Ginnie*NET* Multifamily Import File Layouts

Notes on the new Multifamily File Import Layout

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

A 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).

A Multifamily 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**;
      1.1. 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, M11, M12, M19, M20**;
      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 M10 - this data would not be present in a non-ARM loan.
3. Draw Records are only used for CL/CS pool types. There is a D01 and a D02 record.
4. The **Subscriber Logical Record(s) (group(s) of subscriber record(s))** which contains physical records with record types of **S01, S02**;
5. 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 Multifamily 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.

Changes since the prior version are listed after the complete record layouts.

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	11	X
5	Pool Type	Alpha	2		12	13	
6	Draw Number	Alphanumeric	2		14	15	
7	History	Alpha	1		16	16	
8	Split Rate Indicator	Alpha	1		17	17	
9	Split Rate	Numeric	6	3	18	23	99.999
10	Issuer ID	Alphanumeric	4		24	27	
11	Custodian ID	Alphanumeric	6		28	33	999999
12	Issue Date	Date	8		34	41	YYYYMMDD
13	Settlement Date	Date	8		42	49	YYYYMMDD
14	OAA	Numeric	13	2	50	62	99999999999.99
15	Security Rate	Numeric	6	3	63	68	99.999
16	Low Rate	Numeric	6	3	69	74	99.999
17	Method	Alpha	2		75	76	CD
18	Subservicer	Alphanumeric	4		77	80	9999

1. <u>Record Type</u>- Always P01

2. <u>Filler</u>

3. <u>Pool Number -</u> The Ginnie Mae Pool identifier

4. <u>Issue Type</u>: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I),

5. <u>Pool Type -</u> The type of Multi-Family MBS pool, defined as follows:
   • PL – identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement
   • PN - identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement, and execution

• LM – identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA's final endorsement

• "LS" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee

• "RX" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities

• "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

• "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

6. Draw Number - Represents each issuance of a construction loan draw security

7. History - Indicator for a Construction Loan Draw History Pool "H" if history pool, else blank

8. Split Rate Indicator – "R" indicator for split rate CS pools, else blank

9. Split Rate - For CS pools, the Security Interest rate for the Project Loan security

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

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

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

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

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

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

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

17. Method - The pool amortization method; CD = Concurrent Date and IR = Internal Reserve

18. Subservicer – the issuer number of the issuer who will be servicing the pools, when applicable

POOL RECORD LAYOUT (11705)   P02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P02
2	Payment Date	Date	8		4	11	YYYYMMDD
3	Maturity Date	Date	8		12	19	YYYYMMDD
4	Unpaid Date	Date	8		20	27	YYYYMMDD
5	Term	Numeric	2		28	29	
6	Tax ID	Numeric	9		30	38	999999999
7	# of Loans	Numeric	5		39	43	
8	Reference Pool Number	Alphanumeric	6		44	49	999999
9	Submission Type	Numeric	2		50	51	
10	Final Amount	Numeric	13		52	64	9999999999.99
11	Cert. Agreement	Numeric	1		65	65	
12	Sent 11711	Numeric	1		66	66	1 or 2
13	Maturity Modification Date	Date	8		67	74	YYYYMMDD
14	Transfer Issuer ID	Alphanumeric	4		75	78	9999
15	Filler	Space	2		79	80	

1. Record Type- Always P02.

2. Payment Date – The pool first payment date

3. Maturity Date – The date the pool matures, i.e., the pool last payment date

4. Unpaid Balance Date – The date of the next mortgage payment

5. Term–The term of the pool expressed in years

6. Tax ID–The Pool Tax ID Number issued by the IRS for each pool/trust

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

8. Reference Pool Number – For CL or CS pools, the PL or PN pool Number

9.Submission Type –   01 = Initial Construction Loan 02 = Construction Loan Draw 03 = Project Loan Conversion 04 = Initial Project 05 = Final Draw/PN Conversion

10. Final Amount- For CL/CS conversions, the amount to be converted

11. 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

12. Sent 11711–Indicates whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 11 is coded with a "1." Y = Yes, N = No

13. Maturity Modification Date

14. Transfer Issuer ID - For pools with immediate transfers, the issuer number of the receiving issuer

15. Filler

POOL RECORD LAYOUT (11705)   P03

No.	Field	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P03
2	P&I Total	Numeric	13	2	4	16	9999999999.99
3	UPB Total	Numeric	13	2	17	29	9999999999.99
4	Highest UPB	Numeric	13	2	30	42	9999999999.99
5	Highest Interest Rate	Numeric	7	4	43	49	99.9999
6	Lowest Interest Rate	Numeric	7	4	50	56	99.9999
7	Latest Payment Date	Date	8		57	64	YYYYMMDD
8	CL/CS Initial Issue Date	Date	8		65	72	YYYYMMDD
9	CL/CS Maturity Date	Date	8		73	80	YYYYMMDD

1. Record Type- Always P03

2. P&I Total- The monthly pool principal and interest (fixed installment control – FIC) for the loan

3. UPB Total - The unpaid principal balance of the pool (original aggregate amount – OAA) at issuance

4. Highest UPB - The dollar amount of the mortgage with the highest unpaid principal balance

5. Highest Interest Rate - The highest mortgage interest rate in the pool

6. Lowest Interest Rate - The lowest mortgage interest rate in the pool

7. Latest Payment Date - The last payment date of the pool. For Ginnie Mae I this must always be the 15th of the month

8. CL/CS Initial Issue Date – the date the CL/CS pool was issued

9. CL/CS Maturity Date – The maturity date of the CL/CS pool

POOL RECORD LAYOUT (11705)   P04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	P04
2	Number of Participants	Numeric	4		4	7	
3	Total Position Amount	Numeric	15	2	8	22	
4	Deferred First Principal Payment Date	Date	8		23	30	YYYYMMDD
5	PL/PN Security Rate	Numeric	6	3	31	36	99.999
6	P&I Account Number	Numeric	20		37		
7	P&I Bank ID #	Numeric	9		57	65	
8	OPB Modification Date	Date	8		66	73	YYYYMMDD
9	Filler	Space	7		74	80	

1. Record Type – Always P04

2. Number of Participants – the number of Fed participants in the pool

3. Total Position Amount- The total amount of all positions in the pool

4. Deferred First Principal Payment Date

5. PL/PN Security Rate – The security rate of the PL/PN pool

6. P&I Account Number- 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

7. P&I Bank ID Number- 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.

8. Filler

POOL RECORD LAYOUT (11705)   P05
This record type is system generated and would be available on export files.
A P05 import record does not need to be created.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P05
2	Number of FHA Loans	Numeric	5		4	8	
3	Total UPB of FHA Loans	Numeric	13	2	9	21	9999999999.99
4	Number of RHS Loans	Numeric	5		22	26	
5	Total UPB of RHS Loans	Numeric	13	2	27	39	9999999999.99
6	Filler	Space	40		40	80	

1. Record Type – Always P05

2. Number of FHA Loans – the total number of FHA loans in the pool

3. Total UPB of FHA Loans – The unpaid principal balance of all FHA loans in the pool

4. Number of RHS Loans - the total number of RHS loans in the pool

5. Total UPB of RHS Loans – The unpaid principal balance of all RHS loans in the pool

6. Filler

MORTGAGE RECORD LAYOUT (11706)   M01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M01
2	Filler		1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X
5	Pool Type	Alpha	2		12	13	
6	Mortgage Number	Alphanumeric	15		14	28	000000000000001
7	Case Number	Alphanumeric	15		29	43	
8	Mortgage Type	Alpha	1		44	44	F or R
9	Section Code	Alphanumeric	10		45	54	
10	Interest Rate	Numeric	6	3	55	60	99.999
11	CS Rate	Numeric	6	3	61	66	99.999
12	Modified Loan Indicator	Alpha	1		67	67	
13	Loan with Non-Level Payments Indicator	Alpha	1		68	68	
14	Insurance Type	Alpha	1		69	69	F
15	MOM	Alpha	1		70	70	Y or N
16	Mature Loan's Certification Flag	Numeric	1		71	71	1 or 0
17	Filler	Space	9		72	80	

1. Record Type – Always M01

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)

5. Pool Type - The type of Multi-Family MBS pool, defined as follows:
   - PL – identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement
   - PN - identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final

endorsement, and execution
- LM – identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA's final endorsement
- "LS" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee
- "RX" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities
- "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

6. Mortgage Number – the issuer's loan number

7. Case Number – The FHA or RD case number assigned to the mortgage

8. Mortgage Type – the type of mortgage, i.e., F = FHA (Federal Housing Administration) , R = RHS/RD (Rural Housing Service/Rural Development)

9. Section Code- Area identification and section of the National Housing Act

10. Interest Rate – the interest rate the mortgage holder will pay on this mortgage.

11. CS Rate- the interest rate of the mortgage during the construction period

12. Modified Loan Indicator- An "M" Indicator must be set for Mature Loan pool type, else blank

13. Loan with Non-Level Payments Indicator- A "P" Indicator must be set if project loan has future non-level payments, else blank

14. Insurance Type- Fully Insured by FHA or Guaranteed by RD

15. MOM – MERS as original mortgagee Y if Yes, N if No

16. Mature Loan's Certification Flag- "1" must be entered for Mature Loan pool type, else enter zero

17. Filler

MORTGAGE RECORD LAYOUT (11706)   M02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M02
2	First Payment Date	Date	8		4	11	YYYYMMDD
3	Last Payment Date	Date	8		12	19	YYYYMMDD
4	Loan Origination Date	Date	8		20	27	YYYYMMDD
5	Initial Endorsement Date	Date	8		28	35	YYYYMMDD
6	Final Endorsement Date	Date	8		36	43	YYYYMMDD
7	Lockout Term	Numeric	2		44	45	
8	Lockout End Date	Date	8		46	53	YYYYMMDD
9	Prepayment Premium Period	Numeric	2		54	55	
10	Prepayment End Date	Date	8		56	63	YYYYMMDD
11	Interest Approval Date	Date	8		64	71	YYYYMMDD
12	Loan to Value Ratio	Numeric	3	0	72	74	999
13	Filler	Space	6		75	80	

1. Record Type - Always M02

2. First Payment Date- The date of the first mortgage payment

3. Last Payment Date- The scheduled date of the last mortgage payment

4. Loan Origination Date – The date the loan was originated, date on the mortgage note or Loan Note Guarantee

5. Initial Endorsement Date - The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only

6. Final Endorsement Date - Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD

7. Lockout Term - The lockout term of the loan (prepayment provision), expressed in years

8. Lockout End Date- The period of time that the loan cannot have accelerated payments to the principal

9. Prepayment Premium Period - The period in which the borrower cannot make additional payments to the principal expressed in years

10. Prepayment End Date- The end date of the prepayment premium period

11. Interest Approval Date - Approval date obtained from Ginnie Mae when Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread

12. Filler

13. Loan To Value Ratio- The standard loan-to-value of the mortgage; This field is currently not required

14. Filler

MORTGAGE RECORD LAYOUT (11706)   M03

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M03
2	Loan P&I	Numeric	9	2	4	12	999999.99
3	Loan OPB	Numeric	13	2	13	25	9999999999.99
4	Loan UPB	Numeric	13	2	26	38	9999999999.99
5	Development Cost	Numeric	15	2	39	53	999999999999.99
6	MIN	Alphanumeric	18		54	71	
7	Filler	Space	9		72	80	

1. Record Type always M03

2. Loan P&I - The monthly principal and interest (FIC) due for the loan

3. Loan OPB– The original principal balance of the loan

4. Loan UPB– The unpaid principal balance of the loan as of the pool issue date

5. Development Costs - For Rural Development loans only. The total development cost of project which is located on the Loan Note Guarantee

6. MIN – The Mortgage Identification Number assigned to the loan by MERS

7. Filler

MORTGAGE RECORD LAYOUT (11706)   M04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M04
2	Mortgagor Name	Alphanumeric	60		4	63	
3	Filler	Space	17		64	80	

1. Record Type- Always M04

2. Mortgagor Name – The first name of the mortgagor (mortgage holder)

3. Filler

MORTGAGE RECORD LAYOUT (11706)   M05

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M05
2	Mortgagor Address	Alpha	40		4	43	
3	Mortgagor City	Alphanumeric	21		44	64	
4	Mortgagor State	Alpha	2		65	66	
5	Mortgagor Zip	Alphanumeric	9		67	75	
6	Filler	Space	5		76	80	

1. Record Type- Always M05

2. Mortgagor Address - the street address of the mortgage property

3. Mortgagor City - the city where the mortgage property is located

4. Mortgagor State- the state where the mortgage property is located

5. Mortgagor Zip - the zip code of the mortgage property

6. Filler

MORTGAGE RECORD LAYOUT (11706)   M06

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M06
2	Loan Key	Numeric	9		4	12	999999999
3	Loan Type Code	Alpha	1		13	13	
4	No Prepayment Penalty Flag	Alpha	1		14	14	
5	Prepayment Description	Alphanumeric	40		15	54	
6	Description of Non-Level Payment Provisions (Part 1)	Alphanumeric	19		55	73	
7	Filler	Space	7		74	80	

1. Record Type – Always M06

2. Loan Key – The unique 9 digit Ginnie Mae loan identifier. 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- The code that identifies a specific type of loan
   5= FHA Multi-Family
   7= RD Multi-Family

4. No Prepayment Penalty Flag – "N" Indicator if the project loan does not have any prepayment provisions, else leave blank

5. Prepayment Description - The provision to the mortgage note that identifies the prepayment premium period by years (brief version)

6.   Description of Non-Level Payment Provisions (Part 1) - The description of the non-level payments to the mortgage. If more space is required complete records M07, M08 and M09 as needed.

MORTGAGE RECORD LAYOUT (11706)   M07

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M07
2	Description of Non-Level Payment Provisions (Part 2)	Alphanumeric	77		4	80	

MORTGAGE RECORD LAYOUT (11706)   M08

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M08
2	Description of Non-Level Payment Provisions (Part 3)	Alphanumeric	77		4	80	

MORTGAGE RECORD LAYOUT (11706)   M09

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M08
2	Description of Non-Level Payment Provisions (Part 4)	Alphanumeric	77		4	80	

1. Record Type- Always M07, M08 or M09

2. Description of Non-Level Payment Provisions (Part 2) – M07

Description of Non-Level Payment Provisions (Part 3) - M08 Description of Non-Level Payment Provisions (Part 4) – M09

MORTGAGE RECORD LAYOUT (11706)   M10

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M10
2	Annex - Special Disclosures (Part 1)	Alphanumeric	77		4	80	

1. Record Type – Always M10

2. Annex Special Disclosures (Part 1) – The detailed description of the pre-payment provisions of the loan. If more space is required, complete records M11, and M12 as needed.

MORTGAGE RECORD LAYOUT (11706)   M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M11
2	Annex - Special Disclosures (Part 2)	Alphanumeric	77		4	80	

MORTGAGE RECORD LAYOUT (11706)   M12

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M12
2	Annex - Special Disclosures (Part 3)	Alphanumeric	77		4	80	

1. Record Type – Always M11 or M12

2. Annex Special Disclosures (Part 2) M11 Annex Special Disclosures (Part 3) M12

MORTGAGE RECORD LAYOUT (11706)   M19
This record is used to enter loan history or non-level payments. There can be multiple M19 records. If an M19 record is created, there must also be an M20 record.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M19
2	Pool Number	Alphanumeric	6		4	9	999999
3	Issue Type	Alpha	1		10	10	X
4	Pool Type	Alpha	2		11	12	
5	Mortgage Number	Alphanumeric	15		13	27	
6	Entry Type ("P" or "M")	Alpha	1		28	28	P or M
7	Entry Number	Numeric	2		29	30	
8	First Payment Date	Date	8		31	38	YYYYMMDD
9	Last Payment Date	Date	8		39	46	YYYYMMDD
10	Interest Rate	Numeric	6	3	47	52	99.999
11	Security Rate	Numeric	6	3	53	58	99.999
12	Filler	Space	22		59	80	

 1.   Record Type- Always M19

2. Pool Number - The Ginnie Mae Pool identifier

3. 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)

4. Pool Type - The type of Multi-Family MBS pool, defined as follows:
- PL – identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement
- PN - identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement, and execution
- LM – identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA's final endorsement
- "LS" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of

which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee

- "RX" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities
- "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

5. Mortgage Number – The issuer's loan number.

6. Entry Type ("P or M") - "P" for Non-Level Payment Entries, "M" for Modified History Entries.

7. Entry Number - is a sequencing of the entries. Since there may be multiple M19/M20 records, this insures that they are in the correct order.

8. First Payment Date - Date of first payment loan during the modified period

9. Last Payment Date - Date of last payment loan during the modified period

10. Interest Rate - Mortgage interest rate of loan during the modified period

11. Security Rate – Mortgage security rate of loan during the modified period

12. Filler

MORTGAGE RECORD LAYOUT (11706)   M20

This record is used to enter loan history or non-level payments. There can be multiple M20 records. If multiple M19 records were created

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	M20
2	Loan P&I	Numeric	9	2	4	12	999999.99
3	Loan OPB	Numeric	13	2	13	25	9999999999.99
4	Loan UPB	Numeric	13	2	26	38	9999999999.99
5	Filler	Space	42		39	80	

1. Record Type – always M20

2. Loan P&I – The monthly principal and interest (FIC) due for the loan during the stated modified period

3. Loan OPB – The original principal balance of the loan for the stated modified period

4. Loan UPB – The unpaid principal balance of the loan as of the pool issue date as of the stated modified period

5. Filler

DRAW RECORD LAYOUT   D01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X
5	Pool Type	Alpha	2		12	13	CL or CS
6	Draw Number	Alphanumeric	2		14	15	
7	Project Number	Alphanumeric	15		16	30	
8	Start Advance Number	Numeric	2		31	32	
9	Ending Advance Number	Numeric	2		33	34	
10	Filler	Space	46		35	80	

1. Record Type- Always D01

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),

5. Pool Type - The type of Multi-Family MBS pool, defined as follows:
   • "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
   • "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

6. Draw Number - Represents each issuance of a construction loan draw security

7. Project Number - FHA Case Number

8. Start Advance Number - Assigned number of insurance of advances (FHA 92403 form) used for draw issuance (lowest number)

9. Ending Advance Number - Assigned number of insurance of advances (FHA 92403 form) used for draw issuance (highest number)
10. Filler

DRAW RECORD LAYOUT   D02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	D02
2	Requested Amount	Numeric	13	2	4	16	
3	Cumulative Requested Amount	Numeric	13	2	17	29	
4	Approved Amount	Numeric	13	2	30	42	
5	Cumulative Approved Amount	Numeric	13	2	43	55	
6	Filler		25		56	80	

1. Record Type – always D02

2. Requested Amount - Security amount requested for current draw

3. Cumulative Requested Amount - Cumulative security amount of draws issued to date

4. Approved Amount - The amount approved for the FHA Advance of Mortgage Proceeds.

5. Cumulative Approved Amount - The cumulative approved amount for the FHA Advances of Mortgage Proceeds to date

6. Filler

SUBSCRIBER RECORD LAYOUT   S01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	S01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	
4	Issue Type	Alpha	1		11	11	X
5	Pool Type	Alpha	2		12	13	
6	Draw Number	Alphanumeric	2		14	15	
7	ABA #	Alphanumeric	9		16	24	
8	Deliver to	Alphanumeric	20		25	44	
9	Position	Numeric	13	2	45	57	
10	Description (Part 1)	Alphanumeric	23		58	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)

5. Pool Type - The type of Multi-Family MBS pool, defined as follows:
   - PL – identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement
   - PN - identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement, and execution
   - LM – identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA's final endorsement
   - "LS" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee

- "RX" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities
- "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

6. Draw Number – if CL or CS pool type, represents each issuance of a construction loan draw security for which the subscriber should receive the security

7. ABA Number - The ABA/Federal Routing Number of the financial institution that will be clearing the pool (used for pool settlement

8. Deliver To - Instructions detailing who the pool is to be delivered to

9. Position – The dollar amount to be delivered to the Fed for the account listed in field 7

10. Description (Part 1) - any descriptive delivery information to be sent to the Fed. Use S02 if more space is needed

SUBSCRIBER RECORD LAYOUT   S02

No.	Field Name	Type	Length	Dec.	Start	End	Format
1	Record Type	Alpha	3		1	3	S02
2	Description (Part 2)	Alphanumeric	67		4	70	
3	Filler	Space	10		71	80	

1. Record Type – Always S02

2. Description (Part 2) – any other descriptive delivery information to be sent to the Fed

3. Filler

MASTER AGREEMENT RECORD LAYOUT   A01

No.	Field Name	Type	Length	Dec. 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	
4	Issue Type	Alpha	1		11	11	X
5	Pool Type	Alpha	2		12	13	
6	Draw Number	Alphanumeric	2		14	15	
7	T&I Account #	Alphanumeric	20		16	35	
8	T&I Bank ID #	Alphanumeric	9		36	44	
9	Filler	Space	38		45	80	

1. Record Type – Always A01

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)

5. Pool Type - The type of Multi-Family MBS pool, defined as follows:
    • PL – identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement
    • PN - identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA's final endorsement, and execution
    • LM – identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA's final endorsement
    • "LS" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee
    • "RX" identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24

months before the issue date of the securities
- "CL" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
- "CS" identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

6. Draw Number – if CL or CS pool type, represents each issuance of a construction loan draw security for which the for which the Master Agreements apply

7. 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.

8. 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.

9. Filler

Changes since the prior version:

1. POOL RECORD LAYOUT (11705)   P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
6	Draw Number	Alphanumeric	2		14	15		Should be defined as Alphanumeric vs Numeric in previous version
10	Issuer ID	Alphanumeric	4		24	27	9999	Should be defined as Alphanumeric vs Numeric in previous version
18	Subservicer	Alphanumeric	4		77	80	9999	Should be defined as Alphanumeric vs Numeric in previous version

2. POOL RECORD LAYOUT (11705)   P02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
8	Reference Pool Number	Alphanumeric	6		44	49	999999	Should be defined as Alphanumeric vs Numeric in previous version
12	Sent 11711	Numeric	1		66	66	1 or 2	The Range of Values should be as follows: 1 or 2
14	Transfer Issuer ID	Alphanumeric	4		75	78	9999	Should be defined as Alphanumeric vs Numeric in previous version

3. POOL RECORD LAYOUT (11705)   P04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
8	OPB Modification Date	Date	8		66	73	YYYY MMDD	Field was missed in the previous version
9	Filler	Space	7		74	80		Start position and length adjusted

4. POOL RECORD LAYOUT (11705)
P06 - record has been dropped, since it's applicable only for Export

5. POOL RECORD LAYOUT (11705)
P07 - record has been dropped, since it's applicable only for Export

6. MORTGAGE RECORD LAYOUT (11706)   M01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
3	Pool Number	Alphanumeric	6		5	10	999999	Should be defined as Alphanumeric vs Numeric in previous version
6	Mortgage Number	Alphanumeric	15		14	28		Should be defined as Alphanumeric vs Numeric in previous version
7	Case Number	Alphanumeric	15		29	43		Should be defined as Alphanumeric vs Numeric in previous version

7. MORTGAGE RECORD LAYOUT (11706)   M02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
12	Loan to Value Ratio	Numeric	3	0	72	74	999	Field length been adjusted
13	Filler	Space	6		75	80		Field length and start position been adjusted

8. MORTGAGE RECORD LAYOUT (11706)   M19

This record is used to enter loan history or non-level payments. There can be multiple M19 records. If an M19 record is created, there must also be an M20 record.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
2	Pool Number	Alphanumeric	6		4	9	999999	Should be defined as Alphanumeric vs Numeric in previous version
5	Mortgage Number	Alphanumeric	15		13	27		Should be defined as Alphanumeric vs Numeric in previous version

9. MORTGAGE RECORD LAYOUT (11706)   M20

This record is used to enter loan history or non-level payments.

10. DRAW RECORD LAYOUT   D01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
3	Pool Number	Alphanumeric	6		5	10	999999	Should be defined as Alphanumeric vs Numeric in previous version
6	Draw Number	Alphanumeric	2		14	15		Should be defined as Alphanumeric vs Numeric in previous version
7	Project Number	Alphanumeric	15		16	30		Should be defined as Alphanumeric vs Numeric in previous version

11. SUBSCRIBER RECORD LAYOUT   S01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format	Comments
3	Pool Number	Alphanumeric	6		5	10	999999	Should be defined as Alphanumeric vs Numeric in previous version
6	Draw Number	Alphanumeric	2		14	15		Should be defined as Alphanumeric vs Numeric in previous version
7	ABA #	Alphanumeric	9		16	24	999999999	Should be defined as Alphanumeric vs Numeric in previous version

12. MASTER AGREEMENT RECORD LAYOUT   A01
Comment has been dropped.