



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

GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

September 1, 2005

MPM 05-05

**MEMORANDUM FOR:** All Participants in the Ginnie Mae Multiclass Securities Program

**FROM:** Michael J. Frenz, Executive Vice President

**SUBJECT:** Enhanced Ginnie Mae Single-Family Disclosures

Ginnie Mae is pleased to announce that it will provide additional disclosures designed to improve the transparency of Ginnie Mae Mortgage-Backed Securities (MBS) beginning in December 2005.

The monthly Ginnie Mae MBS Disclosure file will include detail with respect to the reasons for unscheduled principal paydowns on the loans backing Ginnie Mae MBS. This detail will include the number and unpaid principal balance (UPB) of loans: (1) paid off in full by borrowers; (2) repurchased by issuers due to delinquency; and (3) liquidated from the pool upon receipt of insurance funds after foreclosure.

This file will also include the number and UPB of loans backing Ginnie Mae MBS that are 30 days, 60 days, and 90 days or more delinquent, as well as the number and UPB of buydown loans that are insured or guaranteed by the Federal Housing Administration and the Department of Veterans Affairs.

The new file layout for the Ginnie Mae MBS Disclosure file is attached to this MPM. If you have any questions regarding this announcement, please contact Stephen L. Ledbetter in the Office of Capital Markets at (202) 401-8970, or Thomas R. Weakland in the Office of Program Operations at (202) 708-2884.

Attachment

**NEW DATA DISCLOSURE FILE  
POOL DETAILS**

Field Name	Length	Format
CUSIP Number	9	X (9)
Pool Number	6	9 (6)
Pool Indicator (X, C, or M)	1	X
Pool Type	2	X (2)
Record Type (D=Pool Details)	1	X
Pool Interest Rate	5	99v999
Pool Issue Date	8	9 (8)
Pool Maturity Date	8	9 (8)
Original Aggregate Amount	15	9 (13) v99
Issuer Number	4	9 (4)
Issuer Name	40	X (40)
Security Margin (ARM pools only)	4	9 (1) v999
Interest Adjustment Date (ARM pools only)	8	9 (8)
Payment Adjustment Date (ARM pools only)	8	9 (8)
Number of loans in pool	6	9 (6)
Average Original Loan Size (AOLS)	8	9 (6) v99
Maximum AOLS (Q4)	8	9 (6) v99
75 <sup>th</sup> Percentile AOLS (Q3)	8	9 (6) v99
Median AOLS (Q2)	8	9 (6) v99
25 <sup>th</sup> Percentile AOLS (Q1)	8	9 (6) v99
Minimum AOLS (Q0)	8	9 (6) v99
WAC	5	9 (2) v999
Maximum WAC (Q4)	5	9 (2) v999
75 <sup>th</sup> Percentile WAC (Q3)	5	9 (2) v999
Median WAC (Q2)	5	9 (2) v999
25 <sup>th</sup> Percentile WAC (Q1)	5	9 (2) v999
Minimum WAC (Q0)	5	9 (2) v999
WARM	3	9 (3)
Maximum WARM (Q4)	3	9 (3)
75 <sup>th</sup> Percentile WARM (Q3)	3	9 (3)
Median WARM (Q2)	3	9 (3)
25 <sup>th</sup> Percentile WARM (Q1)	3	9 (3)
Minimum WARM (Q0)	3	9 (3)
WALA	3	9 (3)
Maximum WALA (Q4)	3	9 (3)
75 <sup>th</sup> Percentile WALA (Q3)	3	9 (3)
Median WALA (Q2)	3	9 (3)
25 <sup>th</sup> Percentile WALA (Q1)	3	9 (3)

<b>Field Name</b>	<b>Length</b>	<b>Format</b>
Minimum WALA (Q0)	3	9 (3)
WAOLT	3	9 (3)
Maximum WAOLT (Q4)	3	9 (3)
75 <sup>th</sup> Percentile WAOLT (Q3)	3	9 (3)
Median WAOLT (Q2)	3	9 (3)
25 <sup>th</sup> Percentile WAOLT (Q1)	3	9 (3)
Minimum WAOLT (Q0)	3	9 (3)
WAGM (AR pool type only)	5	9 (2) v999
Maximum WAGM (Q4)	5	9 (2) v999
75 <sup>th</sup> Percentile WAGM (Q3)	5	9 (2) v999
Median WAGM (Q2)	5	9 (2) v999
25 <sup>th</sup> Percentile WAGM (Q1)	5	9 (2) v999
Minimum WAGM (Q0)	5	9 (2) v999
Original LTV	3	9 (3)
Maximum LTV (Q4)	3	9 (3)
75 <sup>th</sup> Percentile LTV (Q3)	3	9 (3)
Median LTV (Q2)	3	9 (3)
25 <sup>th</sup> Percentile LTV (Q1)-	3	9 (3)
Minimum LTV (Q0)	3	9 (3)
LTV Not Available – Number of loans	6	9 (6)
LTV Not Available – UPB	13	9 (11) v99
LTV Not Available – % of UPB	5	9 (3) v99
Purchase Number Of Loans	6	9 (6)
Purchase UPB	13	9 (11) v99
Purchase % of UPB	5	9 (3) v99
Refinance Number of Loans	6	9 (6)
Refinance UPB	13	9 (11) v99
Refinance % of UPB	5	9 (3) v99
Loan Purpose Not Available Number of Loans	6	9 (6)
Loan Purpose Not Available UPB	13	9 (11) v99
Loan Purpose Not Available % of UPB	5	9 (3) v99
1 Unit Number of Loans	6	9 (6)
1 Unit UPB	13	9 (11) v99
1 Unit % of UPB	5	9 (3) v99
2 – 4 Units Number of Loans	6	9 (6)
2 – 4 Units UPB	13	9 (11) v99
2 – 4 Units % of UPB	5	9 (3) v99
Property Type Not Available Number of Loans	6	9 (6)
Property Type Not Available UPB	13	9 (11) v99
Property Type Not Available % of UPB	5	9 (3) v99
As-Of Date (CCYYMM)	6	9 (6)
Filler	21	

**NEW DATA DISCLOSURE FILE  
ISSUER INFORMATION – MULTIPLE ISSUER POOLS**

Field Name	Length	Format
CUSIP Number	9	X (9)
Pool Number	6	9 (6)
Pool Indicator (X, C or M)	1	X
Pool Type	2	X (2)
Record Type (I = Issuer)	1	X
Issuer Number	4	X (4)
Issuer Name	40	X (40)
Number of Loans	6	9(6)
Issuer's UPB in Multiple Issuer Pool	13	9 (11) v99
Issuer's Percentage of Multiple Issuer Pool	5	9 (3) v99
Filler	13	

**NOTE: If an issuer's portion (UPB) of a multiple issuer pool is less than 1% of the pool UPB, the issuer will not be reported separately. All issuers owning less than 1% of the multiple issuer pool will be added together and reported as a single entity. The issuer number will be OTHR and the issuer name will be OTHER ISSUERS.**

**NEW DATA DISCLOSURE FILE  
ORIGINATION YEAR DETAILS**

Field Name	Length	Format
CUSIP Number	9	X (9)
Pool Number	6	9 (6)
Pool Indicator (X, C or M)	1	X
Pool Type	2	X (2)
Record Type (O = Origination Year)	1	X
Origination Year 1	4	9 (4)
Unpaid Principal Balance for Origination Year 1	13	9 (11) v99
Percent of UPB for Origination Year 1	5	9 (3) v99
Number of Loans for Origination Year 1	6	9 (6)
Percent of Loans for Origination Year 1	5	9 (3) v99
Origination Year 2	4	9 (4)
Unpaid Principal Balance for Origination Year 2	13	9 (11) v99
Percent of UPB for Origination Year 2	5	9 (3) v99
Number of Loans for Origination Year 2	6	9 (6)
Percent of Loans for Origination Year 2	5	9 (3) v99
Origination Year 3	4	9 (4)
Unpaid Principal Balance for Origination Year 3	13	9 (11) v99
Percent of UPB for Origination Year 3	5	9 (3) v99
Number of Loans for Origination Year 3	6	9 (6)
Percent of Loans for Origination Year 3	5	9 (3) v99
Origination Year 4	4	9 (4)
Unpaid Principal Balance for Origination Year 4	13	9 (11) v99
Percent of UPB for Origination Year 4	5	9(3) v99
Number of Loans for Origination Year 4	6	9 (6)
Percent of Loans for Origination Year 4	5	9 (3) v99
Origination Year All Others	4	X (4)
Unpaid Principal Balance for Origination Year Others	13	9 (11) v99
Percent of UPB for Origination Year All Others	5	9 (3) v99
Number of Loans for Origination Year All Others	6	9 (6)
Percent of Loans for Origination Year All Others	5	9 (3) v99
Filler	16	

**NOTE: The origination year for ALL OTHERS will be “OTHR.”**

**MBS DATA DISCLOSURE FILE  
DISTRIBUTION BY STATE**

<b>Description</b>	<b>Length</b>	<b>Format</b>
CUSIP Number	9	X (9)
Pool Number	6	9 (6)
Pool Indicator (X, C or M)	1	X
Pool Type	2	X (2)
Record Type (S = State Distribution)	1	X
State Abbreviation	2	X (2)
Current Security Balance for State	13	9 (11) v99
Balance as a Percent	5	9 (3) v99
Number of Loans for State	6	9 (6)
Number of Loans as a Percent	5	9 (3) v99
Total Loans	6	9 (6)
Original Balance for State	13	9 (11) v99
Filler	11	

**NOTE 1: The current balance and the number of FHA and VA loans will follow the appropriate “state” code. The FHA and VA loan summary information will appear after all of the states have been reported.**

**In the state code field the loan type for:**

- **FH will be used to identify FHA loans**
- **VE will be used to identify VA loans**
- **RH will be used to identify RHS loans**
- **PI will be used to identify Public and Indian Housing loans**

## MBS DATA DISCLOSURE FILE

### Various Data

Description	Length	Format
CUSIP Number	9	X (9)
Pool Number	6	9 (6)
Pool Indicator (X, C or M)	1	X
Pool Type	2	X (2)
Record Type (V = Various Data)	1	X
<b>Unscheduled Principal Paydowns</b>		
Number of loan Paid Off	6	9(6)
Unpaid Principal Balance of Loans Paid Off	13	9 (11) v99
Percent of UPB of Loans Paid Off	5	9(3)v99
Number of Repurchase Delinquent Loans	6	9(6)
UPB of Repurchase Delinquent Loans	13	9 (11) v99
Percent of UPB of Repurchase Delinquent Loans	5	9(3)v99
Number of loans Foreclosed with claim payment	6	9(6)
UPB of loans Foreclosed with claim payment	13	9 (11) v99
Percentage of UPB of loans Foreclosed with claim payment	5	9(3)v99
<b>Buydown Loans</b>		
Number of FHA Buydown loans	6	9(6)
UPB of FHA Buydown Loans	13	9 (11) v99
Percentage of UPB of FHA Buydown Loans	5	9(3)v99
Number of VA Buydown loans	6	9(6)
UPB of VA Buydown Loans	13	9 (11) v99
Percentage of UPB of VA Buydown Loans	5	9(3)v99

**MBS DATA DISCLOSURE FILE**  
**Various Data (continued)**

<b>Delinquency Status</b>	<b>Length</b>	<b>Format</b>
Number of Loans 30 days delinquent	6	9(6)
UPB of Loans 30 days delinquent	13	9 (11) v99
Percentage of UPB of Loans 30 days delinquent	5	9(3)v99
Number of Loans 60 days delinquent	6	9(6)
UPB of Loans 60 days delinquent	13	9 (11) v99
Percentage of UPB of Loans 60 days delinquent	5	9(3)v99
Number of Loans 90+ days delinquent	6	9(6)
UPB of Loans 90+ days delinquent	13	9 (11) v99
Percentage of UPB of Loans 90+ days delinquent	5	9(3)v99
Filler	49	