Ginnie Mae MBS Loan Level Disclosure File Version 1.0 02/08/2013

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

<u>See Version History for details. This Version 1.0 is the Initial File Version.</u>

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Document Version	History
Version 1.0	02/08/2013 Initial Version

Summary of the Record Types in the File. All records/fields are fixed length.

Organization of Records within the File—Sorted by Pool Record then Loan Records in the Pool. All loan records for a pool occur together in the file; then the next pool with its loan records; and so on.

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 Record Per Pool
Z	Overall File Trailer	One Per File

LAYOUT NOTES:

(1) This same file format will be used for New Issuance Disclosures and for Monthly Disclosures. The "File Name" field in the File Header record will indicate if the file is New Issuance or Monthly.

(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 repeat 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 (on the MBS Loan Level Monthly Disclosures), the plan for the MBS Loan Level Disclosure data will be for the file to be split into multiple/separate files based on whether the pool is a Ginnie Mae I pool or a Ginnie Mae II pool. Both of the resulting files will have the same format as described herein.

(5) If a data item is not available for a loan, all "9"s will be output for that field.

Record Type H
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 (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Correction Flag (If a replacement of previous file)	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_MBS_LL_XXX_CCYYMM" where XXX is MON for monthly or NEW for 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 or N 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 Record Type P
All Active Single Family Pools -- One Record per Pool
Each Pool Record Followed by the Loan Level (L) Records for the pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type P=Pool 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 (X, C, or M)	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)
	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 six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four digit identifier for the pool's issuer.
8. As-Of Date: Reporting Period of the data in the file

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Loan Level Record Type L
All Active Single Family Pools -- One Record per Active Loan for each loan in the pool
For MULTI ISSUER Pools, the Pool will have a Pool Header, all loans in the Multi Issuer pool, and Pool Trailer

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type L=Loan Level Details	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Disclosure Sequence Number (A sequence number unique to loan level)	8	17	Numeric	10	10(9)
4	Issuer ID (including for loan packages in MIP pool)	18	21	Numeric	4	9(4)
5	Agency (Agency Loan Type FHA, VA, RD, NA)	22	22	Character	1	X
6	Loan Purpose	23	23	Numeric	1	9
7	Refinance Type	24	24	Numeric	1	9
8	First Payment Date (First Scheduled Installment)	25	32	Numeric	8	9(8)
9	Maturity Date of Loan (Last Scheduled Installment)	33	40	Numeric	8	9(8)
10	Loan Interest Rate (current interest rate)	41	45	Numeric	5	9(3)v9(2)
11	Original Principal Balance (OPB at pool issuance)	46	56	Numeric	11	9(9)v9(2)
12	UPB at Issuance (UPB of the loan at pool issuance)	57	67	Numeric	11	9(9)v9(2)
13	Unpaid Principal Balance (UPB of the loan)	68	78	Numeric	11	9(9)v9(2)
14	Original Loan Term, in Months	79	81	Numeric	3	9(3)
15	Loan Age, in Months	82	84	Numeric	3	9(3)
16	Remaining Loan Term (Remaining Maturity), in Months	85	87	Numeric	3	9(3)
17	Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid)	88	88	Numeric	1	9
18	Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid)	89	89	Numeric	1	9
19	Loan Gross Margin (ARM Loans only)	90	93	Numeric	4	9v9(3)
20	Loan To Value (LTV)	94	98	Numeric	5	9(3)v9(2)
21	Combined LTV (CLTV)	99	103	Numeric	5	9(3)v9(2)
22	Total Debt Expense Ratio Percent	104	108	Numeric	5	9(3)v9(2)
23	Credit Score	109	111	Numeric	3	9(3)
24	Down Payment Assistance (Yes or No)	112	112	Character	1	X
25	Buy Down Status (Loan Status) (Yes or No)	113	113	Character	1	X
26	Upfront MIP (insurance premium rate)	114	118	Numeric	5	9(2)v9(3)
27	Annual MIP (insurance premium rate)	119	123	Numeric	5	9(2)v9(3)
28	Number of Borrowers	124	124	Numeric	1	9
29	First Time Home Buyer (Yes or No)	125	125	Character	1	X
30	Property Type (Number of Living Units)	126	126	Numeric	1	9
31	State (2 character State Code)	127	128	Character	2	X(2)
32	MSA	129	133	Numeric	5	9(5)
33	Third-Party Origination Type	134	134	Numeric	1	9
34	As of Date (CCYYMM)	135	140	Numeric	6	9(6)
	Length of Record				**140**	

1. Record Type: "L" for Loan Level record

2. Pool ID: The six character identifier for the pool.

3. Disclosure Sequence Number: A number used for each loan to identify it distinctly for data disclosures.

4. Issuer ID: The four digit identifier for the pool's issuer.

5. Agency: Identifier of the government agency
   F = FHA
   V = VA
   R = RD
   N = NA
6. Loan Purpose: The purpose of the loan.

   1 = Purchase
   2 = Refinance
   3 = Loan Modification (HAMP)
   4 = Loan Modification (non-HAMP)
7. Refinance Type: The type of refinance of the loan.

   1 = Not Streamlined, Not Cash Out
   2 = Cash Out
   3 = Streamlined
8. First Payment Date (First Scheduled Installment): The date in which the first monthly installment payment was due in accordance with the mortgage/note.
9. Maturity Date of Loan (Last Scheduled Installment): The maturity date of this loan in accordance with mortgage/note.
10. Loan Interest Rate: The interest rate of the loan.
11. Original Principal Balance (OPB at pool issuance): The Original Principal Balance at pool issuance.
12. UPB at Issuance (UPB of the loan at pool issuance): The Unpaid Principle Balance of the loan at pool issuance.
13. Unpaid Principal Balance (UPB of the loan): The Unpaid Principal Balance (UPB) of the loan as of the reporting period.
14. Original Loan Term, in Months: The calculated value of original term of the loan.
15. Loan Age, in Months: The calculated value of the age of the loan.
16. Remaining Loan Term (Remaining Maturity), in Months: The calculated value of Remaining Term of the Loan.
17. Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid): The number of months the loan is delinquent.
18. Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid): The number of months the loan is Pre-Paid.
19. Loan Gross Margin (ARM Loans only): The rate on an ARM loan added to the index to reach the new mortgage interest rate.
20. Loan To Value (LTV): The Original Loan To Value (LTV) of the loan.
21. Combined LTV (CLTV): The Original Combined LTV (CLTV) of the loan.
22. Total Debt Expense Ratio Percent: The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor.
23. Credit Score: The credit score of the borrower.
24. Down Payment Assistance (**Y**es or **N**o): An indicator of whether the borrower received gift funds for the loan Down Payment.
   Y = Yes
   N = No
25. Buy Down Status (Loan Status) (**Y**es or **N**o): Buy Down Status of the loan.
   Y = Yes
   N = No
26. Upfront MIP (insurance premium rate): The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans.
27. Annual MIP (insurance premium rate): The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans.
28. Number of Borrowers: Number of Borrowers on the loan.

29. First Time Home Buyer   (**Y**es or **N**o): An indicator for purchase loans of whether the borrower qualifies as a First Time Home Buyer.
    Y = Yes
    N = No
30. Property Type (Number of Living Units): Number of Living Units of the property.
31. State: The 2-character State Code.
32. MSA: Metropolitan Statistical Area, indicating the location of the loan property.
33. Third-Party Origination Type: Identifies the type of third party that originated the loan.
    1 = Broker
    2 = Correspondent
    3 = Retail
34. As of Date (CCYYMM): Reporting period for the data.

Pool Record Type T
All Active Single Family Pools -- One Record per Pool
(Follows the last L Record for the pool)

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 (X, C, or M)	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 (X, C, or M).
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
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 in the file for this pool.

Overall File Trailer Record Type Z

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type Z = File Trailer	1	1	Character	1	X
2	File Name (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Pool Count (Control Total)	27	33	Numeric	7	9(7)
5	Loan Count (Control Total)	34	42	Numeric	9	9(9)

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Item	Data Item	Begin	End	Type	Length	Remarks
6	Total Record Count in File (All Record Types, Including H and Z records)	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_MBS_LL_XXX_CCYYMM" where XXX is MON for monthly or NEW for 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