
APPENDIX III-28

HMBS POOLING – IMPORT FILE LAYOUTS:

SCHEDULE OF SUBSCRIBERS & GINNIE MAE GUARANTY AGREEMENT (FORM HUD 11705H) AND SCHEDULE OF POOLED PARTICIPATIONS AND MORTGAGES (FORM HUD 11706H)

- Applicability:** Ginnie Mae II HMBS Program. This form and these instructions should be used only by HMBS Issuers transmitting HMBS pool data through web-based GinnieNET, in conjunction with help screens offered online at www.ginnienet.net.
- Purpose:** To establish the contract between the Issuer and Ginnie Mae and provide a listing of subscribers and other information needed to prepare HMBS.
- Completion Instructions:** Electronic file formats as indicated below.

The Issuer, by submitting HMBS pool data electronically for form HUD 11705H, agrees as follows:

Ginnie Mae Guaranty Agreement for Securities Backed by Participations Related to Home Equity Conversion Mortgages: The Issuer, by executing this form, and Ginnie Mae, by approving the proposed issue, and for other good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, agree as follows: (1) the Issuer and Ginnie Mae contract for the issuance and guaranty of securities backed by the mortgages and the related participations listed on the accompanying Schedule of Mortgages and Pooled Participations, which form is incorporated herein by reference, and the Issuer hereby certifies to the accuracy of the information contained thereon; (2) the Issuer and Ginnie Mae incorporate by reference, and the Issuer agrees to comply with, all of the terms and conditions of the Ginnie Mae Mortgage-Backed Securities Guide in effect as of the issue date specified above (Ginnie Mae Handbook 5500.3, the "Guide"), and the Issuer acknowledges that it has received the complete text of the Guide and agrees that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of such Guide; (3) the Issuer and Ginnie Mae incorporate by reference all of the terms and conditions of the Guaranty Agreement included in the Guide for the pool type described above as of the issue date specified above and agree, further, that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of the Guaranty Agreement that is included in the Guide for that pool type as of the issue date specified above (which shall prevail over any inconsistent terms of the applicable Guide), and that the terms of any and all previously effective Guaranty Agreements and Contractual Agreements shall be null and void and of no further effect in defining the rights and obligations of the Issuer and Ginnie Mae with respect to any pool that is currently the responsibility of the Issuer; (4) the effective date of this form and Guaranty Agreement shall be the issue date specified above; and (5) pursuant to the Guide, the Issuer

transfers, assigns, sets over and otherwise conveys to Ginnie Mae all of the Issuer's right, title, and interest in and to the mortgages and the related participations identified and described in the attached Schedule of Pooled Participations and Mortgages. Such transfer shall be effective as of the date and time of delivery of the securities by Ginnie Mae or the CPTA, but shall include: (a) for each mortgage related to a Participation, all unscheduled payments received after the date on which the original principal balance of the pool was determined for purposes of this Schedule, and (b) for each mortgage related to a Participation, (i) all advances made before, on, or after the issue date specified above for principal payments to or on behalf of the mortgagor, and (ii) all servicing fees, mortgage insurance premiums, and interest accruals before, on, or after the issue date specified above.

HMBS POOL RECORD LAYOUT (11705H) "P"

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	Constant "P" - Pool
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant "H"
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Issuer ID	91	94	Numeric	4	9999
6.	Custodian ID	95	100	Numeric	6	999999
7.	Issue Date	101	108	Date	8	YYYYMMDD
8.	Settlement Date	109	116	Date	8	YYYYMMDD
9.	OAA	117	129	Numeric	13	9999999999.00
10.	Low Rate	130	135	Numeric	6	99.999
11.	High Rate	136	141	Numeric	6	99.999
12.	Security Rate	142	147	Numeric	6	99.999
13.	Sec. Margin	148	153	Numeric	6	Always 00.000
14.	Annual Cap	154	154	Numeric	1	9
15.	Lifetime Cap	155	155	Numeric	1	9
16.	Pool Tax ID	156	164	Numeric	9	999999999
17.	Number of Participations	165	169	Numeric	5	99999
18.	Cert. Agreement	170	170	Numeric	1	"1" or "2"
19.	Sent 11711	171	171	Numeric	1	"1" or "2"
20.	ARM Index	172	172	Alpha	1	C = CMT

						L = LIBOR
21.	Filler	173	411	Numeric	228	

1. Record Type: The letter P will be the 81st character on each pool record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to "H".

4. 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

Only CMT Pool Types will be accepted until further notice.

5. Issuer ID: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.

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

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

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

9. Original Aggregate Amount: The total balance of the HECM loan participations included in the pool or loan package. This must equal the sum of the HECM loan participation balances for this pool origination.

10. Low Rate: The lowest loan interest rate in the pool

11. High Rate: The highest loan interest rate in the pool

12. Security Rate: Interest rate associated with the Security. The security interest rate is a calculated weighted average of the underlying Participations, using the Participation UPB and the Participation Interest Rate. The Security Rate will be calculated by the issuer and submitted with the pooling data at the time of pool origination and issuance. Thereafter, the issuer will calculate the Security Rate monthly and report it monthly. The security weighted average interest rate should be calculated in the weighted average based on 8 decimal places to the right of the decimal point, then rounded to three decimal places to the right (format 99.999).

13. Security Margin: The security margin is not collected for the HMBS. Report zeros in this field.

14. Annual Cap: A cap that limits the annual interest rate increase of the loan. The value is "1" for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans.

15. 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.

16. Pool Tax ID Number: The Pool Tax ID Number issued by the IRS for each pool/trust.

17. Number of Participations: The number of participations included in the pool

18. 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

19. Sent 11711: Indicates whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 18 is coded with a "1."

20. Index ARM: The 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.

21. Filler:

HMBS MORTGAGE RECORD LAYOUT (11706H) “M”

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	Constant “M”
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant “H”
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Filler	91	122	Space	32	
6.	Case Number	123	137	Alphanumeric	15	
7.	Issuer Loan Number	138	152	Numeric	15	
8.	Filler	153	153		1	
9.	Loan Type	154	154	Alpha	1	F, for FHA
10.	Original Interest Rate	155	160	Numeric	6	99.999
11.	Participation Number	161	163	Alphanumeric	3	3 digit suffix attached to Loan Key
12.	Current Interest Rate	164	169	Numeric	6	99.999
13.	Maximum Claim Amount	170	182	Numeric	13	9999999999.99
14.	Principal Balance Being Securitized	183	195	Numeric	13	9999999999.99
15.	Principal Balance Not Being Securitized	196	208	Numeric	13	9999999999.99
16.	Principal Balance Previously Securitized	209	221	Numeric	13	9999999999.99
17.	Principal Limit	222	234	Numeric	13	9999999999.99
18.	Principal Limit Factor	235	240	Numeric	6	.999999
19.	Loan Key – (Ginnie Mae HECM Loan Number)	241	249	Alphanumeric	9	Unique loan identifier assigned by Ginnie Mae.
20.	Origination Date	250	257	Numeric	8	YYYYMMDD
21.	LTV Ratio	258	263	Numeric	6	999.99
22.	Participation Interest Rate	264	269	Numeric	6	99.999
23.	Mortgage Address	270	309	Alpha	40	
24.	Mortgage City	310	330	Alpha	21	
25.	Mortgage State	331	332	Alpha	2	
26.	Mortgage Zip	333	341	Alphanumeric	9	
27.	Mortgage Margin	342	347	Numeric	6	Always 00.000

28.	Joint or Single Loan	348	348	Alpha	1	1 or 2
29.	Payment Option	349	349	Numeric	1	A code 1= Tenure, 2=Term, 3=Line of Credit, 4=Modified Term, 5=Modified Tenure
30.	Filler	350	355	Space	6	
31.	MIN	356	373	Numeric	18	
32.	Filler	374	384	Space	11	
33.	MOM	385	385	Alpha	1	“Y” or “N”
34.	Filler	386	388	Space	3	
35.	Loan Servicing Fee Code	389	389	Alpha	1	1=Fixed Monthly 2=Spread
36	Property Type	390	390	Alpha	1	1=Single Family, 2=Condominium, 3=Manufactured Housing 4=Planned Unit Development
37	Filler	391	400	Space	10	

1. Record Type: The letter M will be the 81st character on each pool record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to “H”.

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Filler:

6. Case Number: The agency case number assigned to the loan by the government agency associated with the loan: FHA. It must be the same case number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.

7. Issuer Loan Number: The number assigned by the issuer to uniquely identify the loan to their internal system.

8. Filler

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9. Loan Type: A one digit code which depicts the government agency associated with this loan. Use “F” for FHA.
10. Original Interest Rate: The original interest rate of the loan.
11. Participation Number: A 3- digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation.
12. Current Interest Rate: The current interest rate of the loan.
13. Maximum Claim Amount: 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.
14. Principal Balance 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.
15. Principal Balance Unsecuritized: 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.
16. 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.
17. Principal Limit: The principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor.
18. Principal Limit Factor: 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.
19. Loan Key: A number assigned by Ginnie Mae which uniquely identifies this loan.
20. Origination Date: The date the HECM loan was originated.
21. 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.
22. Participation Interest Rate: 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.
23. Mortgage Address: The street address of the property that is mortgaged under this loan.
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24. Mortgage City: The name of the city in which the property associated with this mortgage is located.

25. Mortgage State: The U.S. Postal Service code for the state for the property.

26. Mortgage Zip: The U.S. Postal Service ZIP code of the property.

27. Mortgage Margin: Mortgage Margin is not collected. Report 0's in this field.

28. Joint Or Single Loan: Indicates whether there is only one borrower, or if there are co-borrowers. "1" = Single "2" = Joint

29. Payment Option: The method to receive payments (tenure, term, line of credit, modified tenure, modified term) that selected by the borrower associated with the HECM loan.

30. Filler:

31. MIN: The mortgage identification number assigned by MERS to the loan.

32. Filler:

33. MOM: MERS as the Original Mortgagee (MOM) indicator when applicable

34. Filler:

35. Loan Servicing Fee Code: A code which describes the type of Loan Servicing Fee applied to this loan.

36. Property Type: The type of property: Single Family, Condominium, Manufactured Housing, Planned Unit Development

37. Filler:

HMBS MORTGAGE RECORD LAYOUT (11706H) "R"

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	R
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant "H"
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Loan Key – (Ginnie Mae HECM Loan Number)	91	99	Numeric	9	Unique loan identifier assigned by Ginnie Mae.
6.	Participation Number	100	102	Numeric	3	3 digit suffix attached to Loan Key

7.	Adjustment Date (Annual/Monthly Reset Date)	103	110	Numeric	8	YYYYMMDD
8.	Filler	111	137	Space	27	
9.	Issuer Loan Number	138	152	Numeric	15	
10.	Initial Payment Change Date of Note	153	160	Alphanumeric	8	YYYYMMDD
11.	Index Type	161	165	Alpha	5	CMT or LIBOR
12.	Filler	166	172	Spaces	7	
13.	Type of ARM Note	173	179	Alphanumeric	7	Annual or Monthly
	Filler	180	186	Space	7	
14.	Initial (+/-) Interest Rate Change of Note	187	187	Alphanumeric	1	“2” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans
15.	Filler	188	188	Space	1	
16.	Lifetime (+/-) Interest Rate Change of Note	189	189	Alphanumeric	1	“5” for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting loans
17.	Borrower First Name	190	214	Alpha	25	
18.	Borrower Last Name	215	239	Alpha	25	
19.	Borrower Birth Date	240	247	Numeric	8	YYYYMMDD
20.	Borrower Gender	248	248	Alpha	1	M, F
21.	Filler	249	400	Space	152	

1. Record Type: The letter R will be the 81st character on each record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to “H”.

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Loan Key: A number assigned by Ginnie Mae which uniquely identifies this loan.

6. Participation Number: A 3- digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation.

7. Adjustment 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.

8. Filler:

9. Issuer Loan Number: Issuer Loan Number: The number assigned by the issuer to uniquely identify the loan to their internal system.

10. Initial Payment Change Date of Note: The first change date on the note.

11. Index ARM: The 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.

12. Filler:

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

14. Initial (+/-) Interest Rate Change of Note: 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.

15. Filler:

16. Lifetime (+/-) Interest Rate Change of Note: 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.

17. Borrower First Name: First name of the borrower of this loan.

18. Borrower Last Name: Last name of the borrower of this loan.

19. Borrower Birth Date: The birth date of the borrower associated with this loan.

20. Borrower Gender: The gender of the borrower.

21. Filler:

HMBS MORTGAGE RECORD LAYOUT (11706H) “B”

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	B
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant “H”
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Loan Key – (Ginnie Mae HECM Loan Number)	91	99	Numeric	9	Unique loan identifier assigned by Ginnie Mae.
6.	Participation Number	100	102	Numeric	3	3 digit suffix attached to Loan Key
7.	Co-borrower First Name 1	103	127	Alpha	25	
8.	Co-borrower Last Name 1	128	152	Alpha	25	
9.	Co-borrower Birth Date 1	153	160	Numeric	8	YYYYMMDD
10.	Co-borrower Gender 1	161	161	Alpha	1	M, F
11.	Co-borrower First Name 2	162	186	Alpha	25	
12.	Co-borrower Last Name 2	187	211	Alpha	25	
13.	Co-borrower Birth Date 2	212	219	Numeric	8	YYYYMMDD
14.	Co-borrower Gender 2	220	220	Alpha	1	M, F
15.	Co-borrower First Name 3	221	245	Alpha	25	
16.	Co-borrower Last Name 3	246	270	Alpha	25	
17.	Co-borrower Birth Date 3	271	278	Numeric	8	YYYYMMDD
18.	Co-borrower Gender 3	279	279	Alpha	1	M, F
19.	Co-borrower First Name 4	280	304	Alpha	25	
20.	Co-borrower Last Name 4	305	329	Alpha	25	
21.	Co-borrower Birth Date 4	330	337	Numeric	8	YYYYMMDD
22.	Co-borrower Gender 4	338	338	Alpha	1	M, F
23.	Filler	339	400	Space	62	

1. Record Type: The letter B will be the 81st character on each record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to “H”.

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Loan Key: A number assigned by Ginnie Mae which uniquely identifies this loan.

6. Participation Number: A 3- digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation.

7. Co-borrower First Name 1: First name of the first Co-borrower of this loan.

8. Co-borrower Last Name 1: Last name of the first Co-borrower of this loan.

9. Co-borrower Birth Date 1: The birth date of the first Co-borrower associated with this loan.

10. Co-borrower Gender 1: The gender of the first Co-borrower.

11. Co-borrower First Name 2: First name of the second Co-borrower of this loan.

12. Co-borrower Last Name 2: Last name of the second Co-borrower of this loan.

13. Co-borrower Birth Date 2: The birth date of the second Co-borrower associated with this loan.

14. Co-borrower Gender 2: The gender of the second Co-borrower.

15. Co-borrower First Name 3: First name of the third Co-borrower of this loan.

16. Co-borrower Last Name 3: Last name of the third Co-borrower of this loan.

17. Co-borrower Birth Date 3: The birth date of the third Co-borrower associated with this loan.

18. Co-borrower Gender 3: The gender of the third Co-borrower.

19. Co-borrower First Name 4: First name of the fourth Co-borrower of this loan.

20. Co-borrower Last Name 4: Last name of the fourth Co-borrower of this loan.

21. Co-borrower Birth Date 4: The birth date of the fourth Co-borrower associated with this loan.

22. Co-borrower Gender 4: The gender of the fourth Co-borrower.

23. Filler:

HMBS SINGLE FAMILY TOTALS RECORD DATA FORMAT "T"

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type "T"	81	81	Alpha	1	T
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant "H"
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Filler	91	290	Space	200	
6.	Number of Subscribers	291	294	Numeric	4	
7.	Total Positions	295	309	Numeric	15	999999999999.00
8.	Filler	310	400	Space	91	

1. Record Type: The letter T will be the 81st character on each total record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to "H".

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Filler:

6. Number of Subscribers: The total number of subscribers in the HMBS pool.

7. Total Positions: The total_dollar amount of all Fed positions. This must equal the original aggregate amount of the pool.

8. Filler:

SUBSCRIBER RECORD LAYOUT “S”

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type "S"	81	81	Alpha	1	S
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant “H”
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Filler	91	122	space	32	
6.	Filler	123	177	space	55	
7.	Position	178	190	Numeric	13	999999999.00
8.	Filler	191	238	Space	48	
9.	ABA Number	239	247	Numeric	9	999999999
10.	Deliver To	248	267	Alphanumeric	20	
11.	FRB Description	268	357	Alpha	90	
12.	Filler	358	400	Space	43	

1. Record Type: The letter S will be the 81st character on each subscriber record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to “H”.

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Filler:

6. Filler:

7. Position: The dollar amount of the HMBS pool to be delivered to the Federal Reserve Bank for the individual subscriber (clearing Bank).

8. Filler:

9. ABA Number: The ABA Number of the clearing bank the subscriber positions are to be delivered.

10. Deliver To: The account information at the clearing bank to which the positions should be delivered.

11. FRB Description: A description of the account at the Federal Reserve Bank

MASTER AGREEMENT RECORD LAYOUT “A”

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	A
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant “H”
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Filler	91	122		32	
6.	Subservicer	123	142	Numeric	20	
7.	P&I Account #	143	162	Numeric	20	
8.	T&I Account #	163	182	Numeric	20	
9.	P&I ID #	183	202	Numeric	20	
10.	T&I ID #	203	217	Numeric	15	
11.	Filler	218	400	Space	183	

1. Record Type: The letter A will be the 81st character on each master agreement record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to “H”.

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Filler:

6. Subservicer:

7. P&I Account Number: The account number of the custodial bank holding the principal and interest for this pool.

8. T&I Account Number: The account number of the custodial bank holding the taxes and insurance for this pool, if applicable.

9. P&I Bank ID Number: The ABA/Federal Routing Number of the financial institution that maintains the issuer's P&I custodial accounts this pool.

10. T&I Bank ID Number: The ABA/Federal Routing Number of the financial institution that maintains the issuer's escrow accounts this pool, if applicable

11. Filler:

CUSTODIAN RECORD LAYOUT "C"

Field #	Field Name	Start	End	Type	Length	Remarks
1.	Record Type	81	81	Alpha	1	C
2.	Pool Number	82	87	Numeric	6	Must be a valid Ginnie Mae pool.
3.	Issue Type	88	88	Alpha	1	Constant "H"
4.	Pool Type	89	90	Alpha	2	Must be one of the following: RA, RM, RF, AL, ML
5.	Filler	91	122	Space	32	
6.	Name	123	162	Alpha	40	
7.	Address	163	202	Alpha	40	
8.	City	203	223	Alpha	21	
9.	State	224	225	Alpha	2	
10.	Zip	226	234	Alphanumeric	9	
11.	Filler	235	400	Space	166	

1. Record Type: The letter C will be the 81st character on each custodian record.

2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

3. Issue Type: Always equal to "H".

4. 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

Only Fixed rate and CMT Pool Types will be accepted until further notice.

5. Filler

6. Custodian Name: The name of the document custodian

7. Address: The custodian's address

8. City: The custodian's city

9. State: The custodian's state

10. Zip: The custodian's zip code