



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-9000

GOVERNMENT NATIONAL
MORTGAGE ASSOCIATION

December 23, 2008

APM 08-26

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Thomas R. Weakland, Acting Executive Vice President

SUBJECT: Supplemental Data Disclosure

In December 2008, Ginnie Mae enhanced its monthly disclosure by adding a supplemental disclosure file for securities backed by certain *FHASecure* loans (“FS” pool type) and Jumbo Mortgage loans (“JM” pool type). The supplemental file is a dataset that is contained in a separate file. At this time the current file format used to provide monthly disclosure data will not change.

The supplemental file is currently being populated with the following data elements:

- Top 10 MSAs (Metropolitan Statistical Areas)
- Loan Purpose/Refinance Code
- Delinquent Loans
- Removals

The supplemental file layout also includes the following data fields in the anticipation that Ginnie Mae will be able to provide this data at a later date. These fields will be populated with nines (9s) until the data is available.

- CLTV (Combined Loan To Value)
- Credit Score
- Debt/Income Ratio (with distribution/spread)
- Down Payment Assistance

The supplemental disclosure file layout is attached to this announcement. For additional assistance, Issuers may contact their Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.

Attachment

The Supplement is in addition to the current disclosure.

Supplemental File for Ginnie Mae Pool Types M FS and M JM

Supplemental File Supplemental Pool Detail Record Type U

Item	Data Item	Begin	End	Type	Length	Remarks
1	CUSIP	1	9	Character	9	X(9)
2	Pool Number (Multi-Issuer Pool Number)	10	15	Numeric	6	9(6)
	Pool Indicator and Type					
3	Pool Indicator (M)	16	16	Character	1	X
4	Pool Type (Either "FS" or "JM")	17	18	Character	2	X(2)
5	Record Type U	19	19	Character	1	X
6	Issuer	20	23	Numeric	4	9(4)
	LTV					
7	Weighted Average LTV	24	26	Numeric	3	9(3)
8	Maximum LTV Score (Q4)	27	29	Numeric	3	9(3)
9	75th Percentile LTV Score (Q3)	30	32	Numeric	3	9(3)
10	Median LTV Score (Q2)	33	35	Numeric	3	9(3)
11	25th Percentile LTV Score (Q1)	36	38	Numeric	3	9(3)
12	Minimum LTV Score (Q0)	39	41	Numeric	3	9(3)
	CLTV					
13	Weighted Average CLTV	42	44	Numeric	3	9(3)
14	Maximum CLTV Score (Q4)	45	47	Numeric	3	9(3)
15	75th Percentile CLTV Score (Q3)	48	50	Numeric	3	9(3)
16	Median CLTV Score (Q2)	51	53	Numeric	3	9(3)
17	25th Percentile CLTV Score (Q1)	54	56	Numeric	3	9(3)
18	Minimum CLTV Score (Q0)	57	59	Numeric	3	9(3)
	Distribution of Credit Score					
19	Credit Score 300-319 Number of Loans	60	65	Numeric	6	9(6)
20	Credit Score 300-319 Total UPB	66	78	Numeric	13	9(11)v9(2)
21	Credit Score 300-319 % Of Total UPB	79	83	Numeric	5	9(3)v9(2)
22	Credit Score 320-339 Number of Loans	84	89	Numeric	6	9(6)
23	Credit Score 320-339 Total UPB	90	102	Numeric	13	9(11)v9(2)
24	Credit Score 320-339 % Of Total UPB	103	107	Numeric	5	9(3)v9(2)
25	Credit Score 340-359 Number of Loans	108	113	Numeric	6	9(6)
26	Credit Score 340-359 Total UPB	114	126	Numeric	13	9(11)v9(2)
27	Credit Score 340-359 % Of Total	127	131	Numeric	5	9(3)v9(2)

	UPB					
28	Credit Score 360-379 Number of Loans	132	137	Numeric	6	9(6)
29	Credit Score 360-379 Total UPB	138	150	Numeric	13	9(11)v9(2)
30	Credit Score 360-379 % Of Total UPB	151	155	Numeric	5	9(3)v9(2)
31	Credit Score 380-399 Number of Loans	156	161	Numeric	6	9(6)
32	Credit Score 380-399 Total UPB	162	174	Numeric	13	9(11)v9(2)
33	Credit Score 380-399 % Of Total UPB	175	179	Numeric	5	9(3)v9(2)
34	Credit Score 400-419 Number of Loans	180	185	Numeric	6	9(6)
35	Credit Score 400-419 Total UPB	186	198	Numeric	13	9(11)v9(2)
36	Credit Score 400-419 % Of Total UPB	199	203	Numeric	5	9(3)v9(2)
37	Credit Score 420-439 Number of Loans	204	209	Numeric	6	9(6)
38	Credit Score 420-439 Total UPB	210	222	Numeric	13	9(11)v9(2)
39	Credit Score 420-439 % Of Total UPB	223	227	Numeric	5	9(3)v9(2)
40	Credit Score 440-459 Number of Loans	228	233	Numeric	6	9(6)
41	Credit Score 440-459 Total UPB	234	246	Numeric	13	9(11)v9(2)
42	Credit Score 440-459 % Of Total UPB	247	251	Numeric	5	9(3)v9(2)
43	Credit Score 460-479 Number of Loans	252	257	Numeric	6	9(6)
44	Credit Score 460-479 Total UPB	258	270	Numeric	13	9(11)v9(2)
45	Credit Score 460-479 % Of Total UPB	271	275	Numeric	5	9(3)v9(2)
46	Credit Score 480-499 Number of Loans	276	281	Numeric	6	9(6)
47	Credit Score 480-499 Total UPB	282	294	Numeric	13	9(11)v9(2)
48	Credit Score 480-499 % Of Total UPB	295	299	Numeric	5	9(3)v9(2)
49	Credit Score 500-519 Number of Loans	300	305	Numeric	6	9(6)
50	Credit Score 500-519 Total UPB	306	318	Numeric	13	9(11)v9(2)
51	Credit Score 500-519 % Of Total UPB	319	323	Numeric	5	9(3)v9(2)
52	Credit Score 520-539 Number of Loans	324	329	Numeric	6	9(6)
53	Credit Score 520-539 Total UPB	330	342	Numeric	13	9(11)v9(2)

54	Credit Score 520-539 % Of Total UPB	343	347	Numeric	5	9(3)v9(2)
55	Credit Score 540-559 Number of Loans	348	353	Numeric	6	9(6)
56	Credit Score 540-559 Total UPB	354	366	Numeric	13	9(11)v9(2)
57	Credit Score 540-559 % Of Total UPB	367	371	Numeric	5	9(3)v9(2)
58	Credit Score 560-579 Number of Loans	372	377	Numeric	6	9(6)
59	Credit Score 560-579 Total UPB	378	390	Numeric	13	9(11)v9(2)
60	Credit Score 560-579 % Of Total UPB	391	395	Numeric	5	9(3)v9(2)
61	Credit Score 580-599 Number of Loans	396	401	Numeric	6	9(6)
62	Credit Score 580-599 Total UPB	402	414	Numeric	13	9(11)v9(2)
63	Credit Score 580-599 % Of Total UPB	415	419	Numeric	5	9(3)v9(2)
64	Credit Score 600-619 Number of Loans	420	425	Numeric	6	9(6)
65	Credit Score 600-619 Total UPB	426	438	Numeric	13	9(11)v9(2)
66	Credit Score 600-619 % Of Total UPB	439	443	Numeric	5	9(3)v9(2)
67	Credit Score 620-639 Number of Loans	444	449	Numeric	6	9(6)
68	Credit Score 620-639 Total UPB	450	462	Numeric	13	9(11)v9(2)
69	Credit Score 620-639 % Of Total UPB	463	467	Numeric	5	9(3)v9(2)
70	Credit Score 640-659 Number of Loans	468	473	Numeric	6	9(6)
71	Credit Score 640-659 Total UPB	474	486	Numeric	13	9(11)v9(2)
72	Credit Score 640-659 % Of Total UPB	487	491	Numeric	5	9(3)v9(2)
73	Credit Score 660-679 Number of Loans	492	497	Numeric	6	9(6)
74	Credit Score 660-679 Total UPB	498	510	Numeric	13	9(11)v9(2)
75	Credit Score 660-679 % Of Total UPB	511	515	Numeric	5	9(3)v9(2)
76	Credit Score 680-699 Number of Loans	516	521	Numeric	6	9(6)
77	Credit Score 680-699 Total UPB	522	534	Numeric	13	9(11)v9(2)
78	Credit Score 680-699 % Of Total UPB	535	539	Numeric	5	9(3)v9(2)
79	Credit Score 700-719 Number of Loans	540	545	Numeric	6	9(6)
80	Credit Score 700-719 Total UPB	546	558	Numeric	13	9(11)v9(2)

81	Credit Score 700-719 % Of Total UPB	559	563	Numeric	5	9(3)v9(2)
82	Credit Score 720-739 Number of Loans	564	569	Numeric	6	9(6)
83	Credit Score 720-739 Total UPB	570	582	Numeric	13	9(11)v9(2)
84	Credit Score 720-739 % Of Total UPB	583	587	Numeric	5	9(3)v9(2)
85	Credit Score 740-759 Number of Loans	588	593	Numeric	6	9(6)
86	Credit Score 740-759 Total UPB	594	606	Numeric	13	9(11)v9(2)
87	Credit Score 740-759 % Of Total UPB	607	611	Numeric	5	9(3)v9(2)
88	Credit Score 760-779 Number of Loans	612	617	Numeric	6	9(6)
89	Credit Score 760-779 Total UPB	618	630	Numeric	13	9(11)v9(2)
90	Credit Score 760-779 % Of Total UPB	631	635	Numeric	5	9(3)v9(2)
91	Credit Score 780-799 Number of Loans	636	641	Numeric	6	9(6)
92	Credit Score 780-799 Total UPB	642	654	Numeric	13	9(11)v9(2)
93	Credit Score 780-799 % Of Total UPB	655	659	Numeric	5	9(3)v9(2)
94	Credit Score 800-819 Number of Loans	660	665	Numeric	6	9(6)
95	Credit Score 800-819 Total UPB	666	678	Numeric	13	9(11)v9(2)
96	Credit Score 800-819 % Of Total UPB	679	683	Numeric	5	9(3)v9(2)
97	Credit Score 820-850 Number of Loans	684	689	Numeric	6	9(6)
98	Credit Score 820-850 Total UPB	690	702	Numeric	13	9(11)v9(2)
99	Credit Score 820-850 % Of Total UPB	703	707	Numeric	5	9(3)v9(2)
100	Credit Score Not Available Number of Loans	708	713	Numeric	6	9(6)
101	Credit Score Not Available UPB	714	726	Numeric	13	9(11)v9(2)
102	Credit Score Not Available % of Total UPB	727	731	Numeric	5	9(3)v9(2)
	Debt/Income Ratio					
103	Weighted Average Debt/Income Ratio	732	735	Numeric	4	9(1)v9(3)
	Distribution of Debt/Income Ratio					
104	Debt/Income Ratio Less than 10% Number of Loans	736	741	Numeric	6	9(6)
105	Debt/Income Ratio Less than 10%	742	754	Numeric	13	9(11)v9(2)

	UPB of Loans					
106	Debt/Income Ratio Less than 10% % of Total UPB	755	759	Numeric	5	9(3)v9(2)
107	Debt/Income Ratio 10 % to 19.9% Number of Loans	760	765	Numeric	6	9(6)
108	Debt/Income Ratio 10 % to 19.9% UPB of Loans	766	778	Numeric	13	9(11)v9(2)
109	Debt/Income Ratio 10 % to 19.9% % of Total UPB	779	783	Numeric	5	9(3)v9(2)
110	Debt/Income Ratio 20 % to 29.9% Number of Loans	784	789	Numeric	6	9(6)
111	Debt/Income Ratio 20 % to 29.9% UPB of Loans	790	802	Numeric	13	9(11)v9(2)
112	Debt/Income Ratio 20 % to 29.9% % of Total UPB	803	807	Numeric	5	9(3)v9(2)
113	Debt/Income Ratio 30 % to 39.9% Number of Loans	808	813	Numeric	6	9(6)
114	Debt/Income Ratio 30 % to 39.9% UPB of Loans	814	826	Numeric	13	9(11)v9(2)
115	Debt/Income Ratio 30 % to 39.9% % of Total UPB	827	831	Numeric	5	9(3)v9(2)
116	Debt/Income Ratio 40 % to 49.9% Number of Loans	832	837	Numeric	6	9(6)
117	Debt/Income Ratio 40 % to 49.9% UPB of Loans	838	850	Numeric	13	9(11)v9(2)
118	Debt/Income Ratio 40 % to 49.9% % of Total UPB	851	855	Numeric	5	9(3)v9(2)
119	Debt/Income Ratio 50 % and Above Number of Loans	856	861	Numeric	6	9(6)
120	Debt/Income Ratio 50 % and Above UPB of Loans	862	874	Numeric	13	9(11)v9(2)
121	Debt/Income Ratio 50 % and Above % of Total UPB	875	879	Numeric	5	9(3)v9(2)
122	Debt/Income Ratio Not Available Number of Loans	880	885	Numeric	6	9(6)
123	Debt/Income Ratio Not Available UPB of Loans	886	898	Numeric	13	9(11)v9(2)
124	Debt/Income Ratio Not Available % of Total UPB	899	903	Numeric	5	9(3)v9(2)
	Down Payment Assistance					
125	Down Payment Assistance Number of Loans	904	909	Numeric	6	9(6)
126	Down Payment Assistance UBP of Loans	910	922	Numeric	13	9(11)v9(2)
127	Down Payment Assistance % of	923	927	Numeric	5	9(3)v9(2)

	Total UPB					
128	Without Payment Assistance Number of Loans	928	933	Numeric	6	9(6)
129	Without Payment Assistance UPB of Loans	934	946	Numeric	13	9(11)v9(2)
130	Without Payment Assistance % of Total UPB	947	951	Numeric	5	9(3)v9(2)
	Top 10 MSAs by Total UPB					
131	Highest MSA	952	956	Numeric	5	9(5)
132	Highest MSA Number of Loans	957	962	Numeric	6	9(6)
133	Highest MSA UPB of Loans	963	975	Numeric	13	9(11)v9(2)
134	Highest MSA % of Total UPB	976	980	Numeric	5	9(3)v9(2)
135	2nd Highest MSA	981	985	Numeric	5	9(5)
136	2nd Highest MSA Number of Loans	986	991	Numeric	6	9(6)
137	2nd Highest MSA UPB of Loans	992	1004	Numeric	13	9(11)v9(2)
138	2nd Highest MSA % of Total UPB	1005	1009	Numeric	5	9(3)v9(2)
139	3rd Highest MSA	1010	1014	Numeric	5	9(5)
140	3rd Highest MSA Number of Loans	1015	1020	Numeric	6	9(6)
141	3rd Highest MSA UPB of Loans	1021	1033	Numeric	13	9(11)v9(2)
142	3rd Highest MSA % of Total UPB	1034	1038	Numeric	5	9(3)v9(2)
143	4th Highest MSA	1039	1043	Numeric	5	9(5)
144	4th Highest MSA Number of Loans	1044	1049	Numeric	6	9(6)
145	4th Highest MSA UPB of Loans	1050	1062	Numeric	13	9(11)v9(2)
146	4th Highest MSA % of Total UPB	1063	1067	Numeric	5	9(3)v9(2)
147	5th Highest MSA	1068	1072	Numeric	5	9(5)
148	5th Highest MSA Number of Loans	1073	1078	Numeric	6	9(6)
149	5th Highest MSA UPB of Loans	1079	1091	Numeric	13	9(11)v9(2)
150	5th Highest MSA % of Total UPB	1092	1096	Numeric	5	9(3)v9(2)
151	6th Highest MSA	1097	1101	Numeric	5	9(5)
152	6th Highest MSA Number of Loans	1102	1107	Numeric	6	9(6)
153	6th Highest MSA UPB of Loans	1108	1120	Numeric	13	9(11)v9(2)
154	6th Highest MSA % of Total UPB	1121	1125	Numeric	5	9(3)v9(2)
155	7th Highest MSA	1126	1130	Numeric	5	9(5)
156	7th Highest MSA Number of Loans	1131	1136	Numeric	6	9(6)
157	7th Highest MSA UPB of Loans	1137	1149	Numeric	13	9(11)v9(2)
158	7th Highest MSA % of Total UPB	1150	1154	Numeric	5	9(3)v9(2)
159	8th Highest MSA	1155	1159	Numeric	5	9(5)
160	8th Highest MSA Number of	1160	1165	Numeric	6	9(6)

	Loans					
161	8th Highest MSA UPB of Loans	1166	1178	Numeric	13	9(11)v9(2)
162	8th Highest MSA % of Total UPB	1179	1183	Numeric	5	9(3)v9(2)
163	9th Highest MSA	1184	1188	Numeric	5	9(5)
164	9th Highest MSA Number of Loans	1189	1194	Numeric	6	9(6)
165	9th Highest MSA UPB of Loans	1195	1207	Numeric	13	9(11)v9(2)
166	9th Highest MSA % of Total UPB	1208	1212	Numeric	5	9(3)v9(2)
167	10th Highest MSA	1213	1217	Numeric	5	9(5)
168	10th Highest MSA Number of Loans	1218	1223	Numeric	6	9(6)
169	10th Highest MSA UPB of Loans	1224	1236	Numeric	13	9(11)v9(2)
170	10th Highest MSA % of Total UPB	1237	1241	Numeric	5	9(3)v9(2)
171	MSA Not Available Number of Loans	1242	1247	Numeric	6	9(6)
172	MSA Not Available UPB of Loans	1248	1260	Numeric	13	9(11)v9(2)
173	MSA Not Available % of Total UPB	1261	1265	Numeric	5	9(3)v9(2)
	Loan Purpose/Refinance Codes					
174	Purchase Number of Loans	1266	1271	Numeric	6	9(6)
175	Purchase UPB Of Loans	1272	1284	Numeric	13	9(11)v9(2)
176	Purchase % of Total UPB	1285	1289	Numeric	5	9(3)v9(2)
177	FHA to FHA Streamline Refin "R" Streamline Indicator "S" or "H" Number of Loans	1290	1295	Numeric	6	9(6)
178	FHA to FHA Streamline Refin "R" Streamline Indicator "S" or "H" UPB Of Loans	1296	1308	Numeric	13	9(11)v9(2)
179	FHA to FHA Streamline Refin "R" Streamline Indicator "S" or "H" % of Total UPB	1309	1313	Numeric	5	9(3)v9(2)
180	FHA to FHA Cashout Refin Type "R" Cash Out "Y" Number of Loans	1314	1319	Numeric	6	9(6)
181	FHA to FHA Cashout Refin Type "R" Cash Out "Y" UPB Of Loans	1320	1332	Numeric	13	9(11)v9(2)
182	FHA to FHA Cashout Refin Type "R" Cash Out "Y" % of Total UPB	1333	1337	Numeric	5	9(3)v9(2)
183	Conventional to FHA Delinquent Refi Type "D" Number of Loans	1338	1343	Numeric	6	9(6)
184	Conventional to FHA Delinquent Refi Type "D" UPB Of Loans	1344	1356	Numeric	13	9(11)v9(2)
185	Conventional to FHA Delinquent Refi Type "D" % of Total UPB	1357	1361	Numeric	5	9(3)v9(2)

186	Conventional to FHA Not Delinquent Refi Type "C" Number of Loans	1362	1367	Numeric	6	9(6)
187	Conventional to FHA Not Delinquent Refi Type "C" UPB Of Loans	1368	1380	Numeric	13	9(11)v9(2)
188	Conventional to FHA Not Delinquent Refi Type "C" % of Total UPB	1381	1385	Numeric	5	9(3)v9(2)
189	Conventional to FHA Cashout Refin Type "C" Cash Out "Y" Number of Loans	1386	1391	Numeric	6	9(6)
190	Conventional to FHA Cashout Refin Type "C" Cash Out "Y" UPB Of Loans	1392	1404	Numeric	13	9(11)v9(2)
191	Conventional to FHA Cashout Refin Type "C" Cash Out "Y" % of Total UPB	1405	1409	Numeric	5	9(3)v9(2)
	Delinquent Loans					
192	Delinquent Number of Loans	1410	1415	Numeric	6	9(6)
193	Delinquent UPB Of Loans	1416	1428	Numeric	13	9(11)v9(2)
194	Delinquent % of Total UPB	1429	1433	Numeric	5	9(3)v9(2)
195	Delinquency Not Available Number of Loans	1434	1439	Numeric	6	9(6)
196	Delinquency Not Available UPB of Loans	1440	1452	Numeric	13	9(11)v9(2)
197	Delinquency Not Available % of Total UPB	1453	1457	Numeric	5	9(3)v9(2)
	Removals					
198	Mortgagor Payoff Number of Loans	1458	1463	Numeric	6	9(6)
199	Mortgagor Payoff % UPB	1464	1468	Numeric	5	9(3)v9(2)
200	Repurchase Delinquent Loan Number of Loans	1469	1474	Numeric	6	9(6)
201	Repurchase Delinquent Loan % UPB	1475	1479	Numeric	5	9(3)v9(2)
202	Foreclosure with Claim Payment Number of Loans	1480	1485	Numeric	6	9(6)
203	Foreclosure with Claim Payment % UPB	1486	1490	Numeric	5	9(3)v9(2)
204	Repurchase Loss Mitigation Number of Loans	1491	1496	Numeric	6	9(6)
205	Repurchase Loss Mitigation % UPB	1497	1501	Numeric	5	9(3)v9(2)
206	Substitution Number of Loans	1502	1507	Numeric	6	9(6)

207	Substitution Number of % UPB	1508	1512	Numeric	5	9(3)v9(2)
	Length of Record				1512	

Supplemental File --Removals by Issuer Record R

Item	Data Item	Begin	End	Type	Length	Remarks
1	CUSIP	1	9	Character	9	X(9)
2	Pool Number	10	15	Numeric	6	9(6)
	Pool Indicator and Type					
3	Pool Indicator (M)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type R	19	19	Character	1	X
	Removals by Issuer					
6	Issuer	20	23	Numeric	4	9(4)
7	Mortgagor Payoff Number of Loans	24	29	Numeric	6	9(6)
8	Mortgagor Payoff % UPB	30	34	Numeric	5	9(3)v9(2)
9	Repurchase Delinquent Loan Number of Loans	35	40	Numeric	6	9(6)
10	Repurchase Delinquent Loan % UPB	41	45	Numeric	5	9(3)v9(2)
11	Foreclosure with Claim Payment Number of Loans	46	51	Numeric	6	9(6)
12	Foreclosure with Claim Payment % UPB	52	56	Numeric	5	9(3)v9(2)
13	Repurchase Loss Mitigation Number of Loans	57	62	Numeric	6	9(6)
14	Repurchase Loss Mitigation % UPB	63	67	Numeric	5	9(3)v9(2)
15	Substitution Number of Loans	68	73	Numeric	6	9(6)
16	Substitution Number of % UPB	74	78	Numeric	5	9(3)v9(2)
	Length of Record				78	

Definitions

1. CUSIP
2. Pool Number
3. Pool Indicator and Type
4. Record Type
5. Issuer
6. Standard UPB weighted average quartile calculation
7. Standard UPB weighted average quartile calculation
8. Credit Score
300 to 850 break into ranges
Each range
 - Number of Loans—the count of loans
 - Total UPB---sum of UPB for the loans
 - % Of Total UPB---The UPB for the range divided by the total UPB for all

Any value below 300 or above 850 is included in the “unavailable

9. Debit to Income Ratio by percent ranges
10. Down Payment Assistance
11. Top Ten MSA---MSA to be determined by census tract code
12. Loan Purpose/ Refi Codes
 - FHA to FHA Streamline Refin “R” Streamline Indicator “S” or “H”
 - FHA to FHA Cashout Refin Type “R” Cash Out “Y”
 - Conventional to FHA Delinquent Refi Type “D”
 - Conventional to FHA Not Delinquent Refi Type “C”
 - Conventional to FHA Cashout Refin Type “C” Cash Out “Y”
13. Delinquent Loans
14. Removals - This is the sum of all removals for the multi issuer pool.

Removals by Issuer - This is a separate record type. There will be one record for each issuer that had removals/liquidations in the reporting period. The record will be the sum off all loan packages/liquidations that the issuer has in the multi-issuer pool.