446	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Current Credit Score		1448	Date	8			format: MMDDYYYY	
Blank		1456		1				
Co-Mortgagor 3's Previous Credit Score		1457	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score		1463	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score		1465	Date	8			format: MMDDYYYY	
Blank		1473		1				
Co-Mortgagor 4 Last Name		1474	Char	40			Enter Co-Borrower 4's Last Name (for individuals) or Co-Borrower 4's Name (for corporation, partnership, trust, etc.).	
Co-Mortgagor 4 First Name		1514	Char	30			Enter Co-Borrower 4's First Name (for individuals).	
Co-Mortgagor 4 Middle Name		1544	Char	30			Enter Co-Borrower 4's Middle Name (for individuals).	
Co-Mortgagor 4 Name Suffix		1574	Char	3			Enter Suffix for Co-Borrower 4's Name, i.e. Sr., Jr., III, etc. (for individuals, if applicable).	
Blank		1577		11				
Co-Mortgagor 4 Monthly Income		1588	Num	12			Enter Co-Borrower 4's Total Monthly Income. format: 99999999.99	Decimal in col 1597, zero fill left
Blank		1600		1				
Co-Mortgagor 4's Current Credit Score		1601	Char	6			format: 999999	Zero fill left
Source of Current Credit Score		1607	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Current Credit Score		1609	Date	8			format: MMDDYYYY	
Blank		1617		1				
Co-Mortgagor 4's Previous Credit Score		1618	Char	6			format: 999999	Zero fill left
Source of Previous Credit Score		1624	Char	2	use above list		Enter Source of Credit Score from legend provided above.	
Date of Previous Credit Score		1626	Date	8			format: MMDDYYYY	
Blank		1634		1				

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
Underwriting Ratio 1	Req - Residential	1635	Num	5			Enter Mortgage Debt to Income Ratio from Loan Origination as a Percent. [PITI / Total Income] format: 999.9 (example: (12,500/50,000)*100 =025.0)	Decimal in col 1638, zero fill left
Underwriting Ratio 2	Req - Residential	1640	Num	5			Enter Total Debt to Income Ratio from Loan Origination as a Percent. [(PITI + other recurring debt) / Total Income] format: 999.9 (example: (16,000/50,000)*100 = 032.0)	Decimal in col 1643, zero fill left
Blank		1645		1				
Loan Origination Date	Req	1646	Date	8			Enter Loan Closing Date. format: MMDDYYYY	
Blank		1654		1				
Original Loan Amount	Req	1655	Num	12			Enter Original Loan Amount. format: 999999999.99	Decimal in col 1664, zero fill left
Blank		1667		1				
First Payment Date	Req	1668	Date	8			Enter Date the First Installment is / was due. format: MMDDYYYY	
Blank		1676		1				
Original P & I Payment	Req	1677	Num	10			Enter Original Principal & Interest Payment. format: 9999999.99	Decimal in col 1684, zero fill left
Blank		1687		1				
Original Term	Req	1688	Num	3			Enter Original Loan Term stated in MONTHS. format: 999	Zero fill left
Blank		1691		1				
Original Interest Rate	Req	1692	Num	7			Enter Original Interest Rate as a Percent. format: 99.9999	Decimal in col 1694, zero fill left
Blank		1699		1				
Original Index Value		1700	Num	7			Enter Original Index Value as a Percent. format: 99.9999	Decimal in col 1702, zero fill left
Blank		1707		1				
Principal Payment Frequency Indicator		1708	Char	2	12 Monthly 04 Quarterly 02 Semi-annually 01 Annually 26 Biweekly		Indicate how frequently Principal Payments are scheduled to be made if different from Interest Payments. If Interest and Principal are scheduled to be paid at the same time, leave this field blank.	
Blank		1710		1				
HELOC Program Description	Req - HELCE & HELOC	1711		4		User Defined	Enter HELOC Program Description Code - YOU MUST SUPPLY DEFINITIONS	
Blank		1715		1				
Maximum Loan Amount	Req - HELOC	1716	Num	12			Enter Maximum Loan Amount approved for HELOC loan. format: 999999999.99	Decimal in col 1722, zero fill left
Blank		1728		1				
End of Draw Period	Req - HELOC	1729	Date	8			Enter Date that Draw Period ends. format: MMDDYYYY	
Blank		1737		1				
Customer Lien Sequence Indicator	Req - HELCE & HELOC	1738	Char	1	1 Customer holds both 1st and HELCE/HELOC Mortgages 2 Customer holds HELCE/HELOC Mortgage only; Someone		Indicate Customer Lien Sequence from legend provided.	

Field Identification	Required/Optional	Position	Type	Width	Codes	Description of Codes	Field Description	Field Characteristics
						else holds 1st Mortgage 3 Customer holds HELCE/HELOC Mortgage; No 1st Mortgage		
Blank		1739		1				
Original Loan Balance of Senior Lien	Req - HELCE & HELOC	1740	Num	12			Enter Original Loan Balance of Senior Lien. format: 99999999.99	Decimal in col 1746, zero fill left
Blank		1752		1				
Current Loan Balance of Senior Lien	Req - HELCE & HELOC	1753	Num	12			Enter Current Loan Balance of Senior Lien. format: 99999999.99	Decimal in col 1759, zero fill left
Blank		1765		1				
Amortization Period Begin Date	Req - HELOC	1766	Date	8			For Payment Type Code 5 Interest Only for Initial Period, then Amortizing, enter date that Amortization begins. format: MMDDYYYY	
Blank		1774		1				
Next Payment Due Date	Req - HELCE & HELOC	1775		8			Enter Next Payment Scheduled Due Date. format: MMDDYYYY	
Blank		1783		1				
Mortgage Identification Number (MIN)	Req	1784	Num	18			Enter MER'S Mortgage Identification Number (MIN)	
Blank		1803		1				



GETTING STARTED WITH FHLBNY MORTGAGE DATA REPORTING

Information for Transmission of Mortgage Collateral Data

The Federal Home Loan Bank of New York (“FHLBNY”) requires that all mortgage collateral data be submitted using the FHLBNY’s File Transfer Service (“FTS”). If your institution needs to initiate testing, has additional mortgage collateral data that will need to be submitted to FHLBNY from a new data source such as a different servicer or service bureau or a change to or additional access made to the current contact person(s), a Secure Server Enrollment Form ([COL/APP-002](#)) needs to be completed for the additional or amended access. Please ensure your institution completes a Pledge Questionnaire ([COL-125](#)) prior to transmitting a new test file for the purpose of pledging.

The Gramm-Leach-Bliley Safeguard Rule, the Identity Theft Act, Privacy State Laws and FACTA are some of the legislation enacted to protect consumers from identity theft. To support prospective and current members’ responsibilities in protecting their customers’ personal information, the FHLBNY has developed a standard and secure methodology for the transmission of members’ mortgage loan collateral data submitted for your institution’s collateral reporting requirements. As you may know, the loan level information provided to the FHLBNY to describe the mortgage collateral includes borrower information that may be utilized to develop a ‘credit profile’ if intercepted by an unauthorized third party. The FHLBNY’s File Transfer Service provides two methods by which your organization can securely transmit its loan level data for initial testing. These methods are outlined in the Technical Instructions for Transmitting Files Using the FHLBNY File Transfer Service document ([COL-013](#)).

Please feel free to share the information contained in this document with the appropriate individuals in your internal technical support group, as well as with the appropriate outside system vendors and servicers, if any. Note that once the testing of your institution’s secure data transmission has been successfully completed, you will be notified of FHLBNY approval to submit all future mortgage collateral data via the FHLBNY’s File Transfer Service.

Frequently Asked Questions

1. What is the FHLBNY File Transfer Service?

A service that allows your institution to transmit files to the FHLBNY in a secure manner.

2. Why isn’t it OK to send the files using email?

Email is neither a secure nor a reliable transport, and is ill-suited to the transfer of large files.

3. How may I use this service?

You can use this service for securely reporting your institution’s mortgage collateral loan level data. Once you have your user account, you can transmit mortgage collateral data files to the FHLBNY’s file transfer via a web browser or a SFTP client.

4. How does the File Transfer Service work?

The service allows you to log in and transfer your files using the HTTPS protocol or the SFTP protocol. These are both widely-used, standard protocols (for instance, your web browser already supports HTTPS). Either method encrypts the data in transport, protecting its confidential nature through the Internet. Once Collateral files are transmitted, they are automatically delivered to the FHLBNY Collateral Analysis Department.

5. Do I need to make changes at my firewall?

Your institution may need to make changes if its firewall filters outbound connections. The firewall must allow you to initiate outbound connections to ports 2022/TCP (for SFTP) and 443/TCP (for HTTPS) to the FHLBNY network ranges 12.0.19.0/24 and 206.28.71.0/24.

6. Sounds great! How do I begin?

1. Complete and submit the Secure Server Enrollment Form ([COL/APP-002](#)) or contact the Collateral Analysis Department at (201) 356-1069
2. After you have your user ID and password, sign in to the SFTP Server via a Web browser at <https://transfer.fhlbny.com/>
3. Locate your file on your local drive or network and click on Upload! It's that easy.
4. For detailed instructions, please refer to the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer Service* ([COL-013](#)) document and *The Instruction Manual for Web Browser Connections* ([COL-014](#)).

7. ...but will this work for large files?

Uploading large files via a web browser is not recommended since the protocol isn't designed for this. As a result, we recommend that you use an SFTP client for uploading files which are greater than 50 MB in size. We also recommend that large files be compressed (i.e., Zip) to shorten transmission time and reduce errors. For detailed instructions, please refer to Method 2 in the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer Service* ([COL-013](#)) document.

8. What if my institution wishes to automate the upload process?

To provide a mechanism for automated uploads, you will need to use a SFTP client. For detailed instructions, please refer to Method 2 in the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer Service* ([COL-013](#)) document.

9. What format should a file be in?

All files must be in either an ASCII text file (.txt) or Microsoft Excel file (.xls) format using our [standard FHLBNY Mortgage Collateral data layout](#). The files should be zipped if possible.

Descriptions of both formats can be accessed online through the FHLBNY website at: <http://www.fhlbny.com/members/subform-pages/collateral/general-collateral-forms.aspx>

The FHLBNY Mortgage Collateral text file format and data definitions are located in document ([COL-121](#)).

The FHLBNY Mortgage Collateral MS Excel format template can be found in document ([COL-122](#)).

Member Identification within Your Data File

If the data file is reporting for an existing FHLBNY member, the FHLBNY assigned customer number will need to be reported within the data file. The FHLBNY customer number is the first field identified as "FHLBNY assigned Customer Number" within the [FHLBNY Mortgage Collateral format](#). Please also include your FHLBNY assigned portfolio code(s) that were provided at the time the data was approved to pledge. "FHLBNY Portfolio Code" is found as the fourth field in the [FHLBNY Mortgage Collateral format](#).

If the data file is reporting for a non member, please contact the Collateral Analysis Department at 201-356-1069 or email MediaPro@FHLBNY.com and we will provide you with such information.

10. Who do I call for help using the service?

To get started using this service, call the Collateral Analysis Department at (201) 356-1069. If you need technical assistance, contact FHLBNY Data Center at 201-356-1108 during business hours Monday through Friday 8:30AM to 5:00PM.

FHLBNY Collateral System Mortgage Data Submission Information

The Federal Home Loan Bank of New York ("FHLBNY") Collateral Mortgage Data Format must be used to provide loan information. Where specific codes are indicated, it is imperative that these codes be used.

It is preferred that all information submitted be as of month end cut off reporting. The date of the data should be clearly defined on the file in the field provided ([Field Identification - Data "As Of" Date - Position 19](#)).

All files will be transmitted through our File Transfer Service utilizing the secured file transfer protocol (SFTP). Files sent via email or any other means will not be accepted. To protect the privacy of your institution's borrower information, please ensure no Social Security numbers are included in the data.

Any additional collateral documentation may be sent to:

Collateral Services Group
Attn: Collateral Analysis Department
Federal Home Loan Bank of New York
30 Montgomery Street, 3rd Floor
Jersey City, NJ 07302

If you have any further questions, please call the Collateral Analysis Department at (201) 356-1069 or e-mail MediaPro@FHLBNY.com.



TECHNICAL INSTRUCTIONS FOR TRANSMITTING FILES USING THE FHLB NY FILE TRANSFER SERVICE

There are two methods that an institution can use to securely transfer files to the FHLB NY. For simple, manual uploads of files to the FHLB NY server, please follow the instructions below under **Method 1: Using a Web Browser**.

For institutions that are uploading large files (greater than 50MB), have slow Internet connections, or intend to automate their uploads, please follow the instructions below under **Method 2: Using SFTP Client Software**.

PLEASE NOTE: The scheduled maintenance period for the File Transfer Service is each week from Saturday 12:00PM to Monday 8:30AM. There may be times where the service may not be available during this maintenance period. If you encounter difficulties during this period or do not receive an e-mail confirmation after an upload, please try the transmission again anytime between Monday from 8:30AM to Saturday 12:00PM.

The files should be either in an ASCII text format (.txt) or Microsoft Excel file (.xls) format using our standard FHLB NY Mortgage Collateral data layout ([COL-121](#)). For details about file formatting please refer to the Getting Started with FHLB NY File Transfer Service ([COL-012](#)) document or access this information online through the FHLB NY website at: <http://www.fhlbny.com/members/subform-pages/collateral/general-collateral-forms.aspx>

The FHLB NY text file format and data definitions are located in document ([COL-121](#)).
The FHLB NY Excel format template can be found in document ([COL-122](#)).

Before you start: Obtain a user ID and password

Regardless of which upload method you choose, you will need to obtain a user ID and password. To establish a user ID and password a FTS Enrollment form must be completed, signed and mailed to the FHLB NY as instructed on the [File Transfer Enrollment Form](#) web page.

METHOD 1: Using a Web Browser

1. Connect to the FHLB NY File Transfer Server on the World Wide Web.

Using a web browser such as Internet Explorer or Netscape, navigate to the following URL: <https://transfer.fhlbny.com/>

NOTE: Your firewall must allow you to initiate outbound connections to port 443/TCP to the FHLB NY network ranges 12.0.19.0/24 and 206.28.71.0/24.

2. Enter your user ID and password.

After successfully logging in, you will see a screen that says **transfer.fhlbny.com** in bold letters at the top. See *screen* below. If your screen does not display as shown below, please refer to The Instruction Manual for Web Browser Connections ([COL-014](#)) then follow the steps as noted in the manual.



3. Browse to your file.

Click on the Browse button. The Choose File window will open and you can navigate to your local file system or network to find the file you want to upload.

4. Transfer your file.

Click on the Upload button to start the upload process

5. Confirm successful transfer.

Once your file is transmitted, it is automatically moved from your directory to the FHLBNY Collateral Services Group's directory. You may no longer see your file on the screen.

The File Transfer Service will automatically send you an e-mail for each file you upload as soon as the file has been received. If you don't receive the email, your file transfer was not completed. Please try again. If difficulties persist, contact FHLBNY Computer Operations at 201-356-1108 during business hours Monday through Friday 8:30AM to 5:00PM.

METHOD 2: Using SFTP Client software**1. Install an SFTP client in order to access the FHLBNY File Transfer Service.**

The File Transfer Service will work with any SFTP client that supports the open standard SFTP protocol. We recommend WinSCP or Filezilla, which are free, open-source Windows clients. For automating uploads, the command line clients which come with PuTTY are known to work. These tools can be downloaded from the World Wide Web at the addresses below. The FHLBNY does not provide support for the installation and configuration of third-party tools.

WinSCP <http://winscp.net/>

FileZilla <http://filezilla.sourceforge.net/>

PuTTY <http://www.chiark.greenend.org.uk/~sgtatham/putty/>

2. Connect to the FHLBNY File Transfer Server using a SFTP client:

Connect to **transfer.fhlbny.com** on port **2022/tcp**. (2022/tcp is not the default port for SFTP; you'll have to change it in your software before connecting.)

NOTE: Your firewall must allow you to initiate outbound connections to port 2022/TCP to the FHLBNY network ranges 12.0.19.0/24 and 206.28.71.0/24

3. Transfer a file.

For graphical SFTP clients such as WinSCP or FileZilla, you can simply drag the file from your source (usually a local drive) on one side of the screen to the destination directory on the other side of the screen. This destination will be your designated area for placing files. By default, the File Transfer System will automatically point to this location when you login using your SFTP client. For institutions uploading large files (greater than 50MB), please Zip files using a utility such as WinZip or PkZip prior to transferring a file.

4. Confirm successful transfer.

Once your file is transmitted, it is automatically moved from your directory to the FHLBNY Collateral Services Group's directory. You may no longer see your file on the screen.

The File Transfer Service will automatically send you an email for each file you upload as soon as the file has been received. If you don't receive the email, your file transfer was not completed. Please try again. If difficulties persist, contact FHLBNY Computer Operations at 201-356-1108 during business hours Monday through Friday 8:30AM to 5:00PM.

Problems?

Contact FHLBNY Computer Operations at 201-356-1108 during business hours Monday through Friday 8:30AM to 5:00PM.