# Ginnie*NET* HMBS Import File Layouts

## *Notes on the new HMBS 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.

**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;**

   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;**

   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 | 11 | 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 | 99999999999.99 |
| 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 HECM 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. Filler

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

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

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

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

15. Filler

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

17. Filler -

## 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 | Filler | | 8 | | 12 | 19 | |
| 4 | Term | Numeric | 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 | Alpha | 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. Term–The term of the pool expressed in years.  This is a system generated field and defaults to "50."

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 "2" 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 | Alphanumeric | 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 | Date | 8 | | 70 | 77 | |
| 7 | Guarantee Fee | Numeric | 2 | | 78 | 79 | |
| 8 | 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 | Date | 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 | Numeric | 1 | | 79 | 79 | |
| 15 | Payment Option | Numeric | 1 | | 80 | 80 | |

1. <u>Record Type –</u> Always M01

2. <u>Filler</u>

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

4. <u>Issue Type -</u> Designates the type of pool.  All HMBS pools are designated as type "H."

5. <u>Pool Type</u>: The type of HECM 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. <u>Mortgage Number</u> – the issuer's loan number

7. <u>Case Number</u> – The FHA or other agency case number assigned to the mortgage

8. <u>Mortgage Type</u> – the type of mortgage, i.e., F = FHA (Federal Housing Administration) ,

9. <u>Original Interest Rate -</u> The original interest rate of the loan.

10. <u>Interest Rate</u> - The current interest rate of the loan

11. <u>Participation Loan Number -</u> A 3- digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation

12. <u>Maximum Claim Amount -</u> 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. <u>Principal Limit Factor -</u> 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. <u>Joint or Single Loan -</u> Indicates whether there is only one borrower, or if there are co-borrowers. "1" = Single "2" = Joint

15. <u>Payment Option -</u> The method to receive payments that was selected by the borrower associated with the HECM loan.  Payment Options are:
    1 Tenure
    2 Term
    3 Line of Credit
    4 Modified Term
    5 Modified Tenure

**MORTGAGE RECORD LAYOUT (11706)**                                          **M02**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|---|---|---|---|---|---|---|---|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M02 |
| 2 | Principal Balance Being Securitized | Numeric | 13 | 2 | 4 | 16 | 9999999999.99 |
| 3 | Principal Balance Not Being Securitized | Numeric | 13 | 2 | 17 | 29 | 9999999999.99 |
| 4 | Principal Balance Previously Securitized | Numeric | 13 | 2 | 30 | 42 | 9999999999.99 |
| 5 | Principal Limit | Numeric | 13 | 2 | 43 | 55 | 9999999999.99 |
| 6 | Mortgage Margin | Numeric | 6 | 3 | 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 | Alphanumeric | 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 | YYYYMMDD |
| 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 | YYYYMMDD |
| 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 | YYYYMMDD |
| 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 | YYYYMMDD |
| 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 | YYYYMMDD |
| 6 | Co- Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

Ginnie*NET* 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 | 1, 2, 3 or 4 |
| 12 | Filler | Spaces | 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.

13

8. Filler

9. <u>Date of Origination -</u> The date the HECM loan was originated.

10. <u>Participation Interest Rate  -</u> 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.

11. <u>Property Type –</u> The type of property:
    1. Single Family,
    2. Condominium,
    3. Manufactured Housing,
    4. Planned Unit Development

12. <u>Filler</u>

**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 <span style="float:right">S01</span>

| 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 the type of pool. All HMBS pools are designated as type "H."

5. Pool Type - The type of HECM 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. Position – the dollar amount of the pool to be delivered to the Fed customer

7. ABA # - 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. FRB Description – any other descriptive delivery information to be sent to the Fed

**SUBSCRIBER RECORD LAYOUT**

| No. | Field Name | Type | Length | Dec. | Start | End | Format |
|-----|------------|------|--------|------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | S02 |
| 2 | FRB Description | Alpha | 55 | | 4 | 58 | |
| 3 | 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 HECM pool, defined as follows:

   RF - Fixed Rate
   RA - One Year Adjustable Rate, CMT
   RM - Monthly Adjustable Rate, CMT
   AL - One Year Adjustable Rate, LIBOR
   ML - Monthly Adjustable Rate, LIBOR

6. 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

*Changes since the prior version: Note: The layouts have not changed; descriptions have been modified to include/correct input codes where necessary.*

## 1. POOL RECORD LAYOUT (11705)     P02

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------|------|--------|-------------|-------|-----|--------|
| 16 | Annual Cap | Numeric | 2 | | 69 | 70 | |
| 17 | Lifetime Cap | Numeric | 2 | | 71 | 72 | |

16. Annual Cap - A cap that limits the annual interest rate increase of the loan. The value is "2" 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.

## 2. MORTGAGE RECORD LAYOUT (11706)     M01

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------|------|--------|-------------|-------|-----|--------|
| 15 | Payment Option | Numeric | 1 | | 80 | 80 | |

15.   Payment Option - The method to receive payments that was selected by the borrower associated with the HECM loan.  Payment Options are:
   1 Tenure
   2 Term
   3 Line of Credit
   4 Modified Term
   5 Modified Tenure

## 3. MORTGAGE RECORD LAYOUT (11706)     M11

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------|------|--------|-------------|-------|-----|--------|
| 5 | Type of ARM Note | Alphanumeric | 14 | | 25 | 38 | |
| 11 | Payment Option | Numeric | 1 | | 80 | 80 | |

5.   Type of ARM Note - The type ARM loan, i.e., Monthly or Annual adjustable interest rates

11.   Property Type – The type of property:
   1. Single Family,
   2. Condominium,
   3. Manufactured Housing,
   4. Planned Unit Development

## 4.  SUBSCRIBER RECORD LAYOUT   S01

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------|------|--------|-------------|-------|-----|--------|
| 4 | Issue Type | Alpha | 1 | | 11 | 11 | H |

4.  Issue Type – Always "H" for HMBS


## 5.  MASTER AGREEMENT RECORD LAYOUT   A01

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------|------|--------|-------------|-------|-----|--------|
| 5 | Pool Type | Alpha | 2 | | 12 | 13 | |

5.  Pool Type: The type of HECM pool, defined as follows:

RF - Fixed Rate
RA - One Year Adjustable Rate, CMT
RM - Monthly Adjustable Rate, CMT
AL - One Year Adjustable Rate, LIBOR
ML - Monthly Adjustable Rate, LIBOR