



**Ginnie Mae Single Class Mortgage Backed Securities**

**Single Family Pool Disclosure Layouts, Version 1.2.3**  
**Enhanced Single Family Pool Disclosure**

**Version 1.2.3 is Effective in February 2022 Monthly Disclosures**

**See Version History for details.**

### Ginnie Mae Single Family Pool Level Disclosure Version History

Document Version	History
Version 1.0	3/20/2019 Initial Version
Version 1.0 Test File	6/30/2019 Test File for Version 1.0
Version 1.1	8/1/2019 Version 1.0 updated with changes described in “Changes Summary” table below
Version 1.1 Test File	8/19/2019 Test File for Version 1.1 (Production size test file)
Version 1.2	6/1/2020 Version 1.1 updated with the final Implementation Schedule
Version 1.2.1	2/1/2021 Version 1.2 with the following revision: The addition of a new value “5 = Re-performing” in the Loan Purpose field in Stratification Record Types 6 and 19. This change is effective with February 2021 New Issuance and Monthly files.
Version 1.2.2	4/1/2021 Version 1.2.1 with the following revision: Stratification Record 25 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with April 2021 Monthly files.
Version 1.2.3	3/1/2022 Version 1.2.2 with the following revision: Stratification Record 26 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with February 2022 Monthly files.

#### Changes Summary -- Version 1.1

SF Pool/Security File Records	Record Name	Change
Record Type PS	SF Pool/Security Detail	<ul style="list-style-type: none"> <li>The value in the Issuer Number field description indicating a Multiple Issuer Pool has been changed from “8000” to “9999” (Field 12)</li> <li>The value in the Issuer Name field description indicating a Multiple Issuer Pool has been changed from “blank” to “Multiple Issuers” (Field 13)</li> </ul>

		<ul style="list-style-type: none"> <li>A new field, "Average Original Loan Size (AOLS)", has been added (Field 16)</li> </ul>
SF Pool Supplemental File Records	Record Name	Change
Record Type 01	ARM Pool Detail	<ul style="list-style-type: none"> <li>A new field, field "Security Margin", has been added (Field 09)</li> </ul>
Record Type 02	Issuer-Level Pool Detail	<ul style="list-style-type: none"> <li>A new field, field "% of Loans in Pool", has been added (Field 09)</li> <li>A new field, field "% of UPB in Pool", has been added (Field 11)</li> </ul>
Record Type 03	Transfer Activity	No Change
Record Type 04	Quartiles	No Change
Record Type 05	Loan Type	No Change
Record Type 06	Loan Purpose	No Change
Record Type 07	Living Units	No Change
Record Type 08	First Time Homebuyer	No Change
Record Type 09	Removal Type	<ul style="list-style-type: none"> <li>Record Type 09 is repurposed to a stratification for Removal Type data. Buydown Record Type is now Record Type 23. See below.</li> </ul>
Record Type 10	Down Payment Assistance	No Change
Record Type 11	Loan Origination Type	No Change
Record Type 12	Origination Year	No Change
Record Type 13	Refinance Code	No Change
Record Type 14	Metropolitan Statistical Areas (MSA)	No Change
Record Type 15	State	No Change
Record Type 16	Upfront Mortgage Insurance Premium (MIP)	No Change
Record Type 17	Annual Mortgage Insurance Premium (MIP)	No Change
Record Type 18	Pre-Modification	No Change
Record Type 19	Loan Type/Loan Purpose Record	No Change
Record Type 20	Issuer/Removal Type Record	<ul style="list-style-type: none"> <li>The order of Fields 6 and 7 has changed</li> <li>The record now applies to Multiple Issuer Pools only</li> </ul>
Record Type 21	Issuer/Loan Type/Delinquency Record	<ul style="list-style-type: none"> <li>A = All Agencies has been added to the list of Loan Type Values (Field 07)</li> <li>The record now applies to Multiple Issuer Pools only</li> </ul>

Record Type 22	Loan Type/Delinquency Record	New Record / New Stratification
Record Type 23	Loan Type/Interest Buydown Record	New Record / New Stratification
Record Type 24	Not Available Record	New Record / New Stratification

## Introduction

Ginnie Mae continues to enhance the pool level disclosure data provided to the marketplace. The existing Consolidated Disclosure File Version 2.2 (daily.txt, nissues\_YYYYMM.txt, and monthly\_YYYYMM.txt) is being transformed to provide separate, more focused and enhanced files on Single Family pools. In Disclosure Bulletin 2018-047 Ginnie Mae announced enhancements to the disclosure data for Multifamily securities. Multifamily disclosure will be removed from the Consolidated Disclosure File V2.2. Multifamily disclosure data will be in separate enhanced files specific to the Multifamily products (see Disclosure Bulletin 2018-077).

The final step in transforming existing Consolidated Disclosure File V2.2 is the enhancement of the MBS Single Family Pool disclosures (Single Family: Ginnie I pools; Ginnie II Custom Pools; Ginnie II Multiple Issuer Pools).

This document provides the technical specification for the file layouts, record types, and data for the Single Family Enhanced Pool Level Disclosure.

## Single Family Pool Level Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	<p><u>SF Pool/Security</u> File: Pool/Security information with one record per active pool. This will be one physical file with single header record at beginning of file and single trailer record at end of file.</p> <p><u>SF Pool Supplemental</u> File: Supplemental information for all pools, with multiple records per pool. This will be in one physical file with single header record at beginning of file and single trailer record at end of file.</p>
SF Pool/Security Record Type	One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, and Weighted Averages (WA) for various attributes. This record is an enhanced version of the current "D" record in the Consolidated Disclosure File V2.2. The SF Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
SF Pool Supplemental Record Types	Twenty-six (26) Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these 26 Record types have common format and enumeration characteristics.
Flexible Format	All Records are produced as text format with Pipe ( ) delimited separation between fields. The files will be published in compressed (zip) format.
Population of Records and Fields	<p>SF Pool/Security Record will always be produced. There can be occurrences of "  " bar-bar where there is no data value for a field.</p> <p>SF Supplemental Records are "data driven" and therefore individual Record Types are produced based on the characteristics of the pool.</p> <p>Fields within Record Types are "data driven" and therefore populated based on characteristics of the pool. There can have occurrences of "  " bar-bar, where there is no data value for a field.</p>
"At Issuance" Historical Data	The SF Pool/Security Record has four fields for historical "At Issuance" data. This will be a "point forward" implementation for these four history fields. It is anticipated that the first release will have blanks in these fields. The point forward population of

	these fields is to be determined and will be announced in a future Disclosure bulletin.
Explicit Decimal Point	For fields that have values with decimal points, the SF Pool/Security File records and the SF Pool Supplemental File records will explicitly include the decimal point;
Sort Order of Records	<u>SF Pool/Security File</u> : Records will be sorted by Pool ID in ascending order. <u>SF Pool Supplemental File</u> : Records will be sorted by Pool ID (ascending order); Record Type within Pool; Field Value(s) within Record Type
Record Type Layouts—Item Number	Each of the Record Type layouts in this document have an “Item” number column. The Item numbers are for documentation reference only, and are not included in the physical output record.
Daily New Issuance, Monthly New Issuance, and Monthly Portfolio	The file layouts are the same for: MBS Daily Pool New Issuance, Monthly Pool New Issuance, and MBS Pool Monthly Portfolio disclosures.
Implementation Dates	New Issuance Files (Daily and Monthly) are targeted for production release beginning with June 2020 New Issuances. Monthly Portfolio will begin with June 2020 data, produced on the 6 <sup>th</sup> business day of July. <ul style="list-style-type: none"> <li>• First Daily New Issuance (June 1, 2020 with June data)</li> <li>• First Monthly New Issuance (July 1, 2020 with June data)</li> <li>• First Monthly Portfolio (July 9, 2020 with June data)</li> </ul>
Production Test Files	Full size production test files for the MBS Single Family Pool Level Disclosures are available beginning in January 2020 (see Disclosure Bulletins 2020-003 and 2019-058).
Transition Period	Ginnie Mae will producing the legacy existing Consolidated Disclosure File V2.2 files and the MBS Single Family Pool Level files, in parallel, for a period of 5 months, beginning in January 2020.

## General Characteristics of the Files and Records

This section of the document provides an overview of the common characteristics of the records in the files. The detailed technical specification of files and record formats is in the following section of this document.

**SF Pool/Security File**—The records in this file have a single common format, where there is one record per pool with specified fields. This file does not have stratifications or enumerations. The common record format for the records for the SF Pool/Security File are presented on pages 12-15 of this document.

**SF Pool Supplemental File**—The records in this file are standardized and have stratifications and enumerations. There are 4 unique, different records layouts. Three (3) of the record layouts have specific common formats:

- Unique Record Types
  - Unique Records – Record Types “01” – “04” (each with a unique record layout)
- Common Stratification Layouts
  - One-Field Stratification Records – Record Types “05” – “18” and “24 - 26”
  - Two-Field Stratification Records – Record Types “19”, “20”, “22”, and “23”
  - Three-Field Stratification Record – Record Type “21” only

### SF Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	Adjustable Rate Mortgage (ARM) Pool Detail
02	None	Issuer-Level Pool Detail
03	None	Transfer Activity
04	None	Quartiles
05	1	Loan Type
06	1	Loan Purpose
07	1	Living Units
08	1	First Time Homebuyer
09	1	Removal Type
10	1	Down Payment Assistance
11	1	Loan Origination Type
12	1	Origination Year
13	1	Refinance Code
14	1	Metropolitan Statistical Areas (MSA) Code
15	1	State
16	1	Upfront Mortgage Insurance Premium (MIP)
17	1	Annual Mortgage Insurance Premium (MIP)
18	1	Pre-Modification
19	2	Loan Type/Loan Purpose
20	2	Issuer/Removal Type
21	3	Issuer/Loan Type/Delinquency
22	2	Loan Type/Delinquency
23	2	Loan Type/Buydown Status
24	1	Not Available
25	1	Low and Moderate Income Area
26	1	Re-Pooled Loans



The SF Pool Supplemental file will contain stratification records that can be “one field”, “two field” or “three field” stratifications. The general characteristics of each is presented below, as each particular type of stratification record will have its own common format. The general specification of each common format is provided as a general guide to the technical specifications.

### SF Pool Supplemental File Record Types (05 through 18) and (24 through 26) “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “05” through “18” and “24” through “26”
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool (X, C, or M)
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	<b>Field Value</b>	Character	X		Values described in Record Types “05” through “18” and “24” through “26”
07	Number of Loans	Numeric	6		The number of loans in the pool for the field value.
08	% of Loans	Numeric	6	3.2	The percentage of loans in the pool for the field value.
09	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the field value.
10	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the field value.

**SF Pool Supplemental File Record Types 19, 20, 22, and 23 “Two Field Value” Stratification Common Record format**

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “19”, “20”, “22”, and “23”
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool (X, C, or M)
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	<b>Field 1 Value</b>	Character	X		Values in the first stratification field as described in Record Types “19”, “20”, “22”, and “23”.
07	<b>Field 2 Value</b>	Character	X		Values in the second stratification field as described in Record Types “19”, “20”, “22”, and “23”.
08	Number of Loans	Numeric	6		The number of loans in the pool for the Field 1 and 2 value combination.
09	% of Loans	Numeric	6	3.2	The percentage of loans in the pool for the Field 1 and 2 value combination.
10	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the Field 1 and 2 value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the Field 1 and 2 value combination.

**SF Pool Supplemental File Record Type 21 “Three-Field Value” Stratification Common Record format**

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “21”
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator = M	Character	1		Identifies the Issue Type of the pool (M)
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	<b>Field 1 Value</b>	Character	X		Values in the first stratification field as described in Record Type “21”.
07	<b>Field 2 Value</b>	Character	X		Values in the second stratification field as described in Record Type “21”.
08	<b>Field 3 Value</b>	Character	X		Values in the third stratification field as described in Record Type “21”.
09	Number of Loans	Numeric	6		The number of loans in the pool for the Field 1, 2, and 3 value combination.
10	% of Loans	Numeric	6	3.2	The percentage of loans in the pool for the Field 1, 2, and 3 value combination.
11	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the Field 1, 2, and 3 value combination.
12	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the Field 1, 2, and 3 value combination.

## **SF POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE AND RECORD TYPES**

## SF POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE HEADER, TRAILER, AND RECORD TYPES

### Record Type HP, SF Pool/Security File Header Record (One Header Record in the File)

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = HP	Character	2		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	Create Date	Date	8	YYYYMMDD	The date that the file is produced.

### Record Type PS, SF Pool/Security Detail - One Record per Pool. Records are sorted by Pool ID.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PS	Character	2		SF Pool/Security Detail Record
02	CUSIP Number	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issue Date	Date	8	YYYYMMDD	The date that the pool was issued
07	Security Interest Rate	Numeric	6	2.3	The interest rate of the Ginnie Mae Security. For ARM pools this is the rate in effect for the report period.
08	Maturity Date	Numeric	8	YYYYMMDD	The date on which the final payment for the Security is scheduled to be paid.

09	Original Aggregate Amount	Numeric	16	13.2	The aggregate principal amount (UPB at issuance) of the loans in the pool at pool issuance.
10	Remaining Security RPB	Numeric	16	13.2	The Remaining Principal Balance of the Security as of the end of the Reporting Period; (based on a computation of scheduled principal).
11	RPB Factor	Numeric	10	1.8	The decimal value of the Security's Remaining Principal Balance divided by the Original Aggregate Amount. The factor is 1 at issuance, and zero in the period of final payment.
12	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer responsible for the pool; a value of "9999" indicates a Multiple Issuer Pool.
13	Issuer Name	Character	40		The name of the Issuer currently responsible for the pool; a value of "Multiple Issuers" indicates Multiple Issuer Pool.
14	Number of loans in pool	Numeric	6		The current total number of loans in the pool.
15	Pool UPB	Numeric	16	13.2	The sum of the Loan UPBs in the pool. This is the aggregate of the actual UPB balances of the loans in the pool.
16	Average Original Loan Size (AOLS)	Numeric	16	13.2	Original Loan Size (original principal amount of the loan) for the loans in the pool. This is a simple average, not a weighted average.
17	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan) of the loans in the pool.
18	WA Interest Rate (WAC)	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of loans in the pool. This is the gross WA Interest Rate (not the Security Rate).
19	WA Remaining Months to Maturity (WARM)	Numeric	3		Weighted Average Remaining Maturity (remaining months to pay off the loans) for the loans in the pool.
20	WA Loan Age (WALA)	Numeric	3		Weighted Average Loan Age (age of loans in months from the first scheduled payment date) for the loans in the pool.
21	WA Original Loan Term (WAOLT)	Numeric	3		Weighted Average Original Loan Term (original term of loans in months) for the loans in the pool.
22	WA Gross Margin (WAGM)	Numeric	6	2.3	For ARM pools, the Weighted Average Gross Margin for the loans in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
23	WA Loan to Value (LTV)	Numeric	3		Weighted Average Loan-to-Value of the original LTV for the loans in the pool.

24	WA Combined Loan to Value (CLTV)	Numeric	3		Weighted Average Combined Loan-to-Value of the original CLTV for the loans in the pool.
25	WA Credit Score	Numeric	3		The Weighted Average of the original three-digit credit score for the loan which was used by the lender in the origination of the loan.
26	WA Debt to Income	Numeric	5	1.3	The Weighted Average of the debt to income for the loan which was used by the lender in the origination of the loan.
27	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized.
28	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification.
29	WA Interest Rate (WAC) at Issuance	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of all loans in the pool at issuance. Point Forward Field not populated in V1.1
30	WA Remaining Months to Maturity (WARM) at Issuance	Numeric	3		Weighted Average Remaining Maturity of all loans in the pool at issuance. Point Forward Field not populated in V1.1
31	WA Loan Age (WALA) at Issuance	Numeric	3		Weighted Average Loan Age (age of loan in months) of all loans in the pool at issuance. Point Forward Field not populated in V1.1
32	WA Original Loan Term (WAOLT) at Issuance	Numeric	3		Weighted Average Original Loan Term (original length of loan in months) for all loans in the pool at issuance. Point Forward Field not populated in V1.1

### Record Type TP, SF Pool/Security File Trailer Record (One Record in the Pool Security File)

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = TP	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	8		Control total of the total number of records with Record Type = "PS" in the file.

## **SF POOL SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE FILE AND RECORD TYPES**



## SF POOL SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE HEADER, TRAILER, AND RECORD TYPES

### SF Pool Supplemental File Header Record (One Record in the SF Pool Supplemental File), Record Type HS

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = HS	Character	2		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	Create Date	Date	8	YYYYMMDD	The date that the file is produced.

### Record Type 01 ARM Pool Detail - One Record per Pool for ARM Custom and ARM Multiple-Issuer Pools

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 01	Character	2		Adjustable Rate Mortgage Record; applies to ARM Pools only.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are C or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Look Back Period	Numeric	2		The two-digit number of days used to establish a specific point in time for the particular ARM Index that will be used to

					determine the interest rate change. (Used in conjunction with the published index tables. See Ginnie Mae MBS Guide Chapter 26). Values are: 30 = 30-day look back 45 = 45-day look back
07	Index Type	Character	5		The type of ARM index being used for the ARM loan. Values are: CMT = Constant Maturity Treasury LIBOR = London Interbank Offered Rate
08	Security Interest Rate at Issuance	Numeric	6	2.3	The interest rate of the Security at issuance.
09	Security Margin	Numeric	5	1.3	The amount added to the ARM index to determine the Security Interest Rate.
10	Prospective Interest Rate	Numeric	6	2.3	The next Interest rate for the ARM Pool, if applicable.
11	Next Interest Adjustment Date	Date	8	YYYYMMDD	The date of the next Interest Rate Adjustment for the ARM Pool.
12	Prior Interest Adjustment Date	Date	8	YYYYMMDD	The date of the current Interest Rate Adjustment for the ARM Pool.
13	Next Payment Adjustment Date	Date	8	YYYYMMDD	The date of the next Payment Adjustment for the ARM Pool.
14	Months To Adjust	Numeric	3		The number of months remaining until the Next Adjustment Date.
15	WA Gross Margin (WAGM)	Numeric	6	2.3	For ARM Pools, the Weighted Average Gross Margin of the loans in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
16	Maximum Mortgage Margin	Numeric	6	2.3	The maximum Mortgage Margin of the loans in the ARM pool.
17	Minimum Mortgage Margin	Numeric	6	2.3	The minimum Mortgage Margin of the loans in the ARM pool.
18	Initial Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) in an ARM pool for the initial interest rate change. Values are 1 or 2.
19	Subsequent Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) in an ARM pool for each of the annual rate changes following the initial period. The cap is constant for each annual change and is applied to the current interest rate (not the initial interest rate).

20	Lifetime Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) in an ARM pool over the life of the pool.
21	Lifetime Interest Rate Ceiling	Numeric	6	2.3	The maximum interest rate that the ARM pool can have for the life of the pool. This is a constant value and does not change over the life of the pool.
22	Next Interest Rate Ceiling	Numeric	6	2.3	<p>The maximum interest rate that the ARM pool can have for each interest rate change. This field will have the initial rate change ceiling during the initial period. After this and during each annual change period, this field will have the ceiling for each respective annual change.</p> <p>The value in this field can change for each adjustment period.</p>
23	Lifetime Interest Rate Floor	Numeric	6	2.3	The minimum interest rate that the ARM pool can have for the life of the pool. This is a constant value and does not change over the life of the pool.

**Record Type 02 Issuer-Level Detail Record – Multiple Issuer Pools. One Record per Issuer for each Issuer participating in the Multiple Issuer Pool**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 02	Character	2		Issuer-Level Pool Detail Record for each Issuer in the Multiple Issuer Pool (MIP)
02	CUSIP Number	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator = M	Character	1		Identifies the Issue Type of the pool. Value is always M (always M for Record Type 02 Multi Issuer Pools )
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Multiple Issuer Pool.
07	Issuer Name	Character	40		The name of the Issuer participating in the Multiple Issuer Pool.
08	Number of Loans in Pool	Numeric	6		The total number of loans in the Multiple Issuer Pool for the Issuer.
09	% of Loans in Pool	Numeric	6	3.2	The percentage of the number of loans in the Multiple Issuer Pool for the Issuer.
10	Pool UPB	Numeric	16	13.2	The sum of the actual Unpaid Principal Balances in the Multiple Issuer Pool for the Issuer.
11	% of UPB in Pool	Numeric	6	3.2	The percentage of the Unpaid Principal Balance in the Multiple Issuer Pool for the Issuer.
12	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan) of the loans in the Multiple Issuer Pool for the Issuer.

13	WA Interest Rate (WAC)	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of loans in the Multiple Issuer Pool for the Issuer. This is the gross WA Interest Rate (not the Security Rate).
14	WA Remaining Months to Maturity (WARM)	Numeric	3		Weighted Average Remaining Maturity (remaining months to pay off the loans) for the loans in the Multiple Issuer Pool for the Issuer.
15	WA Loan Age (WALA)	Numeric	3		Weighted Average Loan Age (age of loans in months from the first scheduled payment date) for the loans in the Multiple Issuer Pool for the Issuer.
16	WA Original Loan Term (WAOLT)	Numeric	3		Weighted Average Original Loan Term (original term of loans in months) for the loans in the Multiple Issuer Pool for the Issuer.
17	WA Gross Margin (WAGM)	Numeric	6	2.3	For ARM pools, the Weighted Average Gross Margin for the loans in the Multiple Issuer Pool for the Issuer. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
18	WA Loan to Value (LTV)	Numeric	3		Weighted Average Loan-to-Value of the original LTV for the loans in the Multiple Issuer Pool for the Issuer.
19	WA Combined Loan to Value (CLTV)	Numeric	3		Weighted Average Combined Loan-to-Value of the original CLTV for the loans in the Multiple Issuer Pool for the Issuer.
20	WA Credit Score	Numeric	3		The Weighted Average of the original three-digit credit score for the loan in the Multiple Issuer Pool for the Issuer (which was used by the lender in the origination of the loan).
21	WA Debt to Income	Numeric	5	1.3	The Weighted Average of the debt to income for the loan in the Multiple Issuer Pool for the Issuer (which was used by the lender in the origination of the loan).
22	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized.
23	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification.

**Record Type 03 Pool Transfer Details Record (Occurs only for the period of transfer)**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 03	Character	2		Pool Transfer Record
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M. Transfers in M pools are aggregated by selling/buying Issuers.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Pool Issue Date	Date	8	YYYYMMDD	The issue date of the pool.
07	Transfer Type	Numeric	1		The type of pool transfer. Values are: 1 = PIIT (Pool Issued for Immediate Transfer) 2 = Regular
08	Selling Issuer	Numeric	4		Unique Identifier of the Issuer selling (transferring the pool)
09	Buying Issuer	Numeric	4		Unique identifier of the Issuer buying (receiving the pool)
10	Number of Loans	Numeric	6		Total number of loans transferred in the pool
11	UPB of Loans	Numeric	16	13.2	Aggregate actual Unpaid Principal Balances of the loans transferred in the pool.

## Record Type 04 Quartiles Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 04	Character	2		Quartiles Record
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Quartiles	Character	1		Values are: 4 = Maximum (100%) Quartile 3 = 75 <sup>th</sup> Percentage Quartile 2 = Median (50%) Percentage Quartile 1 = 25 <sup>th</sup> Percentage Quartile 0 = Minimum (0%) Quartile
07	Original Loan Size	Numeric	16	13.2	Original Loan Size (original principal amount of the loan) for the loans in the quartile.
08	Interest Rate (Coupon)	Numeric	6	2.3	Interest Rate (Coupon) of the loans in the quartile.
09	Remaining Maturity	Numeric	3		Remaining Maturity (months left before maturity) of the loans in the quartile.
10	Loan Age	Numeric	3		Loan Age (age of loans in months) of the loans in the quartile.
11	Original Loan Term	Numeric	3		Original Loan Term (original length of loans in months) for the loans in the quartile.
12	Gross Margin	Numeric	6	2.3	Gross Margin for the loans in the quartile. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
13	LTV	Numeric	3		Loan-to-Value Ratio for the loans in the quartile.
14	CLTV	Numeric	3		The Combined Loan-to-Value Ratio of the loan for the quartile.

15	Credit Score	Numeric	3		Credit score of the loan for the quartile. The original three-digit credit score for the loan which was used by the lender in the origination of the loan.
16	Debt Income Ratio	Numeric	5	1.3	Debt income ratio of the loan for the quartile. The debt to income for the loan which was used by the lender in the origination of the loan.
17	Pre-Mod LAD	Numeric	3		Pre-Mod LAD of the loan for the quartile. The weighted average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized.
18	Pre-Mod OLS	Numeric	16	13.2	Pre-Mod OLS of the loan for the quartile. The value for modified loans of the original loan size (Pre-Modified OPB) before loan modification.



## **Stratification Records: Record Types 05-24**

### **Record Type 05 Loan Type Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 05	Character	2		Loan Type Government Insured/Guarantee Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Type Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Type Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value.

## Record Type 06 Loan Purpose Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 06	Character	2		Loan Purpose Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Purpose	Numeric	1		Value 5 is in "RG" Pool Type pools only. Values are: 1 = Regular 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 5 = Re-performing 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Purpose Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Purpose Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Purpose Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Purpose Value.

## Record Type 07 Living Units Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 07	Character	2		Number of Living Units Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Living Units	Numeric	1		Values are: 1 = 1 Unit 2 = 2 Units 3 = 3 Units 4 = 4 Units 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Living Units Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Living Units Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Living Units Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Living Units Value.

## Record Type 08 First-Time Homebuyer Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 08	Character	2		First Time Homebuyer Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	First Time Homebuyer	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the First Time Homebuyer Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the First Time Homebuyer Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the First Time Homebuyer Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the First Time Homebuyer Value.

## Record Type 09 Removal Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 09	Character	2		Removal Type Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Removal Type	Numeric	1		This is a code of the reason for removal from the pool. Values are: 1 = Mortgager Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution 6 = Other Removal
07	Number of Loans	Numeric	6		The number of loans in the pool for the Removal Type Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Removal Type Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Removal Type Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Removal Type Value.

## Record Type 10 Down Payment Assistance Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 10	Character	2		Down Payment Assistance Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Down Payment Assistance	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Down Payment Assistance Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Down Payment Assistance Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Down Payment Assistance Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Down Payment Assistance Value.

## Record Type 11 Loan Origination Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 11	Character	2		Loan Origination Channel Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Origination Type	Numeric	1		Values are: 1 = Broker 2 = Correspondent 3 = Retail 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Origination Type Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Origination Type Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Origination Type Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Origination Type Value.

## Record Type 12 Origination Year Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 12	Character	2		Origination Year Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Origination Year	Numeric	4		Values are the Year of Origination
07	Number of Loans	Numeric	6		The number of loans in the pool for the Origination Year Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Origination Year Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Origination Year Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Origination Year Value.



## Record Type 13 Refinance Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 13	Character	2		Refinance Type Stratification: Only for refinance loans (Loan Purpose of 2)
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Refinance Code	Numeric	1		Values are: 1 = Not Streamlined, Not Cash Out 2 = Cash Out 3 = Streamlined 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Refinance Code Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Refinance Code Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Refinance Code Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Refinance Code Value.

## Record Type 14 MSA Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 14	Character	2		Metropolitan Statistical Area (MSA) Stratification for each MSA applicable to the pool.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	MSA	Numeric	5		The MSA values and the MSA Not Available are provided. Values are: <ul style="list-style-type: none"> <li>the MSA value</li> <li>99999 = MSA Not Available</li> </ul>
07	Number of Loans	Numeric	6		The number of loans in the pool for the MSA Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the MSA Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the MSA Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the MSA Value.

## Record Type 15 State Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 15	Character	2		Property State Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	State Code	Character	2		The abbreviation of the state or territory where the loan property exists. See Appendix 2 for a listing of state codes.
07	Number of Loans	Numeric	6		The number of loans in the pool for the State Code Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the State Code Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the State Code Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the State Code Value.

## Record Type 16 Upfront MIP Rate Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 16	Character	2		Upfront MIP Stratification: Applies only to FHA mortgage insurance
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Upfront MIP Rate	Numeric	3		Values are FHA Upfront Mortgage Insurance Premium (MIP) rates: 000 = 000 Basis Points (BPS) 001 = 001 BPS 050 = 050 BPS 100 = 100 BPS 125 = 125 BPS 150 = 150 BPS 175 = 175 BPS 200 = 200 BPS 225 = 225 BPS 240 = 240 BPS 250 = 250 BPS 300 = 300 BPS 380 = 380 BPS 999 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Upfront MIP Rate Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Upfront MIP Rate Value.

09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Upfront MIP Rate Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Upfront MIP Rate Value.

## Record Type 17 Annual MIP Rate Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 17	Character	2		Annual MIP Stratification: Applies only to FHA mortgage insurance
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Annual MIP Rate	Numeric	3		Values are FHA Annual Mortgage Insurance Premium (MIP) rates: 000 = 000 Basis Point (BPS) 025 = 25 BPS 035 = 35 BPS 045 = 45 BPS 050 = 50 BPS 055 = 55 BPS 060 = 60 BPS 070 = 70 BPS 075 = 75 BPS 080 = 80 BPS 085 = 85 BPS 090 = 90 BPS 095 = 95 BPS 100 = 100 BPS 105 = 105 BPS 110 = 110 BPS 115 = 115 BPS 120 = 120 BPS 125 = 125 BPS

					130 = 130 BPS 135 = 135 BPS 145 = 145 BPS 150 = 150 BPS 155 = 155 BPS 999 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Annual MIP Rate Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Annual MIP Rate Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Annual MIP Rate Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Annual MIP Rate Value.

## Record Type 18 Pre-Modification Value Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 18	Character	2		Pre-Modification Stratification; applies only if there are modified loans in the pool (Loan Purpose of 3 or 4)
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Pre-Modification	Numeric	1		Values are: 1 = Pre-Modified First Payment Date 2 = Pre-Modified Original Principal Balance
07	Number of Loans	Numeric	6		The number of loans in the pool for the Pre-Modification Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Pre-Modification Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Pre-Modification Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Pre-Modification Value.



## Record Type 19 Loan Type / Loan Purpose Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 19	Character	2		Government Agency and Loan Purpose Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	Loan Purpose	Numeric	1		Value 5 is in "RG" Pool Type pools only. Values are: 1 = Purchase 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 5 = Re-performing 9 = Not Available
08	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Type Value/Loan Purpose Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Type Value/Loan Purpose Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Loan Purpose Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Loan Purpose Value combination.



## Record Type 20 Issuer / Removal Type Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 20	Character	2		Issuer Level Removals Stratification for Multiple Issuer Pools
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator = M	Character	1		Identifies the Issue Type of the pool. Value is always M. (always M for Record Type 20 Multi Issuer Pools )
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Multiple Issuer Pool.
07	Removal Type	Numeric	1		This is a code of the reason for removal from the pool. Values are: 1 = Mortgager Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution 6 = Other Removal
08	Number of Loans	Numeric	6		The number of loans in the pool for the Issuer Number Value/Removal Type Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Issuer Number Value/Removal Type Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Issuer Number Value/Removal Type Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Issuer Number Value/Removal Type Value combination.

## Record Type 21 Issuer / Loan Type / Delinquency Record. Three-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 21	Character	2		Issuer Level Government Agency Delinquency Stratification; produced only for Multiple Issuer Pools
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator = M	Character	1		Identifies the Issue Type of the pool. Value is always M. (always M for Record Type 21 Multi Issuer Pools )
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Multiple Issuer Pools.
07	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 A = All Agencies 9 = Not Available
08	Delinquency	Numeric	1		Values are: 1 = 1 Month 2 = 2 Months 3 = 3+ Months
09	Number of Loans	Numeric	6		The number of loans in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.
10	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.

11	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.
12	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.

## Record Type 22 Loan Type / Delinquency Record. Two-Field Stratification - New Record Type

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 22	Character	2		Government Agency and Delinquency Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 A = All Agencies 9 = Not Available
07	Delinquency	Numeric	1		Values are: 1 = 1 Month 2 = 2 Months 3 = 3+ Months
08	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Type Value/Delinquency Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Type Value/Delinquency Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Delinquency Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Delinquency Value combination.

### Record Type 23 Loan Type / Interest Buydown Record. Two-Field Stratification - New Record Type

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 23	Character	2		Government Agency and Interest Buy Down Stratification. Not applicable to ARM pools; record is only produced only for Buydown loans.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	Buydown Status	Numeric	1		Values are: 1 = Buydown Loan 2 = Not Buydown Loan 9 = Not Available
08	Number of Loans	Numeric	6		The number of loans in the pool for the Loan Type Value/Buydown Status Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Loan Type Value/Buydown Status Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Buydown Status Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Buydown Status Value combination.

## Record Type 24 Not Available Record – New Record Type

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 24	Character	2		Not Available Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Not Available	Numeric	2		Values are: 1 = Loan to Value (LTV) Not Available 2 = Combined Loan to Value (CLTV) Not Available 3 = Debt Income Ratio Not Available 4 = Credit Score Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Not Available Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Not Available Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Not Available Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Not Available Value.



## Record Type 25 Low and Moderate Income Area Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 25	Character	2		Low and Moderate Income Area Stratification as defined by the Department of Housing and Urban Development (HUD).
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Low and Moderate Income Area	Character	1		Value is: Y = Property is in a Low and Moderate Income Area
07	Number of Loans	Numeric	6		The number of loans in the pool for the Low and Moderate Income Area Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Low and Moderate Income Area Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Low and Moderate Income Area Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Low and Moderate Income Area Value.

## Record Type 26 Re-Pooled Loans Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 26	Character	2		Re-Pooled Loans Stratification. Pools with re-pooled loans, i.e. currently active loans in the pool that were previously liquidated from another Ginnie Mae pool.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Re-Pooled Loans	Character	1		Value is: Y = Re-Pooled Loans
07	Number of Loans	Numeric	6		The number of Re-Pooled loans in the pool.
08	% of Loans	Numeric	6	3.2	The percentage of the number of Re-Pooled loans in the pool.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) of Re-Pooled loans in the pool.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) of Re-Pooled loans in the pool.

**SF Pool Supplemental File Trailer Record (One Record in the SF Pool Supplemental File), Record Type TS**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = TS	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	12		Control total of the total number of SF Pool Supplemental records in the file. This count will not include HS or TS records.

## APPENDIX 1 – GINNIE MAE SINGLE FAMILY POOL TYPES

Pool Type Name	Issue Type	Pool Type
<b>Ginnie Mae I Single Family Pools</b>		
Single Family Level Payment Fixed Rate Pool	X	SF
Single Family Buydown Mortgages Pool	X	BD
Serial Notes Pool (backed by Single Family Fixed Rate Level Payment Mortgages)	X	SN
Single Family Graduated Payment Mortgages Pool	X	GP or GT
Single Family Growing Equity Mortgages Pool	X	GA or GD

Pool Type Name	Issue Type	Pool Type
<b>Ginnie Mae II Single Family Level Payment Pools</b>		
Single Family Fixed Rate Custom Pool	C	SF
Single Family Custom Re-Performing Pool	C	RG
Single Family Custom Extended Term Pool	C	ET
Single Family Buydown Mortgage Custom Pool	C	BD
Multiple Issuer Pool – Each Loan Package	M	SF
Multiple Issuer Pool – Each Loan Package	M	FS

Multiple Issuer Pool – Each Loan Package containing Certain High Balance Loans Originated in Pursuant to the Economic Stimulus Act of 2008	M	JM
<b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: Constant Maturity Treasury (CMT)</b>		
Custom ARM – 1 Year ARM	C	AR
Custom ARM – 3 Year ARM	C	AT
Custom ARM – 5 Year ARM	C	AF or FT
Custom ARM – 7 Year ARM	C	AS
Custom ARM – 10 Year ARM	C	AX
<b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: London Interbank Offered Rate (LIBOR)</b>		
Custom ARM – 1 Year ARM	C	RL
Custom ARM – 3 Year ARM	C	TL
Custom ARM – 5 Year ARM	C	FL or FB
Custom ARM – 7 Year ARM	C	SL
Custom ARM – 10 Year ARM	C	XL
<b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: Constant Maturity Treasury (CMT)</b>		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	AR or AQ
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	AT
Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	AF or FT
Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	AS
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	AX

<b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: London Interbank Offered Rate (LIBOR)</b>		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	RL
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	TL
Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	FL or FB
Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	SL
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	XL
<b>Ginnie Mae II Graduated Payment Mortgage Pools</b>		
Graduated Payment Custom Pool	C	GP or GT
Multiple Issuer Pool – Each Loan Package	M	GP or GT
<b>Ginnie Mae II Growing Equity Mortgage Pools</b>		
Growing Equity Custom Pool	C	GA or GD
Multiple Issuer Pool – Each Loan Package	M	GA or GD
<b>Ginnie Mae II Manufactured Home Mortgage Pools</b>		
Manufactured Home Custom	C	MH

## APPENDIX 2 – STATE CODES

State Name	State Code		State Name	State Code
Alaska	AK		Montana	MT
Alabama	AL		North Carolina	NC
Arkansas	AR		North Dakota	ND
Arizona	AZ		Nebraska	NE
California	CA		New Hampshire	NH
Colorado	CO		New Jersey	NJ
Connecticut	CT		New Mexico	NM
District of Columbia	DC		Nevada	NV
Delaware	DE		New York	NY
Florida	FL		Ohio	OH
Georgia	GA		Oklahoma	OK
Guam	GU		Oregon	OR
Hawaii	HI		Pennsylvania	PA
Iowa	IA		Puerto Rico	PR
Idaho	ID		Rhode Island	RI
Illinois	IL		South Carolina	SC
Indiana	IN		South Dakota	SD
Kansas	KS		Tennessee	TN
Kentucky	KY		Texas	TX
Louisiana	LA		Utah	UT
Massachusetts	MA		Virginia	VA
Maryland	MD		Virgin Islands	VI
Maine	ME		Vermont	VT
Michigan	MI		Washington	WA
Minnesota	MN		Wisconsin	WI
Missouri	MO		West Virginia	WV
Mississippi	MS		Wyoming	WY