

GinnieNET HMBS Import File Layouts

Notes on the new HMBS File Import Layout

As part of the GinnieNET enhancements in order to provide greater flexibility for additional data elements in the future, the import and export layouts have been changed.

HMBS Pool consists of the several Levels of Information and the new Import Layout has been structured as follows:

Each level of Information, i.e. Pool Level Information, Mortgage Level Information, etc., is represented by a group of Physical Records (i.e. actual records) which is called a Logical Record.

New format

Physical Record length 80 bytes

Physical Record Type Indicator - 3 bytes (e.g. M16).

An HMBS Pool consists of the following Logical Records (groups of records):

- 1. The Pool Logical Record (group of Pool records) which contains physical records with record types of P01, P02, P03, P04, P05, P06;**

Totals Information is located in the records P03, P04, P05.

- 2. The Mortgage Logical Record(s) (group(s) of Mortgage record(s)) which contains physical records with record types of M01, M02, M03, M04, M05, M06, M07, M08, M10;**

2.1. Primary Borrower Information is located in the physical record with record type M04;

2.2. Co-borrowers Information is located in the physical record(s) with record types M05, M06, M07, M08 (physical records M05 - M08 would be omitted if there is no co-borrower);

2.3. ARM data is located in the physical record with record type M11 - this data would not be present in a non-ARM loan.

- 3. The Subscriber Logical Record(s) (group(s) of subscriber record(s)) which contains physical records with record types of S01, S02;**

- 4. The Master Agreement Logical Record(s) (group(s) of Master Agreement record(s)) which contains physical records with record type of A01;**

Each Logical Record consists of multiple records that are 80 bytes in length.

Logical Records in Single-family pool will be expected in Pool, Mortgage, etc. order. Within each Logical Record (e.g. Pool, Mortgage, etc.), records will be in order, but not necessarily sequential.

A Logical Record only needs to be present when it contains required information - for example, Serial note records are only included in serial note pools

Similarly, physical records inside the group only need to be present when they contain required information.

POOL RECORD LAYOUT (11705)

P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	1	H
5	Pool Type	Alpha	2		12	13	
6	Issuer ID	Numeric	4		14	17	9999
7	Custodian ID	Numeric	6		18	23	999999
8	Issue Date	Date	8		24	31	YYYYMMDD
9	Settlement Date	Date	8		32	39	YYYYMMDD
10	Filler		1		40	40	
11	OAA	Numeric	13	2	41	53	999999999999.99
12	Security Rate	Numeric	6	3	54	59	99.999
13	Low Rate	Numeric	6	3	60	65	99.999
14	High Rate	Numeric	6	3	66	71	99.999
15	Filler	Space	2		72	73	
16	Subservicer	Alphanumeric	4		74	77	
17	Filler	Space	3		78	80	

1. Record Type- Always P01.

2. Filler

3. Pool Number - The Ginnie Mae Pool identifier

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:

- HRF - Fixed Rate
- HRA - One Year Adjustable Rate, CMT
- HRM - Monthly Adjustable Rate, CMT
- HAL - One Year Adjustable Rate, LIBOR
- HML - Monthly Adjustable Rate, LIBOR

6. Issuer ID - Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization.

7. Document Custodian ID Number - The issuer’s document custodian ID number assigned to this pool.

8. Pool Issue Date - The date the pool was issued; always the first of any given month.

9. Settlement Date - The date the new issue security should be delivered to the Fed for clearing.

10. Original Aggregate Amount - The pool principal balance at origination. This is the sum of the mortgage outstanding balances.

11. Security Rate - Interest rate associated with the Security.

12. Low Rate - The lowest loan interest rate in the pool.

13. High Rate - The highest loan interest rate in the pool.

14. Filler

15. Subservicer- The Ginnie Mae issuer ID number of the subcontract servicer of mortgages in the corresponding pool/loan package, if applicable

16. Filler -

POOL RECORD LAYOUT (11705)

P02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	P02
2	Payment Date	Date	8		4	11	YYYYMMDD
3	Filler	Spaces	8		12	19	
4	Filler	Spaces	2		20	21	
5	Tax ID	Numeric	9		22	30	
6	# of Loans	Numeric	5		31	35	
7	Sec. Rate Margin	Numeric	6	3	36	41	99.999
8	Total Positions	Numeric	15	2	42	56	
9	Filler	Space	1		57	57	
10	Filler	Space	1		58	58	
11	CMT or LIBOR	Alpha	1		59	59	C or L
12	Filler	Space	1		60	60	
13	Cert. Agreement	Numeric	1		61	61	1 or 2
14	Sent 11711	Numeric	1		62	62	Y or N
15	Filler	Space	6		63	68	
16	Annual Cap	Numeric	2		69	70	
17	Lifetime Cap	Numeric	2		71	72	
18	# of Subscribers	Numeric	4		73	76	
19	Filler	Space	4		77	80	

1. Record Type- Always P02.

2. Initial Payment Date – The pool first payment date

3. Filler

4. Filler

5. Tax ID– The IRS Tax ID Number assigned to each pool.

6. # of Loans- The number of loans included in the pool

7. Sec. Rate Margin–For Adjustable Rate Mortgage Pools only, the margin used to adjust the security rate.

8. Total Positions - The total dollar amount of the positions to be delivered to the Fed (book-entry) for settlement. This amount must be equal to the total pool amount.

9. Filler

10. Filler

11. CMT or LIBOR–Index ARM: For Adjustable Rate Mortgage Pools only, the ARM index being used. It will be either C (CMT = Constant Maturity Treasury) or L (LIBOR = London Interbank Offered Rate).

12. Filler

13. Cert. Agreement–Certification & Agreement: - Refers to the status of security agreements. 1 = Any and all security agreements affecting the mortgages in the referenced pool or loan packages are limited by a duly executed Release of security interest. 2 = No mortgages in the referenced pool or loan package is now subject to any security agreement

14. Sent 11711–Indicates whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 13 is coded with a “1.” Y = Yes, N = No

15. Filler

16. Annual Cap - A cap that limits the annual interest rate increase of the loan. The value is “1” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans.

17. Lifetime Cap - A cap that limits the interest rate increase over the life of the loan. The value is “5” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans.

18. # of Subscribers- The total number of subscribers (Fed participants) in the pool

19. Filler

POOL RECORD LAYOUT (11705)

P06

No.	Field Name	Type	Length	Dec. Places	Start	End	
1	Record Type	Alphanumeric	3		1	3	P06
2	Custodian Name	Alpha	40		4	43	
3	P&I Account #	Alphanumeric	20		44	63	
4	P&I Bank ID #	Alphanumeric	9		64	72	
5	Filler	Space	8		73	80	

1. Record Type – Always P06
2. Custodian Name – The name of the document custodian who will be submitting the initial certification for the pool. In the case of a PIT pool, if the buyer has a different custodian than the seller, the buyer’s custodian data will be entered here.
3. P&I Account # - The master principal and interest custodial account where the P&I funds are held. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the account number entered.
4. P&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the issuer’s principal and interest custodial account. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the number entered.
5. Filler

POOL RECORD LAYOUT (11705)

P07

This record is not required if GinnieNET Maintenance has been updated

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P07
2	Custodian Address	Alpha	40		4	43	
3	Custodian City	Alpha	21		44	64	
4	Custodian State	Alpha	2		65	66	
5	Custodian Zip	Alphanumeric	9		67	75	
6	Filler	Space	5		76	80	

1. Record Type – Always P07
2. Custodian Address- The street address of the document custodian who will be responsible for the initial pool certification.

3. Custodian City - The city of the document custodian who will be responsible for the initial pool certification.
4. Custodian State - The state of the document custodian who will be responsible for the initial pool certification.
5. Custodian Zip - The zip code of the document custodian who will be responsible for the initial pool certification.
6. Filler

POOL RECORD LAYOUT (11705) P20
(This is not an import file; however it will be a part of the export file from GinnieNET)

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P20
2	Pool Status	Alpha	1		4	4	
3	Edit Status	Alpha	1		5	5	
4	FTN	Alpha	32		6	37	
5	FCN-FRN	Alphanumeric	32		38	69	
6	Certification Date	Alphanumeric	8		70	77	
	Guarantee Fee		2		78	79	
6	Filler	Space	1		80	80	

POOL RECORD LAYOUT (11705) P21
(This is not an import file; however it will be a part of the export file from GinnieNET)

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P21
2	Maturity Date	Alphanumeric	8		4	11	YYYYMMDD
3	Filler	Space	1		12	80	

MORTGAGE RECORD LAYOUT (11706)

M01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M01
2	Filler	Space	1		4	4	
3	Pool Number	Numeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	H
5	Pool Type	Alpha	2		12	13	
6	Mort. Number	Numeric	15		14	28	
7	Case Number	Alphanumeric	15		29	43	
8	Mort. Type	Alpha	1		44	44	
9	Original Interest Rate	Numeric	6	3	45	50	99.999
10	Interest Rate	Numeric	6	3	51	56	99.999
11	Participation Loan Number	Alphanumeric	3		57	59	
12	Maximum Claim Amount	Numeric	13	2	60	72	
13	Principal Limit Factor	Numeric	16	3	73	78	
14	Joint or Single	Space	1		79	79	
15	Payment Option	Numeric	1		80	80	

1. Record Type – Always M01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
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:
 - HRF - Fixed Rate
 - HRA - One Year Adjustable Rate, CMT
 - HRM - Monthly Adjustable Rate, CMT
 - HAL - One Year Adjustable Rate, LIBOR
 - HML - Monthly Adjustable Rate, LIBOR
6. Mortgage Number – the issuer’s loan number
7. Case Number – The FHA or other agency case number assigned to the mortgage

8. Mortgage Type – the type of mortgage, i.e., F = FHA (Federal Housing Administration) ,
9. Original Interest Rate - The original interest rate of the loan.
10. Interest Rate - The current interest rate of the loan
11. Participation Loan Number - A 3- digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation
12. 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.
13. Principal Limit Factor - The principal limit factor is the percent of the maximum claim amount that equals the principal limit. It is determined by the age of the youngest borrower and the expected average mortgage interest rate.
14. Joint or Single Loan - Indicates whether there is only one borrower, or if there are co-borrowers. “1” = Single “2” = Joint
15. Payment Option - The method to receive payments (tenure, term, line of credit, modified tenure, modified term) that selected by the borrower associated with the HECM loan.

MORTGAGE RECORD LAYOUT (11706)

M02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M02
2	Principal Balance Being Securitized	Numeric	13		4	16	999999999.99
3	Principal Balance Not Being Securitized	Numeric	13		17	29	999999999.99
4	Principal Balance Previously Securitized	Numeric	13		30	42	999999999.99
5	Principal Limit	Numeric	13		43	55	999999999.99
6	Mortgage Margin	Numeric	6		56	61	99.999
7	MOM	Alpha	1		62	62	Y or N
8	MIN	Alphanumeric	18		63	80	

1. Record Type - Always M02
2. Principal Balance Being Securitized: As of the close of the servicing/accounting period that portion of the HECM loan principal balance that is being securitized via this Participation. This is the “participation” amount of the HECM loan that is assigned to the pool being assembled/issued.
3. Principal Balance Not Being Securitized: As of the close of the servicing/accounting period, that portion of the HECM loan (accumulated principal) that has not been securitized in any HMBS.
4. Principal Balance Previously Securitized: As of the close of the servicing/accounting period, that portion of the HECM loan that had been previously securitized in all HMBS—the sum of the principal balance of the existing Participations.
5. Principal Limit: The principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor.
6. Mortgage Margin: Mortgage Margin is not collected. Report 0’s in this field.
7. MOM – MERS as Original Mortgagee Y if Yes, N if No
8. MIN – MERS Identification Number – The number assigned to this mortgage by MERS

MORTGAGE RECORD LAYOUT (11706)

M03

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M03
2	Mort. Address	Alpha	40		4	43	
3	Mort. City	Alpha	21		44	64	
4	Mort. State	Alpha	2		65	66	
5	Mort. Zip	Alphanumeric	9		67	75	
6	Filler	Space	5		76	80	

1. Record Type always M03
2. Mortgage Address – the street address of the mortgage property
3. Mortgage City – the city where the mortgage property is located
4. Mortgage State - the state where the mortgage property is located
5. Mortgage Zip- the zip code of the mortgage property
6. Filler

MORTGAGE RECORD LAYOUT (11706)

M04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M04
2	Borrower First Name	Alpha	25		4	28	
3	Borrower Last Name	Alpha	25		29	53	
4	Borrower SSN	Alphanumeric	9		54	62	
5	Borrower Birth Date	Date	8		63	70	MMDDYYYY
6	Borrower Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

1. Record Type- Always M04
2. Borrower First Name – The first name of the mortgagee (mortgage holder)
3. Borrower Last Name – The last name of the mortgagee (mortgage holder)

4. Borrower Social Security Number- The social security number of the mortgagee (mortgage holder)
5. Borrower Birth Date: The birth date of the borrower associated with this loan
6. Borrower Gender: The gender of the borrower.
7. Filler

MORTGAGE RECORD LAYOUT (11706)

M05

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M05
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Co-Borrower Birth Date	Date	8		63	70	MMDDYYYY
6	Co- Borrower Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

MORTGAGE RECORD LAYOUT (11706)

M06

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M06
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Co-Borrower Birth Date	Date	8		63	70	MMDDYYYY
6	Co- Borrower Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

MORTGAGE RECORD LAYOUT (11706)**M07**

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M07
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Co-Borrower Birth Date	Date	8		63	70	MMDDYYYY
6	Co- Borrower Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

MORTGAGE RECORD LAYOUT (11706)**M08**

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M05
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Co-Borrower Birth Date	Date	8		63	70	MMDDYYYY
6	Co- Borrower Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

GinnieNET will accommodate one borrower and up to four co-borrowers. Co-borrower records (M05 – M08) only need to be created for the number of co-borrowers on the mortgage.

1. Record Type- Always M05, M06, M07 or M08
2. Co- Borrower First Name – The first name of the co-borrower of the mortgage
3. Co - Borrower Last Name – The last name of the co-borrower of the mortgage
4. Co - Borrower Social Security Number- The social security number of the co-borrower
5. Co-Borrower Birth Date – the co-borrowers’ date of birth

6. Co-Borrowers' Gender – the gender of the co-borrowers'

7. Filler

MORTGAGE RECORD LAYOUT (11706)

M10

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M10
2	Loan Key	Numeric	9		4	12	999999999
3	Loan Type Code	Numeric	1		13	13	1 thru 7
4	LTV Ratio	Numeric	5	2	14	19	
5	Living Units	Numeric	1		20	20	1, 2, 3 or 4
6	Filler	Space	5		21	25	
7	Loan Servicing Fee Code	Alphanumeric	1		26	26	1 or 2
8	Filler	Spaces	16		27	42	
9	Date of Origination	Date	8		43	50	YYYYMMDD
10	Participation Interest Rate	Numeric	6	3	51	56	99.999
11	Property Type	Alpha	1		57	57	
12	Filler	Alphanumeric	23		58	80	

1. Record Type – Always M10

2. Loan Key – The unique loan identifier assigned to the loan by Ginnie Mae. This field should be blank unless the mortgage being included in the pool was previously assigned a unique loan key by Ginnie Mae.

3. Loan Type Code - A code that identifies the specific type of loan

- 1= FHA Single Family
- 2= VA Guaranteed Insured
- 3= Single Family RHS
- 4= VA Vendee
- 5= FHA Multi-Family
- 6= FHA-Title I
- 7= RD Multi-Family

4. LTV Ratio - The Loan-to-Value Ratio associated with this loan. For example, for an FHA loan the LTV recorded in the FHA system. This is the LTV at the time of loan origination, if applicable.

5. Living Units standard number of family units. Acceptable values are 1, 2, 3 or 4

6. Filler

7. Loan Servicing Fee Code - A code which describes the type of Loan Servicing Fee applied to this loan.

8. Date of Origination - The date the HECM loan was originated.
9. Participation Interest Rate - The interest rate for the Participation. The interest rate for the participation will be determined by the issuer at the time of pool issuance. For a HECM loan where the servicing fee is a flat monthly amount, the participation will be 6 bps below the HECM note rate. For a HECM loan where the servicing is based on a “spread” the participation interest rate will be determined by the spread.
10. Property Type – The type of property: Single Family, Condominium, Manufactured Housing, Planned Unit Development
11. Filler

MORTGAGE RECORD LAYOUT (11706)

M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M11
2	Initial Payment Change Date of Note	Date	8		4	11	YYYYMMDD
3	Index Type	Alpha	5		12	16	
4	Adjustment Date (Annual/Monthly Reset Date)	Date	8		17	24	YYYYMMDD
5	Type of ARM Note	Alphanumeric	14		25	38	
6	Initial(+/-) Interest Rate Cap	Alphanumeric	2		39	40	
7	Filler	Spaces	2		41	42	
8	Lifetime(+/-) Interest Rate Cap	Alphanumeric	2		43	44	
9	Filler	Spaces	36		45	80	

1. Record Type – Always M11
2. Initial Payment Change Date of Note - The first change date on the note
3. Index Type- The type of ARM index being used. It will be either CMT (Constant Maturity Treasury) or LIBOR (London Interbank Offered Rate). Only “CMT” will be processed until further notice.
4. Adjustment Date (Annual/Monthly Reset Date) - The security adjustment date (annual/monthly reset date), which is the date on which the interest rate for the security and the mortgage will change.
5. Type of ARM Note - The type ARM loan, i.e., Monthly or Annual adjustable interest rates
6. Initial (+/-) Interest Rate Cap - A cap that limits the initial interest rate increase of the loan. The value is “2” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans.
7. Filler
8. Lifetime(+/-) Interest Rate Cap - A cap that limits the interest rate increase over the life of the loan. The value is “5” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans.
9. Filler

10. SUBSCRIBER RECORD LAYOUT

S01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	S01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	H
5	Pool Type	Alpha	2		12	13	
6	Position	Numeric	13	2	14	26	9999999999.99
7	ABA #	Numeric	9		27	35	
8	Deliver To	Alphanumeric	20		36	55	
9	FRB Description	Alpha	25		56	80	

1. Record Type – Always S01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)”.

Pool Type - The type of HMBS pool, defined as follows:

- HRF - Fixed Rate
- HRA - One Year Adjustable Rate, CMT
- HRM - Monthly Adjustable Rate, CMT
- HAL - One Year Adjustable Rate, LIBOR
- HML - Monthly Adjustable Rate, LIBOR

5. Position – the dollar amount of the pool to be delivered to the Fed customer
6. ABA # - The ABA/Federal Routing Number of the financial institution that will be clearing the pool (used for pool settlement)
7. Deliver To - - Instructions detailing who the pool is to be delivered to.
8. FRB Description – any other descriptive delivery information to be sent to the Fed

SUBSCRIBER RECORD LAYOUT

S02

No.	Field Name	Type	Length	Dec.	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	S02
3	FRB Description	Alpha	55		4	58	
5	Filler	Space	22		59	80	

1. Record Type – Always S02
2. FRB Description – any other descriptive delivery information to be sent to the Fed
3. Filler

MASTER AGREEMENT RECORD LAYOUT

A01

This record is not required if GinnieNET Maintenance has been updated

No.	Field Name	Type	Length	Decimal Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	A01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	H
5	Pool Type	Alpha	2		12	13	
6	T&I Account #	Alphanumeric	20		14	33	
7	T&I Bank ID #	Alphanumeric	9		34	42	999999999
8	Filler	Space	38		43	80	

1. Record Type – Always A01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type – Always “H” for HMBS
5. Pool Type - The type of Single Family MBS pool, defined as follows:
6. T&I Account Number - The bank account number of the master T&I account where the T&I funds are held. There must be a Master Agreement Form on file with the Pool Processing Agent (PPA) for the account number entered.
7. T&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the issuer’s T&I custodial account. There must be a Master Agreement on file with the Pool Processing Agent (PPA) for the number entered.
8. Filler