



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

GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

April 8, 2011

APM 11-05

MEMORANDUM FOR: All Participants in Ginnie Mae Programs  
FROM: Theodore W. Tozer, President  
SUBJECT: Single-Family Pool Issuance – New Data Elements to be Collected on the Schedule of Pooled Mortgages

Ginnie Mae is committed to providing greater transparency on the underlying collateral that backs outstanding Ginnie Mae securities. In order for Ginnie Mae to provide more relevant information to the industry, it is expanding on the type of data collected at pool issuance. Therefore, effective September 1, 2011, and forward, Ginnie Mae will require Issuers to provide up to eight additional new data elements on single-family forward mortgages, where applicable. This information is to be collected via, GinnieNET on the import file layout or on the paper form of the “Schedule of Pooled of Mortgages” (HUD Form 11706).

Data Element
Combined LTV Ratio Percent
Total Debt Expense Ratio Percent
Refinance Type
Last Paid Installment Due Date
Pre-Modification First Installment Due Date
Pre-Modification Original Principal Balance Amount
Pre-Modification Interest Rate Percent
Pre-Modification Loan Maturity Date

Attached is the new GinnieNET Mortgage Record Layout M11 that Issuers will be required to use when submitting pools to Ginnie Mae. The M11 record will follow the current M10 record in the Single-Family GinnieNET Import File. August 2011 Issuers will be able to test the new file layout. If you have questions regarding the testing of the new file layout, please contact Wade Gayle or Vicky Marajh via the GinnieNET Helpdesk at 1-800-234-4662.

The applicable changes to Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Rev. 1 (Guide), will be posted under the “What’s New” section of Ginnie Mae’s website at [www.ginniemae.gov](http://www.ginniemae.gov) no later than August 1, 2011.

If you have any non-technical questions regarding this announcement, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.

## GinnieNET Single Family Import File Layouts

### MORTGAGE RECORD LAYOUT (11706) M11

Field Name	Description	Requirement	Type	Length	Dec. Places	Start	End	Format
Record Type			Alphanumeric	3		1	3	"M11"
Combined LTV Ratio Percent	The result of dividing the combined original principal balance (OPB) amounts of the first and all subordinate mortgages by the property valuation amount.  Single Family Loans	Required: If there is no second lien, submit the LTV that was provided on the M4 record.	Numeric	6	2	4	9	"999.99"
Total Debt Expense Ratio Percent	The ratio of all debts of the borrower to the borrower's qualifying income as defined by the mortgage insurer or guarantor (AKA Back End Ratio).  Single Family Loans	Required: If required by the insuring agency. If not required by insuring agency, enter "000.00".	Numeric	6	2	10	15	"999.99"
Refinance Type	Identify the refinance type: 1. Not Streamlined, Not Cash Out 2. Cash Out 3. Streamlined  Single Family Loans	Conditionally Required  If loan is identified as refinance, per Loan Purpose code 2 on the M10 record.	Numeric	1		16	16	1,2, or 3
Last Paid Installment Due Date	The due date of last paid installment in full, not any partial payment of an installment, that has been collected on the mortgage.  Single Family Loans	Conditionally Required  Does not apply to new loans, where first payment has not been received.	Date	8		17	24	"YYYYMMDD"

	Field Name	Description	Requirement	Type	Length	Dec. Places	Start	End	Format
	PreModification First Installment Due Date	The original first scheduled installment due prior to the modification (First Payment Due Date prior to the modification).  Single Family Loans	Conditionally Required  If loan is identified as loan modification, per loan purpose 3 or 4 on the M10 record.	Date	8		25	32	"YYYYMMDD"
	PreModification Original Principal Balance (OPB) Amount	The original principal balance of the modified loan prior to the modification taking place. The unmodified original principal balance (OPB) of the loan per the original note.  Single Family Loans	Conditionally Required  If loan is identified as loan modification, per loan purpose 3 or 4 on the M10 record.	Numeric	11	2	33	43	"99999999.99"
	PreModification Interest Rate Percent	The original interest rate of the modified loan prior to the modification taking place. The interest rate per the unmodified original note. For ARM loans, the unmodified original interest rate per the original note without any interest rate adjustments.  Single Family Loans	Optional  If loan is identified as loan modification, per loan purpose 3 or 4 on the M10 record.	Numeric	6	3	44	49	"99.999"
	PreModification Loan Maturity Date	The original loan maturity date of the modified loan prior to the modification taking place. The maturity date of the loan per the unmodified original note.  Single Family Loans	Optional  If loan is identified as loan modification, per loan purpose 3 or 4 on the M10 record.	Date	8		50	57	"YYYYMMDD"
	Filler			Spaces	23		58	80	