



Issuer Reporting Technical Specifications Document

Ginnie Mae Reporting and
Feedback System (RFS)

Issuer Monthly Reporting
Pool, Loan, and Security RPB Data

Government National Mortgage Association
Contract Number: C-OPC-22592

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For Ginnie Mae systems
Reporting and Feedback System
Version Change Page

The Ginnie Mae Issuer Reporting Technical Specifications (IRTS) document is the specification document for the implementation of future Ginnie Mae systems related to the Business Process Improvement (BPI)/Reporting and Feedback System (RFS). This document may be enhanced and any further updates to the Ginnie Mae IRTS Document will be incorporated into future versions.

The Ginnie Mae Issuer Reporting Technical Specifications Document version history:

Document Version	Delivery Date	Change Level
V1	May 8, 2007	Version 1.0
V2	June 6, 2007	Version 2.0
V3	January 18, 2008	Version 3.0
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V5	February 25, 2009	Version 5.0
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V6 (Revised)	June 1, 2010	Version 6.0 (Revised)
V7	March 4, 2011	Version 7.0

The descriptions of the changes to the Ginnie Mae IRTS document from version to version are detailed in Section 14 of this document.

SECTION 1 – GENERAL INFORMATION

1.1 Introduction

The information in this document is presented to communicate the requirements for monthly reporting of pool, loan, and Security RPB. RFS is a system that is being implemented under Ginnie Mae's BPI initiative. Ginnie Mae's BPI involves specific modernization and operational objectives, in particular for Ginnie Mae's RFS.

1.1.1 Modernization Objectives

The specific modernization objectives are:

- Establish an operating environment that reduces transaction costs for issuers and broker dealers.
- Enable Ginnie Mae to operate in a highly optimized and less costly environment.
- Improve the customer service provided to issuers.
- Enable analysis of current data for trends, warnings, and performance.

1.1.2 Operational Direction to Achieve Objectives

The operational objectives are:

- Enhance the quality and frequency of data provided to stakeholders and customers.
- Facilitate more rapid implementation of new Ginnie Mae products and programs.
- Improve Ginnie Mae's ability to monitor and manage risk of its underlying portfolio.
- Develop a detailed technical architecture for IT modernization and organize resources to enhance Ginnie Mae's business infrastructure.

Ginnie Mae conducted internal process analysis sessions to identify areas and focus for improvement. Ginnie Mae continues to consult with business partners to determine opportunities for enhancement. Ginnie Mae's objective is to increase and enhance the use of technology as a tool for conducting business with issuers and service bureaus.

1.1.3 Key Changes Summary

- The monthly reporting schedule has been accelerated. Issuers will continue to use the month-end accounting cutoff dates that they use today. Refer to Section 6 for additional details.
- Security RPB reporting will continue as is reported currently as well as to RFS. Security RPB exceptions will continue to be sent via e-Notification. Corrections must be made via *GinnieNET*. Refer to Section 3 for more details.
- Selected reporting forms have been eliminated. RFS will produce the essential data from the forms. Refer to Section 3 for more details.
- New data elements are being introduced at pooling and at monthly investor reporting. Edits and error messages have been added or changed.

1.2 Purpose

This document is an operational guide that informs issuers and service bureaus how to submit monthly pool administration data files to Ginnie Mae's RFS. This IRTS document provides information about the files, records, and data elements that are required to transmit monthly data to RFS successfully. The IRTS document also provides files, records, and data descriptions for the messages that are returned to the issuers by the RFS.

The information provided in this IRTS document is not intended to establish or change Ginnie Mae policy, regulations, or accounting guidelines as defined in the Ginnie Mae Mortgage Backed Securities (MBS) Guide with which all issuers must comply.

This IRTS document assumes that the reader is familiar with the Ginnie Mae MBS Guide 5500.3, and in particular, Chapters 14, 17, 19, related appendices, forms, APMs, and MPMs. Issuers must refer to these regulatory and policy documents for compliance guidance related to pool accounting and administration.

This document provides information to issuers and servicers about Ginnie Mae's final requirements for monthly pool, loan package and loan level reporting processes. The document assumes that the reviewer is generally familiar with Ginnie Mae's plan for streamlined and re-engineered monthly reporting of security RPB, pool or loan package monthly data and loan level data reporting.

Information about Ginnie Mae programs can be found on their website at www.ginniemae.gov. Go to www.ginniemae.gov/guide/guidtoc.asp for specific information about reporting requirements and the MBS Guide 5500.3.

1.3 User Training

Ginnie Mae has published the RFS Training Presentation for its issuers and servicers to reference. This can be found on Ginnie Mae's RFS and GinnieNET project web page, http://www.ginniemae.gov/issuers/rfs_toc.asp?Section=Issuers.

SECTION 2 - SCOPE

The scope of this document encompasses monthly ‘inbound data’ submission of data files and the ‘outbound feedback’ messages related to processing results. The scope is essentially related to the “post origination and settlement” pool (and loan package) reporting.

For purposes of this IRTS document, with respect to Ginnie Mae loan packages that are part of a multiple issuer pool, this document always refers only to the loan package. Also for purposes of this document, the term “pool” is used synonymously with “loan package.”

This IRTS document does not cover or change anything related to pool origination and settlement or pool payment processes. Any changes in these areas will be documented in separate communications.

2.1 Issuer Inbound Data Reporting to RFS

Inbound data reporting refers to the data submitted by the issuer or service bureau to RFS.

For inbound reporting processes, the BPI enhancements focus specifically on the following:

- Monthly reporting of security RPB data
- Monthly reporting of pool/loan package data elements
- Monthly reporting of loan level data elements
- Monthly reporting timeline
- New loan level data elements collected at the time of pooling, but also maintainable via monthly reporting.

Specific information about the potential changes to reporting timelines and calendars, as well as detailed data element descriptions, is provided in the following pages.

2.2 Exception Feedback from RFS

Exception Feedback refers to information provided back to the issuer or service bureau by RFS based on the monthly reporting of pool and loan level information.

For Exception Feedback processing, the BPI enhancements focus specifically on exception feedback information to issuers associated with monthly reporting of pool and loan level information. This is a component of the new RFS.

In the context of current reporting requirements, the potential changes described in this document would replace:

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- Current manual processes of notification when there are pool reporting exceptions
- Current e-Access IEDS screens and download files that contain loan level exception information.

This document addresses the following general types of exception feedback:

- Exceptions related to reconciling pool/loan data to issuer reported security RPB
- Exceptions related to pool/loan data calculations and validation
- Exceptions related to Loan Matching to external agency files
- Exceptions related to individual data values reported, valid values, and conformance to reporting specifications.

The detailed specifications are provided in subsequent sections of this document.

SECTION 3 – OVERVIEW OF CHANGES

3.1 Ginnie Mae Enterprise Portal

Concurrently with the implementation of RFS, Ginnie Mae will implement a web-based, enterprise-wide portal for use by its issuers, service bureaus, and staff. RFS, including monthly issuer reporting, will be done through the Ginnie Mae Enterprise Portal (GMEP). Issuers must register for the GMEP in order to begin reporting through RFS. Further details can be found at http://ginniemae.gov/issuers/rfs_toc.asp?Section=Issuers.

3.2 Areas of Monthly Reporting That Are Changing

With regard to “inbound” issuer reporting, the major changes include the following.

- Existing HUD-11710A and 11710E forms will no longer be reporting requirements; these will be used only for on-site compliance review.
- Ginnie Mae will discontinue the web-based features that allow issuers to input and/or print the 11710E, and 11710D forms.
- Elimination of the existing HUD-11748C form.
- Loan substitutions (per the MBS Guide 5500.3, Chapter 14) will be controlled by RFS. Issuers requesting loan substitutions will be required to contact RFS Operations Group to coordinate the assignment of a Ginnie Mae Unique Loan ID to the new loan.
- Consolidation and re-packaging of the data items currently collected by multiple reporting forms/systems.
- Elimination of the EDI ANSI x.12 (203 Transaction set). With the implementation of the RFS reporting, this standard will not be used for monthly reporting requirements.
- Elimination of ISDN as a telecommunications service for the secure transmission of monthly loan/pool level reporting data.
- For inbound reporting Ginnie Mae is specifying flat file, ASCII text format.
- Additional borrower information will be collected. At the loan level, Ginnie Mae will collect co-borrower information. Currently Ginnie Mae only collects information pertaining to one borrower. With RFS, Ginnie Mae will collect information pertaining to up to no more than five borrowers (primary borrower and up to four co-borrowers) for each loan record, as applicable to the particular loan.
- Ginnie Mae has implemented the Ginnie Mae Unique Loan ID (a unique loan identifier). This Unique Loan ID will be used by Ginnie Mae and by issuers to “uniquely” identify each loan in a Ginnie Mae pool. (Details provided in *Appendix D, Ginnie Mae Unique Loan ID* of this document.) Note that Ginnie Mae has standardized the terminology that is to be used for the Unique Loan Identifier. The “Unique Loan Identifier” (or “Unique Loan ID”) is the term that Ginnie Mae will use in its documentation and systems; this replaces references to

“Unique Loan Key”, “Loan Key”, or “Loan ID”. Field 6 of the Loan Record, “Issuer Loan ID”, is unaffected by the “Unique Loan ID” name change.

- In this document the Ginnie Mae pool number field is defined as “alphanumeric.” The field size remains as length of six, and currently Ginnie Mae is continuing to use the six-digit pool numbers. However, to allow for more pool numbers within the current six-position pool number field, Ginnie Mae will begin assigning alphanumeric pool numbers assignment in the future. Ginnie Mae will communicate the details in an upcoming APM.

Ginnie Mae is changing the monthly reporting of Pool Data and Loan Level Data, including changes to the exception feedback process when problems with the reported data occur.

The major changes are described below.

- Issuers will continue reporting the monthly Security RPBs as is done currently. Security RPB exceptions will be sent via e-Notification. Issuers will correct exceptions via *GinnieNET*. In addition, the Security RPB is also to be reported to RFS per the IRTS (Pool Record, field 10). However, the official Security RPB is to be reported per the current process.
- Pool level and loan level reporting will be included in the RFS reporting stream. Therefore, pool level and loan level exceptions will be included in the RFS Exception Feedback functions.
- Modified reporting timeline is provided. See Figure 6.1 in Section 6.
- Changes to the exception feedback timeline such as updates/corrections can be made during the reporting period. The “severity level” ranking of exceptions is changing such that high priority exceptions can be easily distinguished from less critical exceptions.
- New functionality is provided that gives the issuer the option of making corrections online if the issuer chooses to do so; otherwise, the issuer can submit updated (“correction”) files. Note that either a complete file or a correction file can be submitted; however, the data record(s) must be the entire record, not just the updated fields.
- More exception information will be available both online via the internet and in downloadable files. Point-to-point service is available via secure file transfer protocol (sFTP) for inbound reporting. Issuers should contact the Ginnie Mae Help Desk, 1-800-234-4662, Option 1 to obtain a user id and password for inbound reporting using sFTP.

3.3 Areas of Monthly Reporting That Are Not Changing

The pool administration, accounting, and reporting requirements that are *not* changing are below:

- The policy regarding issuer monthly reporting cut-off period will not change. MBS Guide 5500.3, Section 17-3 will remain as is.

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- The policy regarding issuer responsibility to maintain all accounts and records relating to the pooled mortgages and securities, and maintaining them in accordance with sound accounting practices and in a manner that will permit Ginnie Mae or its representatives to examine and audit them at any reasonable time will not change. MBS Guide 5500.3, Section 17-2 will remain as is.
- Issuers will continue to be required to produce the HUD 11710D form as a monthly reporting instrument (through *GinnieNET*); additionally, issuers will continue to be required to produce the 11710D for on-site or other such compliance reviews.
- Issuers will continue to be required to produce the HUD 11710A and the HUD 11710E forms, but only for on-site or other such compliance reviews. The accounting procedures will remain unchanged; only the reporting requirements will change.
- Issuers will continue to be responsible for reporting monthly security RPBs. Issuers will continue to be responsible for reporting loan level and pool level data elements each month and responding to exception conditions.

SECTION 4 – REPORTING SERVICES OFFERED BY GINNIE MAE

4.1 Current Reporting Environment

Ginnie Mae is providing a range of services for issuer reporting of monthly security RPB, monthly pool accounting data, or monthly loan level data under RFS. In general, the current services provided include the following.

- Bulk/Large Volume electronic transmission of data—this is essentially “point-to-point” telecommunications and transfer of data from issuer computing platform to Ginnie Mae platform.
- Direct data entry, using online screens—this is essentially either *GinnieNET* direct data entry or RFS direct data entry.
- File Upload (import)—this is essentially either *GinnieNET* file upload or RFS file upload from the Internet.
- Physical Media—Ginnie Mae will no longer accept physical media, such as cartridge or tapes, except as a contingency.

4.2 RFS Issuer Reporting Environment

Reporting will be streamlined and consolidated. Ginnie Mae will continue to offer a broad range of services that will support issuers regardless of size, reporting volume, or program area participation. The services that Ginnie Mae will offer in support of the streamlined and enhanced monthly reporting include:

- Direct data entry, using online screens—this will be Internet Web-based direct data entry into RFS. The enhanced systems will all be Internet, Web-based applications. (Direct data entry is not the focus of this IRTS Document.)
- File Upload (import)—RFS will provide functionality for file import that is Internet Web-based upload using the HTTPS protocol. This functionality can be used for all reporting submissions that are 5MB or less in size.
- Secure File Transfer Protocol (SFTP)—RFS will support Internet-based file transfer for monthly reporting data submission using the secure file transfer protocol (SFTP). Ginnie Mae has chosen the WS_FTP product for secure data transmission between the issuer and Ginnie Mae. Any issuer can use this capability; however, it must be used if the issuer submits any data files larger than 5MB in size.

SECTION 5 – EXCEPTION FEEDBACK SERVICES OFFERED BY GINNIE MAE

Exception feedback associated with pool and loan data reporting will be streamlined and consolidated under the RFS. Ginnie Mae is providing a range of services that will support issuers regardless of size, reporting volume, or program area participation.

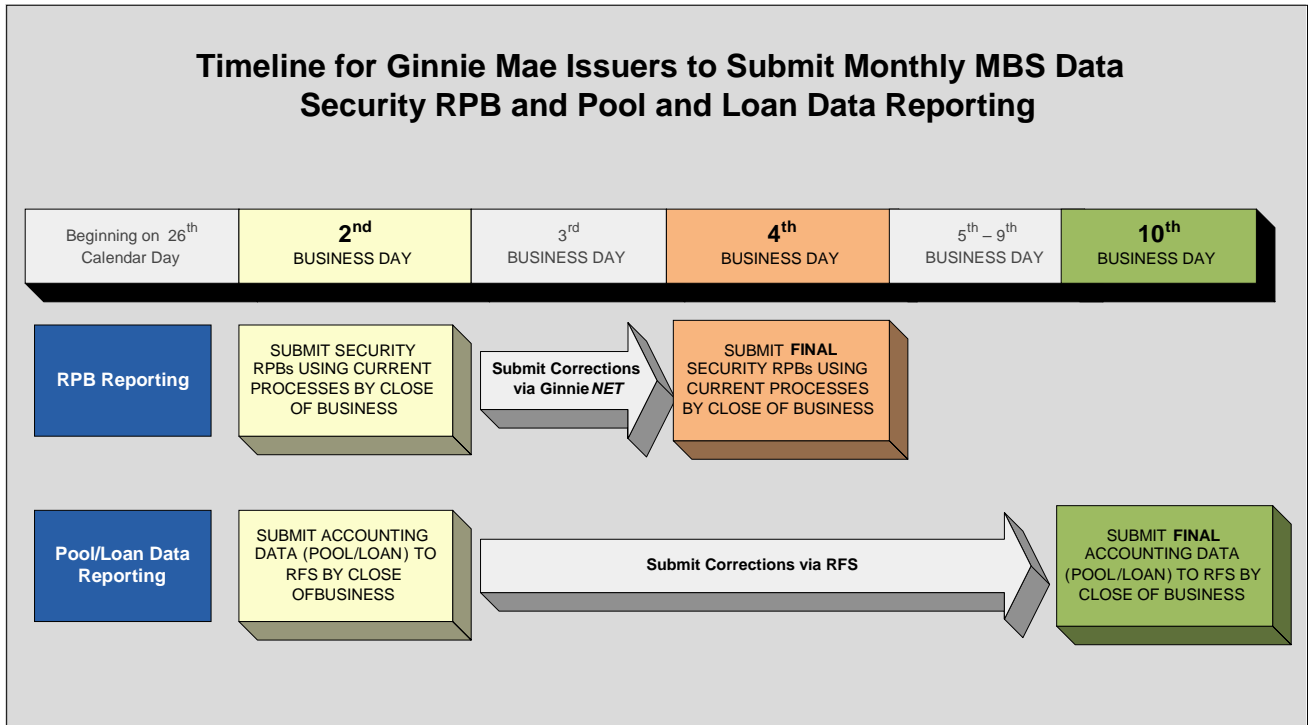
The exception feedback services include the following.

- Notification of exceptions via Ginnie Mae's e-Notification. On a routine basis, Ginnie Mae will post notices to issuers' mailboxes on e-Notification indicating that there are exceptions associated with the reported data. Issuers can go online to RFS to view the exception status of the reported data.
- Online exception feedback information is accessible via the Internet. The online screens will provide exception information at all levels from the issuer summary level, to individual pool level, to the detailed loan level.
- Option to use direct data entry online to make changes and/or corrections. These enhanced functions will be Internet Web-based applications.
- Exception file download function (CSV files with exception records) that will be Internet-based.
- Secure FTP—Internet-based exception file transfer using a secure FTP will allow issuers to download exception files securely.
- Online summary display screen that is generated by RFS. This gives the equivalent of the HUD-11710D form information; this should be retained in the issuer's files.

Ginnie Mae's RFS will provide a range of secure services to issuers and service bureaus.

SECTION 6 - PROCESSING AND TIMELINE

The graphic below represents the processing timeline for both security RPB and pool/loan level reporting. These two reporting processes remain separate and distinct from one another. Issuers are to report their security RPB data to the CPTA and the RFS is used by Issuers to report their monthly pool/loan level data.



As the diagram above shows, initial reporting of the security RPB must be reported by close of business on the 2nd business day each month, with final security RPB values reported by close of business on the 4th business day. Refer to Chapter 19, *Reporting Remaining Principal Balances*, in the Ginnie Mae MBS Guide for more details on the RPB reporting process and timeline.

The monthly investor reporting processing timeline has not changed and requires that Issuers make their initial submission of pool and loan-level data by close of business on the 2nd business day, with final corrections reported by close of business on the 10th business day.

Please also refer to Ginnie Mae processing timeline published in APM 09 – 11, which outlines the processing timelines for both security RPB and pool/loan-level reporting.

Note: All stated times in this document refer to Eastern Standard Time. Close of Business (COB) is 7:00 PM. Beginning of Business (BOB) is 6:00 AM.

6.1 Monthly Pool and Loan Level Data Inbound Reporting and Processing Schedule

The RFS monthly reporting schedule is as follows:

- Monthly reporting from issuers is due no later than COB on the 2nd business day of the month. Issuers will report loan and pool accounting data. Issuers may begin reporting to RFS after their internal (month-end) cut-off date (see MBS Guide Section 17.3); however, files received early by RFS will be held until the initial RFS production jobs begin for the month.
- Issuers may submit more than one file per day. Each file may contain data for one or more issuers and one or more pools. If corrections are required, a file containing only corrected records may also be submitted. The file format is the same regardless of whether it is an initial submission, a subsequent submission, or a correction submission. There is no special file format for corrections. The correction files referred to above apply to any of the record types in Section 7.
- Final pool/loan level reporting and corrections are due no later than COB on the 10th business day. Corrections to non-RPB related data items will be accepted and processed through the 10th business day of the reporting month (see Figure 6.2, Error and Warning Level Definitions later in this document). Please note that the Security RPB, reported on the monthly report of pool and loan level data, shall equal the RPB that was reported to the CPTA by the fourth business day.

Issuers can submit multiple files during the reporting period. RFS will automatically detect file submissions and place them in a first-in-first-out processing queue.

6.2 Exception Feedback Processing

The RFS exception feedback process and timeline is as follows:

- Issuer monthly inbound data reporting/files will be processed essentially “upon receipt” by RFS
- Exception information will be available to issuers essentially “upon completion of processing” of the reported data
- If the issuer has exceptions, the system will automatically generate a notice and post it to the issuer’s e-Notification box
- The online exception feedback process will allow issuers to request, view, and/or download exception information, by severity level.

Exception processing will begin as soon as possible after receipt of the issuer file. Each time data is reported, an exception information/download file is created. Issuers then may submit correction files as soon as they are ready for transmission.

If there are no exceptions, a positive confirmation will be provided.

The file naming convention for exception files is:

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Exception_iiii_yyyymm_ddhhmi.csv where:

- iiii is the issuer number
- yyyymm is the reporting period
- ddhhmi is the date and time in which the file was created

Ginnie Mae anticipates the following schedule for issuer follow-up on monthly reporting exceptions.

- Issuers will immediately follow-up on all exceptions related to loan and pool accounting data. These exceptions would be available no later than the beginning of business (BOB) on the 3rd business day.
- Issuers will immediately follow-up on these same exceptions through the 10th business day, as applicable based on any subsequent data submitted by the issuer. Missing pools and missing loans not reported on the second business day are considered exceptions and must be submitted/corrected immediately.
- RFS allows for continued correction to non-RPB related data during the reporting period, after the 4th business day and through the 10th business day. It is understood that some types of exceptions require more research during the reporting period or in a subsequent period, depending on the data condition and research required.

The monthly schedule for RFS exception processing and follow-up is summarized in the table below.

Table 1 – Monthly schedule for RFS Exception Processing Summary

RFS Activity	Schedule
RFS Opens for Receipt/Input of Data any time after midnight on the 25 th . Ginnie Mae anticipates that the telecommunications infrastructure will be in place to accept the files at that time; files will be held for the initial RFS production job for the reporting period.	RFS open for receipt of files 26 th calendar day of the month
RFS Monthly Inbound File Processing and Exception Feedback	2 nd Business Day through 10 th Business Day; processes files as received
RFS Monthly Inbound File Processing and Exception Feedback—non-RPB related corrections	10 th Business Day
RFS Closes—All Processes	COB 24 th Calendar Day

The figure below shows the anticipated severity levels and timelines for resolving monthly reporting exceptions.

RFS Pool Accounting and Exception Feedback Error and Warning Level Definitions	
<u>SEVERITY LEVEL</u>	<u>SEVERITY DESCRIPTION</u>
Fatal	<ul style="list-style-type: none"> ➤ Issuer File cannot be processed ➤ <u>Must be resolved immediately upon notification</u>; Issuers will be contacted by phone for file problems
Error	<ul style="list-style-type: none"> ➤ Record cannot be processed; inbound data is "Held" pending a resolution ➤ <u>Must be resolved for record to be processed</u>
Critical	<ul style="list-style-type: none"> ➤ Security RPB Validation-related warnings; Data elements included in the calculations ➤ <u>Resolve exceptions no later than 10th business day</u>
High	<ul style="list-style-type: none"> ➤ Loan Data used in Calculations (non Security RPB) ➤ Pool and Pool Master Calculations (non Security RPB) ➤ Multifamily Loan Calculations (non Security RPB) ➤ <u>Resolve exceptions no later than 10th business day</u>
Medium	<ul style="list-style-type: none"> ➤ Single Family Loan Matching and/or Suspense ➤ <u>Resolve, if feasible given the data condition, in the current reporting period</u>; otherwise next reporting period
Low	<ul style="list-style-type: none"> ➤ Loan Data Elements not used in Calculations or matching; or problems with "Other" pool related data elements ➤ <u>Resolve if feasible given the data condition, in the current reporting period</u>; otherwise next reporting period

Figure 6.2 Error and Warning Level Definitions

Issuers will be able to go online to RFS and request exception information by individual severity level (or all). This would also apply to the download file of exception information.

SECTION 7 - Reporting Requirements — Issuer’s Monthly Reporting Record Layout and Data Elements Description

7.1 Overview

Ginnie Mae RFS accepts six upload record formats. These upload files are used by issuers for their monthly pool administration reporting to Ginnie Mae. The six types of records that may be included are listed below.

- **H – Header issuer record**
This mandatory record is a control record. This record is always present in the submission file.
- **P – Pool record**
This record contains data elements related to the Ginnie Mae pool, including the Security RPB; one record reports on one pool. A file would typically have one pool record for each pool reported by the issuer. It is not mandatory that a submission file always have Pool records.
- **L – Loan record**
This loan level record contains data elements related to the loans associated with the pool records, one record for each loan. A file would have one loan record for each loan reported by the issuer. It is not mandatory that a submission file always have Loan records.
- **S – Sensitive loan record**
This loan level record contains “static” information and personally identifiable information (PII). It is typically not reported and is only reported if there is a change to the data, or if there is a reporting exception message that requires correction of the data. A file would typically have relatively few or no Sensitive loan records.
- **V – Various loan record**
This loan record contains various other “static” information related to the loan. It is typically not reported, and is only reported if there is a change to the data, or if there is a reporting exception message that requires correction of the data. A file would typically have relatively few or no various loan records.
- **T – Trailer issuer record**
This mandatory record is a control record. This record is always present in the submission file. This record contains summarization numbers from other records. This record also contains a flag to indicate that the issuer’s submission of data is complete.

All submission files must have a header record, trailer record and some number of individual records depending on the issuer data for that particular submission. Typically, a single submission file would have a header, all of the individual records as applicable for the reporting period, and a trailer record. For follow-up submissions and for corrections,

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the submission file can have a header, any combination of detail records, and a trailer. Multiple files can be submitted during the reporting period.

Multiple issuer data can be submitted in a single submission. In this case, the submission file must have a header, detail records, and trailer for each different issuer's data. The submission file would have multiple sets of header, detail records, and trailer for the number of the issuer's data that is being reported.

For a submission file that contains data for only one issuer ID, the file naming convention is:

rfsyyyymmss.iiii where:

- “rfs” is constant
- “yyyymm” is the reporting year/month
- “ss” is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during the same reporting period.
(For example, if an issuer submits four files during a given reporting period the valid formats would be rfsyyyymm01.iiii, rfsyyyymm02.iiii, rfsyyyymm03.iiii, and rfsyyyymm04.iiii).
- “iiii” is the issuer ID # for the issuer

Additionally, for a submission file that contains data for more than one issuer ID, the file naming convention is:

rfsyyyymmss.iiim where:

- “iiim” is the issuer ID # for any of the issuers represented in the file.
(For example, if a single submission file contains data for issuer with issuer ID#'s 9997, 9998, and 9999, the valid formats would be any of the following: rfsyyyymmss.9997m, rfsyyyymmss.9998m, or rfsyyyymmss.9999m).
- “m” is constant.

Upload file formats are variable-length records (see the “Remarks” column of each upload file layout for additional information). Unless otherwise noted in the “Remarks” column, fill character fields to the right with spaces and fill numeric fields to the left with leading spaces or zeroes. Decimal points are part of the field lengths – include decimal points for dollar amounts, interest and other rates. Use a leading hyphen or dash “-” to indicate negative numbers. Fields designated as signed in the record layout require a “+”, “-”, or “space” as the first character. The symbols “+”, “-“, and “space” are the only valid values; a space in a signed field implies positive.

Refer to Appendix A for the full set of file failure conditions and instructions for proper record processing.

For each submission file received, a functional acknowledgement file is produced to provide the issuer feedback on the status of the submission file. The Functional Acknowledgement file naming convention is:

fayyyymmss.9999 where:

- fa is constant
- yyymm is the reporting period
- ss is the file sequence number
- 9999 is the issuer ID

7.2 Use of the “Summarization Flag”

Note that the RFS Trailer Record has a “Summarize Flag”. If the flag is set to “Y”, RFS will use this indicator to proceed with summarization of loan detail to the pool level. The purpose of the “Summarize Flag” is the file indicator to RFS that the issuer reporting/file submission is complete. If the flag is set to “N”, RFS will accept the submission but will not proceed with the summarization of loan data to the pool level.

If the file submission contains reporting data for a single issuer, the flag set to “Y” will indicate that this entire submission (and any previous submissions this reporting period) is complete and should be fully processed by RFS. For a file submission that contains reporting data for multiple issuers, the flag is set on the trailer record for each issuer reporting data. The flag is applicable only for that particular issuer. If the file submission is a final update of reporting data (to one or more previous file submissions this period, whether the flag was “Y” or “N”) set the flag to “Y”.

The expectation is that issuers will use the “Summarize Flag” for all their upload file submissions. Ginnie Mae recognizes that some file submitters need to submit their data in multiple files, such that the complete set of data for an issuer may arrive in two or more files. Generally, the expectation for a multiple file submission is that the last file will have the Summarize Flag set to “Y.” However, if an issuer cannot be certain that multiple files will always be submitted in the same order (e.g. File 1, File 2, File 3 in one month, but File1, File 3, File 2 in an ensuing month), it is permissible for an issuer to set all Summarize Flags to “N” and to use the RFS Pool Accounting web module to initiate summarization. An issuer with a web account (similar to today’s e-Access accounts) may log in, after all files have been uploaded and processed by RFS, and use the “Summarize Pools” function in RFS Pool Accounting. Online use of the “Summarize Pools” function is equivalent to a “Y” in the “Summarize Flag” field of the Trailer Record.

7.3 RFS Record Layout Formats

In this document, each upload file layout is followed by the definitions of each field in the record layout, which are numbered to correspond to the file layout. The definitions are followed by exception messages that may occur if business rules are not observed. Italicized exception messages result from inconsistencies between pool and loan level reporting. These exceptions may occur when the loans are summarized to the pool level.

H - Header issuer record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant H - Header
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM

1. Record Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the issuer.

2. Issuer ID: Issuer number Ginnie Mae assigned to the issuer organization.

3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.

- E-RFS200 Reporting Period must be specified.
- E-RFS201 Reporting Period must be a valid year and month.
- E-RFS202 Reporting Period must be in YYYYMM format e.g. 200601.
- C-RFS204 Reporting Period for this pool was not received by Ginnie Mae.
- E-RFS205 Reporting Period no loans or pools have been reported.

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P - Pool record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant P - Pool
2	Pool ID	2	7	Character	6	Must be a valid Ginnie Mae pool.
3	Adjust FIC	8	19	Numeric	12	99999999.99 Signed Field
4	Pool FIC	20	30	Numeric	11	99999999.99
5	Servicing Fee	31	41	Numeric	11	99999999.99
6	Weighted Average Interest Rate	42	48	Numeric	7	99.9999
7	Net Adjust RPB	49	62	Numeric	14	9999999999.99 Signed Field
8	Deferred GPM Interest	63	73	Numeric	11	99999999.99
9	Serial Note	74	86	Numeric	13	9999999999.99
10	Security RPB	87	99	Numeric	13	9999999999.99 The reported security RPB for the reporting period
11	T&I Escrow Balance	100	111	Numeric	12	99999999.99 Signed Field
12	P&I Fund Balance	112	123	Numeric	12	99999999.99 Signed Field
13	Other Balance	124	135	Numeric	12	99999999.99 Signed Field
14	Replacement Reserve Balance	136	146	Numeric	11	99999999.99
15	Construction Loan Principal Balance	147	158	Numeric	12	99999999.99 Signed Field
16	P&I Account Number	159	168	Character	10	
17	P&I Bank ID	169	177	Character	9	
18	T&I Account Number	178	187	Character	10	
19	T&I Bank ID	188	196	Character	9	
20	Replacement Reserve Account Number	197	206	Character	10	
21	Replacement Reserve Bank ID	207	215	Character	9	
22	Construction Loan Principal Account Number	216	225	Character	10	
23	Construction Loan Principal Bank ID	226	234	Character	9	
24	Filler	235	246	Character	12	

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Field #	Field Name	Start	End	Type	Length	Remarks
25	Filler	247	255	Character	9	

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

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

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this issuer number.
- E-RFS104 Pool ID is associated with another issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *L-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

4. Pool FIC: Dollar amount of the Fixed Installment Control for this pool for this reporting period.

Exception Messages

- E-POOL100 Pool FIC must be specified for amortizing pools.
- E-POOL101 Pool FIC must be numeric.
- E-POOL103 Pool FIC must include a decimal point.

5. Servicing Fee: Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the issuer calculates a Servicing Fee value that is negative, report “zeroes” to RFS.

Exception Messages

- E-POOL150 Servicing Fee must be specified.
- E-POOL151 Servicing Fee must be a positive numeric or zero.
- E-POOL152 Servicing Fee must include a decimal point.

- *H-POOL153 Servicing Fee should be within a dollar of calculated servicing fee.*

6. Weighted Average Interest Rate: The weighted average interest rate per the Ginnie Mae MBS Guide. The exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive POOL200 if not provided.

Exception Messages

- E-POOL200 Weighted Average Interest Rate must be specified.
- E-POOL201 Weighted Average Interest Rate must be numeric.
- *C-POOL202 Weighted Average Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.*
- *C-POOL203 Weighted Average Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.*
- E-POOL204 Weighted Average Interest Rate must include a decimal point.

7. Net Adjust RPB: A signed field. Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.). This is a new pool level collection field.

Exception Messages

- E-POOL300 Net RPB Adjustment must be numeric.
- *C-POOL301 Net RPB Adjustment should not cause Total Principal Remitted to be negative.*
- *C-POOL302 Net RPB Adjustment should be within tolerance when Loan FIC is adjusted for growing equity.*
- *C-POOL303 Net RPB Adjustment should be within a dollar of FIC Adjustment made for growing equity.*
- *C-POOL304 Net RPB Adjustment should not be less than FIC Adjustment made for growing equity when a curtailment exists.*
- *C-POOL305 Net RPB Adjustment should not be less than Interest Adjustment made for Curtailment when an FIC was also adjusted for growing equity.*
- *C-POOL306 Net RPB Adjustment should not be less than (interest adjustment made for Curtailment) and FIC Adjustment made for growing equity.*
- E-POOL308 Net RPB Adjustment must include a decimal point.
- E-POOL309 Net RPB Adjustment must include a sign in first position.

8. Deferred GPM Interest: Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.

Exception Messages

- L-POOL350 Deferred GPM Interest should not be entered for non-GPM pools (GT, GP).
- E-POOL351 Deferred GPM Interest must be numeric.
- *L-POOL352 Deferred GPM Interest should be positive.*

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- *L-POOL353 Deferred GPM Interest should be less than sum of Scheduled Principal, Liquidations, and Curtailments.*
- *E-POOL354 Deferred GPM Interest must include a decimal point.*

9. Serial Note: Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. The monthly serial notes accounting schedule, Form 1710B is described in Appendix VI-12 of the Ginnie Mae MBS Guide.

Exception Messages

- *L-POOL400 Serial Note should not be entered for non-SN pools.*
- *E-POOL401 Serial Note must be numeric.*
- *L-POOL402 Serial Note should be a multiple of \$25,000 when not final installment.*
- *E-POOL404 Serial Note must include a decimal point.*

10. Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The current process for Security RPB reporting (initial reporting and corrections through GinnieNET) will continue as-is until further notice. The official Security RPB is to be reported per the current process.

Exception Messages

- *C-POOL450 Security RPB is missing.*
- *E-POOL451 Security RPB must be numeric.*
- *C-POOL452 Security RPB should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).*
- *C-POOL453 Security RPB should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.*
- *C-POOL454 Security RPB should equal the RPB due to CPTA by 4th business day.*
- *C-POOL455 Security RPB should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.*
- *E-POOL456 Security RPB must include a decimal point.*
- *C-POOL457 Security RPB should equal Initial Pool UPB for the reporting period in which it is issued.*

11. T&I Escrow Balance: A signed field. The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the issuer for individual mortgage deficit escrow.

Exception Messages

- *E-POOL500 Tax & Insurance Balance must be specified.*
- *E-POOL501 Tax & Insurance Balance must be numeric.*
- *L-POOL502 Tax & Insurance Balance should not be greater than the Original Principal Amount.*
- *L-POOL503 Tax & Insurance Balance should not equal zero two months in a row.*
- *L-POOL504 Tax & Insurance Balance should not be negative.*
- *E-POOL505 Tax & Insurance Balance must include a sign in first position.*

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- E-POOL506 Tax & Insurance Balance must include a decimal point.

12. P&I Fund Balance: A signed field. The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.

Exception Messages

- L-POOL550 Principal & Interest Balance should be specified.
- E-POOL551 Principal & Interest Balance must be numeric.
- *L-POOL552 Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).*
- E-POOL553 Principal & Interest Balance must include a decimal point.
- E-POOL554 Principal & Interest Balance must include a sign in first position.

13. Other Balance: A signed field. The dollar amount of the balance of other funds.

- E-POOL601 Other Fund Balance must be numeric.
- E-POOL602 Other Fund Balance must include a decimal point.
- E-POOL603 Other Fund Balance must include a sign in first position.

14. Replacement Reserve Balance: Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.

Exception Messages

- L-POOL650 Replacement Reserve Balance should not be entered for a Single Family Pool Type.
- E-POOL651 Replacement Reserve Balance must be numeric.
- E-POOL652 Replacement Reserve Balance must include a decimal point.

15. Construction Loan Principal Balance: A signed field. The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.

Exception Messages

- L-POOL700 Construction Loan Principal Balance should not be specified for a Single Family Pool Type.
- E-POOL701 Construction Loan Principal Balance must be numeric.
- E-POOL702 Construction Loan Principal Balance must include a decimal point.
- E-POOL703 Construction Loan Principal Balance must include a sign in first position.

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

Exception Messages

- E-POOL751 P&I Account Number must be specified.

17. P&I Bank ID: The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

Exception Messages

- L-POOL750 P&I Bank ID should be a valid American Bankers Association

routing number.

- E-POOL752 P&I Bank ID must be specified.

18. T&I Account Number: The custodial bank account number holding the taxes and insurance for this pool.

Exception Messages

- E-POOL801 T&I Account Number must be specified.

19. T&I Bank ID: The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.

Exception Messages

- L-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.
- E-POOL802 T&I Bank ID must be specified.

20. Replacement Reserve Account Number: The custodial bank account number holding the repair and replacement fund for this Multifamily pool.

21. Replacement Reserve Bank ID: The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.

Exception Messages:

- L-POOL850 Replacement Reserve Bank ID should be a valid American Bankers Association routing number.

22. Construction Loan Principal Account Number: The custodial bank account number.

23. Construction Loan Principal Bank ID: The American Bankers Association routing number of the custodial bank.

Exception Messages

- L-POOL900 Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.

24. Filler: Reserved for future use.

25. Filler: Reserved for future use.

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L - Loan record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant L – Loan
2	Unique Loan ID	2	10	Numeric	9	
3	Pool ID	11	16	Character	6	Must be a valid Ginnie Mae pool.
4	Loan Type	17	19	Character	3	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV
5	Case Number	20	34	Character	15	
6	Issuer Loan ID	35	54	Character	20	
7	First Payment Date	55	62	Date	8	MMDDYYYY
8	Loan Maturity Date	63	70	Date	8	MMDDYYYY
9	Loan Interest Rate	71	77	Numeric	7	99.9999
10	Loan OPB	78	90	Numeric	13	999999999.99
11	Loan FIC	91	101	Numeric	11	9999999.99
12	Last Installment Paid Date	102	109	Date	8	MMDDYYYY
13	In Foreclosure Flag	110	110	Character	1	N or Y (default N)
14	Delinquent Interest	111	121	Numeric	11	9999999.99
15	Delinquent Principal	122	134	Numeric	13	999999999.99
16	Prepaid Interest	135	145	Numeric	11	9999999.99
17	Prepaid Principal	146	158	Numeric	13	999999999.99
18	Install Interest	159	169	Numeric	11	9999999.99
19	Install Principal	170	182	Numeric	13	999999999.99
20	Curtailement	183	195	Numeric	13	999999999.99
21	Adjust Interest	196	207	Numeric	12	9999999.99 Signed Field
22	Net Adjust UPB	208	221	Numeric	14	999999999.99 Signed Field
23	Loan UPB	222	235	Numeric	14	999999999.99 Signed Field
24	Removal Date	236	243	Date	8	MMDDYYYY
25	Removal Reason	244	244	Numeric	1	1, 2, 3, 4, 5, 6
26	Liquidation Interest Due	245	255	Numeric	11	9999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	999999999.99
28	Liquidation Principal Balance	269	282	Numeric	14	999999999.99 Signed Field

Note: Reporting Loans in the loan record: In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period.

Instructions for reporting active loans:

- Report data in fields 1 through 23
- RFS assumes that the loan record represents an active loan as of the end of the reporting period

Instructions for reporting active loans that are being liquidated in the current period:

- Report data in fields 1 through 28
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated
- In Field 23 - Loan UPB report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor

1. Record Type: The letter L will be the first character on each loan record.

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.

3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this issuer number.
- E-RFS104 Pool ID is associated with another issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another issuer.

- E-RFS111 Pool ID no activity reported this period.

4. Loan Type: A code, which denotes the government agency, associated with this loan.

Exception Messages

- E-NOTE050 Loan Type must be specified.
- E-NOTE051 Loan Type must be valid.
- M-NOTE054 Loan Type RMF should be CL, CS, LS, or PN pool type only.
- M-NOTE055 Loan Type FH1 should be pool type MH.
- E-NOTE056 Loan Type FMF must be pool type: CL, CS, LM, LS, PL, PN, or RX.
- M-NOTE057 Loan Type PIH should be pool type: BD, GA, GD, GP, GT, SF, or SN.
- M-NOTE058 Loan Type (FHA, RHS, VAG, or VAV) should be pool type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.
- E-NOTE059 Loan Type must be RMF or FMF for a CL, CS, LS, or PN pool type.

5. Case Number: The Case Number to be reported per Ginnie Mae [APM 02-17](#) (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions. The first character is a zero followed by the two digit state code, then the three-digit country code, and a nine-digit number.

Exception Messages

- M-NOTE100 Case Number should be specified.
- M-NOTE101 Case Number should be numeric.
- M-NOTE102 Case Number should be 15 digits long.
- M-NOTE103 Case Number should be unique for loan. Another Case Number exists for this pool, address, Unique Loan ID, and Social Security Number.
- M-NOTE104 Case Number change is suspended.
- M-NOTE110 FHA Case Number 1st two digits should be zeroes.
- M-NOTE111 FHA Case Number 3rd through 5th digits should match an FHA field office code.
- M-NOTE112 FHA Case Number 12th digit should equal the computed check value.
- M-NOTE113 FHA Case Number last 3 digits should match an ADP code for the Section of the Housing Act.
- M-MAT001 Case Number for this loan should match the external agency file.
- M-NOTE120 VA Case Number 1st three digits should be zeroes.
- M-NOTE121 VA Case Number 4th through 7th digits should match VA jurisdiction/origin codes.
- M-NOTE123 VA Case Number 8th digit should match a VA loan type.
- M-NOTE130 RHS Case Number 1st digit should be zero.
- M-NOTE131 RHS Case Number 2nd through 6th digits should match a state/county code.
- M-NOTE140 PIH Case Number 1st six digits should be zeroes.
- M-NOTE141 PIH Case Number 7th through 9th digits should match an area code.

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- M-NOTE150 FHA Title 1 Case Number 1st three digits should be zeroes.
- M-NOTE160 FHA Multifamily Case Number 1st seven digits should be zeroes.
- M-NOTE161 FHA Multifamily Case Number 8th through 10th digits should match an FHA field office code.

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

Exception Messages

- E-NOTE200 Issuer Loan ID must be specified.
- L-NOTE201 Issuer Loan ID should be a unique id for this issuer number.

7. First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note.

Exception Messages

- E-NOTE250 First Payment Date must be specified.
- E-NOTE251 First Payment Date must be a valid year, month and day.
- E-NOTE252 First Payment Date must be in MMDDYYYY format e.g. 01012006.
- H-NOTE253 First Payment Date should not be more than one month after issue date for Single Family loans.
- H-NOTE254 First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF.

8. Loan Maturity Date: The maturity date of this loan in accordance with mortgage/note.

Exception Messages

- E-NOTE300 Loan Maturity Date must be specified.
- E-NOTE301 Loan Maturity Date must be a valid month.
- E-NOTE302 Loan Maturity Date must be a valid day of the month.
- E-NOTE303 Loan Maturity Date must be in MMDDYYYY format e.g. 01152036.
- H-NOTE304 Loan Maturity Date should be after First Payment Date.
- H-NOTE305 Loan Maturity Date should not be more than one month greater than the Pool Maturity Date.
- M-MAT005 Loan Maturity Date should match the external agency file.

9. Loan Interest Rate: The interest rate of the loan.

Exception Messages

- E-NOTE350 Loan Interest Rate must be specified.
- E-NOTE351 Loan Interest Rate must be numeric.
- H-NOTE352 Loan Interest Rate should be greater than zero.
- H-NOTE353 Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.
- H-NOTE354 Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.
- L-NOTE355 Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.

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- E-NOTE356 Loan Interest Rate must include a decimal point.
- M-NOTE357 Loan Interest Rate change is suspended.
- M-MAT003 Loan Interest Rate should match the external agency file.

10. Loan OPB: Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note.

Exception Messages

- E-NOTE450 Original Principal Amount must be specified.
- E-NOTE451 Original Principal Amount must be numeric.
- H-NOTE452 Original Principal Amount should be greater than zero.
- M-NOTE453 Original Principal Amount should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC, and loan duration.
- M-MAT002 Original Principal Amount for this loan should match the external agency file.
- M-NOTE455 Original Principal Amount change is suspended.
- E-NOTE456 Original Principal Amount must include a decimal point.

11. Loan FIC: The current fixed installment constant of principal and interest payments for this loan.

Exception Messages

- C-NOTE400 Loan FIC should be specified except CL and CS pools.
- C-NOTE401 Loan FIC should be blank for construction loan.
- E-NOTE402 Loan FIC must be numeric.
- C-NOTE403 Loan FIC should be greater than zero for amortized project loan.
- E-NOTE405 Loan FIC must include a decimal point.

12. Last Installment Paid Date: The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).

Exception Messages

- H-LOAN100 Last Installment Paid Date should be specified.
- E-LOAN101 Last Installment Paid Date must be a valid year and month.
- E-LOAN102 Last Installment Paid Date must be in MMDDYYYY format e.g. 07012007.
- H-LOAN103 Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.
- H-LOAN104 Last Installment Paid Date should not be after Loan Maturity Date.

13. In Foreclosure Flag: A flag that indicates whether or not this loan is in foreclosure.

Exception Messages

- E-LOAN700 In Foreclosure Flag must be either N or Y.
- L-LOAN701 In Foreclosure Flag should not be Y for non-delinquent loan.

14. Delinquent Interest: The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in

foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN250 Delinquent Interest should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN251 Delinquent Interest should not be specified when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN252 Delinquent Interest must include a decimal point.
- H-LOAN253 Delinquent Interest should be within a dollar of calculated Delinquent Interest.

15. Delinquent Principal: The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN300 Delinquent Principal should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN301 Delinquent Principal should not exist when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN302 Delinquent Principal must include a decimal point.
- H-LOAN303 Delinquent Principal should be within a dollar of calculated Delinquent Principal.

16. Prepaid Interest: The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Interest on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN150 Prepaid Interest should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN151 Prepaid Interest should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN152 Prepaid Interest must include a decimal point.

17. Prepaid Principal: The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Principal on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN200 Prepaid Principal should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN201 Prepaid Principal should not exist when Last Installment Paid Date is not after the Reporting Period.

- E-LOAN202 Prepaid Principal must include a decimal point.

18. Install Interest: The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.

Exception Messages

- H-LOAN350 Installment Interest should be specified.
- E-LOAN351 Installment Interest must be numeric.
- E-LOAN353 Installment Interest must include a decimal point.

19. Install Principal: The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.

Exception Messages

- H-LOAN400 Installment Principal should be specified.
- H-LOAN401 Installment Principal should not exist for construction and non-amortized project loans.
- E-LOAN402 Installment Principal must include a decimal point.

20. Curtailment: The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.

Exception Messages

- C-LOAN451 Curtailment should not exist for delinquent loan.
- E-LOAN452 Curtailment must be numeric.
- C-LOAN453 Curtailment should not be negative.
- C-LOAN454 Curtailment should not exceed Loan Unpaid Principal Balance.
- E-LOAN455 Curtailment must include a decimal point.

21. Adjust Interest: A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

Exception Messages

- E-LOAN552 Interest Adjustment must be numeric.
- E-LOAN555 Interest Adjustment must include a decimal point.
- E-LOAN556 Interest Adjustment must include a sign in first position.

22. Net Adjust Unpaid Principal Balance (UPB): A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check

bounced, 4) Corrections to mistakes made in prior reporting. This is a new loan level collection field.

Exception Messages

- E-LOAN601 Net UPB Adjustment must be numeric.
- E-LOAN605 Net UPB Adjustment must include a decimal point.
- E-LOAN606 Net UPB Adjustment must include a sign in first position.
- C-LOAN607 Draw should not be negative.

23. Loan UPB: A signed field. UPB: The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws.

Exception Messages

- E-LOAN650 Loan Unpaid Principal Balance must be specified.
- E-LOAN651 Loan Unpaid Principal Balance must include a decimal point.
- H-LOAN652 Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.
- H-LOAN653 Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.
- H-LOAN654 Loan Unpaid Principal Balance should be greater than zero for unliquidated loan.
- H-LOAN655 Loan Unpaid Principal Balance should be within a dollar of calculated Loan Unpaid Principal Balance.
- E-LOAN656 Loan Unpaid Principal Balance must include a sign in first position.
- H-LOAN657 Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.
- H-LOAN658 Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.

24. Removal Date: For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.

Exception Messages

- E-LIQ100 Removal Date must be specified when Removal Reason exists.
- E-LIQ101 Removal Date must be a valid year and month.
- E-LIQ102 Removal Date must be a valid day of the month.
- E-LIQ103 Removal Date must be in MMDDYYYY format e.g. 01012006.
- H-LIQ105 Removal Date should be during the Reporting Period.

25. Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool.

Exception Messages

- E-LIQ050 Removal Reason must be one of the following choices: 1-Mortgagor Payoff, 2-Repurchase of Delinquent Loan, 3-Foreclosure with Claim Payment, 4-

Loss Mitigation, 5-Substitution, 6-Other.

26. Liquidation Interest Due: The dollar amount of the interest, due the pool.

Exception Messages

- E-LIQ150 Liquidation Interest Due must be specified when Removal Reason exists.
- E-LIQ151 Liquidation Interest Due must be numeric when Removal Reason exists.
- C-LIQ152 Liquidation Interest Due should be greater than or equal to zero.
- C-LIQ153 Liquidation Interest Due should be within a dollar of calculated Liquidated Interest Due.
- E-LIQ154 Liquidation Interest Due must include a decimal point.

27. Liquidation Principal Remitted: The sum of each of the installment principal amounts remitted.

Exception Messages

- E-LIQ200 Liquidated Principal Remitted must be specified when Removal Reason exists except construction and unamortized project loans.
- E-LIQ201 Liquidated Principal Remitted must be numeric.
- C-LIQ202 Liquidated Principal Remitted should be within a dollar of calculated Liquidated Principal Remitted.
- E-LIQ203 Liquidated Principal Remitted must include a decimal point.

28. Liquidation Principal Balance: A signed field. The remaining principal balance of the loan at liquidation.

Exception Messages

- E-LIQ250 Liquidation Principal Balance must be specified when Removal Reason exists.
- E-LIQ251 Liquidation Principal Balance must be numeric.
- C-LIQ252 Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.
- C-LIQ253 Liquidation Principal Balance should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.
- E-LIQ254 Liquidation Principal Balance must include a sign in first position.
- E-LIQ255 Liquidation Principal Balance must include a decimal point.

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The table below gives specific instructions for reporting loan level adjustments related to Field 21, Adjust Interest and Field 22, Net Adjust UPB.

Usage Scenarios for Field 21, Adjust Interest and Field 22, Net Adjust UPB

Scenario # (see scenario description below)	Field 18 - Install Interest	Field 19 – Install Principal	Field 20 - Curtailm ent	Field 21 – Adjust Interest (signed field)	Field 22 – Net Adjust UPB (signed field)	Example Reference
1	No	No	No	No	No	See IRTS Appendix E, Example C1
2	Yes	Yes	No	No	No	See IRTS Appendix E, Example A
3	Yes	Yes	Yes	Yes *	No	
4	Yes **	Yes **	No	Yes	Yes	
5	Yes **	Yes **	No	Yes	Yes	
6	Yes **	Yes **	No	Yes	Yes	
7	Yes	N/A	N/A	No	Yes	
8	Yes **	Yes **	No	No	Yes	

* As needed

** Assumption is that a current-month installment is made despite the reversal, correction, or loan substitution.

Scenario Descriptions – Below are descriptions of servicing and reporting scenarios where loan adjustments can be made. Servicing in the descriptions below refers to the issuer’s servicing activities; Monthly Reporting refers to the MBS monthly reporting obligations issuers should follow in RFS.

1 – No Installment is made (with background: The loan is on schedule.)

Servicing

- Case 1 – No installment payment is made.
- Case 2 - Servicing receives payment and, prior to RFS monthly reporting, servicing fully reverses payment.

Monthly Reporting – In this case, spaces or zeroes should be reported in fields 18, 19, 20, 21, or 22. Fields 14 and 15 (Delinquent Interest and Principal) may need to be reported since reporting on the active loan is still required.

2 – Normal (On Schedule) Installment (with background: The loan is on schedule.)

Servicing – Servicing receives payment and correctly applies to loan.

Monthly Reporting – Report installment in fields 18 and 19.

3 – Curtailment Interest Adjustment (with background: The loan is not delinquent.)

Servicing – Servicing receives payment and a curtailment and applies to loan correctly.

Monthly Reporting - Report installment in fields 18 and 19; report curtailment in field 20; report interest adjustment (as needed) in field 21.

4 – Reversal of a Loan Liquidation (with background: current reporting month loan liquidation has been reported in RFS.)

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Servicing – Servicing needs to correct the current month liquidation reporting (i.e. a reversal).

Monthly Reporting – Report installment in fields 18 and 19; report Interest Adjustment from the liquidation in field 21; report Net Adjust UPB from the liquidation in field 22; report a space or a zero in field 25, Removal Reason.

(Note that only same month reversals are accepted in RFS.)

5 – Reversal of an Installment Payment because the [installment] check bounced (with background: A previous month installment was applied, but the mortgagor’s check from previous month bounced.)

Servicing – Servicing activity indicates a reversal due to check bounce for previous reporting period; servicing may or may not have received current month installment.

Monthly Reporting - Report current month installment in fields 18 and 19; report Interest Adjustment from bounced check in field 21; report Net Adjust UPB from bounced check in field 22.

6 – Corrections to mistakes made in prior reporting periods (with background: There is incorrect loan activity reporting amounts to a previous month reporting.)

Servicing – Servicing activity indicates a mistake in previous reporting occurred; servicing may or may not have received current month installment.

Monthly Reporting - Report installment in fields 18 and 19; report corrections in the Interest Adjustment in field 21; report corrections in the Net Adjust UPB in field 22.

7 – Construction Draws (with background: The construction loan is active.)

Servicing – Servicing receives draw against the construction loan.

Monthly Reporting – Installment Interest should be reported in field 18; spaces or zeroes should be reported in fields 19 and 20, report the draw in Net Adjust UPB, field 22.

8 – New loan substituted for a liquidated loan (with background: Loan substitution is approved by Ginnie Mae. A Unique Loan ID has been assigned to the loan.)

Servicing – An issuer adds a substitution loan to the pool.

Monthly Reporting - Report the substitution in Net Adjust UPB, field 22.

Combinations of the above scenarios can occur (e.g., A loan may have a correction to mistakes made in prior reporting periods occurring in the same month as a Curtailment Interest Adjustment). The Adjust Interest and Net Adjust UPB amounts in the reporting for the loan should reflect the net adjustment amounts for these fields.

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S – Sensitive loan record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant S – Sensitive
2	Unique Loan ID	2	10	Numeric	9	
3	Loan Street	11	65	Character	55	Property address
4	Loan City	66	95	Character	30	Property city
5	Loan State	96	97	Character	2	Property state
6	Loan Zip	98	106	Numeric	9	Property zip code
7	SSN 1	107	115	Numeric	9	
8	First Name 1	116	140	Character	25	
9	Last Name 1	141	165	Character	25	
10	SSN 2	166	174	Numeric	9	
11	First Name 2	175	199	Character	25	
12	Last Name 2	200	224	Character	25	
13	SSN 3	225	233	Numeric	9	
14	First Name 3	234	258	Character	25	
15	Last Name 3	259	283	Character	25	
16	SSN 4	284	292	Numeric	9	
17	First Name 4	293	317	Character	25	
18	Last Name 4	318	342	Character	25	
19	SSN 5	343	351	Numeric	9	
20	First Name 5	352	376	Character	25	
21	Last Name 5	377	401	Character	25	

NOTES:

- For existing active loans in pools (pre-RFS), Ginnie Mae will not require but will allow reporting of changes to Sensitive record data.
- If there is a change to report in one or more borrower records in the Sensitive data record, the issuer should submit all borrower records for reprocessing, including those for which there are no changes.
- Any reporting of Social Security Number (SSN), First Name, or Last Name fields in the Sensitive record should include reporting of all SSN, First Name, or Last Name fields in the record; this ensures that all borrower data for the loan is accurate and complete.

1. Record Type: The letter S will be the first character on each sensitive loan record.

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

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Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.

3. Loan Street: The street address of the property that is mortgaged under this loan.

Exception Messages

- E-NOTE650 Address must be specified.

4. Loan City: The name of the city in which the property associated with this mortgage is located.

Exception Messages

- E-NOTE700 City must be specified.

5. Loan State: The U.S. Postal Service code for the state in which the property is located.

Exception Messages

- E-NOTE750 State must be specified.
- H-NOTE751 State should be valid.

6. Loan Zip: The U.S. Postal Service ZIP code of the property.

Exception Messages

- E-NOTE800 Zip Code must be specified.
- E-NOTE801 Zip Code must be either 5 digits or 9 digits.
- L-NOTE802 Zip Code 6th - 9th digits should be numeric or not used.
- L-NOTE803 Zip Code should correspond to state code.
- M-MAT004 Zip Code should match zip code found in external agency file.
- M-NOTE805 Zip Code change is suspended.

7. SSN 1: Social Security Number or Tax ID for the loan.

Exception Messages

- E-NOTE500 Social Security Number/Tax ID must be specified.
- L-NOTE501 Social Security Number/Tax ID should be numeric.

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- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

8. First Name 1: The First name of the borrower of this loan.

Exception Messages

- L-NOTE550 Borrower First Name should be specified.

9. Last Name 1: Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.

Exception Messages

- E-NOTE600 Borrower Last Name/Company Name must be specified.

10. SSN 2: Social Security Number of a second borrower of the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

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

- L-NOTE550 Borrower First Name should be specified.

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

- E-NOTE600 Borrower Last Name/Company Name must be specified.

13. SSN 3: Social Security Number of the third borrower for the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

14. First Name 3: The First name of the third borrower of this loan.

- L-NOTE550 Borrower First Name should be specified.

15. Last Name 3: Last name of the third borrower of this loan.

- E-NOTE600 Borrower Last Name/Company Name must be specified.

16. SSN 4: Social Security Number of the fourth borrower for the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

17. First Name 4: The First name of the fourth borrower of this loan.

- L-NOTE550 Borrower First Name should be specified.

18. Last Name 4: Last name of the fourth borrower of this loan.

- E-NOTE600 Borrower Last Name/Company Name must be specified.

19. SSN 5: Social Security Number of the fifth borrower for the mortgage loan.

Exception Messages

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- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

20. First Name 5: The First name of the fifth borrower of this loan.

- L-NOTE550 Borrower First Name should be specified.

21. Last Name 5: Last name of the fifth borrower of this loan.

- E-NOTE600 Borrower Last Name/Company Name must be specified.

V – Various loan record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant V – Various
2	Unique Loan ID	2	10	Numeric	9	
3	Living Units *	11	11	Numeric	1	1, 2, 3, 4
4	Loan Purpose *	12	12	Character	1	1, 2, 3, 4
5	Loan to Value *	13	18	Numeric	6	999.99
6	Filler	19	19	Character	1	
7	Debt Service Ratio	20	26	Numeric	7	99.9999
8	Credit Score *	27	29	Numeric	3	
9	Loan Status *	30	30	Character	1	1, 2, 3, 4
10	MIN	31	48	Character	18	
11	MERS Original Mortgagee	49	49	Character	1	N or Y
12	GEM Percent Increase	50	56	Numeric	7	99.9999
13	Down Payment Assistance Flag *	57	57	Character	1	1 or 2

For these (*) fields RFS maintains data that was reported to GinnieNET at pool issuance (new pool delivery), or the most recent data reported to RFS by the issuer. Beginning in April 2011 (for March 2011 reporting), Ginnie Mae will implement controls on changes to data previously reported for these fields. If the issuer is changing data that was originally reported to GinnieNET as part of pool issuance, or if the issuer is changing data that was previously reported to RFS, the incoming data will be suspended and the issuer will be contacted by Ginnie Mae to provide a justification for the changes to previously reported data. These additional controls will not result in any change to the reporting layouts or data elements.

Ginnie Mae originally collects the various data elements at pool issuance, on the GinnieNET 11706 Schedule of Pooled Mortgages. However, there may be circumstances where the data was incomplete or requires update (ie. a change from previously reported data):

- Issuers should use the “Various” Loan record only to make changes to incorrect or incomplete data originally reported on the ‘11706’ Schedule of Pooled Mortgages, at pool issuance.
- Issuers should not report the “Various” Loan record if no changes are present.
- “Various” loan records may be submitted with blanks for fields with values that are not being reported or changed. The issuer should report only fields on the “Various” loan record that are to be updated in RFS.
- Any fields that are being reported on the “Various” loan record must have valid values per the layout and field instructions in this document. Invalid values will not be accepted.

1. Record Type: The letter V will be the first character on each record to update various other loan data.

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.
- E-RFS166 Ginnie Mae Unique Loan ID must not be changed for pools issued prior to RFS.

3. Living Units: The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only.

Exception Messages

- E-VARY050 Living Units must be numeric.
- L-VARY051 Living Units should be 1, 2, 3, or 4.
- L-VARY052 Living Units are not applicable for a Multifamily loan.

4. Loan Purpose: A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 - Loan Modification - HAMP, and 4 - Loan Modification - non-HAMP. This field applies to Single Family loans only.

Exception Messages

- L-VARY100 Loan Purpose should be 1, 2, 3, or 4.
- L-VARY101 Loan Purpose is not applicable for a Multifamily loan.

5. Loan to Value: The original loan-to-value ratio for the loan (expressed as a ratio). The value is to include the upfront mortgage insurance premium.

Exception Messages

- E-VARY150 Loan to Value must be numeric.
- E-VARY151 Loan to Value must include a decimal point.

6. Filler: Reserved for future use.

7. Debt Service Ratio: The debt service ratio can be blank. This field applies to Multifamily pools only.

Exception Messages

- E-VARY250 Debt Service Ratio must be numeric.
- E-VARY251 Debt Service Ratio must include a decimal point.
- L-VARY252 Debt Service Ratio is not applicable for a Single Family loan.

8. Credit Score: Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only.

Exception Messages

- E-VARY300 Credit Score must be numeric.
- L-VARY301 Credit Score is not applicable for a Multifamily loan.

9. Loan Status: A code indicating the status of the loan. Valid values are: 1 – Buydown Loan, 2 – Not Applicable, 3 – Delinquent Due to Reset FHA Secure, and 4 – 2nd Lien FHA Secure. This field applies to Single Family loans only.

Exception Messages

- L-VARY350 Loan Status should be between 1 and 4.
- L-VARY351 Loan Status is not applicable for a Multifamily loan.

10. MIN: A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.

11. MERS Original Mortgagee: A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.

Exception Messages

- L-VARY400 MERS Original Mortgagee should be N or Y.

12. GEM Percent Increase: Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.

Exception Messages

- E-VARY450 GEM Percent Increase must be numeric.
- E-VARY451 GEM Percent Increase must include a decimal point.
- L-VARY452 GEM Percent Increase is not applicable for a Multifamily loan.

13. Down Payment Assistance Flag: A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for

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Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only.

Exception Messages

- L-VARY500 Down Payment Assistance Flag should be 1 or 2.
- L-VARY501 Down Payment Assistance Flag is not applicable for a Multifamily loan.

T – Trailer issuer record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM
4	Pool Count	12	17	Numeric	6	
5	Loan Count	18	24	Numeric	7	
6	Sensitive Count	25	31	Numeric	7	
7	Various Count	32	38	Numeric	7	
8	Summarize Flag	39	39	Character	1	N or Y (default N)

1. Record Type: The letter T will be the first character on each trailer record.

2. Issuer ID: Issuer number Ginnie Mae assigned to the issuer organization.

3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.

4. Pool Record Count: The number of pools for this issuer that are being reported in this file.

5. Loan Record Count: The number of loan records for the issuer that is being reported in this file.

6. Sensitive Record Count: The number of sensitive loan records for the issuer that is being reported in this file.

7. Various Record Count: The number of various loan records for the issuer that are being reported in this file.

8. Summarize Flag: A Yes or No flag to indicate whether the loan information should be summarized to the pool level. See explanation for this field at the beginning of Section 7.

Appendix A provides a sample file submission.

SECTION 8 – RFS EXCEPTION FEEDBACK ERROR MESSAGE

The table below lists the data items generated by the RFS exception feedback process. This exception data will be available online via the Internet as well as in downloadable files.

There is one record for each exception. For example, if the reported data had 7 exception (error) conditions, there would be 7 records, one record for each exception.

The file format contains the following data elements, in the order listed below.

Monthly Reporting --- Exception Feedback Data Elements

Field Description	Type	Length
Pool ID	Alphanumeric	6
Unique Loan ID	Numeric	9
Severity	Alphanumeric	1
Alert ID	Alphanumeric	7
Field Name	Alphanumeric	32
Field Value	Alphanumeric	55
Alert Text	Alphanumeric	155
Expected Value	Alphanumeric	55
Record Type	Alphanumeric	1
Updated	Alphanumeric	23

Data Item	Definition	Reference
Pool ID	A sequence number that uniquely identifies a pool record submitted by this issuer during this reporting period.	
Unique Loan ID	A number that will be assigned via GinnieNET and which uniquely identifies this Ginnie Mae loan.	
Severity	A code indicating the exception level.	
Alert ID	The system-generated alert identifier that applies to the exception that was initiated.	
Field Name	Name of field that the exception applies.	
Field Value	Value of field submitted that the exception applies.	
Alert Text	Defines the message that will be displayed when an exception is initiated.	
Expected Value	If available, a suggested corrective value for the related field.	
Record Type	Indicator of the source for the exception: A-Loan Activity, L-Liquidation, N-Loan (other than Loan Activity), P-Pool (not Pool Summarization), R-Summarization, S-Sensitive, V-Various,	
Updated	Date and time that the exception was created.	

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The individual exception messages have a unique message number that is comprised of text and a number, for example LOAN104.

The following is the categorization of RFS message identifiers:

Category of Message	Number Range	Definition	Example of Message Identifier
POOL	000-900	This category of messages is generally associated with pool or loan package exceptions related to the accounting, balances, reconciliation to security RPB, and account information related to T&I, etc.	POOL205
NOTE	000-900	This category of messages is generally associated with static data related to the property and terms of the mortgage note, the case number, etc. This also includes external agency loan non-matching exceptions.	NOTE101
LOAN	000-900	This category of messages is generally associated with loan servicing data to include installment payment activity, UPB, delinquency data, calculated data, etc. (other than loan liquidation).	LOAN050
LIQ	000-900	This category of messages is generally associated with loan liquidation data, to include reason codes, date, interest due, balances, etc.	LIQ205
RFS	000-900	This category of messages is generally associated with record identifiers (IDs) such as Issuer ID, Pool ID, Unique Loan ID, as well as inconsistent status (e.g. terminated vs. active), issuer/pool/loan master record exceptions, etc.	RFS090
MAT	000-900	This category of messages is generally associated with data relating to external agency loan non-matching exceptions.	MAT001
VARY	000-900	This category of messages is associated with exceptions relating to data elements reported in the Various Loan Record.	VARY100
10D	000-900	This category of messages is associated with exceptions related to the comparison of Issuer reported RFS data to the 11710D reported to GinnieNET.	10D050

Appendix B provides an example of the downloadable exception information. The exception information will also be available online.

SECTION 9 – EXCEPTION FEEDBACK ONLINE INFORMATION — RFS

RFS supports the review and resolution of monthly data reporting exceptions. The online information consists of:

- Issuer Monthly Report Summary View—This gives an online view at the summary level (as computed by RFS and as reported by the Issuer) of information similar to that on today's 11710D form. This provides a 'financial' view of the data. Similar data is available at the pool level.
- Issuer Monthly Exception Summary View—This gives an online view at the exception severity summary level, including the alert and the exception count for that alert.
- Issuer Monthly Exception Pool View—This gives an online view that lists each pool that has exceptions and the related pool exception counts and loan exception counts.
- Drill Down View—This gives an online view that allows drill down from the pool to the individual loans, to review individual exceptions and data.

In addition, the exception records are available for download in Comma Separated Values (CSV) format.

The online functions are not in the scope of this IRTS Document. Detailed information about the online functions will be provided in a separate document.

SECTION 10 – COMPLIANCE REVIEW REQUIREMENTS RELATED TO MONTHLY REPORTING

Issuers must continue to have the capability to produce, upon request, the following forms/form facsimiles, in accordance with the Ginnie Mae MBS Guide:

- HUD Form 11710A
- HUD Form 11710E
- HUD Form 11710D

The form preparation instructions and business rules related to these forms have not changed. The MBS Guide 5500.3 continues to provide the information regarding the accounting rules and the form preparation.

However, the 11710A and 11710E forms will not be used as reporting instruments through RFS. The new monthly data reporting formats are specified in this IRTS Document. The 11710D form will continue to be required as a reporting instrument through GinnieNET (as reported today).

The data on the HUD 11710A, HUD 11710D, and HUD 11710E will be used for Ginnie Mae field review and compliance reviews. Therefore, issuers must maintain the capability to produce comparable data fields on these forms in their systems. Ginnie Mae's requirements for retention of this data are delineated in the MBS Guide 5500.3, Chapter 17. The requirements for audit and access to records are delineated in MBS Guide 5500.3 Chapter 14. The forms will be used for Ginnie Mae field review and compliance reviews.

Ginnie Mae does not anticipate any changes to the compliance, audit, or record-keeping requirements.

SECTION 11 – SECURITY

RFS will transmit or receive data in a secure environment. At this time, the following general standards apply:

- Internet based data exchange---HTTPS VeriSign™ Certificates, 128-bit encrypted
- FTP---Secure FTP via WS_FTP

Also, note that Ginnie Mae has defined an RFS sensitive data record type.

- Sensitive Record Type – Due to privacy concerns of sensitive/personal data, issuers requested that sensitive reporting data be reported as infrequently as possible. To address this concern, sensitive data will be reported once at origination; this creates a base record for sensitive/personal data. If any change occurs to a value in one of these fields, it will be reported as a change in the Sensitive Record Type, which RFS will recognize as a change and handle appropriately.

SECTION 12 – ISSUER TESTING PROCEDURES

Ginnie Mae has developed a document titled RFS Issuer Testing Guide. This document describes what an issuer must accomplish during the issuer testing process. The RFS Issuer Testing Guide can be found at this address:

http://www.ginniemae.gov/issuers/RFS_Issuer_Testing_Guide.pdf

SECTION 13 – RFS COMMUNICATIONS AND FILE TRANSMISSION

This section provides contact information and instructions for coordinating data transmission, telecommunications, and implementation of file-submission processes.

Ginnie Mae offers a range of services for connectivity to RFS for the secure transmission of data. Issuers should note that with the implementation of the reporting specified in this IRTS Document, Ginnie Mae will no longer accept any form of physical media for normal monthly reporting. Physical media would only be accepted as a contingency.

SECTION 14 – IRTS DOCUMENT HISTORY/CHANGES

Changes in the IRTS from Version 6.0 to Version 7.0

IRTS Reference	Correction
Sections 7.3, Pool Record, field 2, Loan Record, field 3 and the reference in Appendix C	Exception Message RFS107 severity has been changed from “H” to “E”. The alert text did not change.
Section 7.3, Pool Record, field 15 and the reference in Appendix C	Exception Message L-POOL700 (Construction Loan Principal Balance should not be specified for a Single Family Pool Type.) has been added.
Section 7.3, Various Record	Data controls on selected fields in the Various Record will begin in April 2011 (for March 2011 reporting) and reporting months going forward. Instructions immediately following the Various Record layout provide the control guidance related to RFS.
Section 7.3, Various Record, field 4	Valid values for data element “Loan Purpose” has been changed to the valid values listed in APM 10-16 . Value “3” changes from “Loss Mitigation” to “Loan Modification – HAMP”, and value “4” changes from “Other” to “Loan Modification – non-HAMP”. Values 1 and 2 remain unchanged.
Section 7.3, Various Record, field 5	The field reporting description for the “Loan to Value” data element has been changed to the description found in the APM 10-16 : “The original loan-to-value ratio for the loan (expressed as a ratio). The value is to include the upfront mortgage insurance premium (999.99).”
Section 7.3, Various Record, field 8	The field reporting description for the “Credit Score” data element has been changed to the data element description found in APM 10-16 : “Numeric credit score resulting from credit evaluation model.”

Changes in the IRTS from Version 5.0 to Version 6.0

IRTS Reference	Correction
Section 6.1, 6.2 and Figures 6.2 in Section 6 and in Appendix C	Exception Feedback timing and specifically Critical Severity exception level have been changed from “C” exceptions needing to be resolved: from the 4 th business day of the month to the 10 th business day of the month.
Sections 7.3, Loan Record, field 24 and the reference in Appendix C	Exception Message LIQ105 severity has been changed from “C” to “H”. The alert text did not change.
Sections 8 and the reference in Appendix B	The following columns were added to the end of the CSV Exception file layout: Record Type and Updated.
Appendix C	Exception Messages M-RFS997 (Issuer ID summarize flag on when more than 10% of loans or pools are missing.) and E-RFS998 (Loan ID activity record exists, loan record with E exceptions is rejected.) are added.

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IRTS Reference	Correction
Figure 6.1 in Section 6	Table 6.1 was replaced to better illustrate the Issuer Reporting Monthly MBS Data Timeline for Ginnie Mae. The RPB reporting timeline is now displayed separately from the Pool/Loan level reporting timeline.
Section 7.3, Pool Record, field 7 and the reference in Appendix C	Exception Message C-POOL301 (Net RPB Adjustment should not cause Total Principal Remitted to be negative) has been added.
Section 7.3, Loan Record, field 5	A Case Number instruction has been added: all Case Numbers must be right justified and contain 15 digits using leading zeroes to fill where necessary.
Section 9	Added Issuer reported data to the Issuer Monthly Report Summary View description.
Section 7.3, Header Issuer Record, field 3 and the reference in Appendix C	Added E-RFS205 Exception Message (no loans or pools have been reported .)
Section 7.3, Loan Record, field 4 and the reference in Appendix C	Edited NOTE054, NOTE059 text to include CL, CS, and LS pool types. Exception Message NOTE056 and NOTE059 severity has been changed from “M” to “E”. Alert texts for Exception Messages NOTE056 and NOTE059 have been changed from ‘should’ to ‘must’.
Section 7.3, Pool Record, field 16 and the reference in Appendix C	Exception Message E-POOL751 (P&I Account Number must be specified) has been added.
Section 7.3, Pool Record, field 17 and the reference in Appendix C	Exception Message E-POOL752 (P&I Bank ID must be specified) has been added.
Section 7.3, Pool Record, field 18 and the reference in Appendix C	Exception Message E-POOL801 (T&I Account Number must be specified) has been added.
Section 7.3, Pool Record, field 19 and the reference in Appendix C	Exception Message E-POOL802 (T&I Bank ID must be specified) has been added.
Section 7.3, Pool Record, field 10 and the reference in Appendix C	Exception Message C-POOL454 (Security RPB should equal the RPB due to CPTA by 4th business day) has been added.
Section 7.3, Loan, Sensitive Loan, and Various Loan Records, field 2 and the reference in Appendix C	Exception Message RFS156 severity has been changed from “C” to “E”. The alert text changed (Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan).
Section 7.3, Loan Record, field 23	Updated text to include: The value reported should not include amounts for unsecuritized construction loan draws.

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IRTS Reference	Correction
Section 8 and the reference in Appendix C	Exception Messages related to the comparison of 11710D data (10D Exception Messages category) and the comprehensive list of 10D exceptions have been added.
Section 9	Text has been updated to reflect online exception feedback functionality that is currently available in RFS.
Section 7.3, Loan Record, field 5, 7, 8 and field 10, and the reference in Appendix C	Exception Message M-MAT001 (FHA Case Number for this loan should match the external agency file) has been changed to M-MAT001 (Case Number for this loan should match the external agency file). Exception Message H-NOTE254 (First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF or ARM) has been changed to H-NOTE254 (First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF). Exception Message M-MAT002 (Loan Maturity Date should match the external agency file) has been changed to M-MAT005 (Loan Maturity Date should match the external agency file). Exception Message M-MAT005 (Original Principal Amount for this loan should match the external agency file) has been changed to M-MAT002 (Original Principal Amount for this loan should match the external agency file).

Changes in the IRTS from Version 4.0 to Version 5.0

IRTS Reference	Correction
Sections 3.2 and 7.3 (Pool Record, Field 10)	There is an adjustment to the reporting process of the Security RPB to Ginnie Mae (compared to the process detailed in older IRTS versions). While the Security RPB value in Field 10 of the Pool Record remains as a reporting element in the RFS File Layout (Section 7.3), Ginnie Mae will begin RFS with the requirement that the Security RPB reporting process that occurs currently will continue; this includes both the Initial and Correction Security RPB reporting. The official Security RPB is still to be reported per the current process.
Section 1	Section 1.1.1 has been added to provide high-level changes in the first section of the document.
Section 1	Section 1.3, User Training, has been added to provide RFS Training information.
Section 4.3	Section 4.3, E-Commerce Agreements, has been removed.
Pool Record, Field 3 and the reference in Appendix C	Exception Message Pool050 severity has been changed from “C” to “H”. The alert text did not change.
Pool Record, Field 3 and the reference in Appendix C	Exception Message C-Pool055, “FIC Adjustment should not be specified when there is no interest rate adjustment scheduled for this reporting period.” has been removed from RFS.

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IRTS Reference	Correction
Pool Record, Field 5	An additional instruction for the Servicing Fee field has been added: “If the issuer calculates a Servicing Fee value that is negative, report “zeroes” to RFS.”
Pool Record, Field 5 and the reference in Appendix C	Exception Message E-Pool151 alert text has been changed from “Servicing Fee must be numeric.” to “Servicing Fee must be a positive numeric or zero.”
Pool Record, Field 6	An additional instruction for the Weighted Average Interest Rate field has been added: “The exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive POOL200 if not provided.”
Pool Record, Field 10	The field instruction for the Security RPB field has been changed from “The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The initial reporting will be on the pool record. Security RPB corrections must be submitted through GinnieNET. The correction format for submitting the Security RPB remains unchanged, available in Appendix VII-1 of the Ginnie Mae Guide, (http://www.ginniemae.gov/guide/pdf/app_vii-01.pdf).” to “The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The current process for Security RPB reporting (initial reporting and corrections through GinnieNET) will continue as-is until further notice. The official Security RPB is to be reported per the current process.”
Pool Record, Field 10 and the reference in Appendix C	Exception Message C-Pool453 alert text has been changed from “Security RPB should equal prior month Security Remaining Principal Balance for construction loans unless there was a liquidation.” to “Security RPB should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.”
Pool Record, Field 11 and the reference in Appendix C	Exception Message L-Pool503 alert text has been changed from “Tax & Insurance Balance should not equal zero when the Security Remaining Principal Balance does not equal zero.” to “Tax & Insurance Balance should not equal zero two months in a row.”
Pool Record, Field 12 and the reference in Appendix C	Exception Message E-Pool550 severity and alert text has been changed: from “E-Pool550 Principal & Interest Balance must be specified.” to “L-Pool550 Principal & Interest Balance should be specified.”
Pool Record, Field 12 and the reference in Appendix C	Exception Message E-Pool552 alert text has been changed from “Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus last months (servicing fee and cash distribution to holders)).” to “Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).”
Liquidation Reporting Note following the Loan Record Layout	<p><u>The Liquidation Reporting Note</u> immediately following the Loan Record Layout has changed. The new note is as follows:</p> <p>“In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period.</p> <p><u>Instructions for reporting active loans:</u></p> <ul style="list-style-type: none"> • Report data in fields 1 through 23 • RFS assumes that the loan record represents an active loan as of the end of the reporting period <p><u>Instructions for reporting active loans that are being liquidated in the current</u></p>

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IRTS Reference	Correction
	<p><u>period:</u></p> <ul style="list-style-type: none"> • Report data in fields 1 through 28 • Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated • In Field 23 - Loan UPB report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor”
Loan Record, Field 2, Sensitive Record, Field 2, Various Record, Field 2, and the reference in Appendix C	The following Exception Message E-RFS161 has been removed: “Ginnie Mae Unique Loan ID must have liquidation reversed in the current Reporting Period.”
Loan Record, Field 2, Sensitive Record, Field 2, and Various Record, Field 2	The following Exception Message E-RFS164 has been removed: “Ginnie Mae Unique Loan ID must not be liquidated in the same Reporting Period.”
Loan Record, Field 4 and the reference in Appendix C	The following new Exception Message has been added: M-NOTE059 “Loan Type should be RMF or FMF for a PN pool type.”
Loan Record, Field 9 and the reference in Appendix C	Exception Message H-Note353 alert text has been changed from “Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.” to “Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.”
Loan Record, Field 9 and the reference in Appendix C	Exception Message H-Note354 alert text has been changed from “Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.” to “Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.”
Loan Record, Field 9 and the reference in Appendix C	Exception Message L-Note355 alert text has been changed from “Loan Interest Rate should be the same as other loans in Ginnie Mae I pool.” to “Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.”
Loan Record, Field 12	An additional instruction for the Last Installment Paid Date field has been added: “If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).”
Loan Record, Field 24 and the reference in Appendix C	Exception Message E-LIQ106, “Removal Date must be specified when Removal Reason exists.” has been removed from RFS. It is a duplicate of Exception Message E-LIQ100.
Sensitive Record, Fields 11, 14, 17, 20	Exception Message L-Note550, “Borrower First Name should be specified.” is now added to the First Name 2, First Name 3, First Name 4, and First Name 5 fields. It now applies to First Name fields 1-5 when applicable.
Sensitive Record, Fields 12, 15, 18, 21	Exception Message E-Note600, “Borrower Last Name/Company Name must be specified.” is now added to the Last Name 2, Last Name 3, Last Name 4, and Last Name 5 fields. It now applies to Last Name fields 1-5 when applicable.
Various Record, Field 4	The field instruction for Loan Purpose has changed to add one additional valid value. The instruction reads: “A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loss Mitigation, and 4 – Other. This field applies to Single Family loans only.”

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IRTS Reference	Correction
Various Record, Field 4 and the reference in Appendix C	Exception Message L-VARY100 alert text has been changed from “Loan Purpose should be 1, 2, or 3.” To “Loan Purpose should be 1, 2, 3, or 4.”
Various Record, Field 6 and the reference in Appendix C	This field is changed from Loss Mitigation reporting to Filler. Exception Messages L-VARY200 and L-VARY201 have been removed. The field position does not change, Start 19, End 19.
Various Record, Field 8	An additional instruction for the Credit Score field has been added: “For FHA and RD, submit the decision credit score (the median score when three scores (one from each national credit bureau) are available, or the lesser of two scores when only two are available, and “one” when only one score is available). For VA, submit the median credit score (as entered on Form 26-0286). PIH credit scores may be reported.”
Various Record, Field 13	The sample values in the Remarks column of Various Record, Field 13, Down Payment Assistance Flag were incorrect in V 4.0 and have been corrected, from “N or Y” to “1 or 2”.
Appendix A	The following file rejection bullet has been changed from “The file name is not in ASCII format.” to “The file content is not in ASCII format.”
Appendix A	<p>The last set of bullets in this appendix were clarified and strengthened and now read:</p> <p>The following must be adhered to in order to ensure proper processing:</p> <ul style="list-style-type: none"> • Pad character fields with trailing spaces. • Spaces or zeroes (with the properly placed decimal point) must be used for unreported numeric fields. • Numeric fields must be padded with spaces or zeroes to the left of the value. • A leading space in a signed field indicates a positive value. • A leading space or “+” or “-” must be present when padding signed fields with zeroes. • Dates are formatted month day year - MMDDYYYY.

Changes in the IRTS from Version 3.0 to Version 4.0

IRTS Page Number	Correction
Throughout document	Ginnie Mae has made a name change to the term “Loan Key,” renaming it “Unique Loan ID.” It is defined as, “A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. In the case of substitution loans, the Unique Loan ID will be assigned by RFS.”
Page 12 and 48	References to XML download capabilities in future releases of RFS have been removed.

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IRTS Page Number	Correction																														
Page 18	The default value of the sequence number in the single-issuer file specification has been changed from “00” to “01”.																														
Page 20	Exception Message F-RFS056 (“Issuer Number used as file name extension does not match issuer number in header record.”) is removed.																														
Page 20 and the reference in Appendix C	Exception Message C-RFS205 (“Reporting Period for this loan was not received by Ginnie Mae.”) is removed.																														
Page 21	The field name of Field 17, P&I Bank Name (character, length 28), is changed to P&I Bank ID (character, length 9).																														
Page 21	The field name of Field 19, T&I Bank Name (character, length 28), is changed to T&I Bank ID (character, length 9).																														
Page 21	The field name of Field 21, Replacement Reserve Bank Name (character, length 28), is changed to Replacement Reserve Bank ID (character, length 9).																														
Page 21	The field name of Field 23, Construction Loan Principal Bank Name (character, length 28), is changed to Construction Loan Principal Bank ID (character, length 9).																														
Page 21/22	<p>The Pool Record “Start” and “End” values have changed for the following fields:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 20%;">Field #</th> <th style="width: 40%;">Start</th> <th style="width: 40%;">End</th> </tr> </thead> <tbody> <tr><td>17</td><td>169</td><td>177</td></tr> <tr><td>18</td><td>178</td><td>187</td></tr> <tr><td>19</td><td>188</td><td>196</td></tr> <tr><td>20</td><td>197</td><td>206</td></tr> <tr><td>21</td><td>207</td><td>215</td></tr> <tr><td>22</td><td>216</td><td>225</td></tr> <tr><td>23</td><td>226</td><td>234</td></tr> <tr><td>24</td><td>235</td><td>246</td></tr> <tr><td>25</td><td>247</td><td>255</td></tr> </tbody> </table>	Field #	Start	End	17	169	177	18	178	187	19	188	196	20	197	206	21	207	215	22	216	225	23	226	234	24	235	246	25	247	255
Field #	Start	End																													
17	169	177																													
18	178	187																													
19	188	196																													
20	197	206																													
21	207	215																													
22	216	225																													
23	226	234																													
24	235	246																													
25	247	255																													
Page 21/26	Pool Record Fields 24 (Original Issue Discount) and 25 (Market Discount Fraction) are replaced with Filler. These fields will remain in the layout; the length of the fields remains at 12 and 9, and the total Pool record length is 255.																														
Page 27	The Field Type of Field #5 of the Loan Record, Case Number, has changed from Numeric to Character. No other changes to this field or Case Number exception messages have changed.																														
Page 22, 28, and the reference in Appendix C	Exception Message E-RFS110 has been modified, and its severity has been changed from E to L. L-RFS110 now reads “Pool ID activity for this period belongs to another issuer.”																														
Page 24 and the reference in Appendix C	Exception Message C-POOL457 has been appended with "for the reporting period in which it is issued"																														

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IRTS Page Number	Correction
Page 25 and the reference in Appendix C	Exception Message L-POOL750 “P&I Bank ID should be a valid American Bankers Association routing number.” has been added.
Page 26 and the reference in Appendix C	Exception Message L-POOL800 “T&I Bank ID should be a valid American Bankers Association routing number.” has been added.
Page 26 and the reference in Appendix C	Exception Message L-POOL850 “Replacement Reserve Bank ID should be a valid American Bankers Association routing number.” has been added.
Page 26 and the reference in Appendix C	Exception Message L-POOL900 “Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.” has been added.
Page 28	The following sentence from the Loan Record instructions (related to liquidations) is changed from, “Fields 13 through 22 is not used by RFS if a Removal Date (field 24) is reported.” to “Fields 13 through 17 are not used by RFS if a Removal Date (field 24) is reported.”
Page 29 and the reference in Appendix C	Exception Message M-NOTE058 has been changed from “Loan Type (FHA, RHS, VAG, or VAV) should be Pool Type: AF, AQ, AR, AS, AT, AX, BD, FT, GA, GD, GP, GT, SF, or SN.” to “Loan Type (FHA, RHS, VAG, or VAV) should be Pool Type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.”. This change includes 9 new pool types.
Page 30 and the reference in Appendix C	Exception Message H-NOTE253 has been changed from “First Payment Date should not be more than one month after issue date.” to “First Payment Date should not be more than one month after issue date for Single Family loans.”
Page 31 and the reference in Appendix C	Exception Message H-LOAN103 has been changed from “Last Installment Paid Date should be greater than or equal to First Payment Date.” to “Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.”
Page 33	The description for Loan Record field 21, Adjust Interest, has removed “Reversal of Liquidation” as a Removal Reason. It has changed from “Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of liquidation, 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting” to “Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.”
Page 33	The description for Loan Record field 22, Net Adjust UPB, has removed “Reversal of a liquidation” as a Removal Reason. It has changed from “Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of a liquidation, 4) Reversal of an installment payment because the check bounced, 5) Corrections to mistakes made in prior reporting.” to “Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.”
Page 34 and the reference in Appendix C	Exception Message H-LOAN653 has been changed from “Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for non-construction, non-GPM and non-GEM loans not in loss mitigation.” to “Loan

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IRTS Page Number	Correction
	Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.”
Page 42	<p>The following field changes have been made to the Various records:</p> <ul style="list-style-type: none"> • Living Units have valid values of 1, 2, 3, 4 • Loan Purpose valid values have changed from O, P, R to 1, 2, 3 • Loss Mitigation valid values have changed from N, Y to 1, 2, 3, 4, 5 • Buy Down Flag has been renamed to Loan Status • Loan Status has valid values of 1, 2, 3, 4 • MOM has been renamed to MERS Original Mortgagee • MERS Original Mortgagee has valid values of N, Y • Down Payment Assistance Flag has been added to the end of the record, increasing the record length to 57. • Field specifications for Down Payment Assistance Flag are “Field # - 13, Start – 57, End – 57, Type – Character, Length – 1, Remarks – N or Y”.
Page 42	The Various record reporting instructions has been added: Various loan records can be submitted with fewer than 13 fields, as blanks are allowed for fields with values that are not being reported/changed. Therefore, the valid values listed are for fields that are being reported.
Page 44	The field description for Credit Score has changed from “The (primary) borrowers’ credit score that was used in the determination of loan endorsement; the same as recorded in the FHA or VA files. This field applies to Single Family loans only.” to “The borrowers’ credit score that was used by the agency (FHA, VA, etc.) in the determination of loan endorsement for insurance/loan guaranty; the same as recorded in the FHA or VA files. This field applies to Single Family loans only.”
Page 43-44	<p>These Various Record fields’ description has changed from “This field applies to Single Family loans only.” to “This field applies to both Single Family and Multifamily loans.”:</p> <ul style="list-style-type: none"> • Loan to Value • MIN • MERS Original Mortgagee
Page 43-45 and the reference in Appendix C	<p>The following Various Record Exception Messages have been added:</p> <ul style="list-style-type: none"> • Unique Loan ID (E-RFS166) • Living Units (E-VARY050, L-VARY051, L-VARY052) • Loan Purpose (L-VARY100, L-VARY101) • Loan to Value (E-VARY150, E-VARY151) • Loss Mitigation (L-VARY200, L-VARY201) • Debt Service Ratio (E-VARY250, E-VARY251, L-VARY252) • Credit Score (E-VARY300, L-VARY301) • Loan Status (L-VARY350, L-VARY351) • MERS Original Mortgagee (L-VARY400) • GEM Percent Increase (E-VARY450, E-VARY451, L-VARY452) • Down Payment Assistance Flag (L-VARY500, L-VARY501)
Page 47	<p>Exception Feedback message category VARY has been added to accommodate new Various Loan Record messages. The message category MAT has the following definition:</p> <ul style="list-style-type: none"> • Category: VARY • Number Range: 000-900 • Definition: This category of messages is associated with exceptions

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IRTS Page Number	Correction
	<p>relating to data elements reported in the Various Loan Record.</p> <ul style="list-style-type: none"> • Example of Message Identifier: VARY100
Appendix A	The “Contents of a Sample Issuer Monthly Report to Ginnie Mae file” has been adjusted due to the IRTS version 4.0 changes to the Pool Record and to the Various Record.
Appendix A	The two bullets in the “Reasons for File rejection” have been updated with more specific and comprehensive file rejection reasons. These reasons also replace the Fatal-level exception messages removed in Appendix C.
Appendix A	<p>The following reasons for record rejection have been removed:</p> <ul style="list-style-type: none"> • Decimal places must be in the specified fixed positions in each record layout. • Floating decimal places will cause the record to be rejected.
Appendix C	All “Fatal” Exception Messages (RFS050, RFS051, RFS053, RFS054, RFS056, and RFS203) have been removed; these exception messages have been replaced with a more comprehensive Fatal exception level listing (see Appendix A).
Appendix E	Reporting Scenarios D1 and D2 related to ARM reporting have been revised.

Changes in the IRTS from Version 2.0 to Version 3.0

IRTS Page Number	Correction
Change Page	Version 3.0 added and reference included about the addition of Section 14 of the IRTS.
Page 14	Exceptions of severity level “High” should be resolved by the 10th business day not the 8 th business day.
Page 35	<p>Field#10 MIN: The value of the column labeled “End” should be 48.</p> <p>Field#11 MOM: The value of the column labeled “Start” should be 49.</p> <p>Field#11 MOM: The value of the column labeled “End” should be 49.</p> <p>Field#12 GEM Percent Increase: The value of the column labeled “Start” should be 50.</p> <p>Field#12 GEM Percent Increase: The value of the column labeled “End” should be 56.</p>
Page 6	Remove “under consideration” from the first paragraph to read “The major changes include:...”
Page 6	The sentence in the last bullet in Section 3.1 has been removed: "Bulk “push” services will be offered for feedback."

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IRTS Page Number	Correction
Page 6	Added information regarding Security RPB reporting and Security RPB exceptions.
Page 10	The 6 th bullet in Section 5 should read: "Secure FTP—Internet-based exception file transfer using a secure FTP protocol will allow issuers to download exception files securely."
Page 12	The Exception File naming convention has been added.
Page 16	<p>The submission file naming convention should read:</p> <p>For a submission file that contains data for only one issuer ID, the file naming convention is:</p> <p>rfsyyyymmss.iiii where:</p> <ul style="list-style-type: none"> o "rfs" is constant o "yyyymm" is the reporting year/month o "ss" is a file sequence number; the default value is 00; if needed this number should be incremented by one for every subsequent file submitted during the same reporting period. <p style="padding-left: 40px;">(For example, if an issuer submits four files during a given reporting period the valid formats would be rfsyyyymm01.iiii, rfsyyyymm02.iiii, rfsyyyymm03.iiii, and rfsyyyymm04.iiii).</p> <ul style="list-style-type: none"> o "iiii" is the issuer ID # for the issuer <p>Additionally, for a submission file that contains data for more than one issuer ID, the file naming convention is:</p> <p>rfsyyyymmss.iiim where:</p> <ul style="list-style-type: none"> o "iiim" is the issuer ID # for any of the issuer numbers represented in the file. <p style="padding-left: 40px;">(For example, if a submission file contains data for issuer with issuer ID#'s 9997, 9998, and 9999, the valid formats would be any of the following: rfsyyyymmss.9997m, rfsyyyymmss.9998m, or rfsyyyymmss.9999m).</p> <ul style="list-style-type: none"> o "m" is constant
Page 12	The Functional Acknowledgement naming convention has been added.
Page 22	<p>Field 24 description should read:</p> <p><u>24. Original Issue Discount:</u> The dollar amount reported monthly represents the monthly-amortized amount of the OID, as calculated by the issuer. This amount may be reported as zero dollars. Pools included:</p> <ul style="list-style-type: none"> • For pools issued before August 13, 1998, no OID reporting is needed. • For pools issued from August 13, 1998 through January 24, 2006, OID

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IRTS Page Number	Correction
	<p>reporting is required, but there are no penalties if the issuer has attempted in good faith to obtain historical OID data, but without success.</p> <ul style="list-style-type: none"> For pools issued after January 24, 2006, OID must be reported. <p>Refer to the Ginnie Mae web site for background on Ginnie Mae policy, including APM 07-15 and APM 07-16.</p>
Page 22	<p>Field 25 description should read: <u>25. Market Discount Fraction:</u> The monthly market discount fraction, as calculated by the issuer. This is always less than 1, and can be zero. The MDF must be reported for all pools in existence as of January 1, 2007. For purposes of calculating the MDF for pools issued before August 13, 1998, the trustee may assume the mortgages were issued without OID. Refer to the Ginnie Mae web site for background on Ginnie Mae policy, including APM 07-15 and APM 07-16.</p>
Page 25	<p>Field 5 description should read: 5. Case Number: The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). This must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.</p>
Page 30	<p>Field 21 description should read: <u>21. Adjust Interest:</u> A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of a liquidation, 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.</p>
Pages 31-33	<p>Removed the following fields from the sensitive loan record description: 22 - SSN 6 23 - First Name 6 24 - Last Name 6</p>
Page 35	<p>Specification references to modified GinnieNET file layouts.</p>
Page 39	<p>Exception Feedback message category NOTE has been subdivided for clarity. The NOTE message category still refers to “The category of messages is generally associated with static data related to the property and terms of the mortgage note, the case number, etc.” while the MAT message category refers to “The category of messages is generally associated with data relating to external agency loan non-matching exceptions”. The additional message category MAT has the following definition:</p> <ul style="list-style-type: none"> Category: MAT Number Range: 000-900 Definition: This category of messages is generally associated with data relating to external agency loan non-matching exceptions. Example of Message Identifier: MAT001
Page 39	<p>Exception Feedback message category SET is deleted.</p>
Page 42	<p>The last bullet in the first paragraph of Section 11 (“Direct Point To Point---Secure as approved for each issuer using such service.”) has been removed.</p>
Page 43	<p>Section 11, Security, has been updated to reference security information provided by Ginnie Mae APM.</p>

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IRTS Page Number	Correction
Page 44	Section 12, Issuer Testing Procedures has been changed to reference RFS Issuer Testing Guide.
Page 46	Added SFTP solution and removed “additional information will be provided...”
Page 47	The pool count value in the trailer record of the “Sample Issuer Monthly Report” in Appendix A should be “6”.
Page 49, 50	The Loan Key value of “634708013” for example pool “634708” in the Exception Feedback download file should be “0”, as this exception is a pool-level exception.
Page 52	Exceptions of severity level “High” should be resolved by the 10th business day not the 8 th business day.
Appendix D	The Ginnie Mae Loan Key specific Issuer Test planning instructions and layout specification is referenced here, replacing the initial, high-level plans for the loan key.
Page 86, Appendix E	Loan #999999654 - “Curtailed” in “Servicing Activity” for the March 2007 Reporting Period” should be “0.00”, not “11,469.69”.
Page 19 and the reference in Appendix C	Exception Message POOL055 should be “FIC Adjustment should not be specified when there is no interest rate adjustment scheduled for this reporting period.” In addition, the severity level for Pool055 should be “C” not “L”.
Page 21 and the reference in Appendix C	Exception Message POOL552 should be “Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus last months (servicing fee and cash distribution to holders)).”
Page 25 and the reference in Appendix C	Exception Message NOTE053 (“Loan Type change is suspended.”) is removed.
Page 25 and the reference in Appendix C	Exception Message NOTE100 should be “Case Number should be specified.”
Page 25 and the reference in Appendix C	Exception Message NOTE101 should be “Case Number should be numeric.”
Page 25 and the reference in Appendix C	Exception Message NOTE102 should be “Case Number should be 15 digits long.”
Page 25 and the reference in Appendix C	Exception Message NOTE103 should be “Case Number should be unique for the loan. Another Case Number exists for this pool, address, Loan Key, and Social Security Number.”

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IRTS Page Number	Correction
Page 25 and the reference in Appendix C	Exception Message NOTE104 should be “Case Number change is suspended.”
Page 25 and the reference in Appendix C	Exception Message NOTE114 (“FHA Case Number for this loan should match the external agency file.”) becomes Exception Message MAT001. NOTE114 is removed.
Page 25 and the reference in Appendix C	Exception Message NOTE115 (“FHA Case Number change is suspended.”) is removed.
Page 26 and the reference in Appendix C	Exception Message NOTE253 should be “First Payment Date should not be more than one month after issue date.”
Page 26 and the reference in Appendix C	Exception Message NOTE305 should be “Loan Maturity Date should be not more than one month greater than the Pool Maturity Date.”
Page 26 and the reference in Appendix C	Exception Message NOTE306 (“Loan Maturity Date change is suspended.”) becomes Exception Message MAT002 (“Loan Maturity Date should match the external agency file.”). NOTE306 is removed.
Page 26 and the reference in Appendix C	Exception Message NOTE358 (“Loan Interest Rate should match the external agency file.”) becomes Exception Message MAT003. NOTE358 is removed.
Page 26 and the reference in Appendix C	Exception Message NOTE454 (“Original Principal Amount change is suspended.”) becomes Exception Message MAT005 (“Original Principal Amount for this loan should match the external agency file.”). NOTE454 is removed.
Page 26 and the reference in Appendix C	Exception Message NOTE455 should be “Original Principal Amount change is suspended.”
Page 27 and the reference in Appendix C	Exception Message NOTE400 should be “Loan FIC should be specified except CL and CS pools.”
Page 27 and the reference in Appendix C	Exception Message LOAN102 should be “Last Installment Paid Date must be in MMDDYYYYY format e.g. 07012007.”
Page 29 and the reference in Appendix C	Exception Message LOAN652 should be “Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non construction, non GPM and non GEM loans when positive adjustment exists.”
Page 29 and the reference in Appendix C	Exception Message LOAN653 should be “Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for non construction, non GPM and non GEM loans not in loss mitigation.”
Page 29 and the reference in Appendix C	Exception Message LOAN657 should be “Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.”

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IRTS Page Number	Correction
Page 29 and the reference in Appendix C	Exception Message LOAN658 should be “Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.”
Page 30 and the reference in Appendix C	Exception Message LIQ252 should be “Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.”
Page 32, Page 36, and the reference in Appendix C	Exception Message RFS160 (“Ginnie Mae Loan Key not found in external agency file.”) is removed.
Page 32 and the reference in Appendix C	Exception Message NOTE804 (“Zip Code should match zip code found in external agency file.”) becomes Exception Message MAT004. NOTE804 is removed.
Page 32 and the reference in Appendix C	Exception Message NOTE805 should be “Zip Code change is suspended.”
Page 32 and the reference in Appendix C	Exception Message NOTE500 should be “Social Security Number/Tax ID must be specified.”
(Page 33, Page 34 – multiple references), and the reference in Appendix C	Exception Message NOTE501 should be “Social Security Number/Tax ID should be numeric.”
(Page 33, Page 34 – multiple references), and the reference in Appendix C	Exception Message NOTE502 should be “Social Security Number/Tax ID should be 9 digits.”
Page 33 and the reference in Appendix C	Exception Message NOTE600 should be “Borrower Last Name/Company Name should be specified.”
Appendix C only	Exception Message NOTE052 should be “Loan Type change is suspended.”
Appendix C only	Exception Message NOTE307 should be “Loan Maturity Date change is suspended.”
Appendix C only	All SET Exception Messages have been removed.

Changes in the IRTS from Version 1.0 to Version 2.0

IRTS Page Number	Correction
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IRTS Page Number	Correction
Pages 19 and 22	The addition of 2 pool record fields and their descriptions (fields 24 and 25 in the pool record): Original Issue Discount and Market Discount Fraction.
Page 28 and the reference in Appendix C	The following exception messages have been removed: Loan153, Loan203, Loan352, Loan403, and Pool102.
Appendix E	The addition of Issuer reporting examples for ARM pools and liquidation.

APPENDICES

APPENDIX A – Monthly Inbound Reporting File -- Examples

- L record length is not between 235 and 282.
- P record length is not between 196 and 255.
- S record length is not between 141 and 401.
- T record length is not 39.
- V record length is not between 11 and 57.
- No Trailer record exists.
- The Issuer id in the Trailer record does not match the Issuer id in the Header record.
- The Reporting period in the Trailer record does not match the current reporting period.
- The Trailer record pool count does not match the actual number of “P” records.
- The Trailer record loan count does not match the actual number of “L” records.
- The Trailer record sensitive count does not match the actual number of “S” records.
- The Trailer record various count does not match the actual number of “V” records.

The following must be adhered to in order to ensure proper processing:

- Pad character fields with trailing spaces.
- Spaces or zeroes (with the properly placed decimal point) must be used for unreported numeric fields.
- Numeric fields must be padded with spaces or zeroes to the left of the value.
- A leading space in a signed field indicates a positive value.
- A leading space or “+” or “-” must be present when padding signed fields with zeroes.
- Dates are formatted month day year - MMDDYYYY.

APPENDIX B – Exception Record -- Examples

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All Exception Records Selected—Example: Issuer Selects ALL Exceptions in the download file

With RFS, the issuer will be able to log onto the online system and select the types of exceptions for any particular download file; the example below represents the exception reporting an issuer would receive for “ALL” monthly reporting exceptions. The download file would be generated immediately upon selection. The file naming convention is: **Exception_iii_yyyymm_ddhmi.csv**.

Pool ID	Unique Loan ID	Severity	Alert	Field	Value	Message	Expected	Rec Type	Updated
123578	123578125	H	LIQ105	Removal Date	9-Nov-05	should be during the Reporting Period		L	1/2/2010 9:00
123578	123578125	C	LIQ152	Liquidation Interest Due	-4.01	should be greater than or equal to zero		L	1/2/2010 9:00
164994	164994421	H	LOAN655	Loan Unpaid Principal Balance	3004.76	should be within a dollar of calculated Loan Unpaid Principal Balance	3039.46	A	1/2/2010 9:00
329188	329188548	L	NOTE803	Zip Code	208502349	should correspond to state code		N	1/5/2010 17:59
473291	473291029	M	NOTE111	FHA Case Number	000452425131703	3rd through 5th digits should match an FHA field office code		N	1/2/2010 9:00
601515	601515050	C	NOTE401	Loan FIC	56842.33	should be blank for construction loan		N	1/5/2010 17:59
601515	601515121	E	LOAN152	Prepaid Interest	5825	must include a decimal point	58.25	A	1/2/2010 9:00
634202	634202051	M	NOTE102	Case Number	000451267203	should be 15 digits long		N	1/2/2010 9:00
634708	0	C	POOL450	Security RPB		is missing		R	1/5/2010 17:59
689120	689120101	E	NOTE801	Zip Code	20855430	must be either 5 digits or 9 digits	20855	N	1/5/2010 17:59

Definitions:

- Pool ID* - is the Ginnie Mae pool number.
- Unique Loan ID* - is the Ginnie Mae assigned unique loan number.
- Severity* - is the severity level -- Fatal (F), Error (E), Critical (C), High (H), Medium (M), and Low (L).
- Alert* - is the system alert number, the exception code number.
- Field* - is the data element name that has the exception problem.
- Value* - is the reported value, i.e. the data reported by the issuer.
- Message* - is the exception message text.
- Expected* - is the “expected value” as computed/determined by RFS program logic.

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Exception Records Selected by Severity Code—**Example of selecting only exceptions with severity “Critical”**

The example below is a subset of the exceptions shown on the previous page. In RFS, the issuer will be able to make selections, at any time, of exceptions to be included in the download file. The following example shows the exceptions that would be in the download file if the issuer selected only exceptions with severity level “Critical”. The download file would be generated immediately upon selection.

Pool ID	Unique Loan ID	Severity	Alert	Field	Value	Message	Expected	Rec Type	Updated
123578	123578125	C	LIQ152	Liquidation Interest Due	-4.01	should be greater than or equal to zero		L	1/2/2010 9:00
601515	601515050	C	NOTE401	Loan FIC	56842.33	should be blank for construction loan		N	1/5/2010 17:59
634708	0	C	POOL450	Security RPB		is missing		R	1/5/2010 17:59

APPENDIX C – Exception Messages

The figure below shows the anticipated severity levels and timelines for resolving monthly reporting exceptions.

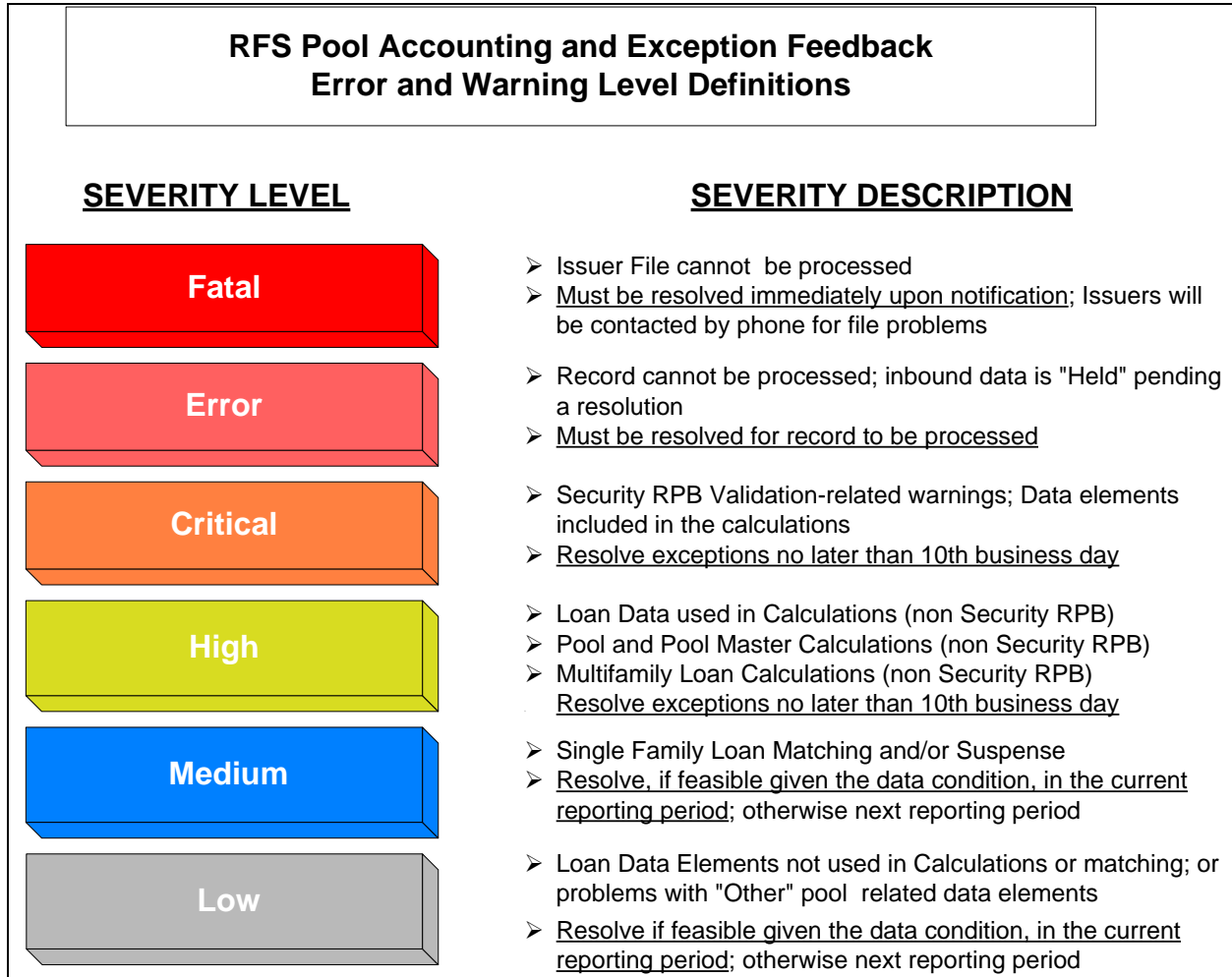


Figure 6.2 Error and Warning Level Definitions

Alert	Field	Message	Severity
RFS100	Pool ID	must be specified.	E
RFS102	Pool ID	must be 6 characters.	E
RFS103	Pool ID	not found for this issuer number.	E
RFS104	Pool ID	is associated with another issuer.	E
RFS105	Pool ID	is on file but has not been issued yet.	E
RFS106	Pool ID	has been terminated.	E
RFS107	Pool ID	previously reported as paid-off.	E
RFS109	Pool ID	should have loan activity reported for this period.	H
RFS110	Pool ID	activity for this period belongs to another issuer.	L
RFS111	Pool ID	no activity reported this period.	E
RFS150	Ginnie Mae Unique Loan ID	must be specified.	E
RFS151	Ginnie Mae Unique Loan ID	must be numeric.	E

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Alert	Field	Message	Severity
RFS152	Ginnie Mae Unique Loan ID	could not be found.	E
RFS153	Ginnie Mae Unique Loan ID	is assigned to another issuer and a different pool.	E
RFS154	Ginnie Mae Unique Loan ID	is assigned to another issuer.	E
RFS155	Ginnie Mae Unique Loan ID	belongs to another pool.	E
RFS156	Ginnie Mae Unique Loan ID	must not be reported for a previously liquidated loan.	E
RFS157	Ginnie Mae Unique Loan ID	already exists; do you want to update it?	L
RFS158	Ginnie Mae Unique Loan ID	is not accessible via the Single Family section.	E
RFS159	Ginnie Mae Unique Loan ID	is not accessible via the Multifamily section.	E
RFS162	Held Loan	belongs to another issuer.	E
RFS163	Borrower of loan	must be specified.	E
RFS165	Ginnie Mae Unique Loan ID	is not a project pool.	E
RFS166	Ginnie Mae Unique Loan ID	must not be changed for pools issued prior to RFS.	E
RFS200	Reporting Period	must be specified.	E
RFS201	Reporting Period	must be a valid year and month.	E
RFS202	Reporting Period	must be in YYYYMM format e.g. 200601.	E
RFS204	Reporting Period	for this pool was not received by Ginnie Mae.	C
RFS205	Reporting Period	no loans or pools have been reported.	E
RFS400	Date	must be specified.	E
RFS401	Date	must be specified in a valid format.	E
RFS402	Date	must contain a valid year.	E
RFS403	Date	must be a valid day of the month.	E
RFS997	Issuer ID	summarize flag on, when more than 10% of loans or pools are missing.	M
RFS998	Loan ID	activity record exists, loan record with E exceptions is rejected.	E
RFS999	Alert Code	has not been properly defined.	E
NOTE050	Loan Type	must be specified.	E
NOTE051	Loan Type	must be valid.	E
NOTE052	Loan Type	change is suspended.	M
NOTE054	Loan Type	RMF should be CL, CS, LS, or PN Pool Type only.	M
NOTE055	Loan Type	FH1 should be Pool Type MH.	M
NOTE056	Loan Type	FMF must be Pool Type: CL, CS, LM, LS, PL, PN, or RX.	E
NOTE057	Loan Type	PIH should be Pool Type: BD, GA, GD, GP, GT, SF, or SN.	M
NOTE058	Loan Type	(FHA, RHS, VAG, or VAV) should be Pool Type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.	M
NOTE059	Loan Type	must be RMF or FMF for a CL, CS, LS, or PN pool type.	E
NOTE100	Case Number	should be specified.	M
NOTE101	Case Number	should be numeric.	M
NOTE102	Case Number	should be 15 digits long.	M
NOTE103	Case Number	should be unique for loan. Another Case Number exists for this pool, address, loan id and Social Security Number.	M
NOTE104	Case Number	change is suspended.	M
NOTE110	FHA Case Number	1st two digits should be zeroes.	M

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Alert	Field	Message	Severity
NOTE111	FHA Case Number	3rd through 5th digits should match an FHA field office code.	M
NOTE112	FHA Case Number	12th digit should equal the computed check value.	M
NOTE113	FHA Case Number	last 3 digits should match an ADP code for the Section of the Housing Act.	M
MAT001	FHA Case Number	for this loan should match the external agency file.	M
NOTE120	VA Case Number	1st three digits should be zeroes.	M
NOTE121	VA Case Number	4th through 7th digits should match VA jurisdiction/origin codes.	M
NOTE123	VA Case Number	8th digit should match a VA loan type.	M
NOTE130	RHS Case Number	1st digit should be zero.	M
NOTE131	RHS Case Number	2nd through 6th digits should match a state/county code.	M
NOTE140	PIH Case Number	1st six digits should be zeroes.	M
NOTE141	PIH Case Number	7th through 9th digits should match an area code.	M
NOTE150	FHA Title 1 Case Number	1st three digits should be zeroes.	M
NOTE160	FHA Multifamily Case Number	1st seven digits should be zeroes.	M
NOTE161	FHA Multifamily Case Number	8th through 10th digits should match an FHA field office code.	M
NOTE200	Issuer Loan ID	must be specified.	E
NOTE201	Issuer Loan ID	should be a unique id for this issuer number.	L
NOTE250	First Payment Date	must be specified.	E
NOTE251	First Payment Date	must be a valid year, month and day.	E
NOTE252	First Payment Date	must be in MMDDYYYY format e.g. 01012006.	E
NOTE253	First Payment Date	should not be more than one month after issue date for Single Family loans.	H
NOTE254	First Payment Date	should match calculate value based on Original Principal Amount, Loan Interest Rate, Loan FIC, Loan Maturity and Pool Type is SF.	H
NOTE300	Loan Maturity Date	must be specified.	E
NOTE301	Loan Maturity Date	must be a valid month.	E
NOTE302	Loan Maturity Date	must be a valid day of the month.	E
NOTE303	Loan Maturity Date	must be in MMDDYYYY format e.g. 01152036.	E
NOTE304	Loan Maturity Date	should be after First Payment Date.	H
NOTE305	Loan Maturity Date	should not be more than one month greater than the Pool Maturity Date.	H
MAT005	Loan Maturity Date	should match the external agency file.	M
NOTE307	Loan Maturity Date	change is suspended.	M
NOTE350	Loan Interest Rate	must be specified.	E
NOTE351	Loan Interest Rate	must be numeric.	E
NOTE352	Loan Interest Rate	should be greater than zero.	H
NOTE353	Loan Interest Rate	should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.	H
NOTE354	Loan Interest Rate	should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.	H
NOTE355	Loan Interest Rate	should be the same as other loans in Ginnie Mae I pool except MH.	L

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Alert	Field	Message	Severity
NOTE356	Loan Interest Rate	must include a decimal point.	E
NOTE357	Loan Interest Rate	change is suspended.	M
MAT003	Loan Interest Rate	should match the external agency file.	M
NOTE400	Loan FIC	should be specified except CL and CS pools.	C
NOTE401	Loan FIC	should be blank for construction loan.	C
NOTE402	Loan FIC	must be numeric.	E
NOTE403	Loan FIC	should be greater than zero for amortized project loan.	C
NOTE405	Loan FIC	must include a decimal point.	E
NOTE450	Original Principal Amount	must be specified.	E
NOTE451	Original Principal Amount	must be numeric.	E
NOTE452	Original Principal Amount	should be greater than zero.	H
NOTE453	Original Principal Amount	should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC and loan duration.	M
MAT002	Original Principal Amount	for this loan should match the external agency file.	M
NOTE455	Original Principal Amount	change is suspended.	M
NOTE456	Original Principal Amount	must include a decimal point.	E
NOTE500	Social Security Number/Tax ID	must be specified.	E
NOTE501	Social Security Number/Tax ID	should be numeric.	L
NOTE502	Social Security Number/Tax ID	should be 9 digits.	L
NOTE550	Borrower First Name	should be specified.	L
NOTE600	Borrower Last Name/Company Name	must be specified.	E
NOTE650	Address	must be specified.	E
NOTE700	City	must be specified.	E
NOTE750	State	must be specified.	E
NOTE751	State	should be valid.	H
NOTE800	Zip Code	must be specified.	E
NOTE801	Zip Code	must be either 5 digits or 9 digits.	E
NOTE802	Zip Code	6th - 9th digits should be numeric or not used.	L
NOTE803	Zip Code	should correspond to state code.	L
MAT004	Zip Code	should match zip code found in external agency file.	M
NOTE805	Zip Code	change is suspended.	M
LOAN100	Last Installment Paid Date	should be specified.	H
LOAN101	Last Installment Paid Date	must be a valid year and month.	E
LOAN102	Last Installment Paid Date	must be in MMDDYYYY format e.g. 07012007.	E
LOAN103	Last Installment Paid Date	should be greater than or equal to First Payment Date for Single Family loans.	H
LOAN104	Last Installment Paid Date	should not be after Loan Maturity Date.	H
LOAN150	Prepaid Interest	should be specified when Last Installment Paid Date is after the Reporting Period.	H
LOAN151	Prepaid Interest	should not exist when Last Installment Paid Date is not after the Reporting Period.	H
LOAN152	Prepaid Interest	must include a decimal point.	E
LOAN200	Prepaid Principal	should be specified when Last Installment Paid Date is after the Reporting Period.	H
LOAN201	Prepaid Principal	should not exist when Last Installment Paid Date is not after the Reporting Period.	H
LOAN202	Prepaid Principal	must include a decimal point.	E

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Alert	Field	Message	Severity
LOAN250	Delinquent Interest	should be specified when Last Installment Paid Date is prior to the Reporting Period.	H
LOAN251	Delinquent Interest	should not be specified when Last Installment Paid Date is not prior to the Reporting Period.	H
LOAN252	Delinquent Interest	must include a decimal point.	E
LOAN253	Delinquent Interest	should be within a dollar of calculated Delinquent Interest.	H
LOAN300	Delinquent Principal	should be specified when Last Installment Paid Date is prior to the Reporting Period.	H
LOAN301	Delinquent Principal	should not exist when Last Installment Paid Date is not prior to the Reporting Period.	H
LOAN302	Delinquent Principal	must include a decimal point.	E
LOAN303	Delinquent Principal	should be within a dollar of calculated Delinquent Principal.	H
LOAN350	Installment Interest	should be specified.	H
LOAN351	Installment Interest	must be numeric.	E
LOAN353	Installment Interest	must include a decimal point.	E
LOAN400	Installment Principal	should be specified.	H
LOAN401	Installment Principal	should not exist for construction and non-amortized project loans.	H
LOAN402	Installment Principal	must include a decimal point.	E
LOAN451	Curtailment	should not exist for delinquent loan.	C
LOAN452	Curtailment	must be numeric.	E
LOAN453	Curtailment	should not be negative.	C
LOAN454	Curtailment	should not exceed Loan Unpaid Principal Balance.	C
LOAN455	Curtailment	must include a decimal point.	E
LOAN552	Interest Adjustment	must be numeric.	E
LOAN555	Interest Adjustment	must include a decimal point.	E
LOAN556	Interest Adjustment	must include a sign in first position.	E
LOAN601	Net UPB Adjustment	must be numeric.	E
LOAN605	Net UPB Adjustment	must include a decimal point.	E
LOAN606	Net UPB Adjustment	must include a sign in first position.	E
LOAN607	Draw	should not be negative.	C
LOAN650	Loan Unpaid Principal Balance	must be specified.	E
LOAN651	Loan Unpaid Principal Balance	must include a decimal point.	E
LOAN652	Loan Unpaid Principal Balance	should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.	H
LOAN653	Loan Unpaid Principal Balance	should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.	H
LOAN654	Loan Unpaid Principal Balance	should be greater than zero for un-liquidated loan.	H
LOAN655	Loan Unpaid Principal Balance	should be within a dollar of calculated Loan Unpaid Principal Balance.	H
LOAN656	Loan Unpaid Principal Balance	must include a sign in first position.	E
LOAN657	Loan Unpaid Principal Balance	should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.	H
LOAN658	Loan Unpaid Principal Balance	should be less than or equal to the Initial Loan UPB for	H

RFS Issuer Reporting Technical Specifications Document

Alert	Field	Message	Severity
		construction, GPM and GEM loans.	
LOAN700	In Foreclosure Flag	must be either N or Y.	E
LOAN701	In Foreclosure Flag	should not be Y for non-delinquent loan.	L
LIQ050	Removal Reason	must be one of the following choices: 1 – Mortgagor Payoff, 2 – Repurchase of Delinquent Loan, 3 – Foreclosure with Claim Payment, 4 – Loss Mitigation, 5 – Substitution, 6 – Other.	E
LIQ100	Removal Date	must be specified when Removal Reason exists.	E
LIQ101	Removal Date	must be a valid year and month.	E
LIQ102	Removal Date	must be a valid day of the month.	E
LIQ103	Removal Date	must be in MMDDYYYY format e.g. 01012006.	E
LIQ105	Removal Date	should be during the Reporting Period.	H
LIQ150	Liquidation Interest Due	must be specified when Removal Reason exists.	E
LIQ151	Liquidation Interest Due	must be numeric when Removal Reason exists.	E
LIQ152	Liquidation Interest Due	should be greater than or equal to zero.	C
LIQ153	Liquidation Interest Due	should be within a dollar of calculated Liquidated Interest Due.	C
LIQ154	Liquidation Interest Due	must include a decimal point.	E
LIQ200	Liquidated Principal Remitted	must be specified when Removal Reason exists except construction and unamortized project loans.	E
LIQ201	Liquidated Principal Remitted	must be numeric.	E
LIQ202	Liquidated Principal Remitted	should be within a dollar of calculated Liquidated Principal Remitted.	C
LIQ203	Liquidated Principal Remitted	must include a decimal point.	E
LIQ250	Liquidation Principal Balance	must be specified when Removal Reason exists.	E
LIQ251	Liquidation Principal Balance	must be numeric.	E
LIQ252	Liquidation Principal Balance	should equal difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.	C
LIQ253	Liquidation Principal Balance	should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.	C
LIQ254	Liquidation Principal Balance	must include a sign in first position.	E
LIQ255	Liquidation Principal Balance	must include a decimal point.	E
POOL050	FIC Adjustment	should be specified when interest rate changed during the reporting period.	H
POOL051	FIC Adjustment	must be numeric.	E
POOL052	FIC Adjustment	must include a decimal point.	E
POOL053	FIC Adjustment	must include a sign in first position.	E
POOL054	FIC Adjustment	should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.	L
POOL100	Pool FIC	must be specified for amortizing pools.	E
POOL101	Pool FIC	must be numeric.	E
POOL103	Pool FIC	must include a decimal point.	E
POOL150	Servicing Fee	must be specified.	E
POOL151	Servicing Fee	must be a positive numeric or zero.	E
POOL152	Servicing Fee	must include a decimal point.	E

RFS Issuer Reporting Technical Specifications Document

Alert	Field	Message	Severity
POOL153	Servicing Fee	should be within a dollar of calculated servicing fee.	H
POOL200	Weighted Average Interest Rate	must be specified.	E
POOL201	Weighted Average Interest Rate	must be numeric.	E
POOL202	Weighted Average Interest Rate	should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.	C
POOL203	Weighted Average Interest Rate	should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.	C
POOL204	Weighted Average Interest Rate	must include a decimal point.	E
POOL300	Net RPB Adjustment	must be numeric.	E
POOL301	Net RPB Adjustment	should not cause Total Principal Remitted to be negative.	C
POOL302	Net RPB Adjustment	should be within tolerance when Loan FIC is adjusted for growing equity.	C
POOL303	Net RPB Adjustment	should be within a dollar of FIC Adjustment made for growing equity.	C
POOL304	Net RPB Adjustment	should not be less than FIC Adjustment made for growing equity when a Curtailment exists.	C
POOL305	Net RPB Adjustment	should not be less than Interest Adjustment made for Curtailment when FIC was also adjusted for growing equity.	C
POOL306	Net RPB Adjustment	should not be less than (Interest Adjustment made for Curtailment) and FIC Adjustment made for growing equity.	C
POOL308	Net RPB Adjustment	must include a decimal point.	E
POOL309	Net RPB Adjustment	must include a sign in first position.	E
POOL350	Deferred GPM Interest	should not be entered for non-GPM pools (GT, GP).	L
POOL351	Deferred GPM Interest	must be numeric.	E
POOL352	Deferred GPM Interest	should be positive.	L
POOL353	Deferred GPM Interest	should be less than sum of Scheduled Principal, Liquidations and Curtailments.	L
POOL354	Deferred GPM Interest	must include a decimal point.	E
POOL400	Serial Note	should not be entered for non-SN pools.	L
POOL401	Serial Note	must be numeric.	E
POOL402	Serial Note	should be a multiple of \$25,000 when not final installment.	L
POOL404	Serial Note	must include a decimal point.	E
POOL450	Security RPB	is missing.	C
POOL451	Security RPB	must be numeric.	E
POOL452	Security RPB	should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).	C
POOL453	Security RPB	should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.	C
POOL454	Security RPB	should equal the RPB due to CPTA by 4th business day.	C
POOL455	Security RPB	should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.	C
POOL456	Security RPB	must include a decimal point.	E

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Alert	Field	Message	Severity
POOL457	Security RPB	should equal Initial Pool UPB.	C
POOL500	Tax & Insurance Balance	must be specified.	E
POOL501	Tax & Insurance Balance	must be numeric.	E
POOL502	Tax & Insurance Balance	should not be greater than the Original Principal Amount.	L
POOL503	Tax & Insurance Balance	should not equal zero two months in a row.	L
POOL504	Tax & Insurance Balance	should not be negative.	L
POOL505	Tax & Insurance Balance	must include a sign in first position.	E
POOL506	Tax & Insurance Balance	must include a decimal point.	E
POOL550	Principal & Interest Balance	should be specified.	L
POOL551	Principal & Interest Balance	must be numeric.	E
POOL552	Principal & Interest Balance	should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).	L
POOL553	Principal & Interest Balance	must include a decimal point.	E
POOL554	Principal & Interest Balance	must include a sign in first position.	E
POOL601	Other Fund Balance	must be numeric.	E
POOL602	Other Fund Balance	must include a decimal point.	E
POOL603	Other Fund Balance	must include a sign in first position.	E
POOL650	Replacement Reserve Balance	should not be entered for a Single Family Pool Type.	L
POOL651	Replacement Reserve Balance	must be numeric.	E
POOL652	Replacement Reserve Balance	must include a decimal point.	E
POOL700	Construction Loan Principal Balance	should not be specified for a Single Family Pool Type.	L
POOL701	Construction Loan Principal Balance	must be numeric.	E
POOL702	Construction Loan Principal Balance	must include a decimal point.	E
POOL703	Construction Loan Principal Balance	must include a sign in first position.	E
POOL750	P&I Bank ID	should be a valid American Bankers Association routing number.	L
POOL751	P&I Account Number	must be specified.	E
POOL752	P&I Bank ID	must be specified.	E
POOL800	T&I Bank ID	should be a valid American Bankers Association routing number.	L
POOL801	T&I Account Number	must be specified.	E
POOL802	T&I Bank ID	must be specified.	E
POOL850	Replacement Reserve Bank ID	should be a valid American Bankers Association routing number.	L
POOL900	Construction Loan Principal Bank ID	should be a valid American Bankers Association routing number.	L
SEC055	Issuer Number	must be a valid issuer number you are authorized to process.	E
VARY050	Living Units	must be numeric.	E
VARY051	Living Units	should be 1, 2, 3, or 4.	L
VARY052	Living Units	is not applicable for a Multifamily loan.	L
VARY100	Loan Purpose	should be 1,2, 3, or 4.	L

RFS Issuer Reporting Technical Specifications Document

Alert	Field	Message	Severity
VARY101	Loan Purpose	is not applicable for a Multifamily loan.	L
VARY150	Loan to Value	must be numeric.	E
VARY151	Loan to Value	must include a decimal point.	E
VARY250	Debt Service Ratio	must be numeric.	E
VARY251	Debt Service Ratio	must include a decimal point.	E
VARY252	Debt Service Ratio	is not applicable for a Single Family loan.	L
VARY300	Credit Score	must be numeric.	E
VARY301	Credit Score	is not applicable for a Multifamily loan.	L
VARY350	Loan Status	should be 1, 2, 3, or 4.	L
VARY351	Loan Status	is not applicable for a Multifamily loan.	L
VARY400	MERS Original Mortgagee	should be N or Y.	L
VARY450	GEM Percent Increase	must be numeric.	E
VARY451	GEM Percent Increase	must include a decimal point.	E
VARY452	GEM Percent Increase	is not applicable for a Multifamily loan.	L
VARY500	Down Payment Assistance Flag	should be 1 or 2.	L
VARY501	Down Payment Assistance Flag	is not applicable for a Multifamily loan.	L
10D050	Reported Pools	does not match 11710D Number of Pools and Loan Pkgs.	C
10D100	Reported Loans	does not match 11710D Total No. of Mortgages.	C
10D150	Delinquent	does not match 11710D Total No. Delinquent.	C
10D200	% Delinquent	does not match 11710D Percent Delinquent.	C
10D250	1 st Mth Delinquent	does not match 11710D One Installment Delinquent.	C
10D300	2 nd Mth Delinquent	does not match 11710D Two Installments Delinquent.	C
10D350	3 rd Mth Delinquent	does not match 11710D Three or More Installments Delinquent.	C
10D400	In Foreclosure	does not match 11710D Foreclosure.	C
10D450	% High Risk	does not match 11710D Percent 2 or More Months Delin. Excluding Foreclosures.	C
10D500	Escrow Funds	does not match 11710D Total Escrow Funds.	C
10D550	Non Escrow Funds	does not match 11710D Total Funds Other Than Escrow.	C
10D600	Guaranty Fee	does not match 11710D Total Guaranty Fee.	C
10D650	Program FIC	does not match 11710D Total Fixed Installment Control.	C
10D700	Program UPB	does not match 11710D Total Pool/Loan Pkg. Principal Balance.	C
10D750	Program RPB	does not match 11710D Total Security Principal Balance.	C
10D800	Holder Principal	does not match 11710D Total Principal Due Holders.	C
10D850	Holder Interest	does not match 11710D Total Interest Due Holders.	C

APPENDIX D – Ginnie Mae Unique Loan ID

RFS Issuer Reporting Technical Specifications Document

Appendix D - BPI/RFS Ginnie Mae “Unique Loan ID”

This section of the document has been replaced with the Unique Loan ID specification/layout and the Issuer Testing procedures, which will guide the issuers on the use of the Unique Loan ID in preparation for Issuer Testing and in Issuer Testing itself.

The following are references to these documents:

The Ginnie Mae Unique Loan IDs file layout

http://www.ginniemae.gov/issuers/Unique_Loan_IDs_File_Layout.pdf

The Ginnie Mae RFS Issuer Testing Guide

http://www.ginniemae.gov/issuers/RFS_Issuer_Testing_Guide.pdf

APPENDIX E – Examples of Issuer Reporting Scenarios

Appendix E – Examples of Issuer Reporting Scenarios

The following are examples of pool and loan data reporting which will be used in reporting to RFS. Each example illustrates a separate reporting scenario and the type of loan and pool reporting numbers that are expected to be submitted in RFS for that scenario (in keeping with the Ginnie Mae Guide and the Accounting Manual). Each example shows:

- Sample servicing activity information
- “11710A-type” activity / related pool accounting data examples
- Reporting activity as detailed in the IRTS Document.

For simplicity, each of the examples illustrates a 1-loan pool for the reporting period stated. It should be noted that examples B-1 through B-4 show a progression of reporting activity spanning four reporting months for the same loan/pool.

Example A: Loan Activity for Scheduled Reporting Data

Scenario: Loan is current through December 2006 reporting period; the issuer is reporting the collection of the regular scheduled installment for January 2007 reporting.

Servicing Activity - January 2007 Reporting Period

Loan #888888888 -- Interest Rate = 6.875% -- FIC (P&I Constant) = 957.38

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adjustment	Ending UPB
01/01/07	01/01/07	149,675.97	857.52 A	99.86 B			149,576.11

“11710A” Activity - January 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	957.38		149,675.97
Less			857.52 A	99.86 B
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)				.00
D. Balances this monthend	1	957.38		149,576.11
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid		
		G. Amount Delinquent		

11710A (Section 2)

RFS Issuer Reporting Technical Specifications Document

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
99.13	0.00	0.00	0.00	99.13
F. Cash Distribution due holders for interest			6.375%	795.83
G. Total cash distribution due holders				894.96
H. Deferred interest paid holders				

11710A (Section 3)

A. Principal amount of securities from last report	149,803.43
B. Principal distributed to holders this report (2E)	99.13
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	149,704.30

Reporting Activity - January 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 11	Loan FIC	957.38
Field # 12	Last Installment Paid Date	01012007
Field # 18	Install Interest	857.52 A
Field # 19	Install Principal	99.86 B
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00
Field # 23	Loan UPB	149,576.11

RFS Pool Record * does not include all required fields.

Field # 7	Net Adjust RPB	0.00
Field # 10	Security RPB	149,704.30

Example B-1:

Scenario: Loan Activity for application of three prepaid payments collected in the same reporting period.

Servicing Activity – April 2007 Reporting Period

Loan #777777777 - Interest Rate = 8.5% - P&I Constant 768.91

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailment	Curtailment Interest Adj	Ending UPB
04/01/07	05/01/07	100,000.00	708.33 A	60.58 D			99,939.42
04/01/07	06/01/07	99,939.42	707.90 B	61.01 E			99,878.41
04/01/07	07/01/07	99,878.41	707.47 C	61.44 F			99,816.87

“11710A” Activity – April 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	768.91		100,000.00
Less			2,123.70	183.03
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)			.00	.00
D. Balances this monthend	1	768.91		99,816.97
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	2,123.70 A+B+C	183.03 D+E+F
		G. Amount Delinquent		

11710A (Section 2) April 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
60.58	.00		.00	60.58
F. Cash Distribution due holders for interest			8%	666.67
G. Total cash distribution due holders				727.25
H. Deferred interest paid holders				

11710A (Section 3) April 2007 Reporting Period

A. Principal amount of securities from last report	100,000.00
B. Principal distributed to holders this report (2E)	60.58
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	99,939.42

RFS Issuer Reporting Technical Specifications Document

Reporting Activity - April 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	2,123.70 A+B+C
Field # 17	Prepaid Principal	183.03 D+E+F
Field # 18	Install Interest	2,123.70 A+B+C
Field # 19	Install Principal	183.03 D+E+F
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

RFS Pool Record * does not include all required fields.

Field # 7	Net Adjust RPB	.00
Field # 10	Security RPB	99,939.42

Example B-2:

Scenario: Loan Activity for one prepaid payment collected in the reporting period.

Servicing Activity – May 2007 Reporting Period

Loan #777777777 - Interest Rate = 8.5% - P&I Constant 768.91

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Curtailement Interest Adj	Ending UPB
05/01/07	08/01/07	99,816.97	707.04 A	61.87 B			99,755.10

“11710A” Activity – May 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	768.91		99,816.97
Less			707.04 A	61.87 B
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)				
D. Balances this monthend	1	768.91		99,755.10
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	2,122.41 B+C (A1) + A(A2)	184.32 E+F(A1) + B(A2)
		G. Amount Delinquent	0.00	0.00

11710A (Section 2) May 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
61.01	.00	.00	.00	61.01
F. Cash Distribution due holders for interest			8%	666.26
G. Total cash distribution due holders				727.28
H. Deferred interest paid holders				

11710A (Section 3) May 2007 Reporting Period

A. Principal amount of securities from last report	99,939.42
B. Principal distributed to holders this report (2E)	61.01
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	99,878.41

Reporting Activity - May 2007 Reporting Period

RFS Issuer Reporting Technical Specifications Document

RFS Loan Level Record * does not include all required fields.

Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	2,122.41 $B+C(A1) + A(A2)$
Field # 17	Prepaid Principal	184.32 $E+F(A1) + B(A2)$
Field # 18	Install Interest	707.04 A
Field # 19	Install Principal	61.87 B
Field # 20	Curtailement	.00
Field # 21	Adjust Interest	.00
Field # 22	Net Adjust UPB	.00

RFS Pool Record * does not include all required fields.

Field # 7	Net Adjust RPB	.00
Field # 10	Security RPB	99,878.41

RFS Issuer Reporting Technical Specifications Document

Example B-3:

Scenario: Loan Activity for reversal of the three prepaid installments that were made in the previous reporting periods.

Servicing Activity – June 2007 Reporting Period

Loan #777777777 - Interest Rate = 8.5% - P&I Constant 768.91

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Curtailement Interest Adj	Ending UPB
06/01/07	08/01/07	99,755.10	<707.04> A	<61.87> D			99,816.97
06/01/07	07/01/07	99,816.97	<707.47> B	<61.44> E			99,878.41
06/01/07	06/01/07	99,878.41	<707.90> C	<61.01> F			99,939.42

“11710A” Activity – June 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	768.91		99,755.10
Less				
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)			<2,122.41> A+B+C	184.32 D+E+F
D. Balances this monthend	1	768.91		99,939.42
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	.00	.00
		G. Amount Delinquent	707.90 C	61.01 F

11710A (Section 2) June 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
61.44	.00	.00	0.00	61.44
F. Cash Distribution due holders for interest			8.0 %	665.86
G. Total cash distribution due holders				727.31
H. Deferred interest paid holders				

11710A (Section 3) June 2007 Reporting Period

F. A. Principal amount of securities from last report	99,878.41
Principal distributed to holders this report (2E)	61.44
C. Serial Notes – Principal available for distribution to holders	99,816.97
D. Principal of securities this monthend	

RFS Issuer Reporting Technical Specifications Document

Reporting Activity - June 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 14	Delinquent Interest	707.90 C
Field # 15	Delinquent Principal	61.01 F
Field # 16	Prepaid Interest	.00
Field # 17	Prepaid Principal	.00
Field # 18	Install Interest	.00
Field # 19	Install Principal	.00
Field # 20	Curtailment	.00
Field # 21	Adjust Interest	<2,122.41> A+B+C
Field # 22	Net Adjust UPB	184.32 D+E+F

RFS Pool Record * does not include all required fields.

Field # 7	Net Adjust RPB	0.00
Field # 10	Security RPB	99,816.97

Example B-4:

Scenario: Loan Activity for reversal of prepaid installment made in April reporting period

Servicing Activity – July 2007 Reporting Period

Loan #777777777 - Interest Rate = 8.5% - P&I Constant 768.91

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailment	Curtailment Interest Adj	Ending UPB
07/01/07	05/01/07	99,939.42	<708.33> A	<60.58> B			100,000.00

“11710A” Activity – July 2007 Reporting Period**11710A (Section 1)**

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	768.91		99,939.42
Less				
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)			<708.33>A	<60.58> B
D. Balances this monthend	1	768.91		100,000.00
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	.00	.00
		G. Amount Delinquent	2,123.70 A(A4)+B(A3)+C(A3)	183.03 B(A4)+E(A3)+F(A3)

11710A (Section 2) July 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
61.87	.00	.00	0.00	61.87
F. Cash Distribution due holders for interest			8.0 %	665.45
G. Total cash distribution due holders				727.32
H. Deferred interest paid holders				

11710A (Section 3) July 2007 Reporting Period

F. A. Principal amount of securities from last report	99,816.97
Principal distributed to holders this report (2E)	61.87
C. Serial Notes – Principal available for distribution to holders	99,755.10
D. Principal of securities this monthend	

RFS Issuer Reporting Technical Specifications Document

Reporting Activity - July 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 14	Delinquent Interest	2123.70	A(A4)+B(A3)+C(A3)
Field # 15	Delinquent Principal	183.03	B(A4)+E(A3)+F(A3)
Field # 16	Prepaid Interest	.00	
Field # 17	Prepaid Principal	.00	
Field # 18	Install Interest	.00	
Field # 19	Install Principal	.00	
Field # 20	Curtailement	.00	
Field # 21	Adjust Interest	<708.33>	A
Field # 22	Net Adjust UPB	<60.58>	B

RFS Pool Record *does not include all required fields.

Field # 7	Net Adjust RPB	0.00	
Field # 10	Security RPB	99,755.10	

RFS Issuer Reporting Technical Specifications Document

Example C: Loan Activity for Delinquent Payment

Scenario: Loan is current through December 2006 reporting period; the loan becomes 1-month delinquent in January 2007 reporting.

Servicing Activity - January 2007 Reporting Period

Loan #6666666666 -- Interest Rate = 7.0% -- FIC (P&I Constant) = 3,326.52

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailment	Interest Adjustment	Ending UPB
None	01/01/07	498,763.26					498,763.26

“11710A” Activity - January 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	1	3,326.52		498,763.26
Less			0.00	0.00
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)			0.00	0.00
D. Balances this monthend	1	3,326.52		498,763.26
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid		
		G. Amount Delinquent	2,909.45 A	417.07 B

11710A (Section 2)

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
414.65	0.00	0.00	0.00	414.65
F. Cash Distribution due holders for interest			6.5%	2,703.88
G. Total cash distribution due holders				3,118.53
H. Deferred interest paid holders				

11710A (Section 3)

A. Principal amount of securities from last report	499,177.91
B. Principal distributed to holders this report (2E)	414.65
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	498,763.26

Reporting Activity - January 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 11	Loan FIC	3,326.52
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RFS Issuer Reporting Technical Specifications Document

Field # 12	Last Installment Paid Date	12012006
Field # 14	Delinquent Interest	2,909.45 A
Field # 15	Delinquent Principal	417.07 B
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00
Field # 23	Loan UPB	498,763.26

RFS Pool Record *does not include all required fields.

Field # 7	Net Adjust RPB	0.00
Field # 10	Security RPB	498,763.26

RFS Issuer Reporting Technical Specifications Document

Example D-1:

Scenario: Application of Loan Activity for March 2007 reporting period for a 4-loan, Adjustable Rate Mortgage (ARM) pool (with loan status at the beginning of the reporting period indicated below):

- Loan #999999123 – begins on-schedule, ends one-month delinquent
- Loan #999999456 – begins on-schedule, ends on-schedule
- Loan #999999789 – begins on-schedule, ends one-month prepaid
- Loan #999999987 – begins one-month prepaid, ends one-month prepaid

Note: ARM Interest Rate changes from 5.875% to 6.875% as of April 1, 2007 in this example. As detailed in Chapter 26 of the Ginnie Mae Guide, the effect of this April 1, 2007 interest rate change causes the loan activity on ARM loans (referred in the Ginnie Mae Guide chapter as “payment adjustments”) to be effective for a Last Installment Paid Date of 05/01/2007.

Loan #999999123 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 5.875% - P&I Constant 318.59 – Next P&I Constant 331.05

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
None	02/01/07	37,156.08	0.00	0.00	0.00	0.00	37,156.08

Loan #999999123 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	5.875
Field # 11	Loan FIC	318.59
Field # 12	Last Installment Paid Date	02/01/2007
Field # 14	Delinquent Interest	181.91 A
Field # 15	Delinquent Principal	136.68 B
Field # 16	Prepaid Interest	0.00
Field # 17	Prepaid Principal	0.00
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

Loan #999999456 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 5.875% - P&I Constant 462.59 – Next P&I Constant 492.55

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/01/07	03/01/07	55,259.23	270.54 C	192.05 D	0.00	0.00	55,067.18

Loan #999999456 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	5.875
Field # 11	Loan FIC	462.59
Field # 12	Last Installment Paid Date	03/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00

RFS Issuer Reporting Technical Specifications Document

Field # 16	Prepaid Interest	0.00
Field # 17	Prepaid Principal	0.00
Field # 18	Install Interest	270.54 C
Field # 19	Install Principal	192.05 D
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

Loan #99999789 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 6.875% - P&I Constant 628.98 – Previous P&I Constant 591.86

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/01/07	04/01/07	70,096.34	685.14 G	498.58 H	0.00	0.00	69,597.76

Loan #99999789 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	6.875
Field # 11	Loan FIC	628.98
Field # 12	Last Installment Paid Date	04/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	341.96 E
Field # 17	Prepaid Principal	249.90 F
Field # 18	Install Interest	685.14 G **
Field # 19	Install Principal	498.58 H ***
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

** 1 month prepaid + 343.18

*** 1 month prepaid + 248.68

Loan #99999987 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 6.875% - P&I Constant 455.60 – Previous P&I Constant 438.41

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/01/07	04/01/07	52,328.34	256.19 L	182.22 M	0.00	0.00	52,146.12

Loan #99999987 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	6.875
Field # 11	Loan FIC	455.60
Field # 12	Last Installment Paid Date	04/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	256.19 J

RFS Issuer Reporting Technical Specifications Document

Field # 17	Prepaid Principal	182.22	K
Field # 18	Install Interest	256.19	L
Field # 19	Install Principal	182.22	M
Field # 20	Curtailement	0.00	
Field # 21	Adjust Interest	0.00	
Field # 22	Net Adjust UPB	0.00	

“11710A” Activity – March 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	4	1811.45		214,839.99
Less			1211.87	872.85
B. 1. Installment collections			C+G+L	D+H+M
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)		96.73	.00	.00
D. Balances this monthend	4	1908.18		213,967.14
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	598.15	432.12
		G. Amount Delinquent	181.91	136.68

11710A (Section 2) March 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
761.20	0.00	0.00	0.00	761.20
F. Cash Distribution due holders for interest			5.625%	1005.56
G. Total cash distribution due holders				1766.76
H. Deferred interest paid holders				

11710A (Section 3) March 2007 Reporting Period

A. Principal amount of securities from last report	214,518.86
B. Principal distributed to holders this report (2E)	761.20
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	213,757.66

Pool #876543 - Reporting Activity - March 2007 Reporting Period

RFS Pool Record * does not include all required fields.

Field # 3	Adjust FIC	96.73
Field # 4	Pool FIC	1908.18 (with new rate)
Field # 5	Servicing Fee	51.57

RFS Issuer Reporting Technical Specifications Document

Field # 6	Weighted Average Interest Rate	5.875
Field # 7	Net Adjust RPB	.00
Field # 10	Security RPB	213,757.66

RFS Issuer Reporting Technical Specifications Document

Example D-2:

Scenario: Application of Loan Activity for April 2007 reporting period for a 4-loan, Adjustable Rate Mortgage (ARM) pool (with loan status at the beginning of the reporting period indicated below):

- Loan #999999123 – begins one-month delinquent, ends two-months delinquent
- Loan #999999456 – begins on-schedule, ends on-schedule
- Loan #999999789 – begins one-month prepaid, ends one-month prepaid
- Loan #999999987 – begins one-month prepaid, ends on-schedule

Note: ARM Interest Rate changes from 5.875% to 6.875% as of April 1, 2007 in this example. As detailed in Chapter 26 of the Ginnie Mae Guide, the effect of this April 1, 2007 interest rate change causes the loan activity on ARM loans (referred in the Ginnie Mae Guide chapter as “payment adjustments”) to be effective for a Last Installment Paid Date of 05/01/2007.

Loan #999999123 - Servicing Activity – April 2007 Reporting Period

Interest Rate = 5.875% - P&I Constant 318.59 – Next P&I Constant 331.05

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
None	02/01/07	37,156.08	0.00	0.00	0.00	0.00	37,156.08

Loan #999999123 - Reporting Activity - April 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	5.875
Field # 11	Loan FIC	318.59
Field # 12	Last Installment Paid Date	02/01/2007
Field # 14	Delinquent Interest	363.15 N *
Field # 15	Delinquent Principal	274.03 P **
Field # 16	Prepaid Interest	0.00
Field # 17	Prepaid Principal	0.00
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

* New month Delinquent Interest + **A** from example D-1

** New month Delinquent Principal + **B** from example D-1

Loan #999999456 - Servicing Activity – April 2007 Reporting Period

Interest Rate = 6.875% - P&I Constant 492.55

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
04/01/07	04/01/07	55,067.18	269.60 Q	192.99 R	0.00	0.00	54,874.19

Loan #999999456 - Reporting Activity - April 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	6.875
Field # 11	Loan FIC	492.55
Field # 12	Last Installment Paid Date	04/01/2007

RFS Issuer Reporting Technical Specifications Document

Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	0.00
Field # 17	Prepaid Principal	0.00
Field # 18	Install Interest	269.60 Q
Field # 19	Install Principal	192.99 R
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

Loan #999999789 - Servicing Activity – April 2007 Reporting Period

Interest Rate = 6.875% - P&I Constant 628.98

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
04/01/07	05/01/07	69,597.76	398.74 V	230.24 W	0.00	0.00	69,367.52

Loan #999999789 - Reporting Activity - April 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	6.875
Field # 11	Loan FIC	628.98
Field # 12	Last Installment Paid Date	05/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	398.74 S
Field # 17	Prepaid Principal	230.24 T
Field # 18	Install Interest	398.74 V
Field # 19	Install Principal	230.24 W
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

Loan #999999987 - Servicing Activity – April 2007 Reporting Period

Interest Rate = 6.875% - P&I Constant 455.60

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
None	04/01/07	52,146.12	0.00	0.00	0.00	0.00	52,146.12

Loan #999999987 - Reporting Activity - April 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	6.875
Field # 11	Loan FIC	455.60
Field # 12	Last Installment Paid Date	04/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 16	Prepaid Interest	0.00

RFS Issuer Reporting Technical Specifications Document

Field # 17	Prepaid Principal	0.00
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00

“11710A” Activity – April 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	4	1908.18		213,967.14
Less			668.34 Q+V	423.23 R+W
B. 1. Installment collections				
2. Additional principal collections				
3. Liquidations-in-full				
C. Other (+ or -)		0.00	.00	0.00
D. Balances this monthend	4	1908.18		213,543.91
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	398.74 S	230.24 T
		G. Amount Delinquent	363.15 N	274.03 P

11710A (Section 2) April 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
683.53	0.00	0.00	0.00	683.53
F. Cash Distribution due holders for interest			6.625%	1180.12
G. Total cash distribution due holders				1863.65
H. Deferred interest paid holders				

11710A (Section 3) April 2007 Reporting Period

A. Principal amount of securities from last report	213,757.66
B. Principal distributed to holders this report (2E)	683.53
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	213,074.13

Pool #876543 - Reporting Activity - April 2007 Reporting Period

RFS Pool Record * does not include all required fields.

Field # 3	Adjust FIC	0.00
Field # 4	Pool FIC	1908.18

RFS Issuer Reporting Technical Specifications Document

Field # 5	Servicing Fee	24.30
Field # 6	Weighted Average Interest Rate	6.875
Field # 7	Net Adjust RPB	.00
Field # 10	Security RPB	213,074.13

RFS Issuer Reporting Technical Specifications Document

Example E:

Scenario: Application of Loan Activity for March 2007 reporting period for a 3-loan pool (Issue Type CD) (with loan status at the beginning of the reporting period indicated below):

- Loan #999999321 – begins on-schedule
- Loan #999999246 – begins delinquent
- Loan #999999654 – begins on-schedule

Loan #999999321 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 8.5% - P&I Constant 96.51

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/15/07	02/01/07	12,360.50	0.00	0.00	0.00	0.00	12,360.50

Loan #999999321 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	8.500
Field # 11	Loan FIC	96.51
Field # 12	Last Installment Paid Date	02/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00
Field # 23	Loan UPB	12,360.50
Field # 24	Removal Date	03/15/2007
Field # 25	Removal Reason	1
Field # 26	Liquidation Interest Due	175.04
Field # 27	Liquidation Principal Remitted	17.98
Field # 28	Liquidation Principal Balance	12,342.52

Loan #999999246 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 8.5% - P&I Constant 96.51

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/22/07	10/01/06	12,395.70	0.00	0.00	0.00	0.00	12,395.70

Loan #999999246 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	8.500
Field # 11	Loan FIC	96.51
Field # 12	Last Installment Paid Date	10/01/2006
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 18	Install Interest	0.00
Field # 19	Install Principal	0.00

RFS Issuer Reporting Technical Specifications Document

Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00
Field # 23	Loan UPB	12,395.70
Field # 24	Removal Date	03/22/2007
Field # 25	Removal Reason	2
Field # 26	Liquidation Interest Due	525.88
Field # 27	Liquidation Principal Remitted	53.18
Field # 28	Liquidation Principal Balance	12,342.52

Loan #999999654 - Servicing Activity – March 2007 Reporting Period

Interest Rate = 8.5% - P&I Constant 96.51

Date of Activity	Due Date (Scheduled)	Beginning UPB	Interest	Principal	Curtailement	Interest Adj	Ending UPB
03/01/07	03/01/07	12,360.50	87.55 X	8.96 Y	0.00	0.00	12,351.54

Loan #999999654 - Reporting Activity - March 2007 Reporting Period

RFS Loan Level Record * does not include all required fields.

Field # 9	Loan Interest Rate	8.500
Field # 11	Loan FIC	96.51
Field # 12	Last Installment Paid Date	03/01/2007
Field # 14	Delinquent Interest	0.00
Field # 15	Delinquent Principal	0.00
Field # 18	Install Interest	87.55 X
Field # 19	Install Principal	8.96 Y
Field # 20	Curtailement	0.00
Field # 21	Adjust Interest	0.00
Field # 22	Net Adjust UPB	0.00
Field # 23	Loan UPB	12,351.54

“11710A” Activity – March 2007 Reporting Period

11710A (Section 1)

	Total Number of Mtgs	Fixed Install Control	Pool Interest	Pool Principal
A. Balances from last report	3	289.53		37,116.70
Less			87.55 X	8.96 Y
B. 1. Installment collections				0.00
2. Additional principal collections				0.00
3. Liquidations-in-full	2	193.02	700.92	24,756.20
C. Other (+ or -)		0.00	0.00	0.00
D. Balances this monthend	1	96.51		12,351.54
			Interest	Principal
E. Total Number Delinquent		F. Amount Prepaid	0.00	0.00

RFS Issuer Reporting Technical Specifications Document

		G. Amount Delinquent	0.00	0.00
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11710A (Section 2) March 2007 Reporting Period

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal
27.25	0.00	24,685.04	0.00	24,712.29
F. Cash Distribution due holders for interest			8.0%	246.85
G. Total cash distribution due holders				24,959.14
H. Deferred interest paid holders				

11710A (Section 3) March 2007 Reporting Period

A. Principal amount of securities from last report	37,027.56
B. Principal distributed to holders this report (2E)	24,712.29
C. Serial Notes – Principal available for distribution to holders	
D. Principal of securities this monthend	12,315.27

Pool #987654 - Reporting Activity - March 2007 Reporting Period

RFS Pool Record * does not include all required fields.

Field # 3	Adjust FIC	0.00
Field # 4	Pool FIC	96.51
Field # 5	Servicing Fee	46.38
Field # 6	Weighted Average Interest Rate	8.500
Field # 7	Net Adjust RPB	0.00
Field # 10	Security RPB	12,315.27