



GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

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

March 13, 2009

APM 09-08

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Thomas R. Weakland, Acting Executive Vice President

SUBJECT: GinnieNET 11706 File Format Update

Ginnie Mae had previously announced that the new GinnieNET file layout (“11706”) would launch with April 2009 issuances, and the testing environment would end on February 27, 2009. This notice serves to provide Issuers with further details on when to begin using the new file layout.

The new 11706 file layout will go live in the production environment on March 28, 2009; however, Ginnie Mae will continue to support the testing environment until April 30, 2009. For any pool transmissions delivered through GinnieNET on or after March 28, 2009, Issuers are required to use the new file layout. For any pool transmissions submitted on or before March 27, 2009, Issuers are required to use the existing 11706 file layout and ensure that initial certifications are obtained by the document custodian no later than 8:00 p.m. on March 27, 2009. Any pool that has not yet received initial certification by 8:00 p.m. on March 27, 2009, will be rejected and returned to the Issuer, and must be resubmitted using the new file layout.

To provide guidance to all Issuers regarding certain edit changes implemented to accommodate Issuer pooling, Ginnie Mae has made changes to the following data elements:

- Credit Score – the fatal edit on credit score has been replaced with a warning edit;
- LTV – the fatal edit on the loan-to-value data element has been replaced with a warning edit;
- Annual MIP – the fatal edit has been replaced with a warning edit;
- Upfront MIP – the fatal edit has been replaced with a warning edit;
- Loan Purpose – the fatal edit has been replaced with a warning edit; and
- Loan Status Code – the fatal edit has been replaced with a warning edit.

To the extent that certain data elements are required by the insuring or guaranteeing agency (FHA, VA, RD, or PIH) the data must be transmitted through GinnieNET. Where data elements are not required by FHA, VA, RD, or PIH, loans insured or guaranteed by those agencies should successfully pass the GinnieNET edit phase.

An updated test environment will be available to the Issuer community on March 20, 2009. Issuers are encouraged to continue testing with the existing field requirements. Although the test files may not pass the GinnieNET edits, the testing output will likely identify any other issues with the imported file.

The chart below highlights the new data elements to include applicable edits.

Field Name	Type of GinnieNET Edit
Unique Ginnie Mae Loan Identifier	Assigned by Ginnie Mae at Pooling After Initial Pool Certification
Loan Type Code	Required
Loan Purpose	Optional Unless Required by Agency
Living Units (1-4)	Required
LTV	Optional Unless Required by Agency
Down Payment Assistance Flag	Required
Primary Borrower SSN	Required
Co-Borrower Name; up to 4 occurrences per loan	Optional Unless Required by Agency
Co Borrower SSN; up to 4 occurrences per loan	Optional Unless Required by Agency
Credit Score	Optional Unless Required by Agency
Loan Status Code	Optional Unless Required by Agency
Upfront MIP Amount	Optional Unless Required by Agency
Annual MIP Amount	Optional Unless Required by Agency

An updated 11706 file layout is attached for both the Single Family and Multifamily MBS programs. While the technical specifications for each file layout remain unchanged, Ginnie Mae has amended four data element descriptions on the Single Family file layout and one data element description on the Multifamily file layout. The four description changes to the Single Family file layout include the following: No. 12 - Bond Finance data element within the Pool Record Layout (P02); No. 8 - Mortgage Type within the Mortgage Record Layout (M01), and No. 11 and No. 12 - Upfront MIP and Annual MIP, respectively, within the Mortgage Record Layout (M10). These Single Family file changes are described in greater detail on the last page of the 11706 file layout, page 36. The only data description change applicable to the Multifamily file layout includes No. 8, Mortgage Type, within the Mortgage Record Layout (M01). This change is described more fully on page 28 of the updated 11706 Multifamily file layout.

There have been no changes to the HMBS file layout.

Issuers are encouraged to review these and all data descriptions carefully. Ginnie Mae strongly encourages all Issuers to test the updated file layouts and contact the GinnieNET Help Desk at 1-800-234-GNMA (4662), Option 1, for assistance.

Attachments

[GinnieNet Multifamily Import File Layouts](#)

[GinnieNet Single Family Import File Layouts](#)

[GinnieNet HMBS Import File Layouts](#)