
APPENDIX VI-17
HMBS ISSUER POOLING & REPORTING SPECIFICATION
FOR
MORTGAGE-BACKED SECURITIES ADMINISTRATION AGENT
[MBSAA]

Applicability: Ginnie Mae II HMBS Program only.

Purpose: To provide Ginnie Mae with information concerning HMBS pool, loan level and participation level activity. These files are to be transmitted monthly to Ginnie Mae.

1 Monthly Reporting Pool Accounting and Loan Level Requirements

The issuer will report Pool and Loan-Level accounting data to the Ginnie Mae Data Collection Agent on a monthly basis. The reporting approach in general follows the current Ginnie Mae II reporting on the pool of loans and security.

The issuer will report the following monthly reporting data in separate submission files:

- Pool/Security Accounting Records — accounting data about the pool that will include Collateral Information and reporting about the HMBS security.
- Participation Accounting Records — accounting data about each Participation, including interest accruals and payment amounts.
- HECM Loan Data Accounting Records — accounting data about the securitized portion of the HECM loan, the un-securitized portion of the HECM loan, and the HECM loan as a whole.

Each submission file must have a header record, trailer record, and some number of individual records depending on the issuer data associated with that particular file type. Typically each of the submission files would have a header, all of the individual records as applicable for the reporting period, and a trailer record.

Each upload file layout is followed by the definitions of each field in the record layout.

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9's), report numeric values as right justified.
2. Some fields allow signed (negative or positive) amounts. In such fields if reporting a negative amount, place the explicit negative sign to the left of the left most significant digit. Do not report positive signs.

Header Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Record_Date	2	7	Date	6	YYYYMM
3	File_Date	8	15	Date	8	MMDDYYYY
4	File_Type	16	16	Character	1	S, P, L

1. Record_Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the issuer.
2. Record_Date: The Ginnie Mae reporting month for the data being reported to Ginnie Mae.
3. File_Date: The date the file was created.
4. File_Type: The type of data records contained in the file. Record types cannot be commingled. Values are "S" (Security), "P" (Participation), or "L" (HECM Loan).

Trailer Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant T - Trailer
2	Record_Count	2	7	Numeric	6	
3	Issuer_Count	8	10	Numeric	3	

1. Record_Type: The letter T will be the first character on each trailer record.
2. Record_Count: The number of records the issuer is reporting in this file.
3. Issuer_Count: The number of issuers represented in the file.

Pool/Security Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant S - Security
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Participation_Count	12	15	Numeric	4	
5	HECM_Status_Count	16	19	Numeric	4	
Collateral Information						
6	Prior_Period_Pool_UPB	20	32	Numeric	13	9999999999.99
7	Pool_Accrued_Interest_This_Period	33	45	Numeric	13	9999999999.99
8	Number_Payments_This_Period	46	51	Numeric	6	
9	Pool_Ending_UPB	52	64	Numeric	13	9999999999.99
10	Not Used—report all zeros to fill the field	65	77	Numeric	13	Report 000000000000 in this field
Reporting about the HMBS Security						
11	Prior_Security_RPB	78	90	Numeric	13	9999999999.99
12	Security_Payments_This_period	91	103	Numeric	13	9999999999.99
13	Not Used—report all zeros to fill the field	104	116	Numeric	13	Report 000000000000 in this field
14	Not Used---report all zeros to fill the field	117	129	Numeric	13	Report 000000000000 in this field
15	Security_Accrued_Interest_This_Period	130	142	Numeric	13	9999999999.99
16	Not Used---report all zeros to fill the field	143	155	Numeric	13	Report 000000000000 in this field
17	Security_RPB_Adjustment	156	169	Numeric	14	(+/-)9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
18	Security_Ending_RPB	170	182	Numeric	13	9999999999.99
19	Guaranty_Fee_Amount	183	195	Numeric	13	9999999999.99
20	Security_Interest_Rate	196	201	Numeric	6	99.999
21	P&I_Account_Name	202	226	Character	25	
22	P&I_Account_Number	227	236	Character	10	
23	P&I_Fund_Balance	237	249	Numeric	13	9999999999.99
24	Escrow_Account_Name	250	274	Character	25	If applicable
25	Escrow_Account_Number	275	284	Character	10	If applicable
26	Escrow_Fund_Balance	285	297	Numeric	13	9999999999.99; If applicable
27	Monthly_Amortized_Amount_of_OID	298	309	Numeric	12	9999999999.99
28	Market_Discount_Fraction	310	318	Numeric	9	.99999999
29	Security Prospective Weighted Average Interest Rate	319	324	Numeric	6	99.999

1. Record_Type: The letter S will be the first character on each pool/security record.
2. Issuer_ID_Number: The number assigned by Ginnie Mae to this HECM Mortgage-Backed Securities issuer organization.
3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
4. Participation_Count: The number of the Participations reported for this pool this period. Include participations that have been fully liquidated this period. This includes Participations that may have had a partial payment in the reporting period.
5. HECM_Status Count: The number of HECM loans associated with this pool not in good standing this period. This count ties to the HECM Loan Data Accounting Records where the HECM_Status_Code field has a value indicating the loan is not in good standing.
6. Prior_Period Pool_UPB: The ending pool principal balance from last period. The ending balance from the last period's report becomes the beginning balance for the current month's report. This value should match the ending pool principal balance reported last month.
7. Pool_Accrued_Interest_This_Period: The total interest accrued on the pool of Participations for this reporting period. This is the sum of the individual accrued interest amounts on the participations in the pool this period. This is the sum of the individual amounts of the Participation_Accrued_Interest_This_Period for all participations in the pool.

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8. **Number_Payments this Period:** The number of Participations with payment amounts (partial and full) in this pool this period. This is an end of period count. If a HECM loan had multiple payments in the period, these would flow through to the Participation(s) at the end of the period as one payment amount and would count as one participation with payment.
9. **Pool_Ending_UPB:** The sum of the ending Participation_UPB balances of the Participations in this pool this period. This must equal the Security Ending_RPB this period.
10. **Reserved.** This field is not used. Report all zeros (13 zeros) in the field.
11. **Prior_Security_RPB:** The ending Security Principal Balance from last period. This becomes the opening balance for the current period. This value should match the ending security principal balance value reported last month.
12. **Security_Payments this Period:** The sum of the participation payment amounts. This payment amount is the amount that is passed through to the Security holders this period. This should equal the payment amount reported to the Ginnie Mae Central Paying and Transfer Agent (CPTA).
13. **Reserved.** This field is not used. Report all zeros (13 zeros) in the field.
14. **Reserved.** This field is not used. Report all zeros (13 zeros) in the field.
15. **Security_Accrued_Interest (unadjusted)This_Period:** The unadjusted total amount of accrued interest on the security this period. This is the amount calculated from multiplying the (prospective) weighted average interest rate and RPB from the close of last period, divided by 12. Do not adjust this amount. Report the total from the calculation.
16. **Reserved.** This field is not used. Report all zeros (13 zeros) in the field.
17. **Security_RPB_Adjustment:** Adjustment to the Security RPB (e.g., error correction, etc.). This is the sum of the Participation_Adjust_UPB_Other amounts for the Participations in the pool. If there is an adjustment to the Security RPB, there must be an underlying adjustment for one or more Participations. Do **not** include Adjust_Participation_Payment in this field.
18. **Security_Ending_RPB:** The ending security balance for the security this period. This is the sum of the beginning Security RPB balance, plus Security Accrued Interest this Period, plus/minus Security RPB Adjustments; minus Payment Amount this Period. This value should be the same as the “RPB” reported to the CPTA.
19. **Guaranty_Fee_Amount:** Six Basis Points or TLI Basis Points applied to the Security closing balance from the last reporting period. The Guaranty fee is that balance times the guaranty fee rate divided by 12.
20. **Security_Interest_Rate:** The Security Interest Rate is the rate that interest accrued on the HMBS for this reporting period. The Security Interest Rate is the Prospective Security Rate that was calculated and reported at the close of last period.
21. **P&I_Account_Name:** See MBS Guide requirements for monthly reporting.
22. **P&I_Account_Number:** See MBS Guide requirements for monthly reporting.
23. **P&I_Fund_Balance:** See MBS Guide requirements for monthly reporting.
24. **Escrow_Account_Name:** See MBS Guide requirements for monthly reporting.
25. **Escrow_Account_Number:** See MBS Guide requirements for monthly reporting.
26. **Escrow_Fund_Balance:** See MBS Guide requirements for monthly reporting, if applicable.

27. Monthly_Amortized_Amount_of_OID: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the issuer. This can be reported as zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.

28. Market_Discount_Fraction: This is the monthly market discount fraction related to the OID, as calculated by the issuer. This is always less than 1, and can be zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.

29. Security Prospective Weighted Average Interest Rate: The weighted average interest rate that will be in effect for the next reporting period. This is the weighted average interest rate computed on the Participation Prospective Interest Rate and Participation principal balance. Report the security interest rate that will be in effect for the next reporting period, regardless of whether there have been rate changes. Always report this field. This is calculated based on eight digits to the right of the decimal point and rounded to three (99.999). This rate is calculated monthly by the issuer, at the close of each reporting period.

Participation Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant P - Participation
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Loan_Key	12	20	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
5	Participation_Number	21	23	Numeric	3	3 digit suffix associated to Loan_Key
6	Participation_OPB	24	36	Numeric	13	9999999999.99
7	Participation_Interest_Rate	37	42	Numeric	6	99.999
8	Participation_Prior UPB	43	55	Numeric	13	9999999999.99
9	Participation_Accrued_Interest_This_Period	56	68	Numeric	13	9999999999.99
10	Participation_Adjust_Payment	69	82	Numeric	14	(+/-)9999999999.99
11	Participation Adjust_UPB_Other	83	96	Numeric	14	(+/-)9999999999.99
12	Participation_UPB	97	109	Numeric	13	9999999999.99
13	Not Used Report all zeros in the field	110	122	Numeric	13	Report 000000000000 in this field
14	Participation_Payment_This_Period	123	135	Numeric	13	9999999999.99
15	Not Used Report all zeros in the field	136	148	Numeric	13	Report 000000000000 in this field
16	Not Used Report all zeros in the field	149	161	Numeric	13	Report 000000000000 in this field
17	Participation Gross Interest_This_Period	162	174	Numeric	13	9999999999.99
18	Participation Servicing Fee_This_Period	175	182	Numeric	8	99999.99
19	Participation Prospective Interest Rate	183	188	Numeric	6	99.999

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1. Record_Type: The letter P will be the first character on each Participation record.
 2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.
 3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
 4. Loan_Key: A number assigned by Ginnie Mae that uniquely identifies this loan.
 5. Participation_Number: A three-character suffix associated with the HECM loan that uniquely identifies this HECM loan Participation.
 6. Participation_OPB: The original principal balance of the Participation at the time of pool origination.
 7. Participation_Interest_Rate: The rate that interest accrued on the Participation for the reporting period. The Participation Interest Rate is the Participation Prospective Interest Rate calculated and reported at the close of last period.
 8. Participation_Prior_UPB: This is the ending UPB of the Participation from last report.
 9. Participation_Accrued_Interest_This_Period: Interest accrued this period on the Participation. This value should equal the closing Participation balance from last period times the Participation Interest Rate divided by 12. Report the full month's interest accrued this period for this participation, even if there is a full or partial payment to the participation. Do not adjust this field.
 10. Participation_Adjust_Payment: Use this adjustment field only to report adjustment to the participation as a result of passing through additional payment to security holder, to avoid over/under collateralization, e.g. if there is an interest shortfall between the HECM loan and the Participation that must be funded to the security holder report the payment amount in this field. Report this as a negative amount, i.e. negative sign in leftmost position. (Do not include this in the Security_RPB_Adjustment sum)
 11. Participation_Adjust_UPB_Other: Use this field to report adjustments to the Participation this period other than payment per Field 10 above. The sum of this adjustment field is the amount that is summed into the Security_RPB_Adjustment field.
 12. Participation_UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation. This value should equal Participation_Prior_UPB + Participation_Accrued_Interest_This_Period + Participation_Adjust_UPB_Other - Participation_Payment.
 13. Reserved. This field is not used. Report all zeros (13 zeros) in the field
 14. Participation_Payment this Period: The payment amount for this Participation this period as calculated by the issuer using the HECM HMBS payment proration and any payment adjustment pass through. Payments are prorated to the HECM loan and then to the Participations. Note: If payments to the HECM occur during the month the issuer must calculate the interest shortfall between the full month's interest accrual on the Participation and the HECM "days interest" related to the Participation, and pass this through as payment to security holder. Include such amount in this field. Participation Payment should equal the total payment passed through to security holders this period.
 15. Reserved. This field is not used. Report all zeros (13 zeros) in the field
 16. Reserved. This field is not used. Report all zeros (13 zeros) in the field

17. Participation Gross Interest This Period: This is the amount of total HECM loan interest allocated to the Participation this period. It is the amount of total interest at the HECM note rate associated with the Participation.

18. Participation Servicing Fee this Period: This is the amount of total HECM servicing fee allocated to the Participation this period.

19. Participation Prospective Interest Rate: This is the interest rate that will be in effect for the Participation for the next reporting period. Always report this field. This field will be used to calculate the security prospective weighted average interest rate that will be in effect for the next reporting period.

Table 1: HECM Loan Data Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant L - HECM Loan
2	Issuer_ID_Number	2	5	Numeric	4	
3	Loan_Key	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	FHA_Case_Number	16	30	Numeric	15	
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	9999999999.99
8	Principal_Limit	64	76	Numeric	13	9999999999.99
9	Loan_Servicing_Fee_Code	77	77	Character	1	1=Fixed Monthly 2=Spread
Report on Total HECM						
10	HECM_OPB	78	90	Numeric	13	9999999999.99
11	HECM_Accrued_Interest_This_Period	91	103	Numeric	13	9999999999.99
12	Not Used-Report all zeros in the field	104	116	Numeric	13	Report 000000000000 in this field
13	HECM_UPB	117	129	Numeric	13	9999999999.99
14	HECM_Payment Amount this Period	130	142	Numeric	13	9999999999.99
15	HECM_Interest_Rate	143	148	Numeric	6	99.999
16	HECM_Status_Code	149	149	Character	1	1) Good standing 2) Not in good standing
17	Payment_Reason (Payment Code)	150	150	Numeric	1	1) Refinance, 2) Voluntary full Repayment, 3) Borrower moves, 4) Death of the borrower 5) Assignment to FHA 6) Foreclosure 7) Voluntary Partial Repayment

Field #	Field Name	Start	End	Type	Length	Remarks
18	Liquidation Date	151	158	Date	8	MMDDYYYY
Report on Securitized Part of HECM Loan						
19	HECM_Securitized_Principal_Balance	159	171	Numeric	13	9999999999.99
20	Accrued_Interest_HECM_Securitized	172	184	Numeric	13	9999999999.99
21	Payments_This_Period_HECM_Securitized	185	197	Numeric	13	9999999999.99
22	Payments_Total_HECM_Securitized	198	210	Numeric	13	9999999999.99
23	Participation_Count	211	214	Numeric	4	
Report on Unsecuritized Part of HECM Loan						
24	HECM_Unsecuritized_Principal_Balance	215	227	Numeric	13	9999999999.99
25	Accrued_Interest_HECM_Unsecuritized	228	240	Numeric	13	9999999999.99
26	Payments_This_Period_HECM_Unsecuritized	241	253	Numeric	13	9999999999.99
27	Payments_Total_HECM_Unsecuritized	254	266	Numeric	13	9999999999.99
Report on Sensitive Data of HECM Loan						
28	Address_Street	267	321	Character	55	
29	Address_City	322	351	Character	30	
30	Address_State	352	353	Character	2	
31	Address_Zip	354	362	Numeric	9	
32	Borrower_First_Name	363	387	Character	25	
33	Borrower_Last_Name	388	412	Character	25	
34	Borrower_Birth_Date	413	420	Date	8	MMDDYYYY
35	Borrower_Gender	421	421	Character	1	M, F, U
36	Co-borrower_First_Name_1	422	446	Character	25	
37	Co-borrower_Last_Name_1	447	471	Character	25	
38	Co-borrower_Birth_Date_1	472	479	Date	8	MMDDYYYY

Field #	Field Name	Start	End	Type	Length	Remarks
39	Co-borrower_Gender_1	480	480	Character	1	M, F,U
40	Co-borrower_First_Name_2	481	505	Character	25	
41	Co-borrower_Last_Name_2	506	530	Character	25	
42	Co-borrower_Birth_Date_2	531	538	Date	8	MMDDYYYY
43	Co-borrower_Gender_2	539	539	Character	1	M, F, U
44	Co-borrower_First_Name_3	540	564	Character	25	
45	Co-borrower_Last_Name_3	565	589	Character	25	
46	Co-borrower_Birth_Date_3	590	597	Date	8	MMDDYYYY
47	Co-borrower_Gender_3	598	598	Character	1	M, F, U
48	Co-borrower_First_Name_4	599	623	Character	25	
49	Co-borrower_Last_Name_4	624	648	Character	25	
50	Co-borrower_Birth_Date_4	649	656	Date	8	MMDDYYYY
51	Co-borrower_Gender_4	657	657	Character	1	M, F, U

1. Record_Type: The letter L will be the first character on each HECM loan data record.
2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.
3. Loan_Key: A number assigned by Ginnie Mae that uniquely identifies this loan.
4. Loan_Type: A code that depicts the government agency associated with this loan.
5. FHA_Case_Number: The agency case number assigned to the loan by the government agency associated with the loan: FHA. It must be the same case number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.
6. Issuer_Loan_Number: The number assigned by the issuer to uniquely identify the loan to the internal system.
7. Maximum_Claim_Amount: Report the maximum claim amount for the HECM loan. 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.
8. Principal_Limit: Report the current principal limit for the HECM loan. Principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor.
9. Loan_Servicing_Fee_Code: A code that describes the type of Loan Servicing Fee applied to

this loan.

10. HECM_OPB: The original principal balance of the HECM.
11. HECM_Accrued_Interest_This_Period: Interest accrued this period on the total HECM loan, as per the FHA loan servicing requirements.
12. Reserved. This field is not used. Report all zeros (13 zeros) in the field
13. HECM_UPB: The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period. This value should equal HECM_Securitized_Principal_Balance value + HECM_Unsecuritized_Principal_Balance value.
14. HECM_Payment Amount this Period: The payment amount for this HECM this period. If more than one payment is applied to the HECM this period, report the total of all payments.
15. HECM_Interest_Rate: The interest rate of the HECM Loan.
16. HECM_Status_Code: Indicates if the HECM loan is in good standing; a code that indicates the reason the loan is not in good status.
17. Payment_Reason: (Payment Code) The reason for the payment amount, including whether partial or full.
18. Liquidation_Date: The date of the liquidation (payoff) of the HECM loan. If reporting a Payment Reason in Field 17 for a payment in full, also report the Liquidation date. For a partial payment do not report the date.
19. HECM_Securitized_Principal_Balance: The accumulated net principal balance of all securitized parts of the HECM loan this period. This value should equal the sum of all Participation_UPB for the period across all Pools that have Participations for this HECM loan.
20. Accrued_Interest_HECM_Securitized: Total accrued interest this period for all Participations. This value should equal the sum of associated Participation accrued interest for this period.
21. Payments_This_Period_HECM_Securitized: The total of payments applied to Participations this period. This value should equal the sum of payments of all Participations for this period for this HECM. Payments include pass through amounts (of "issuer funds") to cover interest shortfalls.
22. Payments_Total_HECM_Securitized: The total accumulated payments applied to Participations for this HECM. This value should equal last month's Payments_Total_HECM_Securitized value plus this month's Payments_This_Period_HECM_Securitized value.
23. Participation_Count: The number of Participations associated with this HECM loan, including Participations liquidated this period. Do not include previously liquidated Participations.
24. HECM_Unsecuritized_Principal_Balance: The accumulated net principal balance of the unsecuritized part of the HECM loan this period.
25. Accrued_Interest_HECM_Unsecuritized: Total accrued interest this period for the unsecuritized part of the HECM loan, as per the servicing requirements.
26. Payments_This_Period_HECM_Unsecuritized: The total payment applied to the unsecuritized part of the HECM loan this period.

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27. **Payments_Total_HECM_Unsecuritized:** The total accumulated payments applied to the unsecuritized part of the HECM loan. This value should equal last month's **Payments_Total_HECM_Unsecuritized** value plus this month's **Payments_This_Period_HECM_Unsecuritized** value.
28. **Address_Street:** The street address of the property that is mortgaged under this loan.
29. **Address_City:** The name of the city in which the property associated with this mortgage is located.
30. **Address_State:** The U.S. Postal Service code for the state for the property.
31. **Address_Zip:** The U.S. Postal Service ZIP code of the property.
32. **Borrower_First_Name:** First name of the borrower of this loan.
33. **Borrower_Last_Name:** Last name of the borrower of this loan.
34. **Borrower_Birth_Date:** Birth date of the borrower of this loan.
35. **Co-borrower_First_Name_1:** First name of the first co-borrower of this loan.
36. **Co-borrower_Last_Name_1:** Last name of the first co-borrower of this loan.
37. **Co-borrower_Birth_Date_1:** Birth date of the first co-borrower of this loan.
38. **Co-borrower_Gender_1:** Gender of the first co-borrower of this loan.
39. **Co-borrower_First_Name_2:** First name of the second co-borrower of this loan.
40. **Co-borrower_Last_Name_2:** Last name of the second co-borrower of this loan.
41. **Co-borrower_Birth_Date_2:** Birth date of the second co-borrower of this loan.
42. **Co-borrower_Gender_2:** Gender of the second co-borrower of this loan.
43. **Co-borrower_First_Name_3:** First name of the third co-borrower of this loan.
44. **Co-borrower_Last_Name_3:** Last name of the third co-borrower of this loan.
45. **Co-borrower_Birth_Date_3:** Birth date of the third co-borrower of this loan.
46. **Co-borrower_Gender_3:** Gender of the third co-borrower of this loan.
47. **Co-borrower_First_Name_4:** First name of the fourth co-borrower of this loan.
48. **Co-borrower_Last_Name_4:** Last name of the fourth co-borrower of this loan.
49. **Co-borrower_Birth_Date_4:** Birth date of the fourth co-borrower of this loan.
50. **Co-borrower_Gender_4:** Gender of the fourth co-borrower of this loan.

Note: The issuer must report any changes to the list of borrowers/co-borrowers. If there is a change the issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data as described in Section 5.

If the issuer is updating the address, Fields 28 through 31, the issuer can report only the field that is changing. It is not necessary to report all of the fields for address. Issuers have the option of reporting only the changes as they occur or of reporting all borrower/co-borrower data each period. Ginnie Mae's system will always consider the latest (last) data reported as the current data.

2 SECURITY

Ginnie Mae anticipates that services will be offered to transmit or receive data in a secure environment. At this time the following general standards apply:

- Internet based data exchange — HTTPS VeriSign™ Certificates, 128 bit encrypted
- FTP — Secure FTP via approved secure FTP products
- Direct Point To Point — Secure as approved for each issuer using such service
- On line entry using Web based GinnieNET
- On line entry using Web based E-Access

Ginnie Mae has defined a sensitive data section of the HECM Loan Data record:

Sensitive Data — Due to privacy concerns of sensitive/personal data, issuers requested that sensitive reporting data be reported as infrequently as possible. To address this concern, sensitive data will be reported once at origination via the HECM Loan Issuance Record (11706). If any change occurs to a value in one of these fields, it will be reported as a change within the Sensitive Data section of the HECM Loan Data Accounting Record Type. Any changes to Sensitive Data will be recognized and handled appropriately.

Cross Footing Supplement

The information in this appendix is to be used only for informational purposes related to “cross footing” rules for HMBS monthly reporting. This information is not a record layout or an edit specification. Rather, it is a supplement to the HMBS Monthly Reporting Specification.

The two “adjustment fields” in the Participation Record — Fields 10 and 11 — have updated definitions and reporting instructions.

- Field 10 — Participation_Payment_Adjustment: Use this adjustment field only to report adjustment to the participation as a result of passing through additional payment to the security holder, to avoid over/under collateralization (e.g., if there is an interest shortfall between the HECM loan and the participation that must be funded to the security holder). Report this as a negative amount, that is, a negative sign in leftmost position.
- Field 11 — Participation_Adjustment_UPB_Oth: Use this adjustment field for non payment pass through related adjustments, that is, where the adjustment does not have fund pass through associated with the adjustment.

Pool/Security Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Participation_Count		
5	HECM_Status_Count		
6	Prior_Period_Pool_UPB	Equals last month's Pool_Ending_RPB; or Pool OAA for new issuance month.	Equals the Sum of (Participation_Prior_UPBs) Field 8 Part Acct Rec
7	Pool_Accrued_Interest_This_Period		Equals the Sum of (Participation_Accrued_Interest_This_Period) Field 9 Part Acct Rec
8	Number_Payments_This_Period	Number_Payments_This_Period must be less than or equal to Participation_Count	Count the number of (Participations with payments this period)
9	Pool_Ending_UPB		Equals the Sum of (Participation_UPB) Field 12 Part Acct Rec
10	Pool_Accrued_Interest_To date	Reserved	
11	Prior_Security_RPB	Must equal last month's Security_Ending_RPB; or Pool OAA for new issuance month	
12	Security_Payments_This_period	Must equal payment amt reported to CPTA (BNY)	Equals the Sum of (Participation_Payment_ This_Period)

Field #	Field Name		
		for GinnieNet monthly report.	Field 14
13	Payments_Principal_This_Period	Reserved	
14	Payments_Interest_This_Period	Reserved	
15	Security_Accrued_Interest_This_Period	Equals (Prior_Security_RPB Field 12 Pool Rec) * (Security_Interest_Rate Field 20 pool Rec) /12	Equals the Sum of (Participation_Accrued_Interest_This_Period) Field 9 Part Acct Rec
16	Security_Accrued_Interest_To_date	Reserved	
17	Security_RPB_Adjustment		Equals the Sum of Participation_Adjust_UPB_Other Field 11 Part Acct Rec)
18	Security_Ending_RPB	Equals Prior_Security_RPB + Security_Accrued_Interest_This_Period + Security_RPB_Adjustment - Security_Payments_This_Period	Must match Security_RPB reported to BNY via GinnieNet monthly report. Equals Pool_Ending_UPB Field 9 above
19	Guaranty_Fee_Amount	Equals Prior_Security_RPB * Guaranty_Fee_Rate / 12; For issue month use pool OAA	
20	Security_Interest_Rate		Equals last periods Prospective Security Interest Rate
21	P&I_Account_Name		
22	P&I_Account_Number		
23	P&I_Fund_Balance		Must be equal or greater than payment amount this period (Security_Payments_This_period Field 12)
24	Escrow_Account_Name		
25	Escrow_Account_Number		
26	Escrow_Fund_Balance		
27	Monthly_Amortized_Amount_of_OID		
28	Market_Discount_Fraction		
29	Prospective_Security_Interest_Rate		Equals WeightedAvg (Participation_Prospective_Interest_Rate Field 19 Part Acct Rec) weighted by Participation_UPB Field 12 Part Acct Rec

Participation Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Loan_Key		
5	Participation_Number		
6	Participation_OPB		
7	Participation_Interest_Rate		
8	Participation_Prior_UPB	Equals last month's Participation_UPB; will equal OAA for issuance month	
9	Participation_Accrued_Interest_This_Period	Equals Participation_Prior_UPB Field 8 * Participation_Interest_Rate Field 7 / 12	
10	Participation Adjust UPB_Interest		
11	Participation Adjust UPB_Other		
12	Participation_UPB	Equals Participation_Prior_UPB Field 8+ Participation_Accrued_Interest_This_Period Field 9 + Participation Adjust UPB_Other Field 11 - Participation_Payment_This_Period Field 14	
13	Participation_Accrued_Interest_To_Date	Reserved	
14	Participation_Payment_This_Period		
15	Participation_Payment_Principal_Amt_This_Period	Reserved	
16	Participation_Payment_Interest_Amt_This_Period	Reserved	
17	Participation Gross Interest_This_Period		Allocated amount as calculated by issuer.
18	Participation Servicing Fee_This_Period		Allocated amount as calculated by issuer.
19	Participation_Pro prospective_Interest_Rate		Rate that will be in effect next reporting period.

 HECM Loan Data Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Loan_Key		
4	Loan_Type		
5	FHA_Case_Number	Must conform to Ginnie Mae standards for 15 digit case number	
6	Issuer_Loan_Number		
7	Maximum_Claim_Amount		
8	Principal_Limit	Equals Max_Claim_Amount * Principal_Limit_Factor (in Hecm Master)	
9	Loan_Servicing_Fee_Code		
10	HECM_OPB		
11	HECM_Accrued_Interest_This_Period	Equals Accrued_Interest_HEC M_Securitized Field 20 + Accrued_Interest_HEC M_Unsecuritized Field 25 + Participation Payment_Adjustment	
12	HECM_Accrued_Interest_To_Date	Reserved	
13	HECM_UPB	Equals HECM_Securitized_Prin cipal_Balance + HECM_Unsecuritized_P rincipal_Balance Must be greater than Zero when not liquidating Must be zero when liquidating	
14	HECM_Payment Amount this Period	Equals Payments_This_Period_ HECM_Securitized + Payments_This_Period_ HECM_Unsecuritized + Participation Payment _Adjustment	

Field #	Field Name		
15	HECM_Interest_Rate		
16	HECM_Status_Code		
17	Payment_Reason (Payment Code)		
18	Payment_Date	Cannot be blank when liquidating Must be in current reporting period	
19	HECM_Securitized_Principal_Balance		Equals the Sum of (Participation_UPB Field 12) for all participations in this HECM, i.e. for the specific Loan Key all of the active participation suffixes' across pools this reporting period.
20	Accrued_Interest_HECM_Securitized		Equals the Sum(Participation_Accrued_Interest_This_Period) Field 9 for all participations in this HECM, i.e. for the specific Loan Key all of the active participation suffixes' across pools this reporting period.
21	Payments_This_Period_HECM_Securitized		Sum(Participation_Payment_This_Period Field 14) for all participations in this HECM, i.e. for the specific Loan Key all of the active participation suffixes' across pools this reporting period.
22	Payments_Total_HECM_Securitized	Must equal last month's Payments_Total_HECM_Securitized + this month's Payments_This_Period_HECM_Securitized	
23	Participation_Count	Must be greater than zero	Equals count of participations reported under this HECM
24	HECM_Unsecuritized_Principal_Balance	Not zero when not liquidating Zero when liquidating	
25	Accrued_Interest_HECM_Unsecuritized		
26	Payments_This_Period_HECM_Unsecuritized		
27	Payments_Total_HECM_Unsecuritized	Equals last period's Payments_Total_HECM_Unsecuritized + this period's Payments_This_Period_HECM_Unsecuritized	