<u>**Ginnie Mae HMBS Loan Level Disclosure File Version 2.5 07/01/2023**</u>

<u>**This Document is for New Issuance and for Monthly Disclosure**</u>
<u>**Of Active, Single Family Data**</u>

<u>**See Version History for details**</u>

**Ginnie Mae HMBS Loan Level Disclosure Output File Version 2.5
7/01/2023**

Document Version	History
Version 1.0	02/08/2013. Initial Version.
Version 1.1	03/07/2013 Version 1.0 with these revisions: Added field "Current Month Liquidation Flag" to Loan Level record format. Added text describing how data values will be populated by Release. Added text indicating that a data field will be populated with blanks if no value is available for that field.
Version 1.2	04/15/2013 Version 1.1 with this revision: Added a new value of "MNI" for the "XXX" portion of the file name as found in the Overall File Header and Overall File Trailer records to identify the Monthly New Issuance disclosure file.
Version 1.3	Corrected Payment Reason Code list; a value had been omitted.
Version 1.4	06/04/2013. Version 1.3 with this revision: The Loan Status Code field will not be disclosed, and the output will be blanks. In addition, revised the description of the HECM Saver flag to be "character" not "numeric".
Version 1.5	06/12/2013. Version 1.4 with this revision: The former "Lifetime Interest Rate Cap" field was renamed to "Lifetime Cap/Maximum Interest Rate". The definition of this field was changed for monthly adjusting loans.
Version 1.6	07/26/2013. Version 1.5 with these revisions: The HECM Original Funding Date field size/format was changed from 8 characters/CCYYMMDD to 6 characters/CCYYMM; 2 characters of Filler were added following the HECM Original Funding Date field to maintain overall "L" record size as 356 characters.
Version 1.7	03/24/2014. Version 1.6 with this revision: removed reference to the implementation of releases 1 and 2.
Version 1.8	03/27/2014. Version 1.7 with these revisions: Indicated that the "new" Payment Reason codes will be utilized in both the "Release 1" and "Release 2" versions.

	Added a comment in the Layout Notes section to indicate the new Payment Reason Codes were effective October 1, and will be used in both the Release 1 and Release 2 versions.
Version 1.9	10/24/2014. Version 1.8 with these revisions: (1) Removed references to "Release 1" and "Release 2" from the format. (2) Revised the Payment Reason Code descriptions in the Loan Level ("L") record to correspond to those published in the MBS Guide Appendix vi-17. (3) Revised the descriptions of the following fields in the Loan Level ("L") record to be consistent with the MBS Guide Appendices iii-28 and vi-17: Original Term of Payments; Property Repair Set Aside Amount; HECM Loan Payment Option Code; Monthly Servicing Fee Amount; Monthly Scheduled Payment Amount; Remaining Term of Payments.
Version 2.0	03/01/2015. Version 1.9 with these revisions: The Loan Record format was revised as follows: Added a Non-borrowing spouse field that indicates if a non-borrowing spouse is associated with the loan. Added a Mandatory Property Charges Set Aside field that indicates if the results of the borrower's financial assessment required a mandatory property charges set aside. Added a Remaining Property Charges Set Aside Amount field that indicates the amount remaining from the Property Charges Set Aside amount reported at loan origination. Added a new value "6" (single disbursement lump sum) to the list of possible Payment Options. Added Annual Interest Rate Change Cap field. Added Maximum Interest Rate field. Renamed/repurposed the former field "Lifetime Cap/Maximum Interest Rate" to "Lifetime Interest Rate Change Cap".
Version 2.1	03/01/2015. Version 2.0 with these revisions: (1) Renamed the "Periodic Interest Rate Change Cap" field to "Annual Interest Rate Change Cap". (2) Revised the format of the Maximum Interest Rate field to be 9(2)v9(3)
Version 2.2	04/01/2015. Version 2.1 with these revisions:

	(1) Renamed the "Non-borrowing Spouse" field to "Eligible Non-borrowing Spouse" and revised the field definition. (2) Revised the effective date from 03/01/2015 to 04/01/2015.
Version 2.3	10/27/2017. Version 2.2 with these revisions: (1) Added data elements to the L record that are needed for HREMICs. (2) Added a notation that the Initial Remaining Available Line of Credit Amount and Initial Monthly Scheduled Payment Amount fields in the Loan Level New Issuance Daily/Monthly disclosures will be blank.
Version 2.4	03/01/2018. Version 2.3 with these revisions: (1) Revised the definition of HECM Loan Original Interest Rate to indicate that is the original interest rate for the HECM loan, as reported at the initial pooling (first Participation).
Version 2.5	7/01/2023. Verison2.4 with these non-format revisions: (1) Revised Layout Notes (4) to reference SA pool type; (2) Added SA to the list of possible values of the Pool Type field in the Pool Header record.

Summary of the Record Types in the file.

Record Type	Short Description	Occurs in the File
"H"	Overall File Header	One Per File
"P"	Pool Header Record	One Record Per Pool
"L"	Loan Level Record	One Record Per Active Loan in the Pool
"T"	Pool Trailer Record	One Per Pool
"Z"	Overall File Trailer	One Per File

LAYOUT NOTES:

(1) This same file format will be used for the HMBS Loan Level Monthly Disclosure File, the daily HMBS New Issuance Disclosure File, and the monthly HMBS New Issuance Disclosure File. The "File Name" field in the File Header record will indicate if the file is Loan Level Monthly (MON), daily New Issuance (NEW), or monthly New Issuance (MNI).

(2) All records/fields are fixed length.

(3) The record order of the file is as follows:

    a. File Header, 1st record in the file

    (b, c, and d are repeated for each of the pools in the file)
    b. Pool Header Record
    c. Loan Level Records for all active Loans in the Pool
    d. Pool Trailer Record

    e. File Trailer, final record in the file

(4) To manage file size, the HMBS Loan Level Disclosure data will be split into multiple/separate files based on Pool Type. All the annual adjustable and fixed pools (pool types AL, RA, SA, and RF) will be contained in one file, and all the monthly pools (pool types RM and ML) will be contained in another file.

    Each of the resulting files will have the same format as described herein.

(5) If a data item is not available for a loan, blanks will be output for that field value.

(6) The new Eligible Non-borrowing Spouse indicator, Annual Interest Rate Change Cap, Maximum Interest Rate, Lifetime Interest Rate Change Cap, and Remaining Property Charges Set Aside fields and the new Payment Option value were implemented and Issuers began reporting these values effective April 1, 2015.

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Overall File Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (H = File Header)	1	1	Character	1	X
2	File Name	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	File Correction Flag (Y/N)	27	27	Character	1	X
5	As-Of Date (CCYYMM)	28	33	Numeric	6	9(6)
6	Date File Generated (CCYYMMDD)	34	41	Numeric	8	9(8)
	Length of Record				**41**	

1. Record Type: "H" for File Header
2. File Name: "GNMA_HMB_LL_XXX_CCYYMM" where XXX is MON for monthly loan level, or NEW for daily New Issuance or MNI for monthly New Issuance; and CCYYMM is the same value as "As-of-Date"
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. File Correction Flag: Y (correction) or N (Original) to indicate if this file is a correction of an earlier version of the same file
5. As-Of Date: Reporting Period of the data in the file
6. Date File Generated: The date the file was created

Pool Header Record Type P
(followed by the L Records for the pool, and a Pool Trailer Record)

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (P = Pool Header Information)	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date (CCYYMMDD)	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As-Of Date (CCYYMM)	32	37	Numeric	6	9(6)
	Length of Record				**37**	

1. Record Type: "P" for Pool Header
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool
3. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool
4. Issue Type: Designates the type of pool. All HMBS pools are designated as type "H."
5. Pool Type: The type of HMBS pool defined as follows:
   RF - Fixed Rate
   RA - One Year Adjustable Rate, CMT
   RM - Monthly Adjustable Rate, CMT
   AL - One Year Adjustable Rate, LIBOR
   ML - Monthly Adjustable Rate, LIBOR
   SA – One Year Adjustable Rate, SOFR
6. Pool Issue Date: The date the pool was issued; always the first of any given month
7. Issuer ID: The number assigned by Ginnie Mae to the HMBS issuer organization.
8. As-Of Date: Reporting Period of the data in the file

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Loan Level Record Type L

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (L)	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Issuer ID	8	11	Numeric	4	9(4)
4	Disclosure Sequence Number	12	21	Numeric	10	9(10)
5	Sequence Number Suffix	22	24	Numeric	3	9(3)
6	Property Type Code	25	25	Numeric	1	9
7	Original Principal Limit	26	37	Numeric	12	9(10)v9(2)
8	Current Principal Limit	38	49	Numeric	12	9(10)v9(2)
9	Reserved/Filler	50	51	Numeric	2	9(2)
10	Payment Reason Code	52	53	Numeric	2	9(2)
11	Original HECM Loan Balance (OPB)	54	65	Numeric	12	9(10)v9(2)
12	Current HECM Loan Balance	66	77	Numeric	12	9(10)v9(2)
13	Mortgage Margin	78	82	Numeric	5	9(2)v9(3)
14	Rate Reset Frequency	83	83	Character	1	X
15	Servicing Fee Margin	84	87	Numeric	4	9v9(3)
16	Borrower 1 Age at Pool Issuance	88	90	Numeric	3	9(3)
17	Borrower 2 Age at Pool Issuance	91	93	Numeric	3	9(3)
18	MSA	94	98	Numeric	5	9(5)
19	HECM Loan Original Interest Rate	99	103	Numeric	5	9(2)v9(3)
20	HECM Loan Current Interest Rate	104	108	Numeric	5	9(2)v9(3)
21	Participation UPB	109	120	Numeric	12	9(10)v9(2)
22	Participation Interest Rate	121	125	Numeric	5	9(2)v9(3)
23	Loan Servicing Fee Code	126	126	Numeric	1	9
24	Expected Average Mortgage Interest Rate	127	131	Numeric	5	9(2)v9(3)
25	Servicing Fee Set Aside Amount	132	143	Numeric	12	9(10)v9(2)
26	HECM Original Funding Date (CCYYMM)	144	149	Numeric	6	9(6)
27	Filler	150	151	Character	2	X(2)
28	Property Valuation Amount	152	163	Numeric	12	9(10)v9(2)
29	Original Term of Payments	164	166	Numeric	3	9(3)
30	Property Charges Set Aside Amount	167	178	Numeric	12	9(10)v9(2)
31	Property Repair Set Aside Amount	179	190	Numeric	12	9(10)v9(2)
32	Property Valuation Effective Date (CCYYMMDD)	191	198	Numeric	8	9(8)
33	Loan Origination Company	199	228	Character	30	X(30)
34	HECM Loan Purpose Code	229	229	Numeric	1	9
35	HECM Loan Payment Option Code	230	230	Numeric	1	9
36	HECM Saver Flag	231	231	Character	1	X
37	Original Available Line of Credit Amount	232	243	Numeric	12	9(10)v9(2)
38	Original Draw Amount	244	255	Numeric	12	9(10)v9(2)
39	Mortgage Servicer	256	265	Character	10	X(10)
40	Lifetime Floor Rate	266	270	Numeric	5	9(2)v9(3)
41	Remaining Available Line of Credit Amount	271	282	Numeric	12	9(10)v9(2)
42	Monthly Servicing Fee Amount	283	294	Numeric	12	9(10)v9(2)
43	Monthly Scheduled Payment Amount	295	306	Numeric	12	9(10)v9(2)
44	Remaining Term of Payments	307	309	Numeric	3	9(3)
45	Initial Change Date (CCYYMMDD)	310	317	Numeric	8	9(8)
46	Credit Line Set Aside Amount	318	329	Numeric	12	9(10)v9(2)
47	MIP Basis Points	330	332	Numeric	3	9(3)
48	Maximum Claim Amount	333	345	Numeric	13	9(11)v9(2)
49	Lifetime Interest Rate Change Cap	346	347	Numeric	2	9(2)
50	Reset Months	348	349	Numeric	2	9(2)
51	Current Month Liquidation Flag	350	350	Character	1	X

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Item	Data Item	Begin	End	Type	Length	Remarks
52	Eligible Non-borrowing Spouse	351	351	Character	1	X
53	Mandatory Property Charges Set Aside	352	352	Character	1	X
54	Annual Interest Rate Change Cap	353	354	Numeric	2	9(2)
55	Maximum Interest Rate	355	359	Numeric	5	9(2)v9(3)
56	Remaining Property Charges Set Aside	360	372	Numeric	13	9(11)v9(2)
57	As-Of Date (CCYYMM)	373	378	Numeric	6	9(6)
58	Initial Monthly Scheduled Payment	379	391	Numeric	13	9(11)v9(2)
59	Initial Remaining Available Line of Credit	392	404	Numeric	13	9(11)v9(2)
60	Adjustment Date (CCYYMMDD)	405	412	Numeric	8	9(8)
	Length of Record				**412**	

1. Record Type (L): An identifier for the type of record; "L" for Loan Level record.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
3. Issuer ID: The number assigned by Ginnie Mae to the HMBS issuer organization.
4. Disclosure Sequence Number: An internal sequence number associated with the particular disclosure record.
5. Sequence Number Suffix: A three-character suffix associated with the HECM loan that uniquely identifies this HECM loan Participation.
6. Property Type Code: The type of property.
   1 = Single Family
   2 = Condominium
   3 = Manufactured Housing
   4 = Planned Unit Development
7. Original Principal Limit: The principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor; the Principal Limit reported at Pool issuance.
8. Current Principal Limit: The Current Principal Limit, as of the most recent reporting period.
9. Reserved/Filler.
   Always Blank.
10. Payment Reason Code: The reason for the payment amount.
   1 = Refinance---loan purchased in full from the pool due to refinance by the borrower to another reverse or other mortgage.
   2 = Voluntary Full Prepayment---a full prepayment of the loan by the borrower where the prepayment is not associated with borrower refinance, move, or death.
   3 = Borrower Move---a full prepayment of the loan by the borrower due to the borrower's move to another residence for reasons other than foreclosure.
   4 = Death of Borrower ---a full prepayment of the loan by the borrower, or the borrower's estate, due to the death of the borrower.
   5 = Mandatory purchase event---purchase of all pooled participations related to a HECM when the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount.
   6 = Optional purchase event---optional purchase of all pooled participations related to a HECM when any mortgagor's request for an additional advance, if funded, together with the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount.
   7 = Foreclosure---loan purchased from pool in full due to foreclosure, REO sale, or REO related claim settled by FHA.
   8 = Other---full prepayment of the loan for reasons not specified above. Use of Other requires Ginnie Mae approval.
   9 = Partial Prepayment---a voluntary partial prepayment of the loan from the borrower, where the loan/participations are not fully liquidated. Partial prepayments that are proceeds from hazard insurance and condemnation proceeds to the extent not used to repair the property. Partial prepayments that are payments from an issuer's own funds to purchase participations related to the principal amount of a mortgage finally discharged by a bankruptcy court.

       10 = Due and payable purchase event using Issuer corporate funds---optional purchase of all pooled participations related to a HECM when the HECM has become, and continues to be, due and payable in accordance with its terms.

       11 = Pending FHA claim with partial payment—Partial prepayment of proceeds from a sale of the property when (a) mortgagor sells property for less than the loan balance and mortgagee releases the HECM to facilitate the sale, (b) mortgagee forecloses and a bidder other than the mortgagee purchases the property for less than the loan balance, or (c) mortgagee acquired title and sold property for less than the loan balance.

       Blanks = no payment made

11. Original HECM Loan Balance (OPB): The original principal balance of the HECM.
12. Current HECM Loan Balance: The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period.
13. Mortgage Margin: Percentage points added to the index rate to determine an ARM's interest rate.
14. Rate Reset Frequency: Period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. Value is derived based on the Pool Type.
    A = Annual
    M = Monthly
    F = Fixed Rate
15. Servicing Fee Margin: The Servicing Fee Margin is the spread between the note rate and the rate at which the HMBS participation accrues interest, must be at least 0.36 percent (36 bps), but no more than 1.50 percent (150 bps), including the six bps for the Ginnie Mae Guaranty Fee. This is a calculated field based on HECM loan interest rate minus the Participation interest rate.
16. Borrower 1 Age at Pool Issuance: The age in years of Borrower 1 on the date of pool issuance.
17. Borrower 2 Age at Pool Issuance: The age in years of Borrower 2 on the date of pool issuance.
18. MSA: Five digit code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. Value is derived from the Census tract associated with the borrower address.
19. HECM Loan Original Interest Rate: The original interest rate for the HECM loan, as reported at the initial pooling (first Participation).
20. HECM Loan Current Interest Rate: The current interest rate for the HECM loan; as of the most recent reporting period.
21. Participation UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation, as of the most recent reporting period.
22. Participation Interest Rate: The rate that interest accrued on the Participation for the reporting period, as of the most recent reporting period.
23. Loan Servicing Fee Code: A code which describes the type of Loan Servicing Fee applied to this loan.
    1 = Fixed
    2 = Spread
24. Expected Average Mortgage Interest Rate: The original expected average mortgage interest rate per FHA guidelines. It is fixed throughout the life of the loan and is used to determine payments to the borrower. For a fixed rate loan, the expected rate is the fixed interest rate. For an adjustable rate loan, the expected rate is the sum of the lender's margin and the U.S. Treasury Securities rate adjusted to a constant maturity of ten years.
25. Servicing Fee Set Aside Amount: An amount initially set aside from the Principal Limit as indicated on the Payment Plan Exhibit to the HECM Loan Agreement, to be applied to payment due for a fixed monthly charge for servicing activities of Issuer or its Subcontract Servicer. Such servicing activities are necessary to protect Issuer's interest in the property. A servicing fee set aside, if any, is not available to the Borrower for any purpose, except to pay for loan servicing.
26. HECM Original Funding Date: The date the HECM loan was first funded.
27. Filler: field value will be blanks.
28. Property Valuation Amount: Statement of property's value from a valid property valuation source as of the Origination Date.
29. Original Term of Payments: Original number of monthly payments on a term or modified term loan as of the Pool Issue Date.

30. Property Charges Set Aside Amount: At closing, the amount that a borrower sets aside to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees.
31. Property Repair Set Aside Amount: At closing, the amount that a borrower sets aside to cover property repairs, plus the repair administration fee.
32. Property Valuation Effective Date: Effective date of the property valuation on the subject property as of the Origination Date.
33. Loan Origination Company: The mortgage company is the entity that processed the HECM Loan Application.
34. HECM Loan Purpose Code: The purpose for which the HECM loan was originated.
    1 = HECM Traditional
    2 = HECM Refinance
    3 = HECM Purchase
35. HECM Loan Payment Option Code:The method to receive payments that was selected by the borrower as of the reporting cut-off date.
    1 = Tenure
    2 = Term
    3 = Line of Credit
    4 = Modified Term
    5 = Modified Tenure
    6 = Single Disbursement Lump Sum
36. HECM Saver Flag: Code which indicates if this is a HECM Saver loan.
    N = Standard HECM Loan
    Y = HECM Saver Loan
37. Original Available Line of Credit Amount: Original available line of credit amount. Required if Payment Option is = 3, 4 or 5.
38. Original Draw Amount: The original amount drawn on a line of credit loan. Required if Payment Option is = 3, 4 or 5.
39. Mortgage Servicer: The current servicer of the mortgage.
40. Lifetime Floor Rate: The minimum interest rate that can be applied during the loan term; ARM loans only.
41. Remaining Available Line of Credit Amount: Remaining line of credit balance. Reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides).
    Required if Payment Option = 3
42. Monthly Servicing Fee Amount: Total monthly servicing fee in dollars that is payable to the Issuer. The issuer is to report the monthly servicing fee on the HECM loan, for fixed servicing.
43. Monthly Scheduled Payment Amount: The monthly payment amount scheduled to be made to the borrower as of the reporting cut-off date, including, if applicable, the amount that will be withheld from borrower's monthly payment for property charges. Required if Payment Option = 1, 2, 4 or 5.
44. Remaining Term of Payments: Remaining number of monthly payments as of the reporting cut-off date on a term or modified term loan.
    Required if Payment Option = 2 or 4
45. Initial Change Date: The date that the loan rate will reset for the first time; ARM loans only.
46. Credit Line Set Aside Amount: In exchange for reduced monthly payments, the specified amount of money set aside for a line of credit, on which the borrower can draw until the line of credit is exhausted.
    Required if Payment Option = 4 or 5.
47. MIP Basis Points: The amount of the Mortgage Insurance Premium interest rate in basis points. A basis point equals one-hundredth of one percent. One hundred basis points is shown as "100" and is equal to one percent (.01) of the loan amount.
    The loan's Case Number Assigned Date will be used when available to determine the MIP rate that is disclosed. For The Monthly Portfolio Disclosure, if a Case Number Assigned Date is not available, the Loan Origination Date will be used to determine the MIP rate. For the New Issuance Daily/Monthly Disclosures, if a Case Number Assigned Date is not available, blanks will be disclosed for the MIP rate.

48. Maximum Claim Amount: The maximum claim amount is the lesser of the appraised value of the property or the maximum mortgage amount for a one-family residence that HUD will insure in an area under Section 203(b)(2) of the National Housing Act. The maximum claim amount is established when the Conditional Commitment is issued and represents the maximum amount that HUD will pay on a claim for insurance benefits.

49. Lifetime Interest Rate Change Cap: (Annual ARM) A cap that limits the lifetime interest rate increase or decrease of the loan. The value is "5" for 1-Year adjusting loans. This field is required only for annual adjusting loans.

50. Reset Months: The number of months between interest rate resets for the loan. This value is for Adjustable Rate loans only. The value is calculated/derived from the ARM Type field. The value is 1 for a Monthly Adjustable Rate loan and 12 for a One Year Adjustable Rate loan.

51. Current Month Liquidation Flag: A code that indicates if the loan was liquidated in this reporting month. Value is derived from Payment Reason.
    Y = Yes
    N = No

52. Eligible Non-borrowing Spouse: A code that indicates if an Eligible Non-borrowing Spouse was identified at the time of loan closing and still remains eligible per FHA guidance. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.
    Y = Yes
    N = No

53. Mandatory Property Charges Set Aside: A code that indicates if the results of the borrower's financial assessment required a mandatory property charges set aside.
    Y = Yes
    N = No

54. Annual Interest Rate Change Cap (Annual ARM): A cap that limits the periodic interest rate increase or decrease of the loan. The value is "2" for 1-Year adjusting loans. This field is required only for annual adjusting loans.

55. Maximum Interest Rate (Monthly ARM): The maximum interest rate on the note. This field is required only for monthly adjusting loans.

56. Remaining Property Charges Set Aside: The remaining amount in the set aside established at closing to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees.

57. As of Date (CCYYMM): Reporting period for the data.

58. Initial Monthly Scheduled Payment: The aggregate monthly amount that is payable to HECM borrowers in a given month under certain types of payment plans during the first twelve month disbursement period. This field's value will always be blank in the New Issuance Daily/Monthly disclosures.

59. Initial Remaining Available Line of Credit: The aggregate line of credit available during the first twelve month disbursement period to borrowers under certain payment plans. The Initial Remaining Available Line of Credit Amount does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any. This field's value will always be blank in the New Issuance Daily/Monthly disclosures.

60. Adjustment Date (CCYYMMDD): The first date after the Pool Issue Date on which the interest rate on the HECM related to the Participation pooled will adjust. For monthly adjustable HECMs the date must be the first day of the month immediately following pool issuance. For annually adjustable HECMs, the date must be the first day of a month within twelve months following the month of pool issuance.

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Pool Trailer Record Type T

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (T = Pool Trailer Information)	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As-Of Date (CCYYMM)	32	37	Numeric	6	9(6)
9	Loan Count for the Pool	38	44	Numeric	7	9(7)
	Length of Record				**44**	

1. Record Type: "T" for Pool Trailer
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool.
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued.
7. Issuer ID: The four digit identifier for the pool's issuer.
8. As-Of Date: Reporting Period of the data in the file.
9. Loan Count: The number of loans (participations) in the file for this pool.

Overall File Trailer Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (Z = File Trailer)	1	1	Character	1	X
2	File Name	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Count of Pools in this File (Control Total)	27	33	Numeric	7	9(7)
5	Count of Loans in this File (Control Total)	34	42	Numeric	9	9(9)
6	Total Record Count (Control Total including all headers and trailers)	43	51	Numeric	9	9(9)
7	As-Of Date (CCYYMM)	52	57	Numeric	6	9(6)
	Length of Record				**57**	

1. Record Type: "Z" for File Trailer
2. File Name: "GNMA_HMB_LL_XXX_CCYYMM" where XXX is MON for monthly loan level, or NEW for daily New Issuance or MNI for monthly New Issuance; and CCYYMM is the same value as "As-of-Date",
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. Count of Pools: The number of pools contained in this file
5. Count of Loans: The number of loans contained in this file
6. Total Record Count: The count of all records in this file, including all headers and trailers
7. As-Of Date: Reporting Period of the data in the file