<u>Ginnie Mae HMBS Loan Level Disclosure File Version 1.6 07/26/2013</u>

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

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

Ginnie Mae HMBS Loan Level Disclosure Output File Version 1.6
07/26/2013

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.

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, RF and RA) 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 HMBS Loan Level Disclosure will be implemented in two releases. Release 1 is targeted for the 3rd quarter of 2013, while Release 2 is targeted for the first quarter of 2014. Release 1 implements the new loan level disclosure file format, but only those data items presently collected from the Issuer will be populated. In Release 2, all data

elements will be populated. The data field descriptions provided for the "L" record format will indicate which fields will be populated in Release 1 and/or Release 2. The absence of any Release 1/Release 2 value distinction indicates that the data item will be populated in both Releases (if available).

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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
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 Cap/Maximum Interest Rate	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

Item	Data Item	Begin	End	Type	Length	Remarks
52	As-Of Date (CCYYMM)	351	356	Numeric	6	9(6)
	Length of Record				**356**	

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.
   Release 1 value:
   Always Blank.
   Release 2 value:
   Always Blank.
10. Payment Reason Code: The reason for the payment amount.
   Release 1 values:
   1 = Refinance
   2 = Voluntary Full Repayment
   3 = Borrower Move
   4 = Death of Borrower
   5 = Assignment to FHA
   6 = Foreclosure
   7 = Voluntary Partial Repayment
   Blanks = no payment made
   Release 2 values:
   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.

    10 = Due and payable purchase event---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 = Partial payment with pending claim—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. Mortgagee is awaiting settlement of FHA claim for the remaining 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.
    Release 1:
    Field not collected from Issuer; field value will be blanks.
    Release 2:
    Field collected from Issuer; field value will be populated if loan is an ARM.

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, reported at Pool Issuance.

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.
    Release 1:
    Field not collected from Issuer; field value will be blanks.
    Release 2:
    Field collected from Issuer; field value will be populated

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.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

26. HECM Original Funding Date: The date the HECM loan was first funded.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

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.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

29. Original Term of Payments: Original number of monthly payments on a term or modified term loan at the time the loan was originated.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

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, homeowner's association fees.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

31. Property Repair Set Aside Amount: At closing, the amount that a borrower sets aside to cover property repairs.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

32. Property Valuation Effective Date: Effective date of the property valuation on the subject property as of the Origination Date.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

33. Loan Origination Company: The mortgage company is the entity that processed the HECM Loan Application.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer; field value will be populated

34. HECM Loan Purpose Code: The purpose for which the HECM loan was originated.
Release 1:
Field not collected from Issuer; field value will be blanks.
Release 2:
Field collected from Issuer:

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 associated with the HECM loan.
1 = Tenure
2 = Term
3 = Line of Credit
4 = Modified Term
5 = Modified Tenure

36. HECM Saver Flag: Code which indicates if this is HECM Saver loan.
<u>Release 1:</u>
Field not collected from Issuer; field value will be populated based on ADP Code and Pool Issue date.
<u>Release 2:</u>
Field collected from issuer:
N = Standard HECM Loan
Y = HECM Saver Loan

37. Original Available Line of Credit Amount: Original available line of credit amount.
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated
Required if Payment Option = 3

38. Original Draw Amount: The original amount drawn on a line of credit loan.
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated
Required if Payment Option = 3

39. Mortgage Servicer: The current servicer of the mortgage.
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated

40. Lifetime Floor Rate: The minimum interest rate that can be applied during the loan term.
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated if loan is an ARM

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).
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated
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 or for spread.
<u>Release 1:</u>
Field not collected from Issuer; field value will be blanks.
<u>Release 2:</u>
Field collected from Issuer; field value will be populated

43. Monthly Scheduled Payment Amount: Scheduled amount that is payable to the borrower on a monthly basis.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated
     Required if Payment Option = 1, 2, 4 or 5

44. Remaining Term of Payments: Remaining number of monthly payments on a term or modified term loan.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated
     Required if Payment Option = 2 or 4

45. Initial Change Date: The date that the loan rate will reset for the first time.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated if loan is an ARM

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.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated if loan is an ARM

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.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated

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 Cap/Maximum Interest Rate: A cap that limits the interest rate increase over the life of the loan. The value is "5" for 1-Year adjusting loans; for monthly adjusting loans, it is the maximum interest rate stated on the note.
     Release 1:
     Field not collected from Issuer; field value will be blanks.
     Release 2:
     Field collected from Issuer; field value will be populated

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

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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