

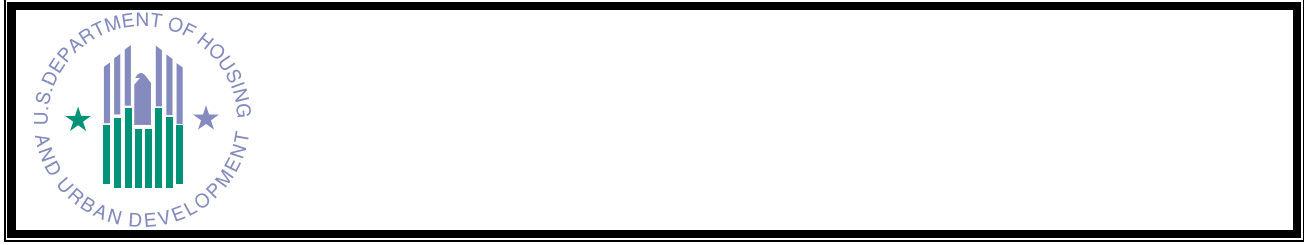


**GINNIE MAE**

**Mortgage-Backed Securities**

**Investor Reporting Manual**

**October 2011**



## FOREWORD

The information contained in the Ginnie Mae Mortgage-Backed Securities Investor Reporting Manual (“Reporting Manual”) is based on Ginnie Mae Mortgage-Backed Securities (“MBS”) program requirements as of September 2011, and conforms with guidelines in effect at that time as outlined in the Ginnie Mae Mortgage-Backed Securities Guide, Ginnie Mae 5500.3 (the “Guide”). The Guide is the primary source of information concerning both Ginnie Mae I and Ginnie Mae II pool administration. Ginnie Mae notifies Issuers of periodic changes in guidelines and requirements through All Participants Memoranda and changes to the Guide. We urge Issuers to consult these documents for definitive answers to questions about current program requirements. Both the Guide and All Participants Memoranda (“APM”) are available on Ginnie Mae’s Web site at <http://www.ginniemae.gov>. Those accessing this site can download entire copies or individual sections of the Guide.

An Issuer may also contact its assigned Account Executive in Ginnie Mae’s Office of Mortgage-Backed Securities, Single Family Division or Multifamily Division (as appropriate), or the Mortgage-Backed Securities Administration Agent (“MBSAA”) contractor for assistance.

This Reporting Manual is intended only as a supplemental instructional device to help clarify certain aspects of pool administration, not as an authoritative source. If there are any discrepancies between this Reporting Manual and the Guide, the Guide will be considered correct. The instructions contained herein are not a substitute for the Guide. The examples in this Reporting Manual are designed to illustrate specific points, not to serve as complete models for pool reporting.

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Issued October, 2011

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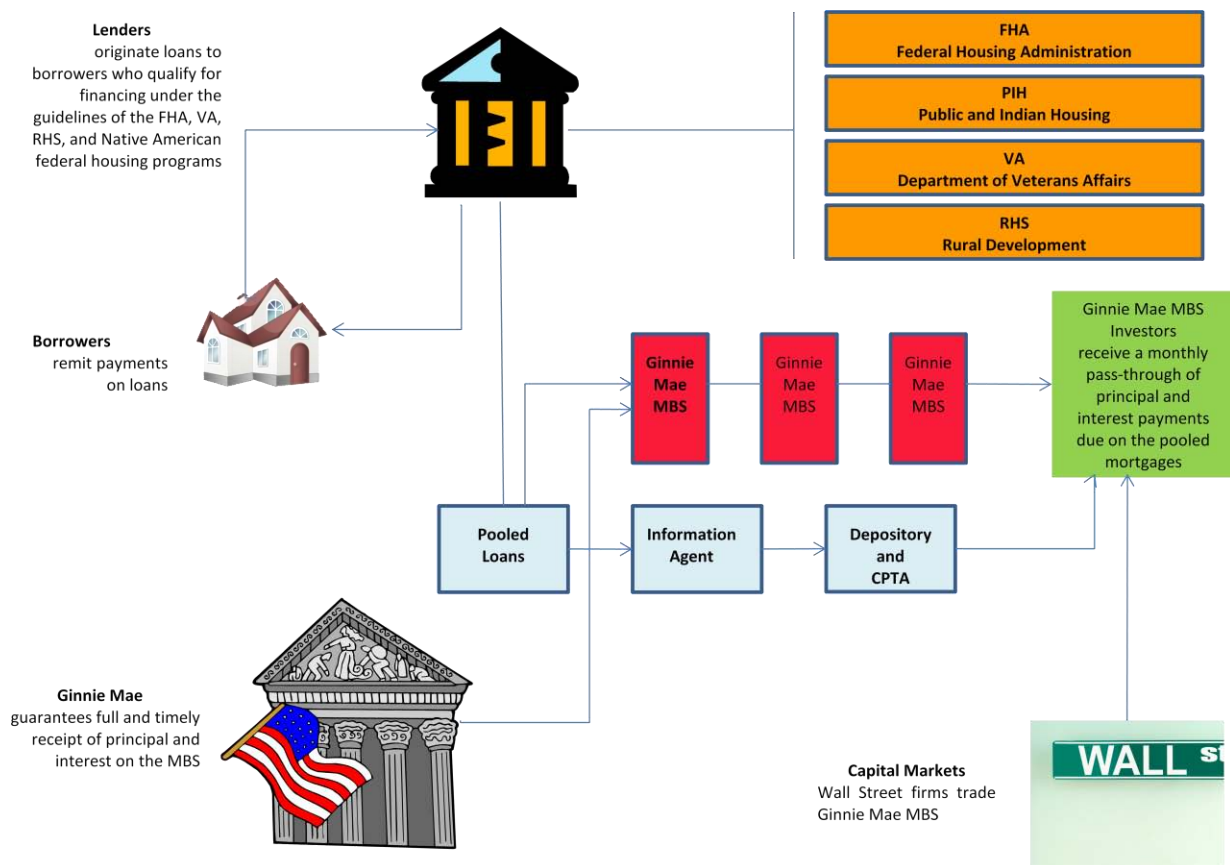
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## INTRODUCTION

Mortgage loans, insured or guaranteed by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), Rural Development (RD), or Native American mortgage loans guaranteed by HUD under section 184 and insured by FHA under section 248 Public and Indian Housing (PIH), are pooled by eligible Issuers to create Ginnie Mae MBS. The MBS investor receives a pro rata share of the principal and interest on the underlying mortgage loans, net of servicing and guaranty fees.

Here is how the Ginnie Mae MBS Program works:



1. Ginnie Mae approves a lender's request to become an Issuer of Ginnie Mae MBS.



2. Issuer establishes principal and interest (“P&I”) and taxes and insurance (“T&I”) custodial bank accounts.
3. Issuer requests and receives commitment authority and pool numbers from Ginnie Mae to issue securities.
4. Issuer makes mortgage loans to borrowers (home buyers or project investors).
5. Issuer markets (to-be-issued) securities to securities dealers.
6. Issuer delivers original loan documents to its document custodian.
7. Issuer transmits pool documents and information to the Pool Processing Agent (PPA).
8. Document custodian transmits its certification of the schedule of pooled mortgages to the PPA.
9. PPA approves the issuance of MBS based on the Issuer’s certified pool submission.
10. Ginnie Mae guarantees timely payment of principal and interest on the MBS.
11. Central Paying and Transfer Agent (CPTA) issues securities on behalf of Ginnie Mae and transmits the issuance to the depository.
12. Issuer and securities dealers settle the securities trades.
13. Issuer services the loans and the pool which are collateral for the securities and maintains pool and loan records.
14. Early each month, Issuer transmits to the CPTA (or its agent) monthly data on the unpaid Remaining Principal Balance (RPB) of each pool.
15. Early each month, the CPTA makes RPB data available to the securities industry for trading purposes.
16. CPTA debits the Issuer’s account for monthly guaranty fee, remits funds and provides monthly exception reports to Ginnie Mae.

17. Issuer transmits monthly pool and loan level accounting reports to the MBSAA Contractor.
18. MBSAA contractor reviews the pool accounting and loan level reports.
19. By the 15<sup>th</sup> calendar day of each month for Ginnie Mae I pools, and the 19<sup>th</sup> calendar day of each month for Ginnie Mae II pools, scheduled monthly mortgage payments (whether or not collected from the borrowers) and prepayments from the previous month are passed through to security holders. Issuer advances its own funds if the P&I custodial account (or P&I disbursement account) balance is not sufficient to cover the required remittance. Issuer also sends or transmits remittance advices to security holders.
20. The Issuer prepares and transmits annual taxable income information to security holders.
21. The Issuer maintains the central registry of security holders and pro-rata MBS ownership data for Ginnie Mae I MBS and advises the CPTA of changes. The CPTA maintains that information for Ginnie Mae II MBS.
22. The CPTA registers securities transfers.
23. The compliance review agent performs on-site reviews of Issuers and document custodians to determine the extent to which their servicing or custodial operations and procedures comply with the requirements in the Guide.

There are two different Ginnie Mae MBS programs: Ginnie Mae I and Ginnie Mae II. Within each program there are several types of pools with slightly varying reporting characteristics depending on the types of loans used as collateral. This Reporting Manual addresses all pool types, with examples illustrating most of the differences. In addition to different pool types, there are two different accounting methods that are used, each of which has a unique effect on reporting and the amortization of the securities.

**Anyone unfamiliar with MBS reporting is urged to read this Reporting Manual thoroughly and to review examples pertaining to the pool types and accounting methods which are described herein.**

Under both the Ginnie Mae I and Ginnie Mae II Programs, Issuers are not directly responsible for remitting to security holders for those securities registered in the name of the depository. This function is assumed by the CPTA. The Issuer will have its account debited automatically by the CPTA for the remittance and the guaranty fee due on each pool or loan package. Under the Ginnie Mae I Program, Issuers are responsible for remitting to security holders for those securities not registered in the name of the depository,

## **GINNIE MAE I**

Ginnie Mae I MBS are based on single-Issuer pools where the mortgages underlying the security have similar maturities and the same interest rate. Single Family Ginnie Mae I pools have a 50 basis point (0.50%) guaranty and servicing fee that represents the difference between the interest rate of the underlying mortgages and the MBS interest rate (except in manufactured housing and project pools).

## **GINNIE MAE II**

The Ginnie Mae II program provides Issuers with more flexibility in terms of pooling smaller packages of loans, and loans with various interest rates. For Ginnie Mae II pools, the interest rate spread may be from 0.50% to 1.5% and on or after July 1, 2003, from 0.25% to 0.75%.

## *CHAPTER ONE*

### *GENERAL INFORMATION PERTAINING TO ALL POOLS*

#### ***I. OVERVIEW OF GINNIE MAE-MBS REPORTING***

- A. RFS Loan Record***
- B. RFS Pool Record***

#### ***II. RECONCILIATIONS AND TESTS***

- A. Reconciliation of Issuer's Internal Servicing Records to Issuer's Monthly Report of Loan Data***
- B. Reconciliation of Issuer's Monthly Report of Pool and Loan Data to RFS Issuer Summary Screen***
- C. Reconciliation of RFS Issuer Summary Screen to RFS Reported 11710D Data Screen***
- D. Reconciliation of Issuer's Internal Servicing Records to Issuer's Monthly Report of Liquidations***
- E. Reconciliation of Mortgage Collateral to Securities Outstanding***
- F. Test of Expected P&I***
- G. Ginnie Mae P&I Account Reconciliation***
- H. Ginnie Mae T&I Account Reconciliation***
- I. Ginnie Mae P&I Disbursement Account Reconciliation***
- J. Custodial P&I Cash Book Study***

#### ***III. IR AND CD ACCOUNTING METHODS***

#### ***IV. EXAMPLES OF LOAN LIQUIDATIONS***

**V. CURTAILMENT ADJUSTMENTS IN CD POOL ACCOUNTING**

**VI. ACCOUNTING ADJUSTMENTS FOR OVER AND/OR UNDER COLLATERALIZED POOLS**

**VII. CASH**

- A. Principal & Interest, Escrow, and Other Funds Reporting in the RFS Monthly Report of Pool and Loan Data**
- B. Bank Accounts and Reconciliations**
- C. Advances, Excess funds and the Ginnie Mae Pool Advance Agreement**

## I. OVERVIEW OF GINNIE MAE MBS REPORTING

Reporting for MBS pools is different than most other types of investor reporting. Investors in an MBS pool (called “security holders”) are guaranteed to receive scheduled principal and interest each month, regardless of actual collections on the loans in the pool. This means that the outstanding securities balance must be amortized each month, independent of the collateralized loans. Security holders also receive funds for loans paid in full or foreclosed, and there is a relationship between the mortgage collateral and the securities balance. Ultimately, the collateral loans must remain in balance with the securities, (which can be determined using the formula presented on page 14); however, the securities balance of a pool is maintained separately from the loan balances.

Each month, Ginnie Mae Issuers must prepare and submit accounting data for each pool and loan. The monthly accounting process is completed using the Reporting and Feedback System (“RFS”). Issuers access RFS through the Ginnie Mae Enterprise Portal (“GMEP”), a web-based application that serves as a single gateway for accessing certain Ginnie Mae information systems. A summary report (form HUD 11710-D) providing certain totals for all the Issuer’s pools is also submitted through Ginnie *NET*.

Guaranty fees due Ginnie Mae for each pool are debited monthly by the CPTA. Issuers must prepare and send remittances to security holders along with a remittance advice, form HUD 11714 or form HUD 11714SN, either electronically or in hard copy form. For securities registered in the name of the depository’s nominee, Issuers must send remittance advice forms electronically. The Issuer’s P&I account will be drafted automatically for these remittances and for the full amount of guaranty fees due.

Specific instructions regarding the basic preparation of monthly accounting reports can be found in Appendix VI of the Guide. The Guide contains sample copies of the forms used, with instructions for their completion. Issuers are encouraged to reproduce copies

of Ginnie Mae forms for their own use, by downloading them from the Ginnie Mae Web site ([www.ginniemae.gov](http://www.ginniemae.gov)).

Every Ginnie Mae Issuer is assigned to an Account Executive in the Ginnie Mae Office of Mortgage-Backed Securities – Single Family Division and/or the Multifamily Division. Account Executives are available to answer questions about Ginnie Mae program requirements.

A. RFS Loan Record (“L-Record”)

The RFS Loan Record, commonly known as the L-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.

col Accounting - Single Family

PROD.1445.1779

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

Issuer ID:  Unique Loan ID:  Report Period:

---

Issuer ID:  Pool ID:  [View Pool Activity](#) Pool Type:  Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Borrower:   Click  for Co-Borrowers SSN:   
 Address:  Orig. UPB:   
 City:  Active:   
 State:  Zip:

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/>		Delinquent: <input type="text"/>	<input type="text"/>
Record Date: <input type="text"/>		Prepaid: <input type="text"/>	<input type="text"/>
Prior Payment Date: <input type="text"/>		Opening UPB: <input type="text"/>	<input type="text"/>
Last Installment Date: <input type="text"/>		Installment: <input type="text"/>	<input type="text"/>
		Curtailment: <input type="text"/>	<input type="text"/>
		Adjustments: <input type="text"/>	<input type="text"/>
Loan T&I Balance: <input type="text"/>		Net Adjust UPB: <input type="text"/>	<input type="text"/>
		Closing UPB: <input type="text"/>	<input type="text"/>

---

**Loan Various Data Fields**

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This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.





*The full Loan Record layout may be found in Appendix VI-19 of the Guide or Chapter 8 of this Reporting Manual.*

**B. RFS Pool Record (“P-Record”)**

The RFS Pool Record, commonly known as the P-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.

**Ginnie Mae Enterprise Portal** Help | Logout | Contact Us

Home My Profile **RFS**

**Pool Accounting - Single Family**

PROD.1579.1779 Home **Pool** Loan User Guide

Pool List Pool Activity

Issuer ID:  Pool ID:  Report Period:

Issuer ID:	Pool ID:	Type:
Opening FIC: <input type="text" value="0"/>		
Liquidations-In-Full FIC: <input type="text" value="0"/>	Opening Security RPB: <input type="text" value="0"/>	
Adjustment to FIC: <input type="text" value="0"/>	Scheduled Principal: <input type="text" value="0"/>	
Closing FIC: <input type="text" value="0"/>	Curtailments: <input type="text" value="0"/>	
Security Int. Rate:	Liquidations: <input type="text" value="0"/>	
Install Interest:	RPB Adjustment: <input type="text" value="0"/>	
Pool Mortgage Rate: <input type="text" value="0.0000"/>	Total Principal: <input type="text" value="0"/>	
Service Fee: <input type="text" value="0"/>		
Int. Due Security Holder:		
Cash Due Security Holder:	Reported	Calculated
	Closing Security RPB: <input type="text" value="0"/>	<input type="text" value="0"/>
T & I Balance: <input type="text" value="0"/>		
P & I Balance: <input type="text" value="0"/>		
Other Balance: <input type="text" value="0"/>		
	Guaranty Fee:	

**Custodial Bank Information**

Principal Account#:  Principal Bank ABA#:

Escrow Account#:  Escrow Bank ABA#:



*The full Pool Record layout may be found in Appendix VI-19 of the Guide or Chapter 8 of this Reporting Manual.*

## II. RECONCILIATIONS AND TESTS

It is the responsibility of the Issuer to make sure that the data reported through RFS and GinnieNET each month reconciles to the Issuer's internal servicing records. The data reported through RFS will be used for Ginnie Mae compliance reviews. Therefore, Issuers must maintain the ability to produce the reconciliations of this data to their internal servicing records. On the following pages are RFS screen shots that depict the RFS Pool Record and Liquidation Record. The screen shots are followed by examples of formats that may be used to perform the reconciliations to the RFS data and will satisfy the requirement to reconcile reported data to internal servicing records on a monthly basis.

### A. Reconciliation of Issuer's Internal Servicing Records to Issuer's Monthly Report of Loan Data

The Issuer must reconcile its internal servicing records for each pool each month to the Issuer's Monthly Report of Pool and Loan Data by:

1. Reconciling the Issuer's internal servicing records to the RFS L-Record data reported through RFS to verify that the following data is in agreement:
  - a. the sum of all entries titled "Loan FIC," in the RFS L-Record and the sum of all P&I Constants from the Issuer's internal servicing records;
  - b. the sum of all entries titled "Delinquent Interest" and "Delinquent Principal" in the RFS L-Record and the sum of all Delinquent Principal and Interest records from the Issuer's internal servicing records;

- c. the sum of all entries titled “Prepaid Interest” and “Prepaid Principal” in the RFS L-Record and the sum of all Prepaid Principal and Interest records from the Issuer’s internal servicing records;
- d. the sum of all entries titled “Install Interest” and “Install Principal” in the RFS L-Record and the sum of all Current Principal and Interest records from the Issuer’s internal servicing records;
- e. the sum of all entries titled “Loan UPB” in the RFS L-Record and the sum of all Unpaid Principal Balance records from the Issuer’s internal servicing records;
- f. the sum of all entries titled “Curtailment” in the RFS L-Record and the sum of all Curtailments from the Issuer’s internal servicing records;

Data reported in the L-Record fields in the pool forms the basis for the Issuer’s Monthly Report of Pool and Loan Data as RFS uses certain loan level values to calculate certain values at the pool level. More information on RFS calculations can be found in Chapter 8 of this Reporting Manual.

The graphics below illustrate the relevant reconciliations between the Issuer's internal servicing records and the Issuer's loan level reporting.

Issuer's Internal Servicing Records

Loan #	Transact Date	P&I	Current Interest	Current Principal	UPB	Curtailment	PP or DLO Interest	PP or DLO Principal	PP or DLO UPB
101		1180.70	0.00	0.00	219,127.35	0.00	0.00	0.00	0.00
103	9/23/09	2248.29	0.00	0.00	PP	2.48	1,740.71	507.58	417,261.30
105	9/10/09	871.73			PP	77.52	675.61	196.12	161,917.24
106	9/30/09	700.80	0.00	0.00	PP	7.16	543.94	156.86	130,380.98
108		1274.95	0.00	0.00	237,498.00	0.00	0.00	0.00	0.00
109		687.63	0.00	0.00	128,092.00	0.00	0.00	0.00	0.00
110	9/27/09	1860.09	0.00	0.00	PP		1,443.75	416.34	346,083.66
TOTAL		8824.19	0.00	0.00	584,717.35	87.16	4,404.01	1,276.90	1,055,643.18
UPB					584,717.35	PP	4,404.01	1,276.90	
PP or DLO UPB					1,055,643.18	DLO	0.00	0.00	
UPB for Pool					1,640,360.53				
		Interest	Principal						
Current		0.00	0.00						
PP		4404.01	1276.90						
DQ		0.00	0.00						
Total		4404.01	1276.90						

Issuer's Reconciliation of Monthly Report of Loan Data

Field #	Field Name								
1	Record Type	L	L	L	L	L	L	L	L-Record Totals
2	Unique Loan ID	202749081	029730874	029683655	029376546	029730878	029727899	0297754491	
3	Pool ID	312786	312786	312786	312786	312786	312786	312786	
4	Loan Type	FHA	VAG	VAG	FHA	VAG	VAG	FHA	
5	Case Number	001307551863203	000012345946755	000657667890122	000114567891224	00003769831290	00012345678910	000123456789011	
6	Issuer Loan ID	101	103	105	106	108	109	110	
7	First Payment Date	07012009	08012009	09012009	10012009	10012009	10012009	10012009	
8	Loan Maturity Date	06012039	07012039	08012039	09012039	09012039	09012039	09012039	
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000	
10	Loan OPB	219342.00	418815.00	162386.00	130545.00	237498.00	128092.00	346500.00	
11	Loan FIC	1180.70	2248.29	871.73	700.80	1274.95	687.63	1860.09	8824.19
12	Last Installment Paid Date	09012009	10012009	10012009	10012009	mm/dd/yyyy	mm/dd/yyyy	10012009	
13	In Foreclosure Flag	N	N	N	N	N	N	N	
14	Delinquent Interest	0	0	0	0	0	0	0	
15	Delinquent Principal	0	0	0	0	0	0	0	
16	Prepaid Interest	0	1740.71	675.61	543.94	0	0	1443.75	4404.01
17	Prepaid Principal	0	507.58	196.12	156.86	0	0	416.34	1276.90
18	Install Interest	0	1740.71	675.61	543.94	0	0	1443.75	4404.01
19	Install Principal	0	507.58	196.12	156.86	0	0	416.34	1276.90
20	Curtailment	0	2.48	77.52	7.16	0	0	0	87.16
21	Adjust Interest	0	0	0	0	0	0	0	0.00
22	Net Adjust UPB	0	0	0	0	0	0	0	0.00
23	Loan UPB	219127.35	417261.30	161917.24	130380.98	237498.00	128092.00	346083.66	1640360.53
24	Removal Date								
25	Removal Reason								
26	Liquidation Interest Due								
27	Liquidation Principal Remitted								
28	Liquidation Principal Balance								

## B. Reconciliation of Issuer's Monthly Report of Pool and Loan Data to RFS Issuer

### Summary Screen

The Issuer must reconcile each Monthly Report of Pool Data by aggregating pool information reported on each Issuer's Monthly Report of Pool and Loan Data by program type (Ginnie Mae I and Ginnie Mae II) to the RFS Issuer Summary Screen to verify that the following data is in agreement:

1. Principal Payments: the entries titled "Total Principal" in all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen;
2. Interest payments: the entries titled "Cash Distribution Due Holders for Interest" in the all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen;
3. Remaining Principal Balances:

- a. the entries titled “Principal of Securities This Monthend” in all Reconciliations of Issuer’s Monthly Report of Pool and Loan Data for each program type and the entry titled “Security Remaining Principal Balance” in the RFS Issuer Summary Screen; and
- b. the entries titled “Pool Principal Balance This Monthend” in all Reconciliations of Issuer’s Monthly Report of Pool and Loan Data for each program type and the entry titled “Unpaid Pool Principal Balance” in the RFS Issuer Summary Screen.

The graphics on the following page illustrate the relevant reconciliations between the Issuer’s internal servicing records and the Issuer’s loan level reporting.

## Reconciliation of Issuer's Monthly Report of Pool and Loan Data

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		312786							
Date		10/1/2009							
Reporting Month		Sep-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest	Pool Principal				
A. Balances from last report		7	\$ 8,824.19		\$ 1,641,724.00				
Less:									
B. 1. Installment collections				\$ 4,404.01	\$ 1,276.90				
2. Additional principal collections					\$ 87.16				
3. Liquidations-in-full (Payoffs)		0	\$ -	-	\$ -				
C. Other (+ or -)					\$ 0.59				
D. Balances this monthend		7	\$ 8,824.19		\$ 1,640,360.53				
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
0	0%	0	0	0	0	\$ 4,404.01	\$ 1,276.90	\$ -	\$ 440.40
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment		B. Interest		C. Scheduled Principal		D. Weighted Average			
\$ 8,824.19		\$ 6,840.52		\$ 1,983.67					
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -)		E. Total Principal (A + B + C + D)	
\$ 1,983.67		\$ 87.16		\$ -		\$ (0.59)		\$ 2,070.24	
F. Cash distribution due holders for Interest (Intx. 4.50%)							\$ 6,156.47		
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 8,226.71		
H. Deferred Interest paid holders (GPM only)							\$ -		
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report							\$ 1,641,724.00		
B. Principal distributed to holders this report (Section 2E)							\$ 2,070.24		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -		
D. Principal of securities this monthend							\$ 1,639,653.76		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.00000%)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate)							\$ 82.09		
B. Other (explain)							\$ -		
<b>Section 5 – Status of Custodial Funds</b>									
A. Name and Address of Custodial Bank(s)		Account Number(s)							
Principal and Interest		CUSTODIAL NATIONAL BANK							
Escrow		CUSTODIAL NATIONAL BANK							
		10000002							
		10000002							
<b>B. Composition of fund balance at monthend</b>									
1. Escrow Funds		2. Principal and Interest		3. Other					
\$ 5,612.97		\$ 5,327.67		\$ -					

RFS Issuers Summary Screen



PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk Submission	10/10/2009	Last Pool Summarized	10/10/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	7	Loan Exceptions	0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	7	0	0	0	0	0	0	
II	0	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds:	5612.97	0.00
Other Funds:	5327.67	0.00
Guaranty Fee:	82.09	0.00
Fixed Installment Constant:	8824.19	0.00
Unpaid Pool Principal Balance:	1640360.53	0.00
Security Remaining Principal Balance:	1639653.76	0.00
Principal Due Holders:	2070.24	0.00
Interest Due Holders:	6156.47	0.00

### C. Reconciliation of RFS Issuer Summary Screen to RFS Reported 11710-D Data Screen

The Issuer must reconcile the RFS Issuer Summary Screen to the RFS Reported 11710-D Data Screen to verify that the following data is in agreement:

1. Principal payments:
  - a. the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen and the entry titled "Principal Due Holders" in the RFS Reported 11710-D Data Screen;
  - b. the principal paid to security holders on the payment date in that month must equal the difference between the RPB reported for the current payment month and the RPB reported for the immediately preceding month; and
  - c. in the case of Ginnie Mae I MBS only, the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen and the sum of the entries on lines A, C, and D of the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of a Serial Note ("SN") pool,

the sum of the entries on line C of the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.

2. Interest payments:
  - a. the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen and the entry titled "Total Interest" in the RFS Reported 11710-D Data Screen; and
  - b. in the case of Ginnie Mae I MBS only, the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen and the entry on line B, entitled "Cash distribution due Security Holder for interest," on the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of SN pools, the sum of the entries on line A, entitled "Cash distribution due Security Holder for interest," on the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.
3. Remaining Principal Balances (RPB):
  - a. the entry titled "Security Principal Balance" in the RFS Issuer Summary Screen and the entry titled "Total Security Principal Balance," in the RFS Reported 11710-D Data Screen;
  - b. the RPB reported to the CPTA in that month; and
  - c. in the case of Ginnie Mae I MBS only, the entry titled "Security Principal Balance" in the RFS Issuer Summary Screen and the sum of the entries on line G, entitled "Outstanding balance of this certificate after credit of the above distribution," on the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of SN pools, the sum of the entries on line E, entitled "Outstanding balance of this certificate after credit of the above distribution," on the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.

## RFS ISSUER SUMMARY SCREEN

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date 10/04/2009 Corrections Due 10/04/2009  
 Last Bulk 10/10/2009 Last Pool 10/10/2009  
 Submission Summarized  
 Pools Reported 1 Pool Exceptions 0  
 Loans Reported .7 Loan Exceptions 0

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	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	7	0	0	0	0	0	0	
II	0	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds	5612.97	0.00
Other Funds	5327.67	0.00
Guaranty Fee	82.09	0.00
Fixed Installment Constant	8824.19	0.00
Unpaid Pool Principal Balance	1640360.53	0.00
Security Remaining Principal Balance	1639653.76	0.00
Principal Due Holders	2070.24	0.00
Interest Due Holders	6156.47	0.00

**RFS ISSUER REPORTED 11710-D DATA SCREEN**

**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/10/2009 Submission Type: 0

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Loans	.7	Delinquent	0	Percent	0.00%	One	0	Two	0	Three	0	Foreclosure	0
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Escrow Funds:	5612.97	Pool Principal Balance:	1640360.53
Other Funds:	5327.67	Security Principal Balance:	1639653.76
Guaranty Fee:	82.09	Principal Due Holders:	2070.24
Fixed Installment:	8824.19	Interest Due Holders:	6156.47

**RFS ISSUER SUMMARY SCREEN**

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID: 5555 Report Period: 09/2009 GO

**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk Submission	10/10/2009	Last Pool Summarized	10/10/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	7	Loan Exceptions	0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	7	0	0	0	0	0	
II	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds.	5612.97	0.00
Other Funds.	5327.67	0.00
Guaranty Fee:	82.09	0.00
Fixed Installment Constant:	8824.19	0.00
Unpaid Pool Principal Balance:	1640360.53	0.00
Security Remaining Principal Balance:	1639653.76	0.00
Principal Due Holders:	2070.24	0.00
Interest Due Holders:	6156.47	0.00

**GINNIE MAE I FORM HUD 11714**

**Issuer's Monthly Remittance Advice**

U.S. Department of Housing and Urban Development Government National Mortgage Association

CMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid CMB control number. The information is required by Sec. 300(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law. To the following Security Holder:

N/A	Ginnie Mae pool/commitment Number	312786	Date	10/15/09
	Certificate Number	1234567	Reporting Month	09/09
	Security Interest Rate	4.500	Pro-Rate Share Percentage	100.000000

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month. The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$	1983.67
B. Cash distribution due Security Holder for interest	\$	6156.47
C. Cash distribution of additional principal collections	\$	87.16
D. Adjustments (+ or -) (Explain below)	\$	-59
E. Less Federal income tax withheld from interest (if any)	\$	-
F. Total cash distribution due Security Holder	\$	8,226.71
G. Outstanding balance of this certificate after credit of the above distribution	\$	1,639,653.76

Explanation for items above:  
Adjustment on curtailment

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

Issuer: XYZ MORTGAGE COMPANY  
 Street Address: 3500 MAIN STREET  
 City and State: ANYTOWN, USA

Authorized Signature: \_\_\_\_\_  
 City and State: ANYTOWN, USA

Previous editions are obsolete. Page 1 of 1 ref. Ginnie Mae Handbook 5500.3, Rev. 1 form HUD-11714 (01/2009)

**D. Reconciliation of Issuer’s Internal Servicing Records to Issuer’s Monthly Report of Liquidations**

The Issuer must also reconcile its internal servicing records for each loan liquidated in the reporting month to the liquidation activity reported in the Loan Record.

**1. RFS Liquidation Activity (Fields 24, 25, 26, 27, and 28 of the Loan Record)**

The screenshot displays the Ginnie Mae Enterprise Portal interface. At the top, there is a navigation bar with 'Home', 'My Profile', and 'RFS'. Below this is a breadcrumb trail: 'Pool Accounting - Single Family' > 'Home' > 'Pool' > 'Loan' > 'User Guide'. A sub-menu is open under 'Loan', showing 'Loan List', 'Pool List', 'Edit Loan', and 'Liquidate Loan'. The main form area is titled 'Liquidation Activity During Reporting Period' and contains several input fields:

- Issuer ID (dropdown), Unique Loan ID (text), Report Period (dropdown), and a GO button.
- Issuer ID, Pool ID, Pool Type, Unique Loan ID, and Loan Type (dropdown).
- Case #, Issuer Loan ID, OPB, FIC, and Orig. UPB.
- Security Int. Rate, Loan Int. Rate, First Payment, Maturity, and Active.
- Record Date, Prior Payment Date, Last Installment Date, Removal Reason (dropdown), and Removal Date.
- Opening UPB, Liquidation, and Liquidation Balance.
- Interest and Principal columns.

At the bottom of the form, there are 'SAVE' and 'CANCEL LIQUIDATION' buttons.



*This screen shot is a visual representation of how a liquidation is reported as part of 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.*

2. Monthly Reconciliation of Liquidation(s)

MONTHLY LIQUIDATION RECONCILIATION			
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
Reason for Removal	<input type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase of Delinquent Loan	<input type="checkbox"/> 3. Foreclosure with Claim Payment
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution (Attach Details)	<input type="checkbox"/> 6. Other (Attach Explanation)
Payment Due Date	Interest Due	Principal Remitted	Balance
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
	<b>Total Interest Due</b>	<b>Total Principal Remitted</b>	<b>Liquidation Balance</b>
	\$ -	\$	\$

### **E. Reconciliation of Mortgage Collateral to Securities Outstanding**

The Ginnie Mae mortgage-backed security is based on the concept of a “pool” of loans being used as collateral for securities issued against that pool. Any principal amounts distributed to the security holders should correspond to principal amounts applied to the pooled loans. Issuers are responsible for maintaining control over this relationship, which can be achieved through the reconciliation of mortgage collateral to securities outstanding.

This reconciliation has been devised as a quick way of determining the relationship of the mortgage collateral to the securities balance using figures reported on the Issuer Monthly Report of Pool and Loan Data.

For Internal Reserve (“IR”) pools the reconciliation can be completed as follows:

- + Month end Pool Principal Balance – Agrees with the trial balance (Issuer’s internal servicing records) for the pool.
- + Prepaid Installment Principal – Add back prepaid principal amounts which have reduced the pool balance. Prepaid amounts will be passed through to security holders later.
- Delinquent Installment Principal – Delinquent principal amounts have already been passed through to holders in the calculation of scheduled principal as the Pool balance has not yet been reduced by this amount.

For Concurrent Date (“CD”) pools, the following additional adjustments must be considered in the reconciliation:

- Scheduled Principal – On CD pools, the securities are amortized one month before the current reporting month. “Scheduled Principal” is an estimate of what principal will be collected next month. Since the pool balance has not been reduced by next



month's scheduled principal, an Issuer must subtract it to agree with the securities balance, which has already been reduced.

- + Liquidation Principal Installment – Add back the principal portion of the last installment reported on the liquidation schedule to offset the projected installment included in the scheduled principal calculation.
- Additional Principal Adjustment or Fixed Installment Control (“FIC”) Change on GPM Pools – Having already reduced the securities balance by the amount of the curtailment and/or the FIC change, the pool balance must be reduced by this amount to bring it in balance with the securities balance for the purposes of this reconciliation.

If the adjusted pool principal balance is larger than the securities balance, the pool is over-collateralized. Principal must be withheld from security holders to bring the two balances into agreement. If the total amount of the error does not exceed \$100.00, Issuers may (1) recover the erroneous payment to security holders from any unscheduled recoveries of principal as they occur in that pool; or (2) reduce scheduled payments of principal for that pool by the amount of the error in the month following the month of occurrence. If the total amount of the over-collateralization exceeds \$100.00, Issuers must recover the amount from any unscheduled recoveries of principal as they occur in that pool in succeeding months. The Issuer must maintain an explanation of the difference with its records for the pool. Overpayments of interest may not be recovered from security holders, other than on a voluntary basis. They may not be recovered by shorting future security holder payments. Negative principal may never be passed through to holders, except on pools composed of graduated payment mortgages.

If the adjusted pool principal balance is less than the securities balance, the pool is under-collateralized. Principal must be passed through to security holders to reduce the securities balance. Issuers must immediately deposit to the pool custodial account an amount equal to the under-collateralized amount and pass these funds through to the

security holders directly, or in the case of Ginnie Mae II pools, indirectly through the CPTA. The amount is reported in Field 7 – RPB Adj. on the “P” Record.

Ginnie Mae allows a tolerance of \$1.00 for each loan in a pool up to a maximum of \$50.00 for over and/or under collateralizations. Under-collateralization in excess of these amounts must be funded to the pool in the current report. This reconciliation should be performed monthly, with adjustments made at least once each year to keep pools in balance. Failure to adjust for over- and under-collateralized conditions will result in inaccurate amortization of the securities, ultimately leaving no collateral backing securities or no securities left by loans still remaining. Refer to page #43 for further information concerning collateralization adjustments.

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES  
OUTSTANDING

<b>POOL NUMBER: XXXXXX</b>	<b>REPORTING MONTH: 00/00</b>
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	_____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	_____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	_____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	_____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	_____
+ CD Pools Only: Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	_____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	_____
- Adjusted Pool Principal Balance	_____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	_____
= Difference: Over/Short	_____
Comments:	

**F. Test of Expected P&I Custodial Account Balance at Cutoff**

This test has been devised to establish a minimum dollar amount that Ginnie Mae would expect to find in the P&I custodial account for any particular pool as of a given cutoff date. The test must be performed at each monthly cutoff to verify the accuracy of the P&I balance reported in Field 12 in the Pool Record, or to re-establish a starting point for cash flow reporting. Issuers should not use this test each month for reporting P&I funds. The test formula will only yield accurate results when the mortgage and securities balances reconcile; over and/or under collateralizations must be identified before expected P&I balances are determined. Any shortfalls identified in the test must be funded to the appropriate P&I custodial account immediately. After the account is reconciled and the cause of the difference is identified, the Issuer may recover the funds at that time if funding was not required.

The test works on the assumption that all collections are paid out by passing through funds to security holders or taken as Issuer's servicing fees. The test formula is different between IR and CD pools, but in either case it does indicate the amount of P&I funds which should be held in the account at the cutoff date, which include:

1. (IR only) + Payment to Security holders, which will be distributed on the 15<sup>th</sup> or 20<sup>th</sup> calendar day of the following month.
2. (IR and CD) + Servicing Fee, if taken after the cutoff date. If an Issuer chooses to withdraw its servicing fee prior to the cutoff, the funds won't be there and this entry will be zero.
3. (IR and CD) + Prepaid P&I, funds which have been collected but are not scheduled to be distributed to holders until later.
4. (IR and CD) – Prepaid Servicing Fee, as calculated based on prepaid interest amounts. Servicing fees collected on prepaid interest are already included in item 2 above.
5. (IR and CD) – Delinquent P&I, funds not yet collected but which have already been distributed to holders through calculation of the scheduled monthly payment.

6. (IR and CD) + Delinquent Servicing Fee, calculated on total delinquent interest. Servicing fees are not distributed to holders, so this amount is not a shortage in the account.
7. (CD only) + Additional Principal Payments, these are funds collected but not due holders until the 15<sup>th</sup> or 20<sup>th</sup> of the following month.
8. (CD only) + Additional Principal Adjustment, the Issuer-funded adjustment which has been deposited to the P&I custodial account but is not distributed until the following month.
9. (CD only) + Liquidation Principal, similarly, funds collected but not due to be distributed until the following month.
10. (CD only) + Fixed Installment on Liquidations, because it is necessary to amortize a liquidating loan through one payment beyond the month during which payoff or foreclosure funds are received on CD pools. This “extra” month payment would normally not be due until the following month, but to complete funding for the liquidation the payment must be in the P&I account at cutoff. Since this payment amount is not included in prepaid P&I amounts, it is shown here.
11. (CD only) – Servicing Fee from Liquidations, as calculated on the interest portion of the last payment installment. Again, thinking of that last installment as a prepayment, the servicing fee is already included in the servicing fees reported. (See items 3 and 4.)

## TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

### CONCURRENT DATE (CD) POOLS

POOL NUMBER: XXXXXX	REPORTING MONTH: 00/00
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ -
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ -
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool))	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ -
= Subtotal (Expected P&I Balance)	\$ -
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ -
= Difference: Over/Short	\$ -



*This calculation is accurate only when the mortgage and securities balances reconcile.*

**TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF  
INTERNAL RESERVE POOLS**

<b>POOL NUMBER: XXXXXX</b>	<b>REPORTING MONTH: 00/00</b>
+ Payment to Security Holders (Entry calculated by RFS titled "Cash Due Security Holder" on the P-Record submitted for the reporting month)	\$ -
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
= Subtotal (Expected P&I Balance)	\$ -
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ -
= Difference: Over/Short	\$ -



*This calculation is accurate only when the mortgage and securities balances reconcile.*



### G. Reconciliation of Form HUD 11710-D Security Principal Balance

Each month Issuers must report a summary of information on their outstanding pools/loan packages and provide a certification as to the accuracy of the information reported. This is done by aggregating pool information reported on each Issuer's Monthly Report of Pool and Loan Data by program type (Ginnie Mae I and Ginnie Mae II). This required summary information is electronically reported monthly through GinnieNET (HUD 11710-D).

This reconciliation must be completed each month and maintained in the Issuer's records to ensure that figures have been correctly transferred to the form HUD 11710-D and that no errors have been made on the individual pool accounting reports (the Issuer's Monthly Report of Pool and Loan Data).

#### RECONCILIATION OF FORM HUD 11710-D SECURITY PRINCIPAL BALANCE

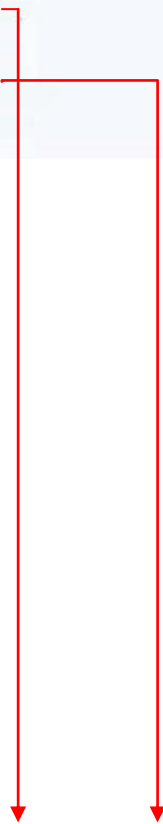
Box 8 <u>prior</u> Month End Security Balance		0.00
Plus Beginning Security Balance for new pools (if any)	(+)	1,641,724.00
Plus Construction loan draws (if any)	(+)	0.00
Minus Box 8 <u>current</u> month Principal Paid to Holders	(-)	2,070.24
Equals Box 8 <u>current</u> Month End Security Balance	(=)	1,639,653.76
Minus Box 8 Security Balance reported by Issuer	(-)	1,639,653.76

Difference	0.00
------------	------

### RFS ISSUER REPORTED 11710-D DATA SCREEN

Reported 11710D Data			
Program Type: <input type="text" value="1"/> <input type="button" value="GO"/>			
Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/10/2009 Submission Type: O			
Loans: 7 Delinquent: 0 Percent: 0.00% One: 0 Two: 0 Three: 0 Foreclosure: 0			
Escrow Funds:	5612.97	Pool Principal Balance:	1640360.53
Other Funds:	5327.67	Security Principal Balance:	1639653.76
Guaranty Fee:	82.09	Principal Due Holders:	2070.24
Fixed Installment:	8824.19	Interest Due Holders:	6156.47

FORM HUD 11710-D



Issuer's Monthly Summary Report			U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2503-0033 (Exp. 12/31/2013)		
<small>Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.</small>							
Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA				Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs.		Date	Reporting Month	Issuer ID Number	Issuer RPB Report ID Number		
1		10/01/2009	SEPTEMBER	5555	07835555A3		
(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages						(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures
			One	Two	Three or More		
7	0	0.00	0	0	0	0	0.00
						5,612.97	
						(3) Total Funds Other Than Escrow	
						5,327.67	
(Report Balances this monthend and Principal amount of securities this month end)							Due Holders
Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg Principal Balance (7)		Total Security Principal Balance (8)		Total Principal (9)
							Total Interest (10)
Total	82.09	7	8,924.19		1,640,360.53		1,639,653.76
						2,070.24	
						6,156.47	
<b>Ginnie Mae I Issuers Only</b>				<b>Ginnie Mae II Issuers Only</b>			
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)				ACH Bank (Name and Address)		Account Number	
				CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000		1-000000-1	
All Issuers				Authorized Signature			
				Printed Name JANE SMITH			
Title VICE PRESIDENT, SERVICING				Phone Number (include Area Code) (202) 555-2345			
By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802) Previous editions are obsolete							

### H. Ginnie Mae P&I Account Reconciliation

The sum of the amounts reported on the Issuer's Monthly Report of Pool and Loan Data, Field 12, P&I Fund Balance, and Field 13, Other Balance, in the Pool Record for all pools should equal the amount reported in Section 3 of form HUD 11710-D as Total Funds Other Than T&I and agree to the reconciled bank accounts and internal servicing records book balance. Adjustments may be required to accomplish this reconciliation process. These adjustments are reflected on each month's bank reconciliation and must be cleared in the following month.

Adjustments typically arise due to permanent P&I shortfalls. Permanent P&I shortfalls must be funded from corporate funds and are not covered by a pool advance agreement. These amounts are expenses to the Issuer and are not recoverable.

Permanent P&I shortfalls that are required to be funded by the Issuer include:

- Curtailment adjustments (additional principal adjustments)
- Interest shortfalls on payoffs
- Principal and interest shortfalls on loan repurchases due to foreclosure, substitutions and others.

These amounts are not required to be deposited until the negotiable date of the check for Ginnie Mae I pools or the ACH debit date for Ginnie Mae II pools. Accordingly, these adjustments will be reconciling items on the bank reconciliation when the related funds are deposited after the month-end cutoff. The reconciling items should clear by the end of the following month.



***The P&I Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide.***

**GINNIE MAE P&I ACCOUNT RECONCILIATION**

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
<p>LESS Reported P&amp;I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer)</p>	
Unreconciled difference (explain):	= _____
<p>Explanation for "Adjustments" noted above:</p>	
<p>Deposits in transit over thirty (30) days (date and amount):</p>	

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

## **I. Ginnie Mae T&I Account Reconciliation**

The amount reported in Field 11 of the Pool Records for all the Issuer's Monthly Reports of Pool and Loan Data must equal the Total T&I Funds reported in Section 2 of the Issuer's Monthly Accounting Summary, Form HUD 11710-D. If the Issuer has both program types, Ginnie Mae I and Ginnie Mae II, a separate Form HUD 11710-D must be submitted for each program type. Accordingly, the sum of Section 2, Form HUD 11710-D for Ginnie Mae I and Ginnie Mae II will be used. The sum of the T&I custodial accounts should be agreed to this total each month. Any discrepancies noted between the form HUD 11710-D total, the Issuer's book balance and the ending T&I bank reconciliation must be resolved.

Reporting of Taxes and Insurance: The figure reported in the Issuer's Monthly Report of Pool and Loan Data, Field 11 in the "P" Record should be the total amount of tax and insurance funds actually held in the custodial account for all the mortgages in the pool as of the Ginnie Mae month-end cutoff date.





*The T&I Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide.*

**GINNIE MAE T&I ACCOUNT RECONCILIATION**

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer	- _____
Unreconciled difference (explain):	= _____
Explanation for "Adjustments" noted above:	
Deposits in transit over thirty (30) days (date and amount):	

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

**J. Ginnie Mae P&I Disbursement Account Reconciliation**

Disbursements from a Ginnie Mae P&I disbursement account are limited to Ginnie Mae funds only; comingling with non-Ginnie Mae funds is prohibited. Funds for one Ginnie Mae Issuer ID number may not be commingled with funds for another Ginnie Mae Issuer ID number.

The P&I disbursement account should be a zero balance account; however, it is acceptable for the Issuer to keep an amount in the account as a minimum balance or to keep unrecovered corporate advances in the P&I disbursement account. After subtracting these amounts, and any outstanding security holder payments, the balance of the P&I disbursement account must be zero.



*The P&I Disbursement Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide. Also, an executed form HUD 11709 is required to be filed with Ginnie Mae for the disbursement account if it is different than the P&I Custodial Account.*

## GINNIE MAE P&amp;I DISBURSEMENT ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (explanation required):	- _____
Adjusted bank balance:	= _____

Adjusted balance must equal zero. If not, identify any difference and explain.

Explanation for "Adjustments" noted above:

Deposits in transit and/or checks outstanding over thirty (30) days (date and amount)

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

**K. Custodial P&I Cash Book Study**

All cash receipts and payments (including bank deposits and withdrawals) are recorded in the Issuer's cash book. The cash book is regularly reconciled with the P&I bank statement as an internal auditing measure.

Issuer: \_\_\_\_\_

Pool Number: \_\_\_\_\_

Reporting Month	00-0000	00-0000	00-0000
+ Prior Month P&I Balance (P-Records 12 and 13 from Prior Month)	\$ -	\$ -	\$ -
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21, 22 ***and 28)	\$ -	\$ -	\$ -
- Current Month Service Fees*(P-Record Field 5)	\$ -	\$ -	\$ -
- Current Month Remittance to Holders(Enter Amount From 2.G. on Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ -	\$ -	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ -	\$ -	\$ -
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ -	\$ -	\$ -
Difference (Explain)	\$ -	\$ -	\$ -

\***Service Fees** presumed to be taken in subsequent month. Should service fees be taken as payments are received or during the current reporting month, the figure used would be Field 5 in the "P" Record of the current month's report.



\*\*Other (Field 13 in the P- Record) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

### III. IR AND CD ACCOUNTING METHODS

Two different accounting methods are used in Ginnie Mae pool administration. Under the IR method, loans are “paid up” through the payment due one month before the date of issue. All mortgage payments due on or after the pool issue date are collections due the pool. Since security holders are not paid until the 15<sup>th</sup> or 20<sup>th</sup> calendar day of the month following the month of issue, two months of mortgage collections may be available before security holders are paid. This method of pool administration leaves approximately a one-month cash cushion, or reserve, in the pool bank account.

Under the CD method, loans are “paid up” through the payment due the same month as the issue date, and mortgage payments due one month after the issue date are the first payments due the pool. The following chart summarizes these accounting differences for a pool issued on June 1.

	<u>IR</u>	<u>CD</u>
Initial Pool Unpaid Balance		
Projected After:	May 1 payments	June 1 payments
First Mortgage Payments		
Due to Pool:	June 1	July 1
First Payments to		
Security holders:	July 15	July 15

To allow for ease in identifying pool type, Issuers should use the suffixes IR or CD whenever reporting pool numbers. Single family, fixed, and graduated payment pools may be either IR or CD pools. Multifamily project loan pools are issued under the CD accounting method. There may be existing multifamily pools remaining that were issued with the IR accounting method. Older Manufactured housing (MH) pools in the Ginnie I program use the IR

accounting method, whereas issuance of MH pools after October 1, 2010 use the CD accounting method. All Ginnie Mae II pools, including manufactured housing pools, must be CD pools, with the exception of Ginnie Mae I IR pools which have converted into Ginnie Mae II pools.

As CD pools are issued more frequently, we have included only examples of CD pools in this Reporting Manual. Pool accounting is nearly identical for IR pools except during the initial reporting month, when regular installment collections, not just prepaid amounts, are due for an IR pool. Curtailment adjustments for current loans are *not* necessary for IR pools, and Monthly Liquidation Reports are completed differently. See page 40 for a discussion of curtailment adjustments and page 38 for sample IR Monthly Liquidation Reports. In addition, there is a different formula for computing the “Test of Expected P&I Account Balance at Cutoff,” (included on page 17), and a different method for determining advances, as outlined on page 49. For questions regarding IR pools, which cannot be answered after consulting the Guide or this Reporting Manual, Issuers should contact their Account Executive or the MBSAA Contractor for further instructions.

#### **IV. FOUR EXAMPLES OF LOAN LIQUIDATIONS**

Issuers must report liquidations the month in which they occur and complete a Monthly Liquidation Reconciliation when a loan is liquidated for any reason. One form is required for each liquidation in order to reconcile the liquidation as reported on the Monthly Report of Pool and Loan Data to the Issuer’s internal servicing records. Issuers must identify the reason for liquidation. In reporting a loan liquidation through RFS, the Issuer must enter the Removal Reason in L-Record Field 25.

Removal Reason 1 – Mortgagor Payoff. Removal Reason 1 is entered in L-Record Field 25 when funds are received and deposited by the Issuer in accordance with Chapter 16-9(a) of the Guide, on behalf of the borrower to pay the loan in full.

Removal Reason 2 – Repurchase of Delinquent Loan. Removal Reason 2 is entered in L-Record Field 25 when funds are used to repurchase the loan from the pool as a result of delinquency and in accordance with Chapters 18-3(B) and 16-9(A) of the Guide. Box 2 is not used for loss mitigation.

Removal Reason 3 – Foreclosure With Claim Payment. Removal Reason 3 is entered in L-Record Field 25 when insurance/guaranty funds are received from FHA, VA, RHS, or PIH and deposited by the Issuer in accordance with Chapter 16-9(A) of the Guide, and the loan is liquidated from the pool.

Removal Reason 4 – Loss Mitigation. Removal Reason 4 is entered in L-Record Field 25 when the loan is repurchased from a pool under the conditions specified in Chapter 18-3(B) of the Guide and the funds are deposited in accordance with Chapter 16-9(A) of the Guide with the express intention of performing loss mitigation procedures as specified by FHA, VA, RHS, or PIH.

Removal Reason 5 – Substitution. Removal Reason 5 is entered in L-Record Field 25 when (1) a defective loan is removed from a pool and is replaced with another eligible loan; or (2) when correcting for an over or under collateralization by means of a loan substitution.

Removal Reason 6 - Other. Removal Reason 6 is entered in L-Record Field 25 to liquidate a loan from a pool for any reason that does not meet the requirements of the other reason codes. Some loans liquidated for a reason code of “Other” must have prior approval of Ginnie Mae.

Some examples of liquidation related requests under reason code 6 that do not require Ginnie Mae approval are (1) A taking of the mortgaged property by eminent domain or condemnation proceedings; or (2) Receipt of hazard and/or flood insurance claim proceeds to pay the loan in full.

The following pages contain four examples of liquidations in both concurrent date and internal reserve pools.

**EXAMPLE NO. 1**

**CD POOL: PAID-IN-FULL LOAN LIQUIDATION**

This is a 7.5% USDA Rural Development (RD) mortgage that was liquidated-in-full September 15, 2009. The last payment received from the borrower was for the payment due August 1, 2009. Full interest through September 14, 2009 was collected from the borrower at the time of payoff in the amount of \$983.36 (\$664.68 for the month of August and \$318.68 for September 1 through September 14). Remember that interest is collected in arrears. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$1,328.73, and on L-Record Field 27, Liquidation Principal Remitted, \$202.81 and on L-Record Field 28, Liquidation Principal Balance, \$106,146.34.. The deposit to be made to the P&I custodial bank account will be \$1,328.73 (interest) and \$106,349.15 (principal) for a total deposit of \$107,677.88. The Issuer will pass through to security holders \$106,146.34 as reported in L-Record Field 28.

Depending on the reason for removal, in this example a loan removed for Reason 1 (Paid in Full), 5 (Substitution), or 6 (Other), in L-Record Field 25 would look like this in RFS.

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Issuer ID:  Unique Loan ID:  Report Period:

---

Issuer ID:  Pool ID:  Pool Type:  SF  C  M Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Orig. UPB:  Active:

---

**Liquidation Activity During Reporting Period**

Record Date: <input type="text" value="09/2009"/>	Opening UPB: <input type="text" value="106349.15"/>	Interest	Principal
Prior Payment Date: <input type="text" value="09/01/2009"/>	Liquidation: <input type="text" value="1328.73"/>		<input type="text" value="202.81"/>
Last Installment Date: <input type="text" value="08/01/2009"/>	Liquidation Balance: <input type="text" value="106146.34"/>		
Removal Reason: <input type="text" value="Mortgagor Payoff"/>			
Removal Date: <input type="text" value="09/15/2009"/>			

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**Note:** The Issuer must fund \$345.37 from its corporate funds for the full September interest due October 1, 2009 in the amount of \$664.05 less 14 days' interest received from the borrower of \$318.68.

Below is the completed reconciliation for the liquidation reported in RFS:



**EXAMPLE NO. 2****CD POOL: REPURCHASE OPTION**

This is a 7.5% VA guaranteed mortgage, delinquent and in the foreclosure process. The Issuer repurchases this loan in anticipation of foreclosure sale on October 22, 2009. Last payment received from the borrower was for the installment due April 1, 2009 at a remaining principal balance of \$106,747.24. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$3,993.69, on L-Record Field 27, Liquidation Principal Remitted, \$600.93, and on L-Record Field 28, Liquidation Principal Balance, \$106,146.31, and deposit in the P&I custodial bank account \$3,993.69 (interest) and \$106,747.24 (principal) for a total deposit of \$110,740.93. The Issuer will pass through to security holders \$106,146.31 as reported in L-Record Field 28.

In this example an Issuer would enter Removal Reason 2 in L-Record Field 25 if the loan is being bought out of the pool as a repurchase of a delinquent loan. If the loan is being bought out of the pool due to loss mitigation, the Issuer would enter Removal Reason 4 in L-Record Field 25.



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Issuer ID:  Unique Loan ID:  Report Period:

---

Issuer ID:  Pool ID:  Pool Type:    Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
Issuer Loan ID:  Loan Int. Rate:   
OPB:  First Payment:   
FIC:  Maturity:   
Orig. UPB:  Active:

---

**Liquidation Activity During Reporting Period**

Record Date: <input type="text" value="09/2009"/>	Opening UPB: <input type="text" value="106747.24"/>
Prior Payment Date: <input type="text" value="04/01/2009"/>	Liquidation: <input type="text" value="3993.69"/>
Last Installment Date: <input type="text" value="04/01/2009"/>	Liquidation Balance: <input type="text" value="106146.31"/>
Removal Reason: <input type="text" value="Repurchase"/>	
Removal Date: <input type="text" value="09/22/2009"/>	

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Below is the completed reconciliation for the liquidation reported in RFS:

MONTHLY LIQUIDATION RECONCILIATION			
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
5555	09/2009	765432CD	\$765.77
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
000161660015650	09/22/2009	VAG	7.50%
Reason for Removal	<input type="checkbox"/> 1. Mortgagor Payoff	<input checked="" type="checkbox"/> 2. Repurchase of Delinquent Loan	<input type="checkbox"/> 3. Foreclosure with Claim Payment
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution (Attach Details)	<input type="checkbox"/> 6. Other (Attach Explanation)
Payment Due Date	Interest Due	Principal Remitted	Balance
1. 04/01/09			\$ 106,747.24
2. 05/01/09	\$ 667.17	\$ 98.60	\$ 106,648.64
3. 06/01/09	\$ 666.55	\$ 99.22	\$ 106,549.42
4. 07/01/09	\$ 665.93	\$ 99.84	\$ 106,449.58
5. 08/01/09	\$ 665.31	\$ 100.46	\$ 106,349.12
6. 09/01/09	\$ 664.68	\$ 101.09	\$ 106,248.03
7. 10/01/09	\$ 664.05	\$ 101.72	\$ 106,146.31
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	\$ 3,993.69	\$ 600.93	\$ 106,146.31

**EXAMPLE NO. 3****CD POOL: FORECLOSURE – (INITIAL/FINAL SETTLEMENT)**

This is a 7.5% FHA insured mortgage that has been foreclosed. The last paid installment from the borrower was for the payment due December 1, 2008. The Issuer filed a claim with FHA and received partial settlement of \$102,000.00 on August 15, 2009. On the Monthly Liquidation Reconciliation the Issuer applied the claim proceeds received by amortizing the loan from the last paid installment date through the installment due as of August 1, 2009, then applying the claim proceeds of \$102,000.00 as a curtailment. RFS processes the claim proceeds of \$102,000.00 immediately as a curtailment to the unpaid principal balance of \$107,135.54.

Upon receipt of the final settlement in August, the Issuer reported through RFS on L-Record Field 11, FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$5,389.48, on L-Record Field 27, Liquidation Principal Remitted, \$1,471.93, and on L-Record Field 28, Liquidation Principal Balance, \$3,663.61, The Issuer deposited \$5,389.48 (interest) and \$5,135.54 (principal) for a total deposit to the P&I custodial bank account of \$10,525.02.

In this example an Issuer would enter Removal Reason 3 in L-Record Field 25.

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Issuer ID:

Unique Loan ID:

Report Period:

---

Issuer ID:

Pool ID:

Pool Type:

Unique Loan ID:

Loan Type:

---

Case #:

Issuer Loan ID:

OPB:

FIC:

Orig. UPB:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

Active:

---

**Liquidation Activity During Reporting Period**

Record Date:	<input type="text" value="09/2009"/>	Opening UPB:	<input type="text" value="107135.54"/>
Prior Payment Date:	<input type="text" value="12/01/2008"/>	Liquidation:	<input type="text" value="5389.48"/>
Last Installment Date:	<input type="text" value="12/01/2008"/>	Liquidation Balance:	<input type="text" value="2867.32"/>
Removal Reason:	<input type="text" value="FC With Claim Payment"/>		
Removal Date:	<input type="text" value="09/22/2009"/>		

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**EXAMPLE NO. 4****IR POOL: PAID-IN-FULL LOAN LIQUIDATION**

This is a 7.5% USDA Rural Development (RD) mortgage that was liquidated-in-full September 14, 2009. The last payment received from the borrower was for the payment due August 1, 2009. Full interest through September 13, 2009 was collected at the time of payoff in the amount of \$288.08. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$664.68, on L-Record Field 27, Liquidation Principal Remitted, \$101.09, on L-Record Field 28, Liquidation Principal Balance, \$106,248.06, and deposit in the P&I custodial bank account \$664.68 (interest) and \$106,349.15 (principal) for a total deposit of \$107,013.83. The Issuer will pass through to security holders \$106,248.06 as reported in L-Record Field 28.

Depending on the reason for removal, in this example a loan removed for Reason 1 (Paid in Full), 5 (Substitution), or 6 (Other), in L-Record Field 25 would look like this in RFS.

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Issuer ID:

Unique Loan ID:

Report Period:

---

Issuer ID:

Pool ID:

Pool Type:

Unique Loan ID:

Loan Type:

---

Case #:

Issuer Loan ID:

OPB:

FIC:

Orig. UPB:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

Active:

---

**Liquidation Activity During Reporting Period**

	Interest	Principal
Record Date: <input type="text" value="09/2009"/>	Opening UPB: <input type="text" value="106349.15"/>	
Prior Payment Date: <input type="text" value="08/01/2009"/>	Liquidation: <input type="text" value="664.88"/>	<input type="text" value="101.09"/>
Last Installment Date: <input type="text" value="08/01/2009"/>	Liquidation Balance: <input type="text" value="106248.06"/>	
Removal Reason: <input type="text" value="Mortgagor Payoff"/>		
Removal Date: <input type="text" value="09/15/2009"/>		

---

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**GINNIE MAE: GOVERNMENT GUARANTEED**

Below is the completed reconciliation for the liquidation reported in RFS.

MONTHLY LIQUIDATION RECONCILIATION			
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
5555	09/2009	765432IR	\$765.77
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
012345678901234	09/22/2009	RD	7.50%
Reason for Removal	<input checked="" type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase of Delinquent Loan	<input type="checkbox"/> 3. Foreclosure with Claim Payment
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution (Attach Details)	<input type="checkbox"/> 6. Other (Attach Explanation)
Payment Due Date	Interest Due	Principal Remitted	Balance
1. 08/01/09			\$ 106,349.15
2. 09/01/09	\$ 664.68	\$ 101.09	\$ 106,248.06
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	\$ 664.68	\$ 101.09	\$ 106,248.06



When a Ginnie Mae I MBS pool matures, any final payment due on book-entry securities must be made to the depository on the 15<sup>th</sup> calendar day of the month or, if the 15<sup>th</sup> of the month is not a business day, on the first business day following the 15<sup>th</sup> of the month. For certificated securities, any final payment due is made only upon surrender of the outstanding certificates by the security holders.

When a Ginnie Mae II MBS pool matures, final payment due on book-entry securities must be made by the CPTA to the depository by the 20<sup>th</sup> calendar day of the month. The book-entry securities will be cancelled by the CPTA based on the Issuer reporting that the securities have been paid off.

Issuers are reminded that the only acceptable reasons for liquidating a loan from a pool are the six reasons that are outlined on page #30 of this Reporting Manual. This is the case even when a loan will have a negative principal balance after the next scheduled payment, causing an overpayment to security holders. Issuers must obtain written approval from Ginnie Mae to liquidate a loan for any other reason. Issuers may refer to Chapter 20 of the Guide for more information on pools that are maturing.

## V. CURTAILMENT ADJUSTMENTS IN CD POOL ACCOUNTING

For CD pools, it is necessary to adjust the current month's scheduled principal remittance to securities' holders whenever an additional principal curtailment is applied to a pooled loan. This curtailment adjustment is necessary due to the time difference between when the curtailment is applied against the loan and when it is applied to the securities balance. However, if the loan is prepaid one month, the curtailment is passed through to security holders in the same month the regular scheduled payment is due, therefore no curtailment adjustment is necessary. The Issuer must fund the interest adjustment which is reported in the L-Record Field 21 on the Issuer's Monthly Report of Pool and Loan Data. Note that the loan level data reported on the Issuer's Monthly Report of Pool and Loan Data reflects actual collections, including curtailments, received during the current reporting month, but that the calculations are actually estimates of the scheduled collections to be received during the following month. When a curtailment is received it will immediately reduce the principal balance on which next month's interest is calculated. This creates an imbalance between the pool balance and the securities balance equal to one month's interest (at the mortgage rate) on the curtailment amount. This imbalance will continue and compound through the life of the pool unless corrected.

The curtailment adjustment must be funded by corporate funds and deposited into the Ginnie Mae P&I custodial account. The necessary adjustment is made as follows:

1. multiply the additional principal curtailment amount by the mortgage interest rate and divide by 12;
2. enter the amount on line Field 21 in the "L" Record;
3. enter the full amount of the curtailment on Field 20 in the "L" Record
4. enter the amount of the adjustment calculated in Field 7 in the "P" Record
  - a. Issuers must collect and apply additional principal payments in accordance with the terms specified in the borrower's note and security instrument.

- b. The following examples illustrate the application of curtailments to both the mortgages and securities, as well as the effect of delayed curtailment adjustments.

8.5% Mortgage Rate	8.0% Security Rate
Constant - \$384.50	Report Month 10/09
Loan Status:	Current
Curtailment Amount:	\$1,000.00
S/F – Service Fee .05%	
UPB – Unpaid Principal Balance	

- 1) Curtailment applied to Mortgage:

	<u>S/F</u>	<u>Interest</u>	<u>Principal</u>	<u>UPB</u>
09/09				\$ 49,877.38
9-Oct	\$ 20.78	\$ 332.52	\$ 31.20	\$ 49,846.18
10/15/2009			\$ 1,000.00	\$ 48,846.18
11/09	\$ 20.35	\$ 325.64	\$ 38.51	\$ 48,807.67
12/09	\$ 20.34	\$ 325.38	\$ 38.78	\$ 48,768.89 (A)
	\$ 61.47	\$ 983.54	\$ 1,108.49	

- 2) Curtailment applied to Securities: no adjustment.

--

	<u>S/F</u>	<u>Interest</u>	<u>Principal</u>	<u>UPB</u>
09/09				\$ 49,877.38
10/09	\$ 20.78	\$ 332.52	\$ 31.20	\$ 49,846.18
11/09	\$ 20.77	\$ 332.31	\$ 31.42	\$ 49,814.76
11/09			\$ 1,000.00	\$ 48,814.76
12/09	<u>\$ 20.34</u>	<u>\$ 325.43</u>	<u>\$ 38.73</u>	\$ 48,776.03
	\$ 61.89	\$ 990.26	\$ 1,101.35	

$$\$48,768.89 - \$48,776.03 = \$7.14^*$$

\*This \$7.14 principal difference between the mortgage and security principal balances effectively demonstrates a securities amortization increase when an adjustment is not made in the month of curtailment reporting. This difference will continue to increase over the term of the pool to the point where the securities outstanding remain with no mortgages as collateral.

3) Curtailment adjustment applied to Securities:

	<u>S/F</u>	<u>Interest</u>	<u>Principal</u>		<u>UPB</u>	
09/09					\$	49,877.38
10/09	\$ 20.78	\$ 332.52	\$ 31.20		\$	49,846.18
11/09	\$ 20.77	\$ 332.31	\$ 31.42		\$	49,814.76
11/09			\$ 1,007.08	**	\$	48,807.68
12/09	\$ 20.34	\$ 325.37	\$ 38.79		\$	48,768.89 (B)
	\$ 61.89	\$ 990.20	\$ 1,108.49			
	\$ 0.42	\$ 6.66				

Compare balance A to B. They are identical. The curtailment adjustment\*\* of \$7.08 on \$1,000.00 has permitted a balancing of securities to mortgages. The \$7.08 is deposited to the pool P&I account, reported in Field 21 in the "L" Record and passed through to holders in Field 7 in the P- Record as required:



The \$7.08 covers service fee and interest difference noted above in (3).

### EFFECT OF A DELAYED CURTAILMENT ADJUSTMENT

Using the original curtailment example, the curtailment is applied to the loan in October; loan balance is amortized to 01/10 and 02/10.

01/10	\$48,729.84 (C)
02/10	\$48,690.51 (D)

Curtailment adjustment is not applied to securities until 01/10 or 02/10 payment application.

09/09	\$49,877.38
10/09	49,846.18

11/09		49,814.76
11/09	\$1,000.00	48,814.76
12/09		48,776.03
01/10		48,737.03(E)
02/10		48,697.75(F)

The difference between balanced C & E is \$7.19 (3-month delay). The difference between balanced D & F is \$7.24 (4-month delay). This verifies the delayed calculation formula



*Curtailment adjustment on CD pool is only made when loan is current. If loan is prepaid one month, no adjustment is necessary.*

## VI. ACCOUNTING ADJUSTMENTS FOR OVER AND/OR UNDER COLLATERALIZED POOLS

### 1. Adjustment at Pooling

- A. A pool has been over-collateralized when the actual mortgage balance for a loan(s) is greater than the balance which was sold at issuance of the security.

Example: One loan in a pool

Balance Sold	\$ 50,051.42
Actual Balance	<u>50,064.53</u>
	\$ (13.11)

The pool is over-collateralized by \$13.11. To adjust/correct:

- 1) add back \$13.11 in L-Record Field 22 of the Issuer's Monthly Report of Pool and Loan Data.
- 2) deduct/subtract \$13.11 in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data.

The P-Record Field 7 correction for this type of error may be made as indicated above, provided that no more than \$100.00 will be withheld from security holders of the pool. If the necessary adjustment is in excess of \$100.00, it may only be made coincident with any unscheduled recoveries of principal as they occur in the pool.

- B. A pool has been under-collateralized when the actual mortgage balance for a loan(s) is less than the balance which was sold at issuance of the security.

Example: One loan in a pool

Balance Sold	\$53,768.65
Actual Balance	<u>53,683.59</u>
	\$ 85.06

The pool is under-collateralized by \$85.06. To adjust/correct:

- 1) deduct/subtract \$85.06 in L-Record Field 22 of the Issuer's Monthly Report of Pool and Loan Data.
- 2) add \$85.06 in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data.

The correction for this type of error must be made immediately upon detection for the total amount involved. A detailed explanation of the item is required.

## 2. Ongoing Adjustment

If a pool should become over and/or under-collateralized after the initial reporting month the necessary adjustment must be made in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data, with an explanation maintained. As before, over-collateralizations greater than \$100.00 may only be recovered from security holders coincident with any unscheduled recoveries of principal as they occur in the pool. Recovery of an over-collateralization need not be done all at once and may be recovered over time until full recovery is made.

See the following examples of over and under collateral adjustment procedures as reported through RFS.





ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA

SAMPLE OVERCOLLATERALIZATION ADJUSTMENT (NEW POOL)

PROD.1445.1779

**Pool List Pool Activity**

Issuer ID:  Pool ID:  Report Period:

Type:  SF  CD  X

Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder: 9290.06

Cash Due Security Holder: 9861.47

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

Closing Security RPB:   Calculated

Guaranty Fee:

**Custodial Bank Information**

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA

SAMPLE UNDERCOLLATERALIZATION ADJUSTMENT (NEW POOL)

PROD.1445.1779

**Pool List Pool Activity**

Issuer ID:  Pool ID:  Report Period:

Type:

FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder: 9290.06

Cash Due Security Holder: 9949.64

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

Closing Security RPB:   Calculated

Guaranty Fee:

**Custodial Bank Information**

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

## VII. CASH

Effective cash management is a critical part of the Ginnie Mae MBS program. The Guide outlines in detail the procedures for reporting cash in the P-Record of the Issuer's Monthly Report of Pool and Loan Data. Bank statements for all Ginnie Mae custodial accounts should be reconciled to reported figures monthly (within 30 days of the date of cutoff), and any discrepancies should be resolved within 60 days of the cutoff date of the month being reconciled. Any shortfalls identified in the test of expected P&I should be funded immediately upon discovery. Issuers should not wait until the account has been reconciled. After the account is reconciled and the cause of the difference is identified, the Issuer may recover the funds at that time if funding was not required. This section will review – in general terms – the principles of Ginnie Mae cash management. Throughout this Reporting Manual, working examples of these principles will be presented.

### A. Ginnie Mae Funds Reporting

**Taxes and Insurance:** The figure reported in P-Record Field 11 should be the total amount of tax and insurance funds actually held in the T&I custodial account for all the mortgages in the pool as of the cutoff date. Any amount advanced by the Issuer to cover deficit escrow balances of individual mortgage accounts should also be included in this figure. Issuers should advance corporate funds to cover any such deficits at the time they occur. T&I funds for other borrowers may not be used to cover T&I deficits for any individual borrower. The sum of the figures reported in P-Record Field 11 on all the Issuer's Monthly Reports of Pool and Loan Data will equal the "Total Escrow Funds" reported in Block 2 of the Issuer's Monthly Summary Report, form HUD 11710-D. Funds held in a separate escrow custodial account by the Issuer, including FHA 203(k) rehabilitation funds; construction loan funds for §184 loans; deeds of trust or lease contracts; buydown funds provided by the Issuer; or escrowed funds associated with multifamily pools are not included in these T&I

figures. Refer to Chapter VI of this Reporting Manual for further information regarding 203(k) reporting.

**Principal and Interest:** The figure reported in P-Record Field 12 is calculated by adding the total collections deposited to the P&I custodial account during the current reporting month (reported (1) as the sum of all L-Record Fields 18, 19, 20, 21 and 22 to the previous month's ending reported balance; (2) less the remittance to security holders reported on the previous month's pool record as "Cash Due Security Holder"; and (3) less the previous month's or current month's servicing fee (from P-Record Field 5), depending on whether servicing fees are taken before or after the cutoff date. This is known as the "cash flow method" of determining the reported P&I figure. See page 28 for an example of the cash flow format. It is possible that the cash flow method will yield a negative figure, particularly if delinquent amounts exceed prepaid amounts. If a negative figure is calculated, it should be reported as a negative (-) entry.

**Other:** The figure reported in P-Record Field 13 refers to other funds held in the P&I custodial account at the cutoff date. This can include unapplied funds and any amounts advanced by the Issuer to cover payments to security holders, which have not been recovered as of the cutoff date. When excess funds associated with other pools are used to offset advances, the total amount of the corporate advance for all pools unrecovered at cutoff should be reported in P-Record Field 13 of the Issuer's Monthly Report of Pool and Loan Data for the lowest numbered pool for which funds are included in the same P&I custodial account.

## **B. Bank Accounts and Reconciliations**

**Custodial Accounts:** All Ginnie Mae custodial or disbursement accounts are subject to a separate letter agreement, either form HUD 11709, *Master Agreement for Servicer's Principal and Interest Custodial Account*, or form HUD 11720, *Master Agreement for*

*Servicer's Escrow Custodial Account.* Both the Issuer and the funds custodian must execute the agreements, which stipulate that all deposits made by the Issuer are subject to draft or check by Ginnie Mae, and that all such amounts shall be payable to Ginnie Mae on demand and without notice. Detailed instructions for completing the forms can be found in Appendix III-2 (HUD 11709), and Appendix III-3 (HUD 11720) of the Guide.

The bank accounts must be styled in accordance with Ginnie Mae requirements, as follows:

1. Principal and Interest Custodial Account (form HUD 11709):

“(Issuer’s full legal name) Trustee of Principal and Interest Custodial Account for Various Ginnie Mae Mortgage-Backed Securities Pools or Loan Packages”

2. Principal and Interest Disbursement Account (form HUD 11709):

“(Issuer’s full legal name) Trustee of Principal and Interest Disbursement Account for Various Ginnie Mae Mortgage-Backed Securities Pools or Loan Packages”

3. Escrow Custodial Account (form HUD 11720):

“(Issuer’s full legal name) Trustee of Servicer’s Escrow Custodial Account for Various Borrowers Ginnie Mae Mortgage-Backed Securities”

**Collection Clearing Account**

Issuers are permitted to use a Collection Clearing account for the purpose of expediting the deposit of daily collections. This account is generally a corporate account and does not require a letter agreement (form HUD 11709). If such an account is used, the Issuer must transfer any funds related to Ginnie Mae pool loans to the appropriate Ginnie Mae custodial accounts daily, or, if the funds are transferred through the Automated Clearing House

(ACH), within 48 hours of receipt. As with all accounts containing Ginnie Mae funds, overdrafts in the account are not permitted under any circumstances.

**Timeliness of Bank Reconciliations:** The Issuer must complete all bank account reconciliations within thirty (30) days of the Issuer's monthly reporting cutoff date for all accounts relating to Ginnie Mae pools or loan packages. These accounts include, but are not limited to, P&I custodial and disbursement accounts, escrow custodial accounts, collection clearing accounts, and buydown and other special escrow custodial accounts containing Ginnie Mae pool or loan package funds. The preparer must sign and date all reconciliations.

If a disbursement clearing account is used for payments to security holders, it should be reconciled to a zero balance each month. Ginnie Mae expects Issuers to maintain strict control over custodial bank accounts.

**Reconciling to Amounts Reported to Ginnie Mae:** The sum of the figures reported in P-Record Fields 12 and 13 on all the Issuer's Monthly Reports of Pool and Loan Data must equal the "Total Funds Other Than T&I" reported in Section 3, of the Issuer's Monthly Summary, form HUD 11710-D. The P&I custodial bank account(s) should be reconciled to this total each month. Any discrepancies noted between the form HUD 11710-D total, the Issuer's book or general ledger cash figures, and the P&I bank statement(s) should be resolved. Similarly, the total T&I funds reported on form HUD 11710-D should be reconciled to the T&I bank account(s) each month.

**Undelivered Security Holders Payments:** Funds related to security holders payments that cannot be delivered or are never presented for payment must remain in the account from which they were disbursed. These funds are not considered "excess funds" and may not be used in lieu of advances. The Issuer must document its efforts in locating these security holders. If the payments remain undelivered for six (6) months, the Issuer must remit the funds with the appropriate documentation within thirty (30) days to the CPTA pending a claim from the owner. For further information, refer to Section 15-2, (C) of the Guide.

**C. Advances, Excess Funds and the Ginnie Mae Pool Advance Agreement**

Whenever mortgage collections during a given month are insufficient to cover the full amount of payments due security holders, the Issuer must advance corporate funds to cover the payments. There must always be sufficient funds on deposit in the appropriate Custodial account to cover security holders' remittances on or before the negotiable date of the remittances: for Ginnie Mae I, no later than the 15<sup>th</sup> of each month (or, for payments made electronically, on the next business day if the 15<sup>th</sup> is not a business day); for Ginnie Mae II, no later than the 19<sup>th</sup> day of each month (or, if the 19<sup>th</sup> day is not a business day, on the 20<sup>th</sup> day, or if it also is not a business day, on the business day preceding the 19<sup>th</sup> day). The advance can be recovered by removing subsequent collections from the P&I Custodial account until the advance is fully recovered.

In lieu of advancing corporate funds, the Issuer may use excess P&I funds attributable to one pool to cover shortages in other pools sharing the same custodial account. The Issuer must replace in the P&I custodial account excess funds used to make advances during a given month (a) in time to pay the security holders or deposit funds to the central P&I custodial account, as appropriate, and (b) before the Issuer recovers advances made from its own funds or pursuant to a Pool Advance Agreement. Excess funds are defined as unscheduled recoveries of principal (such as curtailments, partial and final claim settlements of mortgage insurance or guarantee benefits, and full loan payoffs) and early receipts of scheduled P&I (prepayments). With respect to an IR pool, excess funds are defined as amounts on deposit in excess of the current FIC after application of payments to security holders. An Issuer is not required to fund one month's FIC for IR pools when calculating advances, but at least one month's FIC must be on deposit before any excess funds are available for any particular pool.

Ginnie Mae allows Issuers to commingle funds of Ginnie Mae II pools with those of Ginnie Mae I pools. Since payments to security holders of Ginnie Mae II pools are not due until the date of the ACH debit (usually the 19<sup>th</sup>), collections applicable to Ginnie Mae II pools may be



used to offset corporate advances necessary for Ginnie Mae I pools on the 15<sup>th</sup>. If this approach is used, Issuers must still advance as necessary to cover the full amount of the ACH debit, and Ginnie Mae II amounts required for the ACH debit which have been used to offset Ginnie Mae I advances must be advanced at that time.

Under all circumstances, an Issuer should be able to document its advances with copies of advance calculations and evidence that amounts used as excess funds meet Ginnie Mae's definition of excess funds.

Ginnie Mae has published a Pool Advance Agreement, found in Appendix VI-1 of the Guide. Under the terms of this agreement, the financial institution which holds pool P&I funds, rather than the Issuer, is obligated to advance funds to cover payments to security holders. The Issuer must receive Ginnie Mae's written consent to use this agreement before the terms of the agreement may be implemented. In addition, Ginnie Mae must receive thirty (30) days written notice prior to termination of this agreement. Issuers executing this agreement should download the agreement from Ginnie Mae's Web site to avoid any variations in wording. See Ginnie Mae Forms found in Attachment I of this Reporting Manual.

## CHAPTER TWO

### DUE DATES AND REPORTING REQUIREMENTS

- I. Cut Off Dates
- II. Reporting Remaining Principal Balances
- III. Accounting Reports
- IV. Guaranty Fees
- V. Security Holders Remittances
- VI. Monthly Pool and Loan Level Reporting

## I. CUT OFF DATES

Each Issuer must establish a reporting cutoff date for all its pools and loan packages, between the 25<sup>th</sup> of the month and the first business day of the following month. Once established, the Issuer may not change the cutoff date without the written approval of Ginnie Mae.

## II. REPORTING REMAINING PRINCIPAL BALANCES

Once a month, each Issuer is required to report to Ginnie Mae the aggregate remaining principal balance (RPB) for each of its pools and loan packages, other than construction loan pools. The Issuer reports its securities principal balances (“RPBs”) to the CPTA (see Addresses) no later than the second business day each month. Each Issuer must submit its RPB report each month to the CPTA in electronic form using one of the following two methods:

A. RPB report transmissions through the web-based *GinnieNET* or computer-to-computer must be completed no later than 7:00 p.m. (EST). A single *GinnieNET* transmission should satisfy all reporting obligations for an unlimited number of pool and loan packages. There is no restriction on the number of pools reported in a single transmission.

B. The format for computer-to-computer reporting must follow that shown in Appendix VII-1, pages 2 through 4 of the Guide, and the transmission must be completed no later than 7:00 p.m. (EST) of the second business day of each month.

Issuers must report corrections for any erroneously reported RPB data to the RPB Contractor no later than the fourth business day of the month in accordance with the procedures described in Chapter 19-8 of the Guide. If an error is found in a reported RPB after the fourth business day of a month, it may not be corrected.

The Issuer must pay security holders (Ginnie Mae I) and/or provide funds to the CPTA for payment of security holders (Ginnie Mae II), each month based on the RPB reported for the related pool or loan package on or before the fourth business day of the month, even if the Issuer's reported RPB is incorrect. In addition, each of the Issuer's monthly accounting reports must agree with the RPB reported for the related month.

### III. ACCOUNTING REPORTS

The Issuer must submit monthly loan and pool level reporting data through RFS. Appendix VI-19 of the Guide provides specifications and record layouts for RFS reporting. Monthly accounting data must be submitted no later than 7:00 p.m. (EST) of the second business day of the month with corrections due no later than 7:00 p.m. (EST) of the 4<sup>th</sup> business day of the month following the month covered in the reports.

#### Monthly:

- Monthly Pool and Loan level Accounting Reports
- Issuer's Monthly Summary Report, form HUD 11710-D

Issuers must transmit the form HUD 11710-D using the web-based Ginnie*NET* no later than the 4<sup>th</sup> business day of the month following the month covered in the report.

The monthly accounting reports listed below are no longer submitted on a monthly basis. However the Issuer must be capable of reproducing completed forms upon request by Ginnie Mae or its designee. Hard copies of these documents may be requested during an on-site review.

- Issuer's Monthly Serial Notes Accounting Schedule, form HUD 1710-B
- Project Pool Report, form HUD 1710-C

The monthly loan and pool level data reported through RFS will be used for Ginnie Mae compliance reviews and other types of examinations. Therefore, Issuers must maintain the ability to produce the reconciliations of this data to their internal servicing records.

Each month, under the Ginnie Mae I Program, the Issuer must deliver an accounting schedule to security holders that specifies the principal and interest cash distribution being made that month, either directly or through the PPA as provided below, so that it

will be received by the security holders on the day on which the security holder is entitled to receive payment:

- Issuer's Monthly Remittance Advice, form HUD 11714, or
- Issuer's Monthly Serial Note Remittance Advice, form HUD 11714SN

The manner in which the form HUD 11714 or 11714SN must be delivered is as follows:

- A. Securities registered in the name of the depository, as security holder for all book-entry securities: Required to be transmitted electronically to the PPA, by the eighth business day of each month, using the web-based GinnieNET. The PPA will obtain the electronic forms HUD 11714 and 11714SN from GinnieNET and forward them to the depository, as security holder for all book-entry securities, electronically.
- B. Securities not registered in the name of the depository, as security holder for all book-entry securities: All Issuers are required to transmit forms HUD 11714 and 11714SN for all security holders other than the depository, as security holder for all book-entry securities, to the PPA electronically. This transmittal must be made by the eighth business day of each month using the web-based GinnieNET.

Each Issuer must also send forms HUD 11714 and HUD 11714SN directly to all security holders other than the depository, as security holder for all book-entry securities, either in hard copy form or electronically as provided below.

- Hard copy submission: Issuers may send this information manually in the form of hard copies of forms HUD 11714 and 11714SN. If the Issuer sends hard copy, it must submit the form HUD 11714 or 11714SN so that it is received by each security holders not later than the 15<sup>th</sup> calendar day of each month.

- Electronic transmission: In the alternative, an Issuer may provide the required form HUD 11714 or 11714SN data by electronic media reporting to security holders other than the depository, as security holder for all book-entry securities, but only in cases in which the security holders requests it and economies can be realized by doing so. Issuers must maintain in accessible form data substantiating individual remittances to security holders. Accessible form may include paper or other archival media.

An Issuer that pays with a single check to a security holder holding securities in more than one pool for which the Issuer is responsible may either send the security holder a separate form HUD 11714 (or form HUD 11714SN, if applicable) for each pool or a single-page remittance advice covering all of the pools. A single-page remittance advice must contain all information that would have been required had an individual remittance been sent for each pool. The principal and interest remittance information reported per the Monthly Report of Pool and Loan Data and HUD 11714 (or 11714SN) must be in agreement.

The Issuer is not responsible for preparing the Remittance Advice under the Ginnie Mae II Program.

#### IV. GUARANTY FEES

The Issuer is required to remit a monthly guaranty fee to Ginnie Mae for each pool or loan package.

The guaranty fee is computed based on the beginning aggregate securities principal balance of the monthly reporting period. The monthly guaranty fee rate used to compute the fee depends on the type of security issued, and is the annual rate described below divided by 12:

Program Type	Pool Suffixes	Base Annual Rate
Single Family *	AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, GA, GD, GP, GT, JM, ML, QL, RA, RF, RM, SF, SL, SN, TL, XL	.06
Manufactured Housing	MH	.30
Multifamily	PL, PN, LM, LS, RX, CL, CS	.13



\* The Ginnie Mae base annual rate for a particular issue of securities may be reduced by 1 to 3 basis points under Ginnie Mae's Targeted Lending Initiative (TLI), which is described in Chapter 33 of the Guide.

Under the Ginnie Mae I Program, the Issuer deposits in the central P&I custodial account no later than 7:00 a.m. EST on the 10<sup>th</sup> day of each month an amount in "same day funds" equal to the guaranty fees due that will enable the CPTA to automatically draft and to pay Ginnie Mae's guaranty fee. If the tenth is not a business day, collection will occur on the first calendar day following the 10<sup>th</sup> that is a business day.

Under the Ginnie Mae II Program, the Issuer deposits in the central P&I custodial account on the 19<sup>th</sup> day of EST each month an amount in "same day funds" that will enable the CPTA to automatically draft and to pay Ginnie Mae's guaranty fee. If the 19<sup>th</sup> day is not a business day, then the Issuer will make the deposit on the 20<sup>th</sup> day (or if it also is not a business day, on the business day preceding the 19<sup>th</sup> day).

## V. SECURITY HOLDERS REMITTANCES

### Ginnie Mae I:

Under the Ginnie Mae I MBS Program, the Issuer is obligated to make timely monthly payments of principal and interest to the security holders, regardless of collections. The computation of these payments is described in Chapter 15 of the Guide.

Issuers must remit all payments due to security holders such that security holders will receive their installments as follows:

- A. Payment by electronic transfer: Effective for all securities registered in the name of the designated nominee for the depository, with an issue date of October 1, 1998 or later, Issuers are required to make payments by ACH transaction or by Fed wire. For securities registered in the name of the designated nominee for the depository, with an issue date prior to October 1, 1998, Ginnie Mae strongly encourages Issuers to pay the depository by ACH transaction or by Fed wire. If an Issuer elects to remit payments to the depository by ACH transaction or electronic transfer for securities with an issue date prior to October 1, 1998, it must continue to remit payments electronically while the securities are registered in the name of the depository's nominee.
- B. The electronic transfer must be completed prior to 7:00 a.m. EST on the 15<sup>th</sup> calendar day of the month if the 15<sup>th</sup> is a business day. If the 15<sup>th</sup> calendar day is not a business day, the transfer must be completed by 7:00 a.m., EST on the first business day following the 15<sup>th</sup> calendar day of the month.
- C. An Issuer of securities that are not registered in the name of the depository's nominee may make payments to the security holder by ACH transaction or

Fed wire, provided that it obtains the prior written approval of the security holder. If an Issuer begins to make such payments by electronic transfer, it must continue to do so while the securities are registered in the name of that security holder.

- D. Payment by check: If an Issuer pays by check, the check must be received by the security holders not later than the 15<sup>th</sup> calendar day of each month. Ginnie Mae strongly encourages each Issuer that pays by check to use a single check to pay each security holder that owns securities from two or more issuances for which the Issuer is responsible.

**Ginnie Mae II:**

The Issuer must deposit “same day funds” into the central P&I custodial account funds sufficient to enable the CPTA to make timely monthly payments of principal and interest to the security holders, regardless of collections, for each of its Ginnie Mae II pools or loan packages as follows:

With respect to

- A. For certificated securities, prior to 7:00 a.m. EST on the 19th calendar day of each month, the issuer must have in the central P&I custodial account “same day” or “good” funds for each of its Ginnie Mae pools and loan packages. If the 19th calendar day is not a business day, then the applicable date is the 20th calendar day. If the 20th calendar day also is not a business day, then the applicable date is the business day immediately preceding the 19th calendar day of the month.
  
- B. For certificated securities, the CPTA will debit an issuer’s central P&I custodial account, at or after 7:00 a.m. EST on the 19th calendar day of each month. If the 19th calendar day is not a business day, then the applicable date must be the 20th calendar day. If the 20th calendar day also is not a business day, then the applicable date must be the business day immediately preceding the 19th calendar day of the month. The amount debited will reflect the total indicated on the final pre-notification advice sent by the CPTA on the 7th of the month.
  
- C. For book-entry securities, prior to 7:00 a.m. EST on the 20th calendar day of each month (or if the 20th is not a business day, the next business day), the issuer must have in the central P&I custodial account “same day” or “good” funds for each of its Ginnie Mae II pools or loan packages.

- D. For book-entry securities, the CPTA will debit an issuer's central P&I custodial account at or after 7:00 a.m. EST on the 20th calendar day of each month (or if the 20th is not a business day, the next business day). The amount debited will reflect the total indicated on the final pre-notification advice sent by the CPTA on the 7th calendar day.
  
- E. The CPTA will, by check dated the 20<sup>th</sup> calendar day of the month, pay the security holders in whose names the securities are registered on the last day of the month preceding the month in which the payment is made. The CPTA will mail each check prior to 10:00 am on the day the CPTA debits the Issuer's central P&I custodial account and will include with each check a Remittance Advice, prepared by the CPTA, in the form set forth in Appendix VI-15 of the Guide.

## VI. MONTHLY POOL AND LOAN LEVEL REPORTING

Each Issuer must submit loan-level and pool data on a monthly basis to reflect the data for pools and loan packages issued. Pool and loan level reporting data must reconcile with the pool data for the applicable reporting month. Pool and loan level reporting must be submitted through RFS. These requirements are discussed more fully in Chapter 17 of the Guide.



All accounts and records relating to the pooled mortgages and securities must be

maintained 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.

## CHAPTER THREE

### *THREE-MONTH EXAMPLE OF A SINGLE FAMILY GINNIE MAE I POOL*

- I. Differences Between Ginnie Mae I and Ginnie Mae II Pools
  
- II. Single Family Ginnie Mae I Pool Examples
  - A. Form HUD 11706, Schedule of Pooled Mortgages
  
  - B. Example of Issuer's Internal Servicing Records
  
  - C. Issuer's Monthly Report of Loan Data (L-Record)
  
  - D. Issuer's Monthly Report of Pool Data (P-Record)
  
  - E. Monthly Reconciliation of Pool and Loan Data
  
  - F. Issuer's Monthly Summary Report (RFS)
  
  - G. Form HUD 11710-D, Issuer's Monthly Summary Report
  
  - H. Form HUD 11714, Issuer's Monthly Remittance Advice
  
  - I. Mortgage to Security Reconciliation
  
  - J. Test of Expected P&I
  
  - K. Bank Statement and Reconciliation



L. P&I Custodial Account Reconciliation

M. Custodial P&I Cash Book Study (Cash Flow)

## **I. DIFFERENCES BETWEEN GINNIE MAE I AND GINNIE MAE II POOLS**

Ginnie Mae I MBS are based on single-Issuer pools where the mortgages underlying the security have similar maturities and the same interest rate, compared to Ginnie Mae II MBS which allows for multiple Issuer pools (custom) and various interest rates on the underlying mortgages. Single Family Ginnie Mae I pools have a 50 basis point (0.5 percent) combined guaranty and servicing fee that represents the difference between the interest rate of the underlying mortgages and the MBS interest rate (except in manufactured housing and project pools). For Single Family Ginnie Mae II pools, that interest rate spread may be from .50% to 1.50% and for pools issued on or after July 1, 2003, the interest rate spread may be from .25% to .75%.

## **II. SINGLE FAMILY GINNIE MAE I POOL EXAMPLES**

This chapter illustrates basic Ginnie Mae I reporting concepts. A hypothetical pool, number 312786, has been created and illustrates the normal reporting cycles over a three-month period. Note that the beginning mortgage and securities balances (as calculated by RFS and reported in Field 10 of the Pool Record, respectively) for a new pool must always equal the amount of securities sold, which can be found on the Schedule of Pooled Mortgages (form HUD 11706). Discrepancies due to incorrect projection of loan balances should be corrected on the first monthly report, following the procedure outlined on page 43.

Included with each month's example are the Issuer's internal servicing records for the pool showing loan level activity (current, prepaid (PP) or delinquent (DLQ)); RFS screen shots, Loan Record and Pool Record layouts; forms HUD 11710-D, and HUD 11714 prepared for distribution to security holders; reconciliations of mortgage collateral to securities and tests of expected P&I to demonstrate these calculations; a bank statement reflecting the activity in the P&I custodial account; a reconciliation of the P&I account; and a cash book study showing how actual cash in the bank should agree with reported P&I figures.

**EXAMPLE I: SEPTEMBER 2009**

A. SCHEDULE OF POOLED MORTGAGES

SINGLE FAMILY LOANS  
FORM HUD 11706  
GINNIE MAE I

Issuer's Loan Number and MIN		MOM	Name of Mortgagor	Address of Property/Site Address (Street, City, State and Zip Code)	FHA-VA-RD-§184 Case Number	Interest Rate	Mortgage Margin (ARM)	Date of First Payment	Interest Rate Change Date	Maturity Date	Monthly Constant (P&I) \$	Original Principal Balance \$	Unpaid Balance of Mortgage \$	Type of Loan	
101			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	07-1-09	N/A	06-1-39	1,180.70	219,342.00	219,127.35	FHA	
103			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	08-1-09	N/A	07-1-39	2,248.29	418,815.00	417,771.36	VAG	
105			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	09-1-09	N/A	08-1-39	871.73	162,386.00	162,190.88	FHA	
106			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	700.80	130,545.00	130,545.00	VAG	
108			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	1,274.95	237,498.00	237,498.00	VAG	
109			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	687.63	128,092.00	128,092.00	VAG	
110			Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	1,860.09	346,500.00	346,500.00	VAG	
Continue Loan Level reporting on page 2															
					Distribution of All Loans in Pool			Total Amount P & I			For Adjustable Rate Pools/Loan Packages Only: Index Type:    Acceptable Range:    Type of ARM Note:				
					Number		Amount								
					2		381,318.23								
					5		1,260,406.36		\$ 8,824.19						
					RD										
					§184										
					Other										
					Total		1,641,724.59								



The purpose of the form HUD 11706 is to provide a means of identifying and controlling the mortgages that collateralize the designated MBS pools or loan

*packages. Form HUD 11706 also provides a certification from the document custodian that certain required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.*

## B. ISSUER'S INTERNAL SERVICING RECORDS

**Mortgage Servicing Trial Balance**  
**September 30, 2009**  
**Pool 312786CD**

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101		0.00	0.00	219,127.35	0.00	0.00	0.00	0.00
103	09/23/2009	0.00	0.00	PP	2.48	1,740.71	507.58	417,261.30
105	09/10/2009			PP	77.52	675.61	196.12	161,917.24
106	09/30/2009	0.00	0.00	PP	7.16	543.94	156.86	130,380.98
108		0.00	0.00	237,498.00	0.00	0.00	0.00	0.00
109		0.00	0.00	128,092.00	0.00	0.00	0.00	0.00
110	09/27/2009	0.00	0.00	PP		1,443.75	416.34	346,083.66
TOTAL		0.00	0.00	584,717.35	87.16	4,404.01	1,276.90	1,055,643.18
UPB				584,717.35	PP	4,404.01	1,276.90	
PP or DLQ UPB				1,055,643.18	DLQ	0.00	0.00	
Total UPB for Pool				1,640,360.53				



*The first payment due the pool will be October 1. As of the issue date of a Single-Family security, the mortgages in the related pool may not be delinquent by more than the monthly installment of principal and interest that is due on the issue date (including the period beginning on the second day of the month preceding the issue date and*

ending on the issue date). For example, if the first payment due date is October 1, and if the issue date of the Single-Family security is October 6, then in order to be eligible for pooling, the July, August, and September payments must have been paid, and the only payment that may be due would be for October 1.

**C. ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA**

The following are the L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of September 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

Issuer ID: <input type="text" value="5555"/>	Unique Loan ID: <input type="text" value="029749081"/>	Report Period: <input type="text" value="092009"/>	<input type="button" value="GO"/>
Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029749081"/> Loan Type: <input type="text" value="FHA"/>
Case #: <input type="text" value="001307551863203"/>	Issuer Loan ID: <input type="text" value="101"/>	OPB: <input type="text" value="219342.00"/>	FIC: <input type="text" value="1180.70"/>
Borrower: <input type="text" value="CLARENCE"/> <input type="text" value="CLEMONS"/> Click <input type="checkbox"/> for Co-Borrowers	Address: <input type="text" value="825 STRATFORD DRIVE"/>	City: <input type="text" value="ASBURY PARK"/>	State: <input type="text" value="NJ"/> Zip: <input type="text" value="07712"/>
Security Int. Rate: <input type="text" value="4.5000"/>	Loan Int. Rate: <input type="text" value="5.0000"/>	First Payment: <input type="text" value="07/01/2009"/>	Maturity: <input type="text" value="06/01/2039"/>
SSN: <input type="text" value="XXXXX0490"/>	Orig. UPB: <input type="text" value="219127.35"/>	Active: <input type="checkbox"/> Y	
<b>Borrower Activity During Reporting Period</b>			
In Foreclosure: <input type="checkbox"/> N	Record Date: <input type="text" value="09/2009"/>	Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Last Installment Date: <input type="text" value="mm/dd/yyyy"/>
Loan T&I Balance: <input type="text" value="746.31"/>	Delinquent: <input type="text" value="0.00"/>	Prepaid: <input type="text" value="0.00"/>	Opening UPB: <input type="text" value="219127.35"/>
	Installment: <input type="text" value="0.00"/>	Curtailment: <input type="text" value="0.00"/>	Adjustments: <input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	Closing UPB: <input type="text" value="219127.35"/>	
<b>Loan Various Data Fields</b>			

Issuer ID:  Unique Loan ID:  Report Period:

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Issuer ID:  Pool ID:  Pool ID: View Pool Activity  
 Pool Type:  SF  C  W Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Borrower:   Click  for Co-Borrowers SSN:   
 Address:  Orig. UPB:   
 City:  Active:  Y  
 State:  Zip:

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**Borrower Activity During Reporting Period**

In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	Principal: <input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="202386.71"/>	
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="23.03"/>
	Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="200.72"/>	Net Adjust UPB: <input type="text" value="0.00"/>	
	Closing UPB: <input type="text" value="202363.68"/>	

**Loan Various Data Fields**

Issuer ID:  Unique Loan ID:  Report Period:

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Issuer ID:  Pool ID:  Pool ID: View Pool Activity  
 Pool Type:  SF  C  W Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Borrower:   Click  for Co-Borrowers SSN:   
 Address:  Orig. UPB:   
 City:  Active:  Y  
 State:  Zip:

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**Borrower Activity During Reporting Period**

In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	Principal: <input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="1740.71"/>	<input type="text" value="507.58"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="417771.36"/>	
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment: <input type="text" value="1740.71"/>	<input type="text" value="507.58"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="2.48"/>
	Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="821.75"/>	Net Adjust UPB: <input type="text" value="0.00"/>	
	Closing UPB: <input type="text" value="417261.30"/>	

**Loan Various Data Fields**



Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029725094"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730874"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000057667890126"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="104"/>	Loan Int. Rate: <input type="text" value="4.750"/>
OPB: <input type="text" value="116937.43"/>	First Payment: <input type="text" value="08/01/2009"/>
FIC: <input type="text" value="611.54"/>	Maturity: <input type="text" value="07/01/2039"/>
Borrower: <input type="text" value="OWEN"/> <input type="text" value="HAROLD"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2329"/>
Address: <input type="text" value="19928 CIRCLE SQUARE"/>	Orig. UPB: <input type="text" value="117233.00"/>
City: <input type="text" value="NAPERVILLE"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="IL"/> Zip: <input type="text" value="60540"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:	<input type="text" value="116937.43"/>	<input type="text" value="116937.43"/>
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1090.21"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="116937.43"/>	<input type="text" value="116937.43"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="162190.88"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162386.00"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="675.61"/>	<input type="text" value="196.12"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:	<input type="text" value="162190.88"/>	<input type="text" value="162190.88"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="675.61"/>	<input type="text" value="196.12"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="77.52"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="633.22"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="161917.24"/>	<input type="text" value="161917.24"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029376546"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000114567891229"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="700.80"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="WRIGHT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="687 DAYTON STREET"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="543.94"/>	<input type="text" value="156.86"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:	<input type="text" value="130545.00"/>	
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="543.94"/>	<input type="text" value="156.86"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="7.16"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="492.58"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	
	Closing UPB:	<input type="text" value="130380.98"/>	

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="09/2009"/>	
Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/> Loan Type: <input type="text" value="VAG"/>
Case #: <input type="text" value="000075621098768"/>	Issuer Loan ID: <input type="text" value="107"/>	OPB: <input type="text" value="280810.00"/>	Security Int. Rate: <input type="text" value="4.500"/>
FIC: <input type="text" value="1528.98"/>	Borrower: <input type="text" value="STEPHEN"/> <input type="text" value="FOSTER"/> Click <input type="button" value="+"/> for Co-Borrowers	First Payment: <input type="text" value="10/01/2009"/>	Maturity: <input type="text" value="09/01/2039"/>
Address: <input type="text" value="1900 BLACKBERRY STREET"/>	City: <input type="text" value="BOSTON"/>	State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	SSN: <input type="text" value="XXXXX4673"/>
Orig. UPB: <input type="text" value="280810.00"/>	Active: <input type="text" value="Y"/>		
<b>Borrower Activity During Reporting Period</b>			
In Foreclosure: <input type="text" value="N"/>	Record Date: <input type="text" value="09/2009"/>	Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Last Installment Date: <input type="text" value="mm/dd/yyyy"/>
Loan T&I Balance: <input type="text" value="1628.18"/>			
Delinquent:	<input type="text" value="0.00"/>	Interest	<input type="text" value="0.00"/>
Prepaid:	<input type="text" value="0.00"/>	Principal	<input type="text" value="0.00"/>
Opening UPB:	<input type="text" value="280810.00"/>	Installment:	<input type="text" value="0.00"/>
Adjustments:	<input type="text" value="0.00"/>	Curtailment:	<input type="text" value="0.00"/>
Net Adjust UPB:	<input type="text" value="0.00"/>	Closing UPB:	<input type="text" value="280810.00"/>



*Last Installment Date is the actual last payment received from the borrower whether due the pool or not.*

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity of each loan in pool 312786 for the month of September 2009.

Field #	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029730874	029683655	029376546	029730878	029727899	0297754491
3	Pool ID	312786	312786	312786	312786	312786	312786	312786
4	Loan Type	FHA	VAG	VAG	FHA	VAG	VAG	FHA
5	Case Number	001307551863203	000012345946755	000657667890122	000114567891229	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	103	105	106	108	109	110
7	First Payment Date	07012009	08012009	09012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	07012039	08012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000
10	Loan OPB	219342.00	418815.00	162386.00	130645.00	237498.00	128092.00	346500.00
11	Loan FIC	1180.70	2248.29	871.73	700.80	1274.95	687.63	1860.09
12	Last Installment Paid Date	09012009	10012009	10012009	10012009	mmdd/yyyy	mmdd/yyyy	10012009
13	In Foreclosure Flag	N	N	N	N	N	N	N
14	Delinquent Interest	0	0	0	0	0	0	0
15	Delinquent Principal	0	0	0	0	0	0	0
16	Prepaid Interest	0	1740.71	675.61	543.94	0	0	1443.75
17	Prepaid Principal	0	507.58	196.12	156.86	0	0	416.34
18	Install Interest	0	1740.71	675.61	543.94	0	0	1443.75
19	Install Principal	0	507.58	196.12	156.86	0	0	416.34
20	Curtailment	0	2.48	77.52	7.16	0	0	0
21	Adjust Interest	0	0	0	0	0	0	0
22	Net Adjust UPB	0	0	0	0	0	0	0
23	Loan UPB	219127.35	417261.30	161917.24	130380.98	237498.00	128092.00	346083.66
24	Removal Date							
25	Removal Reason							
26	Liquidation Interest Due							
27	Liquidation Principal Reritted							
28	Liquidation Principal Balance							
29	Loan T&I Balance	746.31	200.72	821.75	1090.21	633.22	492.58	1628.18

*Note that curtailments are reported in Field 20 of the L-Record and total the curtailment amount for the pool shown on the Issuer's internal servicing record shown on page 63.*



*All loans in a Ginnie Mae I pool must have the same interest rate.*

**D. ISSUER'S MONTHLY REPORT OF POOL DATA**

The following is a P-Record screen shot of the pool level data elements calculated by RFS for activity in the month of September 2009 for Pool 312786. This screen shot represents only those data elements required for the monthly reporting of pool activity.

[Home](#) [Pool](#) [Loan](#) [User Guide](#)  
[Pool List](#) [Pool Activity](#)

**BANK OF AMERICA, N.A.**

Issuer ID:  Pool ID:  Report Period:

Type:  SF  CD  X

Opening FIC: <input type="text" value="8824.19"/>	Opening Security RPB: <input type="text" value="1641724.00"/>	
Liquidations-In-Full FIC: <input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="1983.67"/>	
Adjustment to FIC: <input type="text" value="0.00"/>	Curtailments: <input type="text" value="87.16"/>	
Closing FIC: <input type="text" value="8824.19"/>	Liquidations: <input type="text" value="0.00"/>	
Security Int. Rate: <input type="text" value="4.5000"/>	RPB Adjustment: <input type="text" value="-0.59"/>	
Install Interest: <input type="text" value="4404.01"/>	Total Principal: <input type="text" value="2070.24"/>	
Pool Mortgage Rate: <input type="text" value="5.000"/>		
Service Fee: <input type="text" value="440.40"/>		
Int. Due Security Holder: <input type="text" value="6156.47"/>		
Cash Due Security Holder: <input type="text" value="8226.71"/>		
	Reported	Calculated
T & I Balance: <input type="text" value="5612.97"/>	Closing Security RPB: <input type="text" value="1639653.76"/>	<input type="text" value="1639653.76"/>
P & I Balance: <input type="text" value="5327.67"/>	Guaranty Fee: <input type="text" value="82.09"/>	
Other Balance: <input type="text" value="0.00"/>		

**Custodian Bank Information**

Principal Account #	<input type="text" value="10000001"/>	Principal ABA #	<input type="text" value="123456789"/>
Escrow Account #	<input type="text" value="10000002"/>	Escrow ABA #	<input type="text" value="123456789"/>

[PRIVACY POLICY](#) GINNIE MAE: GOVERNMENT GUARANTEED



*In the month of pool issuance the Opening Security RPB will always be in an even dollar amount for purposes of reporting. To bring the securities in balance with the collateral, the cents added to the pool should be entered as a negative adjustment in Field 7, Net Adjust RPB, of the Pool Record.*

*Fields that are calculated by RFS are shown in red.*

The table below is a visual representation of the pool level data elements reported through RFS, or the Pool Record (P-Record), for activity in the month of September 2009 for Pool 312786. This table represents only those data elements required for the monthly reporting of pool activity,

Field#	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	440.40
6	Weighted Average Interest Rate	0.00
7	Net Adjust RPB	-0.59
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	1639653.76
11	T&I Escrow Balance	5612.97
12	P&I Fund Balance	5327.67
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0

**E. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA**

An example of the Issuer's worksheet used to reconcile September loan level and pool level data submitted through RFS to their internal servicing records is shown below:



ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Ginnie Mae Pool/Loan Package Number		312786								
Date		10/02/2009								
Reporting Month		Sep-09								
<b>Section 1 – Pool Administration</b>										
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal				
A. Balances from last report		7	\$ 8,824.19			\$ 1,641,724.00				
Less:										
B. 1. Installment collections				\$ 4,404.01		\$ 1,276.90				
2. Additional principal collections						\$ 87.16				
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184)		0	\$ -	\$ -		\$ -				
C. Other (+ or -)						\$ (0.59)				
D. Balances this monthend		7	\$ 8,824.19			\$ 1,640,360.53				
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
		One	Two	Three or More	Foreclosure	\$ 4,404.01	\$ 1,276.90			
0	0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 440.40	
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>										
A. Fixed Installment		B. Interest		C. Scheduled Principal		D. Weighted Average				
\$ 8,824.19		\$ 6,840.52		\$ 1,983.67						
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>										
A. Scheduled Principal	B. Additional Principal	C. Liquidations		D. Other (+ or -) (Attach		E. Total Principal (A through				
\$ 1,983.67	\$ 87.16	\$ -		\$ (0.59)		\$ 2,070.24				
F. Cash distribution due holders for interest (rate 4.50%)							\$ 6,156.47			
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 8,226.71			
H. Deferred interest paid holders (GPM only) \$							\$ -			
<b>Section 3 – Principal Amount of Securities</b>										
A. Principal amount of securities from last report							\$ 1,641,724.00			
B. Principal distributed to holders this report (Section 2E)							\$ 2,070.24			
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -			
D. Principal of securities this monthend							\$ 1,639,653.76			
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0006%)</b>										
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)							\$ 82.09			
B. Other (explain)										
<b>Section 5 – Status of Custodial Funds</b>										
		A. Name and Address of Custodial Bank(s)				Account Number(s)				
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001				
Escrow		CUSTODIAL NATIONAL BANK				10000002				
B. Composition of fund balance at monthend										
1. Escrow Funds		2. Principal and Interest		3. Other						
\$ 5,612.97		\$ 5,327.67		\$ -						



Entries are made on this line to increase (+) or decrease (-) the Pool Principal (Field 7), Pool Interest (Field 24), or Fixed Installment Control (Field 3) balances on the Pool Record.

F. ISSUER'S MONTHLY SUMMARY REPORT

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of September 2009 for Pool 312786.

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

---

**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk Submission	10/10/2009	Last Pool Summarized	10/10/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	7	Loan Exceptions	0

---

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I 7	0	0	0	0	0	0	
II 0	0	0	0	0	0	0	

---

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds.	5612.97	0.00
Other Funds.	5327.67	0.00
Guaranty Fee:	82.09	0.00
Fixed Installment Constant:	8824.19	0.00
Unpaid Pool Principal Balance:	1640360.53	0.00
Security Remaining Principal Balance:	1639653.76	0.00
Principal Due Holders:	2070.24	0.00
Interest Due Holders:	6156.47	0.00

---

**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/10/2009 Submission Type: O

---

Loans	Delinquent	Percent	One	Two	Three	Foreclosure
	0	0.0%	0	0	0	0

---

Escrow Funds:	5612.97	Pool Principal Balance:	1640360.53
Other Funds:	5327.67	Security Principal Balance:	1639653.76
Guaranty Fee:	82.09	Principal Due Holders:	2070.24
Fixed Installment	8824.19	Interest Due Holders:	6156.47



*This is the RFS Issuer Summary of Pool and Loan data as reported by the Issuer and calculated by RFS.*

*This is the form HUD 11710-D data reported by the Issuer through GinnieNET.*

**G. FORM HUD 11710-D - ISSUER'S MONTHLY SUMMARY REPORT**

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 12/31/2013)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs. 1		Date 10/01/2009	Reporting Month SEPTEMBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
7	0	0.00	0	0	0	0	0.00	5,612.97
								(3) Total Funds Other Than Escrow 5,327.67

Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this month end)					Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
82.09	7	8,824.19	1,640,360.53	1,639,653.76	2,070.24	6,156.47	

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000	1-000000-1

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT, SERVICING	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)  
 Previous editions are obsolete Page 1 form HUD-11710-D (10/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1



*This date field represents the Issuer's cutoff date.*

**H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING**

**POOL NUMBER: 312786****REPORTING MONTH: 09/09**

+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool )	\$ 1,640,360.53
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool )	\$ 1,276.90
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 1,983.67
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	\$ -
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM  (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ -
- Adjusted Pool Principal Balance	\$ 1,639,653.76
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ 1,639,653.76
= Difference: Over/Short	\$ -

Comments:

I. TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF  
CONCURRENT DATE (CD) POOLS

<b>POOL NUMBER: 312786</b>	<b>REPORTING MONTH: 09/09</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 5,680.91
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 87.16
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 440.40
- Service Fee from Liquidations (Sum of L-Record field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last payment installment)	\$ -
= Subtotal (Expected P&I Balance)	\$ 5,327.67
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 5,327.67
= Difference: Over/Short	\$ -

## J. FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

**Issuer's Monthly Remittance Advice**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 12/31/2013)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

•	•	Ginnie Mae pool/commitment Number	Date
•	•	312786	10/15/2009
•	•	Certificate Number	Reporting Month
•	•	12234567	09/09
•	•	Security Interest Rate	Pro Rata Share Percentage
•	•	4.50000	100.00000000

N/A

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.  The check is enclosed.  The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month. The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 1,983.67
B. Cash distribution due Security Holder for interest	\$ 6,156.47
C. Cash distribution of additional principal collections	\$ 87.16
D. Adjustments ( + or - ) (Explain below)	\$ -0.59
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 8,226.71
G. Outstanding balance of this certificate after credit of the above distribution	\$ 1,639,653.76

Explanation for items above

Adjustment to balance security with no collateral

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer XYZ MORTGAGE COMPANY	Authorized Signature
Street Address 3900 MAIN STREET	City and State ANYTOWN, USA

Previous editions are obsolete.

Page 1 of 1

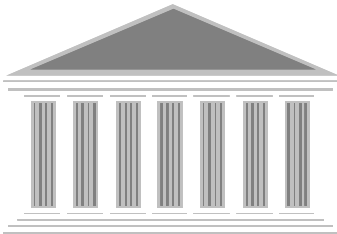
form HUD-11714 (01/2006)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1



*For this pool there is only one certificate holder.*



K. BANK STATEMENT  
CUSTODIAL NATIONAL BANK




1000 MAIN STREET, ANYTOWN, USA, 1000

Account Number  
1-000000-1  
Statement Date  
09-30-09  
Taxpayer I.D. No.  
20-7394822

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
BORROWERS GINNIE MAE MORTGAGE-BACKED  
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Checking Account Summary			
Previous Statement Balance			0.00
Deposit(s) Totaling			5,768.07
Withdrawal(s) Totaling			440.40
Statement Ending Date Balance			5,327.67
<i>Date</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
09/10/09	949.25	67.56	881.69
09/23/09	2,250.77	174.07	2,958.39
09/27/09	1,860.09	144.38	4,674.10
09/30/09	707.96	54.39	5,327.67
TOTAL	5,768.09	440.40	5,327.67

 *All deposits to the P&I account represent principal and interest payments and/or curtailments. The withdrawals shown on the same dates represent the service fee(s) being collected by the Issuer. Service fees are not collected on curtailments.*

*Because this was a new pool in September, the first payment to security holders is not due until 10-15-09; therefore, there is not a withdrawal from the P&I account for that purpose.*

#### L. P&I CUSTODIAL ACCOUNT RECONCILIATION



P&I Custodial Account Reconciliation

+ Bank Statement Balance	<u>\$ 5,327.67</u>
+ Deposits in transit	<u>\$ -</u>
- Outstanding Checks	<u>\$ -</u>
/- Adjustments	<u>\$ -</u>
= Subtotal = Adjusted bank balance	<u>\$ 5,327.67</u>
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	<u>\$ 5,327.67</u>
= Difference (Explain)	<u>\$ -</u>

Explanation for Adjustments

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

## M. CASH BOOK STUDY

Reporting Month	Sep-09	00-0000	00-0000
+ Prior Month P&I Balance (P-Records 12 and 13 From Prior Month)	\$ -	\$ -	\$ -
+ Current Month Total P&I Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,768.07	\$ -	\$ -
- Current Month Service Fees*(P-Record Field 5)	\$ 440.40	\$ -	\$ -
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$ -	\$ -	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ 5,327.67	\$ -	\$ -
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,327.67	\$ -	\$ -
Difference (Explain)	\$ -	\$ -	\$ -

\* Service fees presumed to be taken in the current month.

\*\*Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.



*This test confirms the accuracy of the Test of Expected P&I calculation*

**EXAMPLE II: OCTOBER 2009**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

October 2009

Pool 312786CD

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPB
101	10/01/2009	913.03	267.67	PP	12.30	911.89	268.81	218,578.57
103	10/13/2009	0.00	0.00	PP	2.48	1,738.59	509.70	416,749.12
105	10/09/2009	0.00	0.00	PP	33.89	674.66	197.07	161,686.28
106		0.00	0.00	130,380.98	0.00	0.00	0.00	0.00
108	10/05/2009	989.58	285.37	PP	0.00	988.39	286.56	236,926.07
109	10/19/2009	0.00	0.00	DLQ	0.00	533.72	153.91	128,092.00
110		0.00	0.00	346,083.66	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>1,902.61</b>	<b>553.04</b>	<b>476,464.64</b>	<b>48.67</b>	<b>4,847.25</b>	<b>1,416.05</b>	<b>1,162,032.04</b>
UPB			476,464.64	PP	4,313.53	1,262.14		
PP or DLQ UPB			1,162,032.04	DLQ	533.72	153.91		
<b>TOTAL UPB</b>			<b>1,638,496.68</b>					



*Loan 101 made two payments including two curtailments. Two curtailments of \$6.15 each were applied after each payment.*



### ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of October 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

Issuer ID: 5555	Unique Loan ID: 02974081	Report Period: 10/2009	GO												
Issuer ID: 5555	Pool ID: 312786	Pool Type: SF CD X	Unique Loan ID: 02974081	Loan Type: FHA											
Case #: 001307551863203	Issuer Loan ID: 101	OPB: 219242.00	FIC: 1180.70	Borrower: CLARENCE CLEMONS	Address: 825 STRATFORD DRIVE	City: ASBURY PARK	State: NJ	Zip: 07712	Security Int. Rate: 4.5000	Loan Int. Rate: 5.0000	First Payment: 07/01/2009	Maturity: 06/01/2039	SSN: XXXXX0490	Orig. UPB: 219127.25	Active: Y
<b>Borrower Activity During Reporting Period</b>															
In Foreclosure: N	Record Date: 10/2009	Prior Payment Date: 09/01/2009	Last Installment Date: 11/01/2009	Loan T&I Balance: 500.11	Delinquent: 0.00	Prepaid: 911.89	Opening UPB: 219127.35	Installment: 1824.92	Curtaiment: 12.30	Adjustments: .03	Net Adjust UPB: 0.00	Closing UPB: 218578.57			
Loan Various Data Fields															

Issuer ID: 5555	Unique Loan ID: 029730874	Report Period: 10/2009	GO												
Issuer ID: 5555	Pool ID: 312786	Pool Type: SF CD X	Unique Loan ID: 029730874	Loan Type: VAG											
Case #: 000012345946755	Issuer Loan ID: 103	OPB: 418815.00	FIC: 2248.29	Borrower: MARY LAMB	Address: 3000 PINE AVENUE	City: CHICAGO	State: IL	Zip: 60609	Security Int. Rate: 4.5000	Loan Int. Rate: 5.0000	First Payment: 08/01/2009	Maturity: 07/01/2039	SSN: XXXXX3092	Orig. UPB: 41777.36	Active: Y
<b>Borrower Activity During Reporting Period</b>															
In Foreclosure: N	Record Date: 10/2009	Prior Payment Date: 10/01/2009	Last Installment Date: 11/01/2009	Loan T&I Balance: 426.32	Delinquent: 0.00	Prepaid: 1738.59	Opening UPB: 417261.30	Installment: 1738.59	Curtaiment: 2.48	Adjustments: 0.00	Net Adjust UPB: 0.00	Closing UPB: 416749.12			
Loan Various Data Fields															





*Curtailment adjustment applied only on the current payment. Because loan is prepaid, no curtailment adjustment is required on the November payment. In the event a borrower's payment including a curtailment was reversed, there would be a negative curtailment adjustment shown.*

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="10/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="162386.00"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162192.89"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="10/2009"/>	Prepaid:	<input type="text" value="674.66"/>	<input type="text" value="197.07"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="161917.24"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="674.66"/>	<input type="text" value="197.07"/>
	Curtailment:		<input type="text" value="33.89"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="227.89"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="161886.28"/>

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**Loan Various Data Fields**

Issuer ID 5555	Unique Loan ID 029376546	Report Period 10/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: 312786	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: 029376546	Loan Type: FHA
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Case #: 000114567891229	Security Int. Rate: 4.50
Issuer Loan ID: 106	Loan Int. Rate: 5.00
OPB: 130545.00	First Payment: 10/01/2009
FIC: 700.80	Maturity: 09/01/2039
Borrower: WILLIAM WRIGHT <input type="checkbox"/> Click for Co-Borrowers	SSN: XXXXX8766
Address: 687 DAYTON STREET	Orig. UPB: 130545.00
City: CLEVELAND	Active: <input checked="" type="checkbox"/> Y
State: OH Zip: 44113	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input checked="" type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB:		130545.00
Last Installment Date: 10/01/2009	Installment:	0.00	0.00
	Curtailment:		0.00
	Adjustments:	0.00	
Loan T&I Balance: 645.21	Net Adjust UPB:		0.00
	Closing UPB:		130380.98

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Issuer ID	Unique Loan ID	Report Period	
5555	029730878	10/2009	GO

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Issuer ID:	5555	Pool ID:	312786	Pool Type:	SF CD X	Unique Loan ID:	029730878	Loan Type:	VAG
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Case #:	000037698312904	Security Int. Rate:	4.5000	
Issuer Loan ID:	108	Loan Int. Rate:	5.0000	
OPB:	237498.00	First Payment:	10/01/2009	
FIC:	1274.95	Maturity:	09/01/2039	
Borrower:	CHRISTINE STOVER	Click <input type="checkbox"/> for Co-Borrowers	SSN:	XXXXX6398
Address:	921 YORKTOWN DRIVE	Orig. UPB:	237498.00	
City:	MADISON	Active:	Y	
State:	WI	Zip:	53705	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	N	Delinquent:	0.00
Record Date:	10/2009	Prepaid:	988.39
Prior Payment Date:	mm/dd/yyyy	Opening UPB:	237498.00
Last Installment Date:	11/01/2009	Installment:	988.39
		Curtailment:	0.00
		Adjustments:	0.00
Loan T&I Balance:	387.24	Net Adjust UPB:	0.00
		Closing UPB:	236926.07

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	
5555	029727899	10/2009	GO

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Issuer ID:	5555	Pool ID:	312786	Pool Type:	SF CD X	Unique Loan ID:	029727899	Loan Type:	VAG
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Case #:	000123456789101	Security Int. Rate:	4.500	
Issuer Loan ID:	109	Loan Int. Rate:	5.000	
OPB:	128092.00	First Payment:	10/01/2009	
FIC:	687.63	Maturity:	09/01/2039	
Borrower:	KENNETH BARR	Click <input type="checkbox"/> for Co-Borrowers	SSN:	XXXXX2468
Address:	2375 BABY BELL DRIVE	Orig. UPB:	128092.00	
City:	ATLANTA	Active:	Y	
State:	GA	Zip:	30310	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	N	Delinquent:	533.72
Record Date:	10/2009	Prepaid:	0.00
Prior Payment Date:	mm/dd/yyyy	Opening UPB:	128092.00
Last Installment Date:	mm/dd/yyyy	Installment:	0.00
		Curtailment:	0.00
		Adjustments:	0.00
Loan T&I Balance:	411.97	Net Adjust UPB:	0.00
		Closing UPB:	128092.00

Loan Various Data Fields

Issuer ID 5555	Unique Loan ID 0297754491	Report Period 10/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: 312786	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: 029775291	Loan Type: FHA
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Case #: 000123456789011	Security Int. Rate: 4.5000
Issuer Loan ID: 110	Loan Int. Rate: 5.0000
OPB: 346500.00	First Payment: 10/01/2009
FIC: 1860.09	Maturity: 09/01/2039
Borrower: WARREN HOLMES <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX0490
Address: 966 STRINGFELLOW ROAD	Orig. UPB: 346500.00
City: FAIRFAX	Active: <input checked="" type="checkbox"/> Y
State: VA Zip: 22030	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 10/2009		Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009		Opening UPB:	346083.66
Last Installment Date: 10/01/2009		Installment: 0.00	0.00
		Curtaiment:	0.00
		Adjustments: 0.00	
Loan T&I Balance: 319.44		Net Adjust UPB:	0.00
		Closing UPB:	346083.66

---

**Loan Various Data Fields**

The table below is a visual representation of the L-Record as reported through RFS. This L-Record reflects the activity of each loan in pool 312786 for the month of October 2009.

Field #	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029730874	029683655	029376546	029730878	029727899	0297754491
3	Pool ID	312786	312786	312786	312786	312786	312786	312786
4	Loan Type	FHA	VAG	VAG	FHA	VAG	VAG	FHA
5	Case Number	001307551863203	0001234594675	000657667890122	000114567891229	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	103	105	106	108	109	110
7	First Payment Date	07012009	08012009	09012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	07012039	08012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000
10	Loan OPB	219342.00	418815.00	162386.00	130645.00	237498.00	128092.00	346500.00
11	Loan FIC	1180.70	2248.29	871.73	700.80	1274.95	687.63	1860.09
12	Last Installment Paid Date	11012009	11012009	11012009	10012009	11012009	mmdd/yyyy	10012009
13	In Foreclosure Flag	N	N	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00	533.72	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00	153.91	0.00
16	Prepaid Interest	911.89	1738.59	674.66	0.00	988.39	0.00	0.00
17	Prepaid Principal	268.81	509.70	197.07	0.00	286.56	0.00	0.00
18	Install Interest	1824.92	1738.59	674.66	0.00	1977.97	0.00	
19	Install Principal	536.48	509.70	197.07	0.00	571.93	0.00	
20	Curtallment	12.30	2.48	33.89	0.00	0.00	0.00	0.00
21	Adjust Interest	0.03	0.00	0.00	0.00	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	218578.57	416749.12	161686.28	130380.98	236926.07	128092.00	346083.66
24	Removal Date							
25	Removal Reason							
26	Liquidation Interest Due							
27	Liquidation Principal Remitted							
28	Liquidation Principal Balance							
29	Loan T&I Balance	500.11	426.32	227.89	645.21	387.24	411.97	319.44

## ISSUER'S MONTHLY REPORT OF POOL DATA

The following is the P-Record screen shot of the pool level data elements including those calculated by RFS for activity in the month of October 2009 for Pool 312786. This screen shot represents only those data elements required for the monthly reporting of pool activity.

[Home](#) [Pool](#) [Loan](#) [User Guide](#)  
[Pool List](#) [Pool Activity](#)

**BANK OF AMERICA, N.A.**

Issuer ID:  Pool ID:  Report Period:

---

Type:  SF  CD  X

Opening FIC: <input type="text" value="8824.19"/>	Opening Security RPB: <input type="text" value="1639653.76"/>						
Liquidations-In-Full FIC: <input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="1992.30"/>						
Adjustment to FIC: <input type="text" value="0.00"/>	Curtailments: <input type="text" value="48.67"/>						
Closing FIC: <input type="text" value="8824.19"/>	Liquidations: <input type="text" value="0.00"/>						
Security Int. Rate: <input type="text" value="4.5000"/>	RPB Adjustment: <input type="text" value=".03"/>						
Install Interest: <input type="text" value="6216.14"/>	Total Principal: <input type="text" value="2041.00"/>						
Pool Mortgage Rate: <input type="text" value="5.000"/>							
Service Fee: <input type="text" value="621.61"/>							
Int. Due Security Holder: <input type="text" value="6148.70"/>							
Cash Due Security Holder: <input type="text" value="8189.70"/>							
	<table border="0"> <tr> <td></td> <td align="center">Reported</td> <td align="center">Calculated</td> </tr> <tr> <td>Closing Security RPB:</td> <td align="center"><input type="text" value="1637612.76"/></td> <td align="center"><input type="text" value="1637612.76"/></td> </tr> </table>		Reported	Calculated	Closing Security RPB:	<input type="text" value="1637612.76"/>	<input type="text" value="1637612.76"/>
	Reported	Calculated					
Closing Security RPB:	<input type="text" value="1637612.76"/>	<input type="text" value="1637612.76"/>					
T & I Balance: <input type="text" value="3320.10"/>							
P & I Balance: <input type="text" value="4559.37"/>	Guaranty Fee: <input type="text" value="81.98"/>						
Other Balance: <input type="text" value="0.00"/>							

---

**Custodian Bank Information**

Principal Account # <input type="text" value="10000001"/>	Principal ABA # <input type="text" value="123456789"/>
Escrow Account # <input type="text" value="10000002"/>	Escrow ABA # <input type="text" value="123456789"/>

[PRIVACY POLICY](#) **GINNIE MAE: GOVERNMENT GUARANTEED**

The table below is a visual representation of the pool level data elements reported through RFS for activity in the month of October 2009 for Pool 312786. This table represents only those data elements required for the monthly reporting of pool activity,

Field#	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	621.61
6	Weighted Average Interest Rate	0.00
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	1637612.76
11	T&I Escrow Balance	3320.10
12	P&I Fund Balance	4559.37
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0



## ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

An example of the Issuer's worksheet used to reconcile October loan level and pool level data submitted through RFS to their internal servicing records is shown below:

<b>ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA</b>									
<b>Ginnie Mae Pool/Loan Package Number</b>		312786							
<b>Date</b>		11/03/2009							
<b>Reporting Month</b>		Oct-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest			Pool Principal		
A. Balances from last report		7	\$ 8,824.19				\$ 1,640,360.53		
Less:									
B. 1. Installment collections				\$ 6,216.14			\$ 1,815.18		
2. Additional principal collections (Settlements, etc.)		0	\$ -				\$ 48.67		
C. Other (+ or -)				\$ 0.03			\$ -		
D. Balances this monthend		7	\$ 8,824.19				\$ 1,638,496.68		
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
1	14%	1	0	0	0	\$ 4,313.53	\$ 1,262.14		
						G. Amount Delinquent	\$ 533.72	\$ 153.91	\$ 621.61
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment		B. Interest		(Line A-B)			Interest Rate (if		
\$ 8,824.19		\$ 6,831.89		\$ 1,992.30					
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal	B. Additional Principal	C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)			
\$ 1,992.30	\$ 48.67	\$ -		\$ 0.03		\$ 2,041.00			
F. Cash distribution due holders for interest (Interest <u>4.50%</u> )						\$ 6,148.70			
G. Total cash distribution due holders (Sec. 2E + 2F)						\$ 8,189.70			
H. Deferred interest paid holders (GPM only) \$ _____						\$ -			
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report						\$ 1,639,653.76			
B. Principal distributed to holders this report (Section 2E)						\$ 2,041.00			
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B						\$ -			
D. Principal of securities this monthend						\$ 1,637,612.76			
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <u>0.0006%</u>)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)						\$ 81.98			
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001			
Escrow		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest			3. Other				
\$ 3,320.10		\$ 4,559.37			\$ -				

**ISSUER'S MONTHLY SUMMARY REPORT**

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of October 2009 for Pool 312786.

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

---

**Summary for Issuer ID**

Reporting Date 11/03/2009 Corrections Due 11/14/2009  
 Last Bulk Submission 11/10/2009 Last Pool Summarized 11/10/2009

Pools Reported 1 Pool Exceptions 0  
 Loans Reported 7 Loan Exceptions 0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	7	1	14%	1	0	0	0	
II	0	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds	3320.10	0.00
Other Funds	4559.37	0.00
Guaranty Fee	81.98	0.00
Fixed Installment Constant	8824.19	0.00
Unpaid Pool Principal Balance	1638496.68	0.00
Security Remaining Principal Balance	1637612.76	0.00
Principal Due Holders	2041.00	0.00
Interest Due Holders	6148.70	0.00

---

**Reported 11710D Data**

Program Type:

Number of Pools 1 Reporting Period: 10/2009 Date Submitted: 11/10/2009 Submission Type: 0

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Loans	Delinquent	Percent	One	Two	Three	Foreclosure
7	1	14%	1	0	0	0

Escrow Funds:	3320.10	Pool Principal Balance:	1638496.68
Other Funds:	4559.37	Security Principal Balance:	1637612.76
Guaranty Fee:	81.98	Principal Due Holders:	2041.00
Fixed Installment	8824.19	Interest Due Holders	6148.70

**FORM HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT**

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 12/31/2013)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA	Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs

Number of Pools and Loan Pkgs. 1	Date 11/02/2009	Reporting Month OCTOBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
-------------------------------------	--------------------	----------------------------	--------------------------	---

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
7	1	14.00	1	0	0	0	0.00	3,320.10
								(3) Total Funds Other Than Escrow
								4,559.37

Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this month end)					Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
Total	81.98	7	8,824.19	1,638,496.68	1,637,612.76	2,041.00	6,148.70

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only) 10/16/2009		ACH Bank (Name and Address) CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000	Account Number 1-000000-1

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT, SERVICING	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES  
OUTSTANDING

**POOL NUMBER: 312786****REPORTING MONTH: 10/09**

+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool )	<u>\$ 1,638,496.68</u>
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool )	<u>\$ 1,262.14</u>
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	<u>\$ 153.91</u>
- CD Pools Only: Scheduled Principal (Enter amount calculated by RFS and reported in Block 9 of the form HUD 11710D))	<u>\$ 1,992.30</u>
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	<u></u>
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Field 3 of P-Record)	<u>\$ 0.03</u>
- Adjusted Pool Principal Balance	<u>\$ 1,637,612.58</u>
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	<u>\$ 1,637,612.76</u>
= Difference: Over/Short	<u>\$ (0.18)</u>

Comments:

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF  
(CONCURRENT DATE (CD) POOLS



<b>POOL NUMBER: 312786</b>	<b>REPORTING MONTH: 10/09</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 5,575.67
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 48.67
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ 0.03
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 53.37
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ 687.63
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last payment installment)	\$ 431.35
- Service Fee from Liquidations (Based on last interest installment on Monthly Liquidation Worksheet)	\$ -
= Subtotal (Expected P&I Balance)	\$ 4,558.76
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 4,559.37
= Difference: Over/Short	\$ (0.61)

FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

<b>Issuer's Monthly Remittance Advice</b>		U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2503-0033 (Exp. 09/30/2010)	
Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.					
The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.					
To the following Security Holder:					
•		•		Ginnie Mae pool/commitment Number	
•		•		Date	
•		•		312786	
•		•		11/16/09	
•		•		Certificate Number	
•		•		1234568	
•		•		Reporting Month	
•		•		10/09	
•		•		Security Interest Rate	
•		•		4.5%	
•		•		Pro Rata Share Percentage	
•		•		93.82843500	
This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.					
<input type="checkbox"/> The check is enclosed. <input checked="" type="checkbox"/> The check will be forwarded separately but no later than the 15 <sup>th</sup> of the current month. The remittance will be made electronically on the 15 <sup>th</sup> of the month or, if the 15 <sup>th</sup> is not a business day, on the next business day.					
A. Cash distribution due Security Holder for scheduled principal amortization				\$ 1869.34	
B. Cash distribution due Security Holder for interest				\$ 5769.23	
C. Cash distribution of additional principal collections				\$ 45.67	
D. Adjustments ( + or - ) (Explain below)				\$ .02	
E. Less Federal income tax withheld from interest (if any)				\$ -	
F. Total cash distribution due Security Holder				\$ 7684.26	
G. Outstanding balance of this certificate after credit of the above distribution				\$ 1536546.43	
Explanation for items above					
Adjustment on curtailment					
I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. <b>Warning:</b> HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)					
Issuer XYZ MORTGAGE COMPANY			Authorized Signature		
Street Address 3900 MAIN STREET			City and State ANYTOWN, USA		
Previous editions are obsolete.		Page 1 of 1		form HUD-11714 (01/2006) ref. Ginnie Mae Handbook 5500.3, Rev. 1	



*Certificate #1234567 (Example I) was sold/converted to three separate certificates, 1234568, 1234569, and 1234570 on September 27. The holders of the new certificates are now due their pro rata shares effective with the October remittance. The security balance at the time of sale was \$1,639,653.76. Applying the pro rata share, the beginning security balance for this certificate would be \$1,538,461.46.*

*To calculate the pro rata share percentage, with respect to a security holder, the*

*original principal amount of the security holder's securities is divided by the original principal amount of the entire pool, carried out to eight (8) decimal places.*

**Issuer's Monthly Remittance Advice**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

•	•	Ginnie Mae pool/commitment Number	Date
	N/A	312786	11/15/09
•	•	Certificate Number	Reporting Month
		1234569	10/09
		Security Interest Rate	Pro Rata Share Percentage
		4.5%	3.82585400

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month. The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 76.23
B. Cash distribution due Security Holder for interest	\$ 235.24
C. Cash distribution of additional principal collections	\$ 1.86
D. Adjustments ( + or - ) (Explain below)	\$ .01
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 313.34
G. Outstanding balance of this certificate after credit of the above distribution	\$ 62730.76

Explanation for items above

Adjustment on curtailment

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer XYZ MORTGAGE COMPANY	Authorized Signature
Street Address 3900 MAIN STREET	City and State ANYTOWN, USA

Previous editions are obsolete.

Page 1 of 1

form HUD-11714 (01/2006)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1



*Certificate #1234569 was created from the sale/conversion of certificate #1234567. The beginning security balance of this certificate was \$62,730.76.*

**Issuer's Monthly Remittance Advice**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

N/A	Ginnie Mae pool/commitment Number	Date
	312786	11/15/09
	Certificate Number	Reporting Month
	1234570	10/09
	Security Interest Rate	Pro Rata Share Percentage
	4.5%	2.34571100

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month. The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 46.73
B. Cash distribution due Security Holder for interest	\$ 144.23
C. Cash distribution of additional principal collections	\$ 1.14
D. Adjustments ( + or - ) (Explain below)	\$ -
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 192.10
G. Outstanding balance of this certificate after credit of the above distribution	\$ 38413.67

Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer <b>XYZ MORTGAGE COMPANY</b>	Authorized Signature
Street Address <b>3900 MAIN STREET</b>	City and State <b>ANYTOWN, USA</b>

Previous editions are obsolete.

Page 1 of 1

form HUD-11714 (01/2006)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

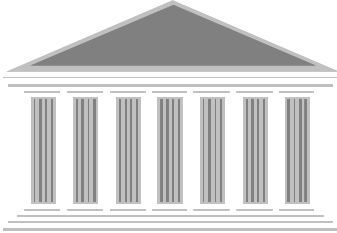


***Certificate #1234570 was created from the sale/conversion of certificate #1234567. The beginning security balance of this certificate was \$38,461.54.***



## BANK STATEMENT AND RECONCILIATION

## CUSTODIAL NATIONAL BANK



1000 MAIN STREET, ANYTOWN, USA, 1000

Account Number

1-000000-1

Statement Date

10-31-09

Taxpayer I.D. No.

20-7394822

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
BORROWERS GINNIE MAE MORTGAGE-BACKED  
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

<b>Previous Statement Balance</b>			<b>\$5,327.6</b>
<b>Deposit (s) Totaling</b>			<b>\$8,080.0</b>
<b>Withdrawal (s) Totaling</b>			<b>\$8,848.3</b>
<b>New Balance at Statement Ending Date</b>			<b>\$4,559.3</b>

<b>Date</b>	<b>Deposits</b>	<b>Debits</b>	<b>Balance</b>
10/01/09	\$2,373.73	\$182.50	\$7,518.9
10/05/09	\$2,549.90	\$197.80	\$9,871.0
10/09/09	\$905.62	\$67.46	\$10,709.1
10/13/09	\$2,250.77	\$173.85	\$12,786.0
10/15/09		\$8,226.71	\$4,559.3
<b>Total</b>	<b>\$8,080.02</b>	<b>\$8,848.32</b>	



*All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments. Note also that the deposit dates correspond to the payment dates shown on the Issuer's internal servicing records (trial balance).*

## P&I CUSTODIAL ACCOUNT RECONCILIATION





P&I Custodial Account Reconciliation

+ Bank Statement Balance	<u>\$ 4,559.37</u>
+ Deposits in transit	<u>\$ -</u>
- Outstanding Checks	<u>\$ -</u>
+/- Adjustments	<u>\$ -</u>
= Subtotal = Adjusted bank balance	<u>\$ 4,559.37</u>
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	<u>\$ 4,559.37</u>
= Difference (Explain)	<u>\$ -</u>

Explanation for Adjustments

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

## CASH BOOK STUDY

Reporting Month	Sep-09	Oct-09	00-0000
+ Prior Month P&I Balance (P-Records 12 and 13 From Prior Month)	\$ -	\$ 5,327.67	\$ -
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,768.07	\$ 8,080.02	\$ -
- Current Month Service Fees*(P-Record Field 5)	\$ 440.40	\$ 621.61	\$ -
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$ -	\$ 8,226.71	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ 5,327.67	\$ 4,559.37	\$ -
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,327.67	\$ 4,559.37	\$ -
Difference (Explain)	\$ -	\$ -	\$ -

\* Service fees presumed to be taken in the current month.

\*\*Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.



*This test confirms the accuracy of the Test of Expected P&I calculation.*

**EXAMPLE 3: NOVEMBER ACTIVITY**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

November 30, 2009

Pool 312786CD

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailement	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101	11/05/2009	0.00	0.00	pp	6.15	910.74	269.96	218,302.46
103	11/02/2009	0.00	0.00	pp	2.48	1,736.45	511.84	416,234.80
105	11/02/2009	0.00	0.00	pp	33.89	673.70	198.03	161,454.36
106	11/04/2009	543.25	157.55	130,216.27	7.16	0.00	0.00	0.00
108		0.00	0.00	236,926.07	0.00	0.00	0.00	0.00
109	11/03/2009	1,066.80	308.46	127,783.54	0.00	0.00	0.00	0.00
110	11/30/2009	1,442.02	418.07	345,665.59	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>3,052.07</b>	<b>884.08</b>	<b>840,591.47</b>	<b>49.68</b>	<b>3,320.89</b>	<b>979.83</b>	<b>795,991.62</b>
UPB				840,591.47				
PP or DLQ UPB				795,991.62	PP	3,320.89	979.83	
TOTAL UPB				1,636,583.09	DLQ			



ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of November 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="202749081"/>	<input type="text" value="11/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="202749081"/>	Loan Type: <input type="text" value="FHA"/>
--	--	--	--	---

Case #: <input type="text" value="001307551863203"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="101"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="218578.57"/>	First Payment: <input type="text" value="07/01/2009"/>
FIC: <input type="text" value="1180.70"/>	Maturity: <input type="text" value="06/01/2039"/>
Borrower: <input type="text" value="CLARENCE"/> <input type="text" value="CLEMONS"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="825 STRATFORD DRIVE"/>	Orig. UPB: <input type="text" value="219342.00"/>
City: <input type="text" value="ASBURY PARK"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="NJ"/> Zip: <input type="text" value="07712"/>	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>		Prepaid: <input type="text" value="910.74"/>	<input type="text" value="269.96"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>		Opening UPB: <input type="text" value="218578.57"/>	
Last Installment Date: <input type="text" value="12/01/2009"/>		Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
		Curtailment: <input type="text" value="6.15"/>	
		Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="-326.72"/>		Net Adjust UPB: <input type="text" value="0.00"/>	
		Closing UPB: <input type="text" value="218302.46"/>	

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029730874"/>	<input type="text" value="11/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029730874"/>	Loan Type: <input type="text" value="VAG"/>
--	--	--	--	---

Case #: <input type="text" value="000012345946755"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="103"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="418815.00"/>	First Payment: <input type="text" value="08/01/2009"/>
FIC: <input type="text" value="2248.29"/>	Maturity: <input type="text" value="07/01/2039"/>
Borrower: <input type="text" value="MARY"/> <input type="text" value="LAMB"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX3092"/>
Address: <input type="text" value="3000 PINE AVENUE"/>	Orig. UPB: <input type="text" value="418815.00"/>
City: <input type="text" value="CHICAGO"/>	Active: <input checked="" type="checkbox"/> Y
State: <input type="text" value="IL"/> Zip: <input type="text" value="60609"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="1736.45"/>	<input type="text" value="511.84"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB:	<input type="text" value="416749.12"/>	<input type="text" value="416749.12"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="2.48"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="-174.26"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="416234.80"/>	<input type="text" value="416234.80"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="11/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="VAG"/>
--	--	--	--	---

Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="162386.00"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162386.00"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input checked="" type="checkbox"/> Y
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="673.70"/>	<input type="text" value="198.03"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB:	<input type="text" value="161886.28"/>	<input type="text" value="161886.28"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="33.89"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="423.95"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="161454.36"/>	<input type="text" value="161454.36"/>

Loan Various Data Fields



Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029376546"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="FHA"/>
--	--	--	--	---

Case #: <input type="text" value="000114567891229"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="700.80"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="WRIGHT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="687 DAYTON STREET"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="130380.98"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="543.25"/>	<input type="text" value="157.55"/>
	Curtailment:		<input type="text" value="7.16"/>
	Adjustments:	<input type="text" value=".03"/>	
Loan T&I Balance: <input type="text" value="-276.11"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="130216.27"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000037698312904"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1274.95"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="CHRISTINE"/> <input type="text" value="STOVER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="921 YORKTOWN DRIVE"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="WI"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB:		<input type="text" value="236926.07"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="41.76"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="236926.07"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029727899"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029727899"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000123456789101"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="109"/>	Loan Int. Rate: <input type="text" value="5.000"/>
OPB: <input type="text" value="128092.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="687.63"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="KENNETH BARR"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2468"/>
Address: <input type="text" value="2375 BABY BELL DRIVE"/>	Orig. UPB: <input type="text" value="128092.00"/>
City: <input type="text" value="ATLANTA"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="GA"/> Zip: <input type="text" value="30310"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="128092.00"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="1066.80"/>	<input type="text" value="308.46"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="179.28"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="127783.54"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="0297754491"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="312786"/>	Pool Type: <input type="checkbox" value="SF"/> <input type="checkbox" value="CD"/> <input checked="" type="checkbox" value="X"/>	Unique Loan ID: <input type="text" value="029775291"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000123456789011"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="110"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="346500.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1860.09"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WARREN"/> <input type="text" value="HOLMES"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="966 STRINGFELLOW ROAD"/>	Orig. UPB: <input type="text" value="346500.00"/>
City: <input type="text" value="FAIRFAX"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="VA"/> Zip: <input type="text" value="22030"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="346083.66"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="1442.02"/>	<input type="text" value="418.07"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="390.77"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="345665.59"/>

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**Loan Various Data Fields**

The table below is a visual representation of the L-Record as reported through RFS. This L-Record reflects the activity of each loan in pool 312786 for the month of November 2009.

Field #	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029730874	029683655	029376546	029730878	029727899	0297754491
3	Pool ID	312786	312786	312786	312786	312786	312786	312786
4	Loan Type	FHA	VAG	VAG	FHA	VAG	VAG	FHA
5	Case Number	001307551863203	0001234594675	000657667890122	000114567891229	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	103	105	106	108	109	110
7	First Payment Date	07012009	08012009	09012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	07012039	08012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000
10	Loan OPB	219342.00	418815.00	162386.00	130545.00	237498.00	128092.00	345000.00
11	Loan FIC	1180.70	2248.29	871.73	700.80	1274.95	687.63	1860.09
12	Last Installment Paid Date	11012009	11012009	11012009	1012009	11012009	11012009	10012009
13	In Foreclosure Flag	N	N	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Prepaid Interest	910.74	1736.45	673.70	0.00	0.00	0.00	0.00
17	Prepaid Principal	269.96	511.84	198.03	0.00	0.00	0.00	0.00
18	Install Interest	910.74	1736.45	673.70	543.25	0.00	1066.80	1442.02
19	Install Principal	269.96	511.84	198.03	157.55	0.00	308.46	418.07
20	Curtallment	6.15	2.48	33.89	7.16	0.00	0.00	0.00
21	Adjust Interest	0.00	0.00	0.00	0.03	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	218302.46	416234.80	161454.36	130216.27	236926.07	127783.54	345665.59
24	Removal Date							
25	Removal Reason							
26	Liquidation Interest Due							
27	Liquidation Principal Remitted							
28	Liquidation Principal Balance							
29	Loan T&I Balance	-326.72	-174.26	423.95	-276.11	41.76	179.28	390.22

## ISSUER'S MONTHLY REPORT OF POOL DATA

The following is the P-Record screen shot of the pool level data elements reported through RFS for activity in the month of November 2009 for Pool 312786. This screen shot represents only those data elements required for the monthly reporting of pool activity.

[Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Pool List](#) **Pool Activity**

**BANK OF AMERICA, N.A.**

Issuer ID:  Pool ID:  Report Period:

Type:  SF  CD  X

Opening FIC: <input type="text" value="8824.19"/>	Opening Security RPB: <input type="text" value="1637612.76"/>
Liquidations-In-Full FIC: <input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="2000.80"/>
Adjustment to FIC: <input type="text" value="0.00"/>	Curtailments: <input type="text" value="49.68"/>
Closing FIC: <input type="text" value="8824.19"/>	Liquidations: <input type="text" value="0.00"/>
Security Int. Rate: <input type="text" value="4.5000"/>	RPB Adjustment: <input type="text" value=".03"/>
Install Interest: <input type="text" value="6372.96"/>	Total Principal: <input type="text" value="2050.51"/>
Pool Mortgage Rate: <input type="text" value="5.000"/>	
Service Fee: <input type="text" value="637.30"/>	
Int. Due Security Holder: <input type="text" value="6141.05"/>	
Cash Due Security Holder: <input type="text" value="8191.56"/>	
	Reported                      Calculated
	Closing Security RPB: <input type="text" value="1635562.25"/> <input type="text" value="1635562.25"/>
T & I Balance: <input type="text" value="258.67"/>	
P & I Balance: <input type="text" value="4018.95"/>	Guaranty Fee: <input type="text" value="81.88"/>
Other Balance: <input type="text" value="0.00"/>	

**Custodian Bank Information**

Principal Account # <input type="text" value="10000001"/>	Principal ABA # <input type="text" value="123456789"/>
Escrow Account # <input type="text" value="10000002"/>	Escrow ABA # <input type="text" value="123456789"/>

[PRIVACY POLICY](#)

GINNIE MAE: GOVERNMENT GUARANTEED



The table below is a visual representation of the P-Record data elements reported through RFS for activity in the month of November 2009 for Pool 312786. This table represents only those data elements required for the monthly reporting of pool activity,

Field#	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	637.30
6	Weighted Average Interest Rate	0
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0
10	Security RPB	1635562.25
11	T&I Escrow Balance	258.57
12	P&I Fund Balance	4018.95
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0.00
25	Filler	0.00





## ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

An example of the Issuer's worksheet used to reconcile November loan level and pool level data submitted through RFS to their internal servicing records is shown below:

<b>ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA</b>									
<b>Ginnie Mae Pool/Loan Package Number</b>		312786							
<b>Date</b>		12/02/2009							
<b>Reporting Month</b>		Nov-10							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month				Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal	
A. Balances from last report				7	\$ 8,824.19			\$ 1,638,496.68	
Less:									
B. 1. Installment collections						\$ 6,823.39		\$ 1,863.91	
2. Additional principal collections (Settlements, etc.)				0	\$ -			\$ 49.68	
C. Other (+ or -)						\$ -		\$ 0.03	
D. Balances this monthend				7	\$ 8,824.19			\$ 1,636,583.06	
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
0	0%	0	0	0	0	G. Amount Delinquent	\$ 3,320.89	\$ 979.83	\$ 637.30
							\$ -	\$ -	
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment		B. Interest				(Line A-B)		Interest Rate (if	
\$ 8,824.19		\$ 6,823.39				\$ 2,000.80			
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal	B. Additional Principal	C. Liquidations		explanation)		E. Total Principal (A			
\$ 2,000.80	\$ 49.68	\$ -		\$ 0.03		\$ 2,050.51			
F. Cash distribution due holders for interest (Interest <u>4.50%</u> )							\$ 6,141.05		
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 8,191.56		
H. Deferred interest paid holders (GPM only) \$ _____							\$ -		
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report							\$ 1,637,612.76		
B. Principal distributed to holders this report (Section 2E)							\$ 2,050.51		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -		
D. Principal of securities this monthend							\$ 1,635,562.25		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <u>0.0006%</u>)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by tv)							\$ 81.88		
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Principal and interest		CUSTODIAL NATIONAL BANK				10000001			
Escrow		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest				3. Other			
\$ 258.67		\$ 4,018.95				\$ -			

**ISSUER'S MONTHLY SUMMARY REPORT**

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of November 2009 for Pool 312786.

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	12/02/2009	Corrections Due	12/14/2009
Last Bulk	12/02/2009	Last Pool	
Submission	12/14/2009	Summarized	12/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	7	Loan Exceptions	0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	7	0	0	0	0	0	0	
II	0	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds.	258.67	0.00
Other Funds.	4018.95	0.00
Guaranty Fee:	81.88	0.00
Fixed Installment Constant	8824.19	0.00
Unpaid Pool Principal Balance.	1636583.09	0.00
Security Remaining Principal Balance:	1635562.25	0.00
Principal Due Holders.	2050.51	0.00
Interest Due Holders:	6141.05	0.00

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/10/2009 Submission Type: O

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Loans	7	Delinquent	0	Percent	0	One	0	Two	0	Three	0	Foreclosure	0
Escrow Funds:	258.67	Pool Principal Balance:	1636583.09										
Other Funds:	4018.95	Security Principal Balance:	1635562.25										
Guaranty Fee:	81.88	Principal Due Holders:	2050.51										
Fixed Installment	8824.19	Interest Due Holders	6141.05										

**FORM HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT**

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 12/31/2013)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA	Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs

Number of Pools and Loan Pkgs. 1	Date 12/02/2009	Reporting Month NOVEMBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
-------------------------------------	--------------------	-----------------------------	--------------------------	---

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
7	0	0.00	0	0	0	0	0.00	258.67
								(3) Total Funds Other Than Escrow
								4,018.95

	Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this month end)				Due Holders	
		Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
<b>Total</b>	81.88	7	8,824.19	1,636,583.09	1,635,562.25	2050.51	6141.05

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only) 11/16/2009		ACH Bank (Name and Address) CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000	Account Number 1-000000-1

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT, SERVICING	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES  
OUTSTANDING

**POOL NUMBER: 312786****REPORTING MONTH: 11/09**

+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool )	\$ 1,636,583.09
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool )	\$ 979.83
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuers Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 2,000.80
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	\$ -
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 0.03
- Adjusted Pool Principal Balance	\$ 1,635,562.09
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ 1,635,562.25
= Difference: Over/Short	\$ (0.16)

Comments:

**TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF  
(CONCURRENT DATE (CD) POOLS)**



<b>POOL NUMBER: 312786</b>	<b>REPORTING MONTH: 11/09</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 4,300.72
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 49.68
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ 0.03
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 332.09
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last	\$ -
= Subtotal (Expected P&I Balance)	\$ 4,018.34
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 4,018.95
= Difference: Over/Short	\$ (0.61)

## FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

**Issuer's Monthly  
Remittance Advice**

U.S. Department of Housing  
and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

•	•	Ginnie Mae pool/commitment Number	Date
	N/A	312786	12/15/2009
•	•	Certificate Number	Reporting Month
		1234568	11/2009
		Security Interest Rate	Pro Rata Share Percentage
		4.5%	93.82843500

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month.  
 The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 1877.32
B. Cash distribution due Security Holder for interest	\$ 5762.05
C. Cash distribution of additional principal collections	\$ 46.61
D. Adjustments ( + or - ) (Explain below)	\$ .02
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 7686.00
G. Outstanding balance of this certificate after credit of the above distribution	\$ 1534622.48

Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer <b>XYZ MORTGAGE COMPANY</b>	Authorized Signature
Street Address <b>3900 MAIN STREET</b>	City and State <b>ANYTOWN, USA</b>

Previous editions are obsolete.

Page 1 of 1

form HUD-11714 (01/2006)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

**Issuer's Monthly  
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U.S. Department of Housing  
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To the following Security Holder:

•  N/A  •	Ginnie Mae pool/commitment Number	Date
	312786	12/15/2009
	Certificate Number	Reporting Month
	1234569	11/2009
	Security Interest Rate	Pro Rata Share Percentage
	4.5%	3.82585400

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month.  
 The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 76.55
B. Cash distribution due Security Holder for interest	\$ 234.95
C. Cash distribution of additional principal collections	\$ 1.90
D. Adjustments ( + or - ) (Explain below)	\$ .01
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 313.42
G. Outstanding balance of this certificate after credit of the above distribution	\$ 62574.19

Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer XYZ MORTGAGE COMPANY	Authorized Signature
Street Address 3900 MAIN STREET	City and State ANYTOWN, USA

Previous editions are obsolete.

Page 1 of 1

form HUD-11714 (01/2006)  
ref. Ginnie Mae Handbook 5500.3, Rev. 1

**Issuer's Monthly Remittance Advice**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

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The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

•	•	Ginnie Mae pool/commitment Number	Date
•	•	312786	12/15/2009
N/A		Certificate Number	Reporting Month
•	•	1234570	11/2009
•	•	Security Interest Rate	Pro Rata Share Percentage
•	•	4.5%	2.34571100

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.  
 The check will be forwarded separately but no later than the 15<sup>th</sup> of the current month.  
 The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 46.93
B. Cash distribution due Security Holder for interest	\$ 144.05
C. Cash distribution of additional principal collections	\$ 1.16
D. Adjustments ( + or - ) (Explain below)	\$
E. Less Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 192.14
G. Outstanding balance of this certificate after credit of the above distribution	\$ 38365.58

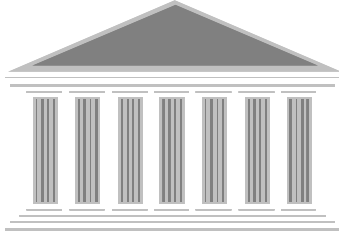
Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer XYZ MORTGAGE COMPANY	Authorized Signature
Street Address 3900 MAIN STREET	City and State ANYTOWN, USA

**BANK STATEMENT AND RECONCILIATION**

**CUSTODIAL NATIONAL BANK**



1000 MAIN STREET, ANYTOWN, USA, 1000

Account Number

1-000000-1

Statement Date

11-30-09

Taxpayer I.D. No.

20-7394822

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
BORROWERS GINNIE MAE MORTGAGE-BACKED  
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Previous Statement Balance	\$4,559.37
Deposit (s) Totaling	\$8,286.58
Withdrawal (s) Totaling	\$8,827.00
New Balance at Statement Ending Date	\$4,018.95

Date	Deposits	Debits	Balance
11/02/2009	\$3,156.39	\$241.02	\$7,474.74
11/03/2009	\$1,375.26	\$106.68	\$8,743.32
11/04/2009	\$707.99	\$54.33	\$9,396.98
11/05/2009	\$1,186.85	\$91.07	\$10,492.76
11/15/2009		\$8,189.70	\$2,303.06
11/30/2009	\$1,860.09	\$144.20	\$4,018.95
Total	\$8,286.58	\$8,827.00	



*All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments.*

#### P&I CUSTODIAL ACCOUNT RECONCILIATION



P&I Custodial Account Reconciliation

+ Bank Statement Balance	<u>\$ 4,018.95</u>
+ Deposits in transit	<u>\$ -</u>
- Outstanding Checks	<u>\$ -</u>
+/- Adjustments	<u>\$ -</u>
= Subtotal = Adjusted bank balance	<u>\$ 4,018.95</u>
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	<u>\$ 4,018.95</u>
= Difference (Explain)	<u>\$ -</u>

Explanation for Adjustments

Deposits in transit over thirty (30) days (date and amount):

Check is outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

## CASH BOOK STUDY

Reporting Month	Sep-09	Oct-09	Nov-09
+ Prior Month P&I Balance (P-Records 12 and 13 From Prior Month)	\$ -	\$ 5,327.67	\$ 4,559.37
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,768.07	\$ 8,080.02	\$ 8,286.58
- Current Month Service Fees*(P-Record Field 5)	\$ 440.40	\$ 621.61	\$ 637.30
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$ -	\$ 8,226.71	\$ 8,189.70
= Current Month P&I Balance (P-Record Field 12)	\$ 5,327.67	\$ 4,559.37	\$ 4,018.95
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,327.67	\$ 4,559.37	\$ 4,018.95
Difference (Explain)	\$ -	\$ -	\$ -

\* Service fees presumed to be taken in the current month.

\*\*Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.



*This test confirms the accuracy of the Test of Expected P&I calculation.*





## CHAPTER FOUR

### *THREE-MONTH EXAMPLE OF A SINGLE FAMILY GINNIE MAE II POOL*

- I. Overview of the Ginnie Mae II Program
- II. Weighted Average Coupon
- III. Form HUD 11706, Schedule of Pooled Mortgages
- IV. Example of Issuer's Internal Servicing Records
- V. Issuer's Monthly Report of Loan Data (Loan Record)
- VI. Issuer's Report of Liquidation
- VII. Issuer's Monthly Report of Pool Data (Pool Record)
- VIII. Monthly Reconciliation of Pool and Loan Data
- IX. Issuer's Reconciliation of Reported Liquidation
- X. Issuer's Monthly Summary Report
- XI. Form HUD11710-D, Issuer's Monthly Summary Report
- XII. Mortgage to Securities Reconciliation

**XIII. Tests of Expected P&I**

**XIV. Bank Statement**

**XV. P&I Custodial Account Reconciliation**

**XVI. Custodial P&I Cash Book Study (Cash Flow)**

## I. OVERVIEW OF THE GINNIE MAE II PROGRAM

In the Ginnie Mae II program, mortgages of different interest rates may be combined in one pool. Pool accounting is affected in two areas: calculation of servicing fee (Field 5 on the Pool Record) and calculation of scheduled principal (amount calculated by RFS and reported in the RFS Pool Activity Screen as “Scheduled Principal”). Issuers have two options in calculating these figures. Issuers may treat each group of loans at the same interest rate as a sub-pool and add the calculations for all groups to arrive at the total, or, use a weighted average coupon (WAC), also known as a weighted average interest rate, referred to in Section 17-4, (F): *Reporting Differing Mortgage Interest Rates* of the Ginnie Mae Guide 5500.3, to make the calculations. Either way, only one Monthly Report of Pool and Loan Data is submitted through RFS for the pool.



The selected calculation must be used for the lifetime of the pool for reporting purposes.

## II. WEIGHTED AVERAGE COUPON

To calculate the WAC the Issuer must determine the “normalized” principal balance for each loan. The “normalized” balance is the hypothetical current balance of a loan—regardless of any delinquent or prepaid amounts—after applying the payment due on the first of the prior month. Multiply the total of the “normalized” balances for each group of loans at the same interest rate by the face interest rate for that group. Sum the products of each group, and divide the total of the “normalized” balances for the whole pool. The resulting WAC must be expressed in six digit numerical value (for example 12.1843%) and be reported in Field 6, Weighted Average Interest Rate, on the Pool Record.

The following example may help illustrate the calculation of the WAC:

### WEIGHTED AVERAGE COUPON CALCULATION OF THE WAC TABLE

Loan No.	Interest Rate	UPB	Status	DLQ OR		“Normalized” Balance	Group Total
				PP			
				Principal	Interest		
101	12.25	61,029.10	Current	.00	.00	61,029.10	
102	12.25	86,213.74	Current	.00	.00	86,213.74	
103	12.25	49,966.17	DLQ	24.73	636.71	49,941.44	
104	12.25	58,227.30	Current	.00	.00	58,227.30	
105	12.25	71,642.08	Current	.00	.00	71,642.08	327,053.66
206	12.50	77,263.13	Current	.00	.00	77,263.13	
207	12.50	91,001.41	PP	38.77	916.12	91,040.18	
208	12.50	80,646.72	Current	.00	.00	80,646.72	
209	12.50	65,563.07	DLQ	55.24	1,671.92	65,507.83	
210	12.50	74,226.89	Current	.00	.00	74,226.89	
211	12.50	52,174.16	PP	21.48	662.98	52,195.64	
212	12.50	60,936.12	Current	.00	.00	60,936.12	501,816.51
313	12.75	58,006.65	Current	.00	.00	58,006.65	
314	12.75	47,532.18	DLQ	108.86	2,492.78	47,423.32	
315	12.75	65,033.17	PP	20.03	844.72	65,053.20	170,483.17
							<b>Pool Total:</b>
							<b>999,353.34</b>

$$\text{GROUP 1} \quad 327,053.66 \times 12.25 = 4,006,407.34$$

$$\text{GROUP 2} \quad 501,816.51 \times 12.50 = 6,272,706.38$$

$$\text{GROUP 3 -} \quad 170,483.17 \times 12.75 = \underline{2,173,660.42}$$

$$12,452,774.14$$

$$12,452,774.14 \div 999,353.34 = 12.4608$$

$$\text{WAC} = 12.4608$$

### III. SINGLE FAMILY GINNIE MAE II POOL EXAMPLES

This chapter will provide a useful illustration of basic Ginnie Mae reporting concepts for Ginnie Mae II pools. A hypothetical pool, number 123456, has been created and illustrates the normal reporting cycles over a three-month period. Please note that the beginning mortgage and securities balances for a new pool must always equal the amount of securities sold, which can be found on form HUD 11706, Schedule of Pooled Mortgages. Discrepancies due to incorrect projection of loan balances should be corrected on the first monthly report, following the procedure outlined on page 45.

Included with each month are the following documents:

- an investor trial balance for the pool showing collection activity;
- the individual Loan Records for all loans in the pool;
- the Pool Record for Pool 123456;
- a Monthly Reconciliation of Pool and Loan Data Worksheet; the Liquidation Records and Monthly Liquidations Reconciliation Worksheets, as applicable;
- the Issuer's Summary Report and Form HUD 11710-D, properly prepared for the pool;
- a bank statement reflecting the activity in the P&I custodial account; and
- a reconciliation of the P&I account, showing how actual cash in the bank should agree with reported P&I figures.

Scattered throughout the example are notes regarding advances, loan payoffs, and other activity as well as reconciliations of mortgage collateral to securities and tests of expected P&I to demonstrate the accuracy of these formulas.

**EXAMPLE I**  
**SEPTEMBER ACTIVITY**



A. FORM HUD11706 -SCHEDULE OF POOLED MORTGAGES

SINGLE FAMILY LOANS  
FORM HUD 11706  
GINNIE MAE II

Schedule of Pooled Mortgages				U.S. Department of Housing and Urban Development Government National Mortgage Association				OMB Approval No. 2503-0033 (Exp. 9/30/2010)							
Interest Rate of Mortgages Highest <u>5.125%</u> Lowest <u>4.750%</u>		Weighted Average Interest Rate 4.9800 %		<input type="checkbox"/> Initial Certification <input type="checkbox"/> Final Certification <input type="checkbox"/> Recertification		Ginnie Mae Pool/Loan Package Number 123456		Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.							
Term of Mortgages 25-30 years		Security Issue Date 09/01/2009		<input checked="" type="checkbox"/> Single Family Level Payment Loans (SF/FS) <input type="checkbox"/> Graduated Payment Loans (GP/GT) <input type="checkbox"/> Project Loans (PL/PNLM/RX/LS)		<input type="checkbox"/> Growing Equity Loans (GA/GD) <input type="checkbox"/> Adjustable Rate Loans (ARM) <input type="checkbox"/> Construction Loans (CL/CS)		<input type="checkbox"/> Manufactured Home Loans (MH) <input type="checkbox"/> Buydown Loans (BD) <input type="checkbox"/> Serial Note (SN) <input type="checkbox"/> Other		Ginnie Mae I <input type="checkbox"/> Ginnie Mae II <input checked="" type="checkbox"/>		Security/Mortgage Change Date Issuer ID Number 5555			
Name of Issuer XYZ Mortgage Company				Name of Issuer Single Family Level Payment Loans (SF/FS) <input checked="" type="checkbox"/> Graduated Payment Loans (GP/GT) <input type="checkbox"/> Project Loans (PL/PNLM/RX/LS) <input type="checkbox"/> Growing Equity Loans (GA/GD) <input type="checkbox"/> Adjustable Rate Loans (ARM) <input type="checkbox"/> Construction Loans (CL/CS) <input type="checkbox"/> Manufactured Home Loans (MH) <input type="checkbox"/> Buydown Loans (BD) <input type="checkbox"/> Serial Note (SN) <input type="checkbox"/> Other <input type="checkbox"/>				Security/Mortgage Change Date		Issuer ID Number					
Issuer's Loan Number and MIN	MOM	Name of Mortgagor	Address of Property/Site Address (Street, City, State and Zip Code)	FHA-VA-RD-§184 Case Number	Interest Rate	Mortgage Margin (ARM)	Date of First Payment	Interest Rate Change Date	Maturity Date	Monthly Constant (P&I)	Original Principal Balance \$	Unpaid Balance of Mortgage \$	Type of Loan		
101		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	07-1-09	N/A	06-1-39	1,180.70	219,342.00	219,127.35	FHA		
102		Mortgagor's name	Mortgagor's address	Case number	4.750	N/A	07-1-09	N/A	06-1-39	1,059.79	203,163.00	202,386.71	RD		
103		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	08-1-09	N/A	07-1-39	2,248.29	418,815.00	417,771.36	VA		
104		Mortgagor's name	Mortgagor's address	Case number	4.750	N/A	08-1-09	N/A	07-1-39	611.54	117,233.00	116,937.43	VA		
105		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	09-1-09	N/A	08-1-39	871.73	162,386.00	162,190.88	VA		
106		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	700.80	130,545.00	130,545.00	FHA		
107		Mortgagor's name	Mortgagor's address	Case number	5.125	N/A	10-1-09	N/A	09-1-39	1,528.98	280,810.00	280,810.00	VA		
108		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	1,274.95	237,498.00	237,498.00	VA		
109		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	687.63	128,092.00	128,092.00	VA		
110		Mortgagor's name	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	9-1-39	1,860.09	346,500.00	346,500.00	FHA		
Continue Loan Level reporting on page 2															
				Distribution of All Loans in Pool		Total Amount P & I				For Adjustable Rate Pools/Loan Packages Only: Index Type:    Acceptable Range:    Type of ARM Note:					
				Number		Amount		\$ 12,024.50				Cap Structure Initial (+/-) Interest Rate Cap: Subsequent Annual (+/-) Interest Rate Cap: Lifetime (+/-) Interest Rate Cap:			
				FHA	2	349,672.35									
				VA	7	1,689,799.47									
				RD	1	202,386.71									
				§184											
				Other											
				Total	10	2,241,858.73									
Previous editions are obsolete; replaces form HUD-11706-M which is obsolete				Page ( 1 ) of ( 3 )				ref. Ginnie Mae Handbook 5500.3, Rev.1.				form HUD-11706 (05/2009)			

**B. ISSUER'S INTERNAL SERVICING RECORDS**

**Mortgage Servicing Trial Balance  
September 2009  
Pool 123456CD**

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLO Interest	PP or DLO Principal	PP or DLO UPB
101		0.00	0.00	219,127.35	0.00	0.00	0.00	0.00
102	9/20/09	0.00	0.00	CURT	23.03	0.00	0.00	202,363.68
103	9/23/09	1,740.71	507.58	PP	2.48	1,740.71	507.58	417,261.30
104		0.00	0.00	116,937.43	0.00	0.00	0.00	0.00
105	9/15/09	675.80	195.93	PP	77.52	675.80	195.93	161,917.43
106	9/30/09	543.94	156.86	PP	7.16	543.94	156.86	130,380.98
107		0.00	0.00	280,810.00	0.00	0.00	0.00	0.00
108		0.00	0.00	237,498.00	0.00	0.00	0.00	0.00
109		0.00	0.00	128,092.00	0.00	0.00	0.00	0.00
110	9/27/09	1,443.75	416.34	PP		1,443.75	416.34	346,083.66
<b>TOTAL</b>		<b>4,404.20</b>	<b>1,276.71</b>	<b>982,464.78</b>	<b>110.19</b>	<b>4,404.20</b>	<b>1,276.71</b>	<b>1,258,007.05</b>
UPB				982,464.78	PP	4,404.20	1,276.71	
PP or DLO UPB				1,258,007.05	DLO	0.00	0.00	
Total UPB for Pool				2,240,471.83				

C. ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are Loan Record screen shots of the loan level data elements reported through RFS for activity in the month of September 2009 for each loan in Pool 123456. This table represents only those data elements required for the monthly reporting for loan activity.

Issuer ID	Unique Loan ID	Report Period	GO
5555	029749081	092009	

---

Issuer ID: 5555	Pool ID: View Pool 123456 Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029749081	Loan Type: FHA
-----------------	--	---	---------------------------	----------------

Case #: 001307551863203	Security Int. Rate: 4.5000
Issuer Loan ID: 101	Loan Int. Rate: 5.0000
OPB: 219342.00	First Payment: 07/01/2009
FIC: 1180.70	Maturity: 06/01/2039
Borrower: CLARENCE CLEMONS Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX0490
Address: 825 STRATFORD DRIVE	Orig. UPB: 219127.35
City: ASBURY PARK	Active: <input type="checkbox"/> Y
State: NJ Zip: 07712	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 09/2009		Prepaid: 0.00	0.00
Prior Payment Date: mm/dd/yyyy		Opening UPB: 219127.35	
Last Installment Date: 09/01/2009		Installment: 0.00	0.00
		Curtaiment: 0.00	
		Adjustments: 0.00	
Loan T&I Balance: 759.21		Net Adjust UPB: 0.00	
		Closing UPB: 219127.35	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029397653 Report Period: 09/2009

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Issuer ID: 5555 Pool ID: 123456 Pool Type:  SF  CD  W Unique Loan ID: 029397653 Loan Type: RHS

Case #: 000123456789234 Security Int. Rate: 4.5000  
 Issuer Loan ID: 102 Loan Int. Rate: 4.7500  
 OPB: 203163.00 First Payment: 07/01/2009  
 FIC: 1059.79 Maturity: 06/01/2039  
 Borrower: ADAM MARTIN Click  for Co-Borrowers SSN: XXXXX8766  
 Address: 75 BROAD STREET Orig. UPB: 202386.71  
 City: UTICA Active:  Y  
 State: NY Zip: 13501

---

**Borrower Activity During Reporting Period**

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 09/2009	Prepaid: 0.00	0.00
Prior Payment Date: mm/dd/yyyy	Opening UPB: 0.00	202386.71
Last Installment Date: 09/01/2009	Installment: 0.00	0.00
	Curtailment:	23.03
	Adjustments: 0.00	
Loan T&I Balance: 1155.74	Net Adjust UPB:	0.00
	Closing UPB:	202363.68

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029730874 Report Period: 09/2009

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Issuer ID: 5555 Pool ID: 123456 Pool Type:  SF  CD  W Unique Loan ID: 029730874 Loan Type: VAG

Case #: 000012345946755 Security Int. Rate: 4.5000  
 Issuer Loan ID: 103 Loan Int. Rate: 5.0000  
 OPB: 418815.00 First Payment: 08/01/2009  
 FIC: 2248.29 Maturity: 07/01/2039  
 Borrower: MARY LAMB Click  for Co-Borrowers SSN: XXXXX3092  
 Address: 3000 PINE AVENUE Orig. UPB: 417771.36  
 City: CHICAGO Active:  Y  
 State: IL Zip: 60609

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**Borrower Activity During Reporting Period**

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 09/2009	Prepaid: 1740.71	507.58
Prior Payment Date: mm/dd/yyyy	Opening UPB: 0.00	417771.36
Last Installment Date: 10/01/2009	Installment: 1740.71	507.58
	Curtailment:	2.48
	Adjustments: 0.00	
Loan T&I Balance: 396.58	Net Adjust UPB:	0.00
	Closing UPB:	417261.30

Loan Various Data Fields

 *Prepaid – curtailment adjustment not required.*

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029725094"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> W	Unique Loan ID: <input type="text" value="029725094"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000057667890126"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="104"/>	Loan Int. Rate: <input type="text" value="4.750"/>
OPB: <input type="text" value="117233.00"/>	First Payment: <input type="text" value="08/01/2009"/>
FIC: <input type="text" value="611.54"/>	Maturity: <input type="text" value="07/01/2039"/>
Borrower: <input type="text" value="OWEN"/> <input type="text" value="HAROLD"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2329"/>
Address: <input type="text" value="19928 CIRCLE SQUARE"/>	Orig. UPB: <input type="text" value="116937.43"/>
City: <input type="text" value="NAPERVILLE"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="IL"/> Zip: <input type="text" value="60540"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="116937.43"/>
Last Installment Date: <input type="text" value="09/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1397.25"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="116937.43"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> W	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="162190.88"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162190.88"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="675.80"/>	<input type="text" value="195.93"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="162192.89"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="675.80"/>	<input type="text" value="195.93"/>
	Curtailment:		<input type="text" value="77.52"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1026.22"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="161917.43"/>

Loan Various Data Fields

Issuer ID 5555	Unique Loan ID 029376546	Report Period 09/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: View Pool 123456 Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029376546	Loan Type: FHA
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Case #: 000114567891229	Security Int. Rate: 4.50
Issuer Loan ID: 106	Loan Int. Rate: 5.00
OPB: 130545.00	First Payment: 10/01/2009
FIC: 700.80	Maturity: 09/01/2039
Borrower: WILLIAM WRIGHT <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX8766
Address: 687 DAYTON STREET	Orig. UPB: 130545.00
City: CLEVELAND	Active: <input type="checkbox"/> Y
State: OH Zip: 44113	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 09/2009		Prepaid: 543.94	156.86
Prior Payment Date: mm/dd/yyyy		Opening UPB: 130545.00	
Last Installment Date: 10/01/2009		Installment: 543.94	156.86
		Curtailment: 7.16	
		Adjustments: 0.00	
Loan T&I Balance: 637.16		Net Adjust UPB: 0.00	
		Closing UPB: 130380.98	

Loan Various Data Fields

Issuer ID 5555	Unique Loan ID 029730878	Report Period 09/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: 123456 View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029730878	Loan Type: VAG
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Case #: 000037698312904	Security Int. Rate: 4.5000
Issuer Loan ID: 108	Loan Int. Rate: 5.0000
OPB: 237498.00	First Payment: 10/01/2009
FIC: 1274.95	Maturity: 09/01/2039
Borrower: CHRISTINE STOVER <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX6398
Address: 921 YORKTOWN DRIVE	Orig. UPB: 237498.00
City: MADISON	Active: <input checked="" type="checkbox"/> Y
State: WI Zip: 53705	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 09/2009		Prepaid: 0.00	0.00
Prior Payment Date: mm/dd/yyyy		Opening UPB:	237498.00
Last Installment Date: mm/dd/yyyy		Installment: 0.00	0.00
		Curtailment:	0.00
		Adjustments: 0.00	
Loan T&I Balance: 1593.76		Net Adjust UPB:	0.00
		Closing UPB:	237498.00

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000075621098768"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="107"/>	Loan Int. Rate: <input type="text" value="5.125"/>
OPB: <input type="text" value="280810.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1528.98"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="STEPHEN"/> <input type="text" value="FOSTER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX4673"/>
Address: <input type="text" value="1900 BLACKBERRY STREET"/>	Orig. UPB: <input type="text" value="280810.00"/>
City: <input type="text" value="BOSTON"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="280810.00"/>
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1962.85"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="280810.00"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029727899"/>	<input type="text" value="09/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029727899"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000123456789101"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="109"/>	Loan Int. Rate: <input type="text" value="5.000"/>
OPB: <input type="text" value="128092.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="687.63"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="KENNETH"/> <input type="text" value="BARR"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2468"/>
Address: <input type="text" value="2375 BABY BELL DRIVE"/>	Orig. UPB: <input type="text" value="128092.00"/>
City: <input type="text" value="ATLANTA"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="GA"/> Zip: <input type="text" value="30310"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="128092.00"/>
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1745.11"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="128092.00"/>

Loan Various Data Fields



Issuer ID 5555	Unique Loan ID 029775449	Report Period 092009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: View Pool 123456 Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029775449	Loan Type: FHA
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Case #: 000123456789011	Security Int. Rate: 4.5000
Issuer Loan ID: 110	Loan Int. Rate: 5.0000
OPB: 346500.00	First Payment: 10/01/2009
FIC: 1860.09	Maturity: 09/01/2039
Borrower: WARREN HOLMES <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX0490
Address: 966 STRINGFELLOW ROAD	Orig. UPB: 346500.00
City: FAIRFAX	Active: <input checked="" type="checkbox"/> Y
State: VA Zip: 22030	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 09/2009		Prepaid: 1443.75	416.34
Prior Payment Date: mm/dd/yyyy		Opening UPB:	346500.00
Last Installment Date: 10/01/2009		Installment: 1443.75	416.34
		Curtailment:	0.00
		Adjustments: 0.00	
Loan T&I Balance: 1212.91		Net Adjust UPB:	0.00
		Closing UPB:	346083.66

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**Loan Various Data Fields**

The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of September 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

Field #	Field Name										
1	Record Type	L	L	L	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029297653	029730874	029725094	029683655	029376546	029489167	029730878	029727899	0297754491
3	Pool ID	123456	123456	123456	123456	123456	123456	123456	123456	123456	123456
4	Loan Type	FHA	RHS	VAG	VAG	VAG	FHA	VAG	VAG	VAG	FHA
5	Case Number	001307551863203	000123456789234	0001234594675	00005766789012	000657667890122	000114567891229	000075621098768	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	102	103	104	105	106	107	108	109	110
7	First Payment Date	07012009	07012009	08012009	08012009	09012009	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	06012039	07012039	07012039	08012039	09012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000	5.000	5.125	5.000	5.000	5.000
10	Loan OPB	219342.00	203163.00	418815.00	117233.00	162386.00	130545.00	280810.00	237498.00	128092.00	346000.00
11	Loan FIC	1180.70	1059.79	2248.29	611.54	871.73	700.80	1528.98	1274.95	687.63	1860.09
12	Last Installment Paid Date	12012009	11012009	12012009	12012009	10012009	10012009	11012009	11012009	11012009	11012009
13	In Foreclosure Flag	N	N	N	N	N	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Prepaid Interest	910.74	0.00	1736.45	457.62	673.70	0.00	0.00	0.00	0.00	0.00
17	Prepaid Principal	269.96	0.00	511.84	153.92	198.03	0.00	0.00	0.00	0.00	0.00
18	Install Interest	910.74	0.00	1736.45	457.62	673.70	543.25	0.00	0.00	1066.80	1442.02
19	Install Principal	269.96	0.00	511.84	153.92	198.03	157.55	0.00	0.00	308.46	418.07
20	Curtailment	6.15	0.00	2.48	0.00	33.89	7.16	0.00	0.00	0.00	0.00
21	Adjust Interest	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	218302.46	201835.65	416234.80	280810.00	161454.36	130216.27	280139.39	236926.07	127783.54	219127.35
24	Removal Date										11152009.00
25	Removal Reason										1.00
26	Liquidation Interest Due										1440.27
27	Liquidation Principal Remitted										419.82
28	Liquidation Principal Balance										345245.77
29	Loan T&I Balance	759.21	1155.74	396.58	1397.25	1026.72	631.16	1962.85	1593.76	1745.11	1212.91

**D. ISSUER'S MONTHLY REPORT OF POOL DATA**

The following is a screen shot of the pool level data elements reported through RFS for activity in the month of September 2009 for Pool 123456. This screen shot represents only those data elements required for the monthly reporting of pool activity.

Issuer ID	Pool ID	Report Period		
<input type="text" value="5555"/>	<input type="text" value="123456"/>	<input type="text" value="09/2009"/>	<input type="button" value="GO"/>	
<input type="button" value="SF"/> <input type="button" value="CD"/> <input type="button" value="M"/>				
Opening FIC:	<input type="text" value="12024.50"/>	Opening Security RPB:	<input type="text" value="2241858.00"/>	
Liquidations-In-Full FIC:	<input type="text" value="0.00"/>	Scheduled Principal:	<input type="text" value="2720.79"/>	
Adjustment to FIC:	<input type="text" value="0.00"/>	Curtailments:	<input type="text" value="110.19"/>	
Closing FIC:	<input type="text" value="12024.50"/>	Liquidations:	<input type="text" value="0.00"/>	
Security Int. Rate:	<input type="text" value="4.5000"/>	RPB Adjustment:	<input type="text" value="-0.73"/>	
Install Interest:	<input type="text" value="4404.20"/>	Total Principal:	<input type="text" value="2830.25"/>	
Pool Mortgage Rate:	<input type="text" value="4.9800"/>			
Service Fee:	<input type="text" value="440.42"/>			
Int. Due Security Holder:	<input type="text" value="8406.97"/>			
Cash Due Security Holder:	<input type="text" value="11237.22"/>			
		Reported	Calculated	
		Closing Security RPB:	<input type="text" value="2239027.75"/>	<input type="text" value="2239027.75"/>
T & I Balance:	<input type="text" value="10612.97"/>	Guaranty Fee:	<input type="text" value="112.09"/>	
P & I Balance:	<input type="text" value="5350.68"/>			
Other Balance:	<input type="text" value="0.00"/>			
<input type="button" value="+"/> <b>Custodial Bank Information</b>				
<p>This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.</p>				



*The information shown in red may not be changed by the Issuer.*

*Reported service fee is calculated at the loan level.*

The table below is a visual representation of the RFS Pool Record which shows the month end balances as of September 2009 for Pool 123456. This table represents only those data elements that populate the Pool Record.

Field#	Field Name	
1	Record Type	P
2	Pool ID	123456
3	Adjust FIC	0.00
4	Pool FIC	12024.50
5	Servicing Fee	440.42
6	Weighted Average Interest Rate	4.980
7	Net Adjust RPB	-0.73
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2239027.75
11	T&I Escrow Balance	10612.97
12	P&I Fund Balance	5350.68
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0.00
21	Replacement Reserve Bank ID	0.00
22	Construction Loan Principal Account Number	0.00
23	Construction Loan Principal Bank ID	0.00

### E. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

On a monthly basis Issuers must reconcile both loan level and pool level data submitted through RFS to their internal servicing records. An example of a worksheet that may be used for this purpose is shown below:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Loan Package Number		123456							
		10/1/2009							
		Sep-09							
Administration									
Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest			Pool Principal		
Last report		10	\$ 12,024.50				\$ 2,241,858.00		
Collections				\$ 4,404.20			\$ 1,276.71		
Principal collections							\$ 110.19		
1/2-full (Payoffs, FHA/VA/RD/\$184)		0	\$ -	\$ -			\$ -		
Monthend		10	\$ 12,024.50				\$ 2,240,471.83		
Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
	One	Two	Three or More	Foreclosure					
0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 440.42	
Data for Calculating Mortgage Principal Installments Due this Month									
Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)			D. Weighted Average Interest Rate (if applicable)		
12,024.50		\$ 9,303.71		\$ 2,720.79			4.980%		
Flow of Payments (Principal and Interest)									
Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
2,720.79		\$ 110.19		\$ -		\$ (0.73)		\$ 2,830.25	
Amount due holders for interest (Interest rate 4.50%)						\$ 8,406.97			
Distribution due holders (Sec. 2E + 2F)						\$ 11,237.22			
Interest paid holders (GPM only) \$						\$ -			
G. Amount of Securities									
Amount of securities from last report						\$ 2,241,858.00			
Amount distributed to holders this report (Section 2E)						\$ 2,830.25			
Amount of principal available for distribution to holders - Attach Form HUD-1710-B						\$ -			
Amount of securities this monthend						\$ 2,239,027.75			
H. Interest Due on Ginnie Mae (Guaranty Fee Rate 0.0006%)									
Guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)						\$ 112.09			
I. Custodial Funds									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Interest		CUSTODIAL NATIONAL BANK				10000001			
		CUSTODIAL NATIONAL BANK				10000002			
Total fund balance at monthend									
Crowd Funds		2. Principal and Interest				3. Other			
10,612.97		\$ 5,350.68				\$ -			



*The data reported through RFS will be used for Ginnie Mae field review and compliance reviews. Therefore, issuers must maintain the capability of producing the reconciliation of this data to their internal servicing records.*

**F. ISSUER'S MONTHLY SUMMARY REPORT**

The following is a screen shot of the RFS Issuer's Monthly Summary Report which shows the month end balances as of September 2009 for Pool 123456.

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date 10/04/2009 Corrections Due 10/04/2009  
 Last Bulk 10/14/2009 Last Pool  
 Submission Summarized 10/14/2009  
 Pools Reported 1 of 1 Pool Exceptions 0  
 Loans Reported 10 Loan Exceptions 0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	10	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	0	1
T & I Funds	0	10612.97
Other Funds	0	5350.68
Guaranty Fee	0	112.09
Fixed Installment Constant	0	12024.50
Unpaid Pool Principal Balance	0	2240471.83
Security Remaining Principal Balance	0	2239027.75
Principal Due Holders	0	2830.25
Interest Due Holders	0	8406.97

---

**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/14/09 Submission Type: O

---

Loans	10	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
Escrow Funds:	10612.97	Pool Principal Balance:	2240471.83										
Other Funds:	5350.68	Security Principal Balance:	2239027.75										
Guaranty Fee:	112.09	Principal Due Holders:	2830.25										
Fixed Installment	12024.50	Interest Due	8406.97										



*This data is populated from the Form HUD11710-D reported through GinnieNET by*



*the Issuer.*

**G. FORM HUD 11710-D - ISSUER'S MONTHLY SUMMARY REPORT**

The following represents a completed Form HUD 11710-D that contains the data that is reported through GinnieNET and that populates the RFS Issuer's Monthly Summary Report.

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, WA 20003		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs. 1	Date	Reporting Month SEPTEMBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3	

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
10	0	0.00	One	Two	Three or More	0	0.00	
			0	0	0			(3) Total Funds Other Than Escrow 5,350.68

Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)					Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
Total	112.09	10	12,024.50	2,240,471.83	2,239,027.75	2,830.25	9,406.97

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 20003	10000001

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)



**Issuers must report Form HUD11710-D through GinnieNET.**

## H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

<b>POOL NUMBER: 123456</b>	<b>REPORTING MONTH: 09/09</b>
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	<u>\$ 2,240,471.83</u>
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	<u>\$ 1,276.71</u>
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	<u>\$ -</u>
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	<u>\$ 2,720.79</u>
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in pool)	<u>\$ -</u>
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Field 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	<u>\$ -</u>
- Adjusted Pool Principal Balance	<u>\$ 2,239,027.75</u>
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	<u>\$ 2,239,027.75</u>
= Difference: Over/Short	<u>\$ -</u>
Comments:	

## I. TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF CONCURRENT DATE (CD) POOLS

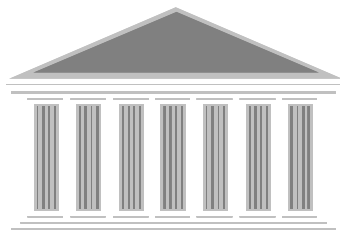
<b>POOL NUMBER: 123456</b>	<b>REPORTING MONTH: 09/2009</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 5,680.91
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 110.19
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate and divided by the mortgage interest rate)	\$ 440.42
- Service Fee from Liquidations (Sum of L-Record field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate based on last payment installment)	\$ -
= Subtotal (Expected P&I Balance)	\$ 5,350.68
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 5,350.68



*This calculation is accurate only when the mortgage and securities balances reconcile.*

## J. BANK STATEMENT AND RECONCILIATION

## CUSTODIAL NATIONAL BANK



1000 MAIN STREET, ANYTOWN, USA, 1000

Account Number	1-000000-1
Statement Date	09-30-09
Taxpayer I.D. No.	20-7394822

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
MORTGAGORS GINNIE MAE MORTGAGE-BACKED  
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

## Checking Account Summary

Previous Statement Balance	0.00
Deposit(s) Totaling	5,791.10
Withdrawal(s) Totaling	440.42
Statement Ending Date Balance	5,350.68

<i>Date</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
09/15/09	949.25	67.58	881.67
09/20/09	23.03		904.70
09/23/09	2,250.77	174.07	2,981.40
09/27/09	1,860.09	144.38	4,697.11
09/30/09	707.96	54.39	5,350.68



*All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the*

*Issuer. While service fees are not collected on curtailments a service fee may be collected on the interest loss portion of the curtailment. Because this was a new pool in September, the first payment to security holders is not due until 10-20-09; therefore, there is not a withdrawal from the P&I account for that purpose.*

**K. P& I CUSTODIAL ACCOUNT RECONCILIATION**

P&I Custodial Account Reconciliation	
+ Bank statement balance as of 09-30-09	<u>\$ 5,350.68</u>
+ Deposits in transit (total):	<u>\$ -</u>
- Outstanding checks (total):	<u>\$ -</u>
+/- Adjustments (explanation required)	<u>\$ -</u>
Subtotal = Adjusted Bank Balance	<u>\$ 5,350.68</u>
Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	<u>\$ 5,350.68</u>
+/- Difference (Explain)	<u>\$ -</u>
Explanation for "Adjustments:"	
Deposits in transit over thirty (30) days (date and amount):	
Checks outstanding over thirty (30) days (date and amount):	
Preparer: _____ Date: _____	

## L. CUSTODIAL P&amp;I CASH BOOK STUDY

Issuer: XYZ Mortgage CompanyPool Number: 123456

Reporting Month	September
+ Prior Month P&I Balance (P-Records 12 and 13 From Month)	\$ -
+ Current Month Total P&I Total Collections (All L- Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,791.10
- Current Month Service Fees*(P-Record Field 5)	\$ 440.42
- Total Cash Due Security Holders in Current Month Principal and Interest Due Holders as reported by the Issuer (GinnieNET)	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ 5,350.68
+ Current Month Other Balance (P-Record Field 13)	\$ -
= Total P&I on Deposit at Month End	\$ 5,350.68
Difference (Explain)	\$ -

\***Service Fees** presumed to be taken in the current month.

\*\***Other** (P-Record Field 13) may include advances and unapplied funds.

\*\*\*Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.



*This exercise confirms the accuracy of the Test of Expected P&I Calculation*





**EXAMPLE 2:**

**OCTOBER ACTIVITY**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

October 2009

Pool 123456CD

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPB
101	10/01/2009	913.03	267.67	PP	12.30	911.89	268.81	218,578.57
102	10/06/2009	801.02	258.77	PP	9.46	799.96	259.83	201,835.62
103	10/13/2009	0.00	0.00	PP	2.48	1,738.59	509.70	416,749.12
104	10/06/2009	462.88	148.66	PP	1,027.56	458.22	153.32	115,607.89
105	10/09/2009	0.00	0.00	PP	33.89	674.66	197.07	161,686.47
106		0.00	0.00	130,380.98	0.00	0.00	0.00	0.00
107	10/05/2009	1,199.29	329.69	PP	9.79	1,197.84	331.14	280,139.38
108	10/05/2009	989.58	285.37	PP	0.00	988.39	286.56	236,926.07
109		0.00	0.00	DLQ	0.00	533.72	153.91	128,092.00
110		0.00	0.00	346,083.66	0.00	0.00	0.00	0.00
TOTAL		4,365.80	1,290.16	476,464.64	1,095.48	7,303.27	2,160.34	1,759,615.12
UPB				476,464.64	PP	6,769.55	2,006.43	
PP or DLQ UPB				1,759,615.12	DLQ	533.72	153.91	
TOTAL UPB				2,236,079.76				

### ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are screen shots that show the loan level data elements reported through RFS for activity in the month of October 2009 for each loan in Pool 123456:

Issuer ID:  Unique Loan ID:  Report Period:

---

Issuer ID:  Pool ID:  Pool Type:  SF  CD  M Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Borrower:   Click  for Co-Borrowers SSN:   
 Address:  Orig. UPB:   
 City:  Active:  Y  
 State:  Zip:

**Borrower Activity During Reporting Period**

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="10/2009"/>	Prepaid: <input type="text" value="911.89"/>	<input type="text" value="268.81"/>
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="219127.35"/>	<input type="text" value="219127.35"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment: <input type="text" value="1824.92"/>	<input type="text" value="536.48"/>
Loan T&I Balance: <input type="text" value="458.22"/>	Curtailment: <input type="text" value="12.30"/>	<input type="text" value="12.30"/>
	Adjustments: <input type="text" value=".03"/>	<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="218578.57"/>	<input type="text" value="218578.57"/>

**Loan Various Data Fields**

Issuer ID:  Unique Loan ID:  Report Period:

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Issuer ID:  Pool ID:  Pool Type:  SF  CD  M Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Borrower:   Click  for Co-Borrowers SSN:   
 Address:  Orig. UPB:   
 City:  Active:  Y  
 State:  Zip:

**Borrower Activity During Reporting Period**

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="10/2009"/>	Prepaid: <input type="text" value="799.96"/>	<input type="text" value="259.83"/>
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="202363.68"/>	<input type="text" value="202363.68"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment: <input type="text" value="1600.98"/>	<input type="text" value="518.60"/>
Loan T&I Balance: <input type="text" value="239.66"/>	Curtailment: <input type="text" value="9.46"/>	<input type="text" value="9.46"/>
	Adjustments: <input type="text" value=".04"/>	<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="201835.62"/>	<input type="text" value="201835.62"/>

**Loan Various Data Fields**



*Both of these loans have curtailments. The first curtailment itself is applied after the 10/01/2009 payment. One curtailment adjustment is made on the current month only. The second curtailment is applied after the November payment.*

Issuer ID 5555	Unique Loan ID 029730874	Report Period 10/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: 312786	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: 029730874	Loan Type: VAG
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Case #: 000012345946755	Security Int. Rate: 4.5000
Issuer Loan ID: 103	Loan Int. Rate: 5.0000
OPB: 418815.00	First Payment: 08/01/2009
FIC: 2248.29	Maturity: 07/01/2039
Borrower: MARY LAMB <input type="button" value="Click for Co-Borrowers"/>	SSN: XXXXX3092
Address: 3000 PINE AVENUE	Orig. UPB: 41777.36
City: CHICAGO	Active: <input checked="" type="checkbox"/> Y
State: IL Zip: 60609	

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: 0.00	0.00
Record Date: 10/2009		Prepaid: 1738.59	509.70
Prior Payment Date: 10/01/2009		Opening UPB:	417261.30
Last Installment Date: 11/01/2009		Installment: 1738.59	509.70
		Curtailment:	2.48
		Adjustments: 0.00	
Loan T&I Balance: 753.19		Net Adjust UPB:	0.00
		Closing UPB:	416749.12



This loan is prepaid – curtailment adjustment is not required.

Issuer ID 5555	Unique Loan ID 029725094	Report Period 102009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: View Pool Activity 123456	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029725094	Loan Type: VAG
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Case #: 000057667890126	Security Int. Rate: 4.50000
Issuer Loan ID: 104	Loan Int. Rate: 4.750
OPB: 117233.00	First Payment: 08/01/2009
FIC: 611.54	Maturity: 07/01/2039
Borrower: OWEN HAROLD Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX2329
Address: 19928 CIRCLE SQUARE	Orig. UPB: 116937.43
City: NAPERVILLE	Active: <input checked="" type="checkbox"/> Y
State: IL Zip: 60540	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 10/2009	Prepaid:	458.22	158.32
Prior Payment Date: 09/01/2009	Opening UPB:		116937.43
Last Installment Date: 11/01/2009	Installment:	921.10	301.98
	Curtailment:		207.56
	Adjustments:	4.07	
Loan T&I Balance: 509.36	Net Adjust UPB:		0.00
	Closing UPB:		115607.89



The curtailment on this loan was applied after the 10/01/2009 payment (current month)

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="10/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.000"/>
OPB: <input type="text" value="161917.43"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162190.88"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="102009"/>	Prepaid:	<input type="text" value="674.66"/>	<input type="text" value="197.07"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="161917.24"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="674.66"/>	<input type="text" value="197.07"/>
	Curtailment:		<input type="text" value="33.89"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="831.26"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="161686.47"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029376546"/>	<input type="text" value="10/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="VAG"/>
--	--	---	--	---

Case #: <input type="text" value="000114567891229"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="5.000"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="700.80"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="WRIGHT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="687 DAYTON STREET"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="102009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="130380.98"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="496.77"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="130380.98"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="102009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="VAG"/>
--	--	---	--	---

Case #: <input type="text" value="000075621098768"/>	Security Int. Rate: <input type="text" value="4.50000"/>
Issuer Loan ID: <input type="text" value="107"/>	Loan Int. Rate: <input type="text" value="5.125"/>
OPB: <input type="text" value="280810.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1528.98"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="STEPHEN"/> <input type="text" value="FOSTER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX4673"/>
Address: <input type="text" value="1900 BLACKBERRY STREET"/>	Orig. UPB: <input type="text" value="280810.00"/>
City: <input type="text" value="BOSTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="102009"/>	Prepaid:	<input type="text" value="1197.84"/>	<input type="text" value="331.14"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="280810.00"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="2397.13"/>	<input type="text" value="660.83"/>
	Curtailment:		<input type="text" value="9.79"/>
	Adjustments:	<input type="text" value=".04"/>	
Loan T&I Balance: <input type="text" value="396.57"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="280139.38"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="102009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000037698312904"/>	Security Int. Rate: <input type="text" value="4.500"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="5.000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1274.95"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="CHRISTINE"/> <input type="text" value="STOVER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="921 YORKTOWN DRIVE"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="wi"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="102009"/>	Prepaid:	<input type="text" value="988.39"/>	<input type="text" value="286.56"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="237498.00"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="1977.97"/>	<input type="text" value="571.93"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1072.64"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="236926.07"/>

Loan Various Data Fields



Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029727899"/>	<input type="text" value="102009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029727899"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000123456789101"/>	Security Int. Rate: <input type="text" value="4.50000"/>
Issuer Loan ID: <input type="text" value="109"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="128092.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="687.63"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="KENNETH BARR"/> Click <input type="button" value="+"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2468"/>
Address: <input type="text" value="2375 BABY BELL DRIVE"/>	Orig. UPB: <input type="text" value="128092.00"/>
City: <input type="text" value="ATLANTA"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="GA"/> Zip: <input type="text" value="30310"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	<input type="text" value="533.72"/>	<input type="text" value="153.91"/>
Record Date: <input type="text" value="102009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:	<input type="text" value="128092.00"/>	<input type="text" value="128092.00"/>
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="2068.95"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="128092.00"/>	<input type="text" value="128092.00"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029775449"/>	<input type="text" value="102009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029775449"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000123456789011"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="110"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="346500.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1860.09"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WARREN HOLMES"/> Click <input type="button" value="+"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="966 STRINGFELLOW ROAD"/>	Orig. UPB: <input type="text" value="346500.00"/>
City: <input type="text" value="FAIRFAX"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="VA"/> Zip: <input type="text" value="22030"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="10/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:	<input type="text" value="346083.66"/>	<input type="text" value="346083.66"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1821.63"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="346083.66"/>	<input type="text" value="346083.66"/>

**Loan Various Data Fields**

The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of October 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

Field #	Field Name										
1	Record Type	L	L	L	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029297653	029730874	029725094	029683655	029376546	029489167	029730878	029727899	0297754491
3	Pool ID	123456	123456	123456	123456	123456	123456	123456	123456	123456	123456
4	Loan Type	FHA	RHS	VAG	VAG	VAG	FHA	VAG	VAG	VAG	FHA
5	Case Number	001307551863203	000123456789234	0001234594675	00005766789012	000657667890122	000114567891229	000075621098768	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	102	103	104	105	106	107	108	109	110
7	First Payment Date	07012009	07012009	08012009	08012009	09012009	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	06012039	07012039	07012039	08012039	09012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000	5.000	5.125	5.000	5.000	5.000
10	Loan OPB	219342.00	203163.00	418815.00	117233.00	162386.00	130545.00	280810.00	237498.00	128092.00	346000.00
11	Loan FIC	1180.70	1059.79	2248.29	611.54	871.73	700.80	1528.98	1274.95	687.63	1860.09
12	Last Installment Paid Date	11012009	11012009	11012009	11012009	11012009	10012009	11012009	11012009	mmdd/yyyy	10012009
13	In Foreclosure Flag	N	N	N	N	N	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	533.72	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.91	0.00
16	Prepaid Interest	911.89	799.96	1738.59	459.17	674.66	0.00	1197.85	988.39	0.00	0.00
17	Prepaid Principal	268.81	259.83	509.70	152.37	197.07	0.00	331.13	286.56	0.00	0.00
18	Install Interest	1824.92	1601.01	1738.59	922.05	674.66	0.00	2397.14	1977.97	0.00	
19	Install Principal	536.48	518.57	509.70	301.03	197.07	0.00	660.82	571.93	0.00	
20	Curtailment	12.30	9.46	2.48	1027.56	33.89	0.00	9.79	0.00	0.00	0.00
21	Adjust Interest	0.03	0.04	0.00	4.07	0.00	0.00	0.04	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	218578.57	201835.65	416749.12	115608.84	161686.28	130380.98	280139.39	236926.07	128092.00	346083.66
24	Removal Date										
25	Removal Reason										
26	Liquidation Interest Due										
27	Liquidation Principal Remitted										
28	Liquidation Principal Balance										
29	Loan T&L Balance	458.22	239.66	753.19	509.36	831.26	496.77	396.57	1072.64	2068.95	1821.63

## RFS MONTHLY REPORT OF POOL DATA

The following is a screenshot of the pool data reported through RFS for activity in the month of October 2009 for Pool 123456.

[Home](#) [Pool](#) [Loan](#) [User Guide](#)  
[Pool List](#) [Pool Activity](#)

**BANK OF AMERICA, N.A.**

Issuer ID:  Pool ID:  Report Period:

---

Type:

Opening FIC: <input type="text" value="12024.50"/> Liquidations-In-Full FIC: <input type="text" value="0.00"/> Adjustment to FIC: <input type="text" value="0.00"/> Closing FIC: <input type="text" value="12024.50"/> Security Int. Rate: <input type="text" value="4.5000"/> Install Interest: <input type="text" value="11135.35"/> Pool Mortgage Rate: <input type="text" value="4.9800"/> Service Fee: <input type="text" value="1046.69"/> Int. Due Security Holder: <input type="text" value="8396.35"/> Cash Due Security Holder: <input type="text" value="12228.54"/> T & I Balance: <input type="text" value="8648.25"/> P & I Balance: <input type="text" value="8598.37"/> Other Balance: <input type="text" value="0.00"/>	Opening Security RPB: <input type="text" value="2239027.75"/> Scheduled Principal: <input type="text" value="2732.53"/> Curtailments: <input type="text" value="1095.48"/> Liquidations: <input type="text" value="0.00"/> RPB Adjustment: <input type="text" value="4.18"/> Total Principal: <input type="text" value="3832.19"/>  <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;"></td> <td style="text-align: center;">Reported</td> <td style="text-align: center;">Calculated</td> </tr> <tr> <td>Closing Security RPB:</td> <td style="text-align: center;"><input type="text" value="2235195.56"/></td> <td style="text-align: center;"><input type="text" value="2235195.56"/></td> </tr> </table> Guaranty Fee: <input type="text" value="111.95"/>		Reported	Calculated	Closing Security RPB:	<input type="text" value="2235195.56"/>	<input type="text" value="2235195.56"/>
	Reported	Calculated					
Closing Security RPB:	<input type="text" value="2235195.56"/>	<input type="text" value="2235195.56"/>					

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**Custodian Bank Information**

Principal Account # <input type="text" value="10000001"/> Escrow Account # <input type="text" value="10000002"/>	Principal ABA # <input type="text" value="123456789"/> Escrow ABA # <input type="text" value="123456789"/>
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PRIVACY POLICY GINNIE MAE: GOVERNMENT GUARANTEED

The table below is a visual representation of the RFS Pool Record which shows the month end balances as of October 2009 for Pool 123456. This table represents only those data elements required for the monthly reporting of pool activity.

<b>Field#</b>	<b>Field Name</b>	
1	Record Type	P
2	Pool ID	123456
3	Adjust FIC	0.00
4	Pool FIC	12024.50
5	Servicing Fee	1046.69
6	Weighted Average Interest Rate	4.9800
7	Net Adjust RPB	4.13
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2235195.56
11	T&I Escrow Balance	8648.25
12	P&I Fund Balance	8598.37
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0

## MONTHLY RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA									
<b>Ginnie Mae Pool/Loan Package Number</b>		123456							
<b>Date</b>		10/30/2009							
<b>Reporting Month</b>		Oct-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal			
A. Balances from last report		10	\$ 12,024.50			\$ 2,240,471.83			
Less:									
B. 1. Installment collections				\$ 11,135.35		\$ 3,296.59			
2. Additional principal collections						\$ 1,095.48			
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)		0	\$ -			\$ -			
C. Other (+or -)				\$ 4.18		\$ -			
D. Balances this monthend		10	\$ 12,024.50			\$ 2,236,079.76			
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
1	10%	1	0	0	0	G. Amount Delinquent	\$ 6,769.55	\$ 2,006.43	\$ 1,046.69
							\$ 533.72	\$ 153.91	\$ -
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)			
\$ 12,024.50		\$ 9,291.97		\$ 2,732.53		4.980%			
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+or -) (Attach explanation)		E. Total Principal (A through D)	
\$ 2,732.53		\$ 1,095.48		\$ -		\$ 4.18		\$ 3,832.19	
F. Cash distribution due holders for interest (Interest rate used, 4.50%)							\$ 8,396.35		
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 12,228.54		
H. Deferred Interest paid holders (GPM only) \$							\$ -		
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report							\$ 2,239,027.75		
B. Principal distributed to holders this report (Section 2E)							\$ 3,832.19		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -		
D. Principal of securities this monthend							\$ 2,235,195.56		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0006%)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)							\$ 111.95		
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001			
Escrow		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest				3. Other			
\$ 8,648.25		\$ 8,598.37				\$ -			

## RFS MONTHLY SUMMARY REPORT

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:

Report Period:

**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk	10/14/2009	Last Pool	
Submission		Summarized	19:04
Pools Reported	1 of 1	Pool Exceptions	0
Loans Reported	10	Loan Exceptions	0

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	10	1	10.0000%	1	0	0	0	

Ginnie Mae I    Ginnie Mae II

Pools	0	1
T & I Funds.	0	8648.25
Other Funds.	0	8598.37
Guaranty Fee:	0	111.95
Fixed Installment Constant	0	12024.50
Unpaid Pool Principal Balance.	0	2236079.76
Security Remaining Principal Balance:	0	2235195.56
Principal Due Holders.	0	3832.19
Interest Due Holders:	0	8396.35

**Reported 11710D Data**

Program Type:

Number of Pools: 10    Reporting Period: 09/2009    Date Submitted: 11/01/2009    Submission Type: 0

Loans	10	Delinquent	1	Percent	10.0000%	One	1	Two	0	Three	0	Foreclosure	0
-------	----	------------	---	---------	----------	-----	---	-----	---	-------	---	-------------	---

Escrow Funds:	8648.25	Pool Principal Balance:	2236079.76
Other Funds:	8598.37	Security Principal Balance:	2235195.56
Guaranty Fee:	111.95	Principal Due Holders:	3832.19
Fixed Installment	12024.50	Interest Due	8396.35

FORM 11710-D - ISSUER'S MONTHLY SUMMARY REPORT

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, WA 200003		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs
---	--	---	---

Number of Pools and Loan Pkgs. 1	Date 11/02/2009	Reporting Month OCTOBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
-------------------------------------	--------------------	----------------------------	--------------------------	---

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
10	1	10.0000	1	0	0	0	0.00	8,648.25
								(3) Total Funds Other Than Escrow
								8,598.37

	(Report Balances this month end and Principal amount of securities this month end)					Due Holders	
	Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
<b>Total</b>	111.95	10	12,024.50	2,236,079.76	2,235,195.56	3,832.19	9,396.35

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, WA 200003	10000001

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT, SERVICING	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)





## RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

<b>POOL NUMBER: 123456</b>	<b>REPORTING MONTH: 10/09</b>
+ Month end pool principal balance (Sum of Field 23 on all L-Records in the pool)	\$ 2,236,079.76
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ 2,006.43
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ 153.91
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 2,732.53
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	\$ -
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM Pools (Enter amount from Section 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 4.18
- Adjusted Pool Principal Balance	\$ 2,235,195.57
- Securities Principal Balance Amount in Field 10 on the P-Record as entered by Issuer	\$ 2,235,195.56
= Difference: Over/Short	\$ 0.01
Comments:	



## TEST OF EXPECTED P&amp;I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

## CONCURRENT DATE (CD) POOLS

POOL NUMBER: 123456CD	REPORTING MONTH: 10/09
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 8,775.98
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 1,095.48
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$ 4.18
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ -
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 53.37
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record field 11 for each liquidated loan in the pool)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ 687.63
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 643.65
- Service Fee from Liquidations (Sum of L-Record field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last payment installment)	\$ -
= Subtotal (Expected P&I Balance)	\$ 8,597.73
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 8,598.37

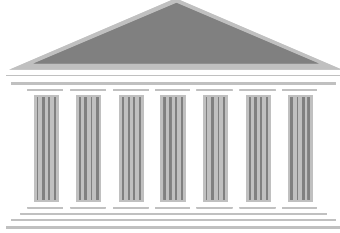


*This calculation is accurate only when the mortgage and securities balances reconcile.*



**BANK ACCOUNT STATEMENT**

**CUSTODIAL NATIONAL BANK**



1000 MAIN STREET, ANYTOWN, USA, 1000

Account Number	1-000000-1
Statement Date	10-31-09
Taxpayer I.D. No.	20-7394822

**XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
MORTGAGORS GINNIE MAE MORTGAGE-BACKED  
SECURITIES POOLS OR LOAN PACKAGES**

**Member FDIC**

Previous Statement Balance			\$5,350.68	
Deposit (s) Totaling			\$15,531.60	
Withdrawal (s) Totaling			-\$12,283.91	
New Balance at Statement Ending Date			\$8,598.37	
	<b>Date</b>	<b>Deposits</b>	<b>Debits</b>	<b>Balance</b>
	10/02/09	\$2,373.73	\$182.49	\$7,541.92
	10/05/09	\$5,617.69	\$490.13	\$12,669.48
	10/06/09	\$4,383.79	\$132.74	\$16,920.53
	10/09/09	\$905.62	\$67.47	\$17,758.68
	10/13/09	\$2,250.77	\$173.86	\$19,835.59
	10/19/09		\$11,237.22	\$8,598.37
	<b>Total</b>	<b>\$15,531.60</b>	<b>\$12,283.91</b>	



*All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments.*



## P&amp; I CUSTODIAL ACCOUNT RECONCILIATION

P&I Custodial Account Reconciliation		
+ Bank Statement Balance	\$	8,598.37
+ Deposits in transit	\$	-
- Outstanding Checks	\$	-
+/- Adjustments	\$	-
= Subtotal = Adjusted bank balance	\$	8,598.37
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	\$	8,598.37
= Difference (Explain)	\$	-
Explanation for Adjustments		
Deposits in transit over thirty (30) days (date and amount):		
Check is outstanding over thirty (30) days (date and amount):		
Preparer:	Date:	
Reviewer:	Date:	





## CUSTODIAL P&amp;I CASH BOOK STUDY

Issuer: XYZ Mortgage CompanyPool Number: 123456

Reporting Month	September	October
+ Prior Month P&I Balance (P-Records 12 and 13 From Prior Month)	\$ -	\$ 5,350.68
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,791.10	\$ 15,531.60
- Current Month Service Fees*(P-Record Field 5)	\$ 440.42	\$ 1,046.69
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$ -	\$ 11,237.22
= Current Month P&I Balance (P-Record Field 12)	\$ 5,350.68	\$ 8,598.37
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,350.68	\$ 8,598.37
Difference (Explain)	\$ -	\$ -

\***Service Fees** presumed to be taken in the current month.

\*\***Other** (P-Record Field 13) may include advances and unapplied funds.

\*\*\*Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

 *This exercise confirms the accuracy of the Test of Expected P&I Calculation*



**EXAMPLE 3:**

**NOVEMBER ACTIVITY**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

November 2009

Pool 123456

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101	11/05/2009	0.00	0.00	pp	6.15	910.74	269.96	218,302.46
102		0.00	0.00	201,835.62	0.00	0.00	0.00	0.00
103	11/02/2009	0.00	0.00	pp	2.48	1,736.45	511.84	416,234.80
104	11/23/2009	0.00	0.00	pp	0.00	457.61	153.93	115,453.96
105	11/02/2009	0.00	0.00	pp	33.89	673.69	198.04	161,454.54
106	11/04/2009	543.25	157.55	130,216.27	7.16	0.00	0.00	0.00
107		0.00	0.00	280,139.38	0.00	0.00	0.00	0.00
108		0.00	0.00	236,926.07	0.00	0.00	0.00	0.00
109	11/03/2009	1,066.80	308.46	127,783.54	0.00	0.00	0.00	0.00
110	11/30/2009	1,442.02	418.07		0.00	0.00	0.00	0.00
	(PIF)					1,440.27	345,665.59	
TOTAL		3,052.07	884.08	976,900.88	49.68	3,778.49	1,133.77	911,445.76
UPB				976,900.88				
PP or DLQ UPB				911,445.77	PP	3,778.49	1,133.77	
TOTAL UPB				1,888,346.64	DLQ			

### ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are screen shots of the loan level data elements reported through RFS for activity in the month of November 2009 for each loan in Pool 123456:

Issuer ID: <input type="text" value="5555"/>	Unique Loan ID: <input type="text" value="029749081"/>	Report Period: <input type="text" value="11/2009"/>	<input type="button" value="GO"/>
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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> <small>View Pool Activity</small>	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029749081"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="001307551863203"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="101"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="219342.00"/>	First Payment: <input type="text" value="07/01/2009"/>
FIC: <input type="text" value="1180.70"/>	Maturity: <input type="text" value="06/01/2039"/>
Borrower: <input type="text" value="CLARENCE"/> <input type="text" value="CLEMONS"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="825 STRATFORD DRIVE"/>	Orig. UPB: <input type="text" value="219127.35"/>
City: <input type="text" value="ASBURY PARK"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="NJ"/> Zip: <input type="text" value="07712"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="910.74"/>	<input type="text" value="269.96"/>	<input type="text" value="218578.57"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB: <input type="text" value="910.74"/>	<input type="text" value="269.96"/>	<input type="text" value="6.15"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment: <input type="text" value="910.74"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1287.96"/>	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="218302.46"/>	
	Net Adjust UPB: <input type="text" value="0.00"/>		
	Closing UPB: <input type="text" value="218302.46"/>		

Issuer ID 5555	Unique Loan ID 029397653	Report Period 11/2009	<input type="button" value="GO"/>
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Issuer ID: 5555    Pool ID: View Pool Activity    Pool Type:  SF  CD  M    Unique Loan ID: 029397653    Loan Type: RHS

Case #: 000123456789234    Security Int. Rate: 4.5000

Issuer Loan ID: 102    Loan Int. Rate: 4.75000

OPB: 203163.00    First Payment: 07/01/2009

FIC: 1059.79    Maturity: 06/01/2039

Borrower: ADAM    MARTIN    Click  for Co-Borrowers    SSN: XXXXX8766

Address: 75 BROAD STREET    Orig.UPB: 202386.71

City: UTICA    Active:  Y

State: NY    Zip: 13501

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 11/01/2009	Prepaid:	0.00	0.00
Prior Payment Date: 11/01/2009	Opening UPB:		201835.62
Last Installment Date: 11/01/2009	Installment:	0.00	0.00
	Curtailment:		0.00
	Adjustments:	0.00	
Loan T&I Balance: 1592.32	Net Adjust UPB:		0.00
	Closing UPB:		201835.62

Loan Various Data Fields

Issuer ID 5555	Unique Loan ID 029730874	Report Period 11/2009	<input type="button" value="GO"/>
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Issuer ID: 5555    Pool ID: View Pool Activity    Pool Type:  SF  CD  M    Unique Loan ID: 029730874    Loan Type: VAG

Case #: 000012345946755    Security Int. Rate: 4.5000

Issuer Loan ID: 103    Loan Int. Rate: 5.0000

OPB: 418815.00    First Payment: 08/01/2009

FIC: 2248.29    Maturity: 07/01/2039

Borrower: MARY    LAMB    Click  for Co-Borrowers    SSN: XXXXX3092

Address: 3000 PINE AVENUE    Orig.UPB: 417771.36

City: CHICAGO    Active:  Y

State: IL    Zip: 60609

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 10/2009	Prepaid:	1736.45	511.84
Prior Payment Date: 11/01/2009	Opening UPB:		416749.12
Last Installment Date: 12/01/2009	Installment:	1736.45	511.84
	Curtailment:		2.48
	Adjustments:	0.00	
Loan T&I Balance: 948.61	Net Adjust UPB:		0.00
	Closing UPB:		416234.80

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029725094"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029725094"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000057667890126"/>	Security Int. Rate: <input type="text" value="4.500000"/>
Issuer Loan ID: <input type="text" value="104"/>	Loan Int. Rate: <input type="text" value="4.75000"/>
OPB: <input type="text" value="117233.00"/>	First Payment: <input type="text" value="08/01/2009"/>
FIC: <input type="text" value="611.54"/>	Maturity: <input type="text" value="07/01/2039"/>
Borrower: <input type="text" value="OWEN"/> <input type="text" value="HAROLD"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2329"/>
Address: <input type="text" value="19928 CIRCLE SQUARE"/>	Orig. UPB: <input type="text" value="116937.43"/>
City: <input type="text" value="NAPERVILLE"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="IL"/> Zip: <input type="text" value="60540"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="457.61"/>	<input type="text" value="153.93"/>	<input type="text" value="153.93"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB: <input type="text" value="115607.89"/>	<input type="text" value="115607.89"/>	<input type="text" value="115607.89"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment: <input type="text" value="457.61"/>	<input type="text" value="153.93"/>	<input type="text" value="153.93"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1174.16"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="115453.96"/>	<input type="text" value="115453.96"/>	<input type="text" value="115453.96"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029683655"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029683655"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000657667890122"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="105"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="162386.00"/>	First Payment: <input type="text" value="09/01/2009"/>
FIC: <input type="text" value="871.73"/>	Maturity: <input type="text" value="08/01/2039"/>
Borrower: <input type="text" value="ALLEN"/> <input type="text" value="BOWER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX7523"/>
Address: <input type="text" value="3567 WEST 27TH STREET"/>	Orig. UPB: <input type="text" value="162192.89"/>
City: <input type="text" value="CHARLESTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="SC"/> Zip: <input type="text" value="29415"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="673.69"/>	<input type="text" value="198.04"/>	<input type="text" value="198.04"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB: <input type="text" value="161676.47"/>	<input type="text" value="161676.47"/>	<input type="text" value="161676.47"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment: <input type="text" value="673.69"/>	<input type="text" value="198.04"/>	<input type="text" value="198.04"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="33.89"/>	<input type="text" value="33.89"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="753.46"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="161454.54"/>	<input type="text" value="161454.54"/>	<input type="text" value="161454.54"/>

Loan Various Data Fields



Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029376546"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="0001145678912292"/>	Security Int. Rate: <input type="text" value="4.50"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="5.00"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="700.80"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="WRIGHT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="687 DAYTON STREET"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input checked="" type="checkbox"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB: <input type="text" value="130380.98"/>	<input type="text" value="130380.98"/>	<input type="text" value="130380.98"/>
Last Installment Date: <input type="text" value="12/01/2009"/>	Installment: <input type="text" value="543.25"/>	<input type="text" value="543.25"/>	<input type="text" value="157.55"/>
	Curtailment: <input type="text" value="7.16"/>	<input type="text" value="7.16"/>	<input type="text" value="7.16"/>
	Adjustments: <input type="text" value=".03"/>	<input type="text" value=".03"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="924.36"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="130216.27"/>	<input type="text" value="130216.27"/>	<input type="text" value="130216.27"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000075621098768"/>	Security Int. Rate: <input type="text" value="4.50000"/>
Issuer Loan ID: <input type="text" value="107"/>	Loan Int. Rate: <input type="text" value="5.12500"/>
OPB: <input type="text" value="280810.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1528.98"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="STEPHEN"/> <input type="text" value="FOSTER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX4673"/>
Address: <input type="text" value="1900 BLACKBERRY STREET"/>	Orig. UPB: <input type="text" value="280810.00"/>
City: <input type="text" value="BOSTON"/>	Active: <input checked="" type="checkbox"/>
State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB: <input type="text" value="280139.38"/>	<input type="text" value="280139.38"/>	<input type="text" value="280139.38"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1547.32"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="280139.38"/>	<input type="text" value="280139.38"/>	<input type="text" value="280139.38"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000037698312904"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="1274.95"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="CHRISTINE"/> <input type="text" value="STOVER"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="921 YORKTOWN DRIVE"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="WI"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2009"/>	Opening UPB:		<input type="text" value="236926.07"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="618.52"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="236926.07"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029727899"/>	<input type="text" value="11/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029727899"/>	Loan Type: <input type="text" value="VAG"/>
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Case #: <input type="text" value="000123456789101"/>	Security Int. Rate: <input type="text" value="4.50000"/>
Issuer Loan ID: <input type="text" value="109"/>	Loan Int. Rate: <input type="text" value="5.00000"/>
OPB: <input type="text" value="128092.00"/>	First Payment: <input type="text" value="10/01/2009"/>
FIC: <input type="text" value="687.63"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="KENNETH"/> <input type="text" value="BARR"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2468"/>
Address: <input type="text" value="2375 BABY BELL DRIVE"/>	Orig. UPB: <input type="text" value="128092.00"/>
City: <input type="text" value="ATLANTA"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="GA"/> Zip: <input type="text" value="30310"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB:		<input type="text" value="128092.00"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="1066.80"/>	<input type="text" value="308.46"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="1024.19"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="127783.54"/>

Loan Various Data Fields

Issuer ID <input type="text" value="5555"/>	Unique Loan ID <input type="text" value="029775449"/>	Report Period <input type="text" value="11/2009"/>	<input type="button" value="GO"/>
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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="123456"/> View Pool Activity	Pool Type: <input type="checkbox"/> SF <input type="checkbox"/> CD <input checked="" type="checkbox"/> M	Unique Loan ID: <input type="text" value="029775449"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000123456789011"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="110"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="346500.00"/>	First Payment: <input type="text" value="10/01/2039"/>
FIC: <input type="text" value="1860.09"/>	Maturity: <input type="text" value="09/01/2039"/>
Borrower: <input type="text" value="WARREN"/> <input type="text" value="HOLMES"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="966 STRINGFELLOW ROAD"/>	Orig. UPB: <input type="text" value="346500.00"/>
City: <input type="text" value="FAIRFAX"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="VA"/> Zip: <input type="text" value="22030"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB: <input type="text" value="346083.66"/>	<input type="text" value="346083.66"/>	<input type="text" value="346083.66"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment: <input type="text" value="1442.02"/>	<input type="text" value="418.07"/>	<input type="text" value="418.07"/>
	Curtailement: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="609.58"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="345665.59"/>	<input type="text" value="345665.59"/>	<input type="text" value="345665.59"/>

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**Loan Various Data Fields**

The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of November 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

Field #	Field Name										
1	Record Type	L	L	L	L	L	L	L	L	L	L
2	Unique Loan ID	202749081	029297653	029730874	029725094	029683655	029376546	029489167	029730878	029727899	0297754491
3	Pool ID	123456	123456	123456	123456	123456	123456	123456	123456	123456	123456
4	Loan Type	FHA	RHS	VAG	VAG	VAG	FHA	VAG	VAG	VAG	FHA
5	Case Number	001307551863203	000123456789234	0001234594675	000057667890124	000657667890122	000114567891229	000075621098768	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	102	103	104	105	106	107	108	109	110
7	First Payment Date	07012009	07012009	08012009	08012009	09012009	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	06012039	06012039	07012039	07012039	08012039	09012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000	5.000	5.125	5.000	5.000	5.000
10	Loan OPB	219342.00	203163.00	418815.00	117233.00	162386.00	130545.00	280810.00	237498.00	128092.00	346000.00
11	Loan FIC	1180.70	1059.79	2248.29	611.54	871.73	700.80	1528.96	1274.95	687.63	1860.09
12	Last Installment Paid Date	12012009	11012009	12012009	12012009	10012009	10012009	11012009	11012009	11012009	11012009
13	In Foreclosure Flag	N	N	N	N	N	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Prepaid Interest	910.74	0.00	1736.45	457.62	673.70	0.00	0.00	0.00	0.00	0.00
17	Prepaid Principal	269.96	0.00	511.84	153.92	198.03	0.00	0.00	0.00	0.00	0.00
18	Install Interest	910.74	0.00	1736.45	457.62	673.70	543.25	0.00	0.00	1066.80	1442.02
19	Install Principal	269.96	0.00	511.84	153.92	198.03	157.55	0.00	0.00	308.46	418.07
20	Curtailment	6.15	0.00	2.48	0.00	33.89	7.16	0.00	0.00	0.00	0.00
21	Adjust Interest	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	218302.46	201835.65	416234.80	280810.00	161454.36	130216.27	280139.39	236926.07	127783.54	219127.35
24	Removal Date										11152009.00
25	Removal Reason										1.00
26	Liquidation Interest Due										1440.27
27	Liquidation Principal Remitted										419.82
28	Liquidation Principal Balance										345245.77
29	Loan T&I Balance	759.21	1155.74	396.58	1397.25	1026.72	631.16	1962.85	1593.76	1745.11	1212.91



ISSUER'S REPORT OF LIQUIDATION

Unique Loan ID 029775449 paid in full on 11/15/2009. This screen shot shows the liquidation activity.

GMportalDesktop

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**Pool Accounting - Single Family**

PROD:1445.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)  
[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

IssuerID:  Unique Loan ID:  Report Period:

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Issuer ID:  Pool ID:  Pool Type:  SF  CD  M Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 FIC:  Maturity:   
 Orig. UPB:  Active:

---

**Liquidation Activity During Reporting Period**

	Interest	Principal
Record Date: <input type="text" value="11/2009"/>		Opening UPB: <input type="text" value="345665.59"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Liquidation: <input type="text" value="1440.27"/>	<input type="text" value="419.82"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Liquidation Balance: <input type="text" value="345245.77"/>	
Removal Reason: <input type="text" value="Mortgagor Payoff"/>		
Removal Date: <input type="text" value="11/15/2009"/>		

PRIVACY POLICY GINNIE MAE: GOVERNMENT GUARANTEED

## ISSUER'S RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		123456							
Date		12/1/2009							
Reporting Month		Nov-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month				Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal	
A. Balances from last report				10	\$ 12,024.50			\$ 2,236,079.76	
Less:									
B. 1. Installment collections						\$ 6,830.56		\$ 2,017.85	
2. Additional principal collections								\$ 49.68	
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)				1	\$ 1,860.09	\$ 1,440.27		\$ 345,665.59	
C. Other (+ or -)						\$ 0.03			
D. Balances this monthend				9	\$ 10,164.41			\$ 1,888,346.64	
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
0	0%	0	0	0	0	G. Amount Delinquent	\$ 3,778.49	\$ 1,133.77	\$ 805.41
Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month									
A. Fixed Installment Control		B. Interest				C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)	
\$ 12,024.50		\$ 9,276.06				\$ 2,748.44		4.980%	
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
\$ 2,748.44		\$ 49.68		\$ 345,245.77		\$ 0.03		\$ 348,043.92	
F. Cash distribution due holders for interest (Interest rate: <u>4.50%</u> )							\$ 8,381.98		
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 356,425.90		
H. Deferred interest paid holders (GPM only) \$ _____							\$ -		
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report							\$ 2,235,195.56		
B. Principal distributed to holders this report (Section 2E)							\$ 348,043.92		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -		
D. Principal of securities this monthend							\$ 1,887,151.64		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <u>0.0006%</u>)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)							\$ 111.76		
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
			A. Name and Address of Custodial Bank(s)			Account Number(s)			
Principal and Interest			CUSTODIAL NATIONAL BANK			10000001			
Escrow			CUSTODIAL NATIONAL BANK			10000002			
<b>B. Composition of fund balance at monthend</b>									
1. Escrow Funds			2. Principal and Interest			3. Other			
\$ 10,480.48			\$ 351,568.40						





The table below is a visual representation of the RFS Pool Record which shows the month end balances as of November 2009 for Pool 123456. This table represents only those data elements that populate the Pool Record.

<b>Field#</b>	<b>Field Name</b>	
1	Record Type	P
2	Pool ID	123456
3	Adjust FIC	0.00
4	Pool FIC	10164.41
5	Servicing Fee	805.41
6	Weighted Average Interest Rate	4.9800
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	1887151.64
11	T&I Escrow Balance	10480.48
12	P&I Fund Balance	351568.40
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0



## ISSUER'S MONTHLY SUMMARY REPORT

PROD.1445.1779

**Issuer Summary** Alert List

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	12/02/2009	Corrections Due	12/14/2009
Last Bulk Submission	12/14/2009	Last Pool Summarized	12/14/2009
Pools Reported	1 of 1	Pool Exceptions	0
Loans Reported	10	Loan Exceptions	0

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	Loans	Delinquent	Percent	One	Two	Three	Foreclosure
I	0	0	0	0	0	0	0
II	10	0	0	0	0	0	0

	Ginnie Mae I	Ginnie Mae II
Pools:	0	1
T & I Funds:	0	10480.48
Other Funds:	0	351568.40
Guaranty Fee:	0	111.76
Fixed Installment Constant:	0	10164.41
Unpaid Pool Principal Balance:	0	1888346.64
Security Remaining Principal Balance:	0	1887151.64
Principal Due Holders:	0	348043.92
Interest Due Holders:	0	8381.98

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: 0

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Loans	Delinquent	Percent	One	Two	Three	Foreclosure
0	0	0	0	0	0	0

Escrow Funds:	10480.48	Pool Principal Balance:	1888346.64
Other Funds:	351568.40	Security Principal Balance:	1887151.64
Guaranty Fee:	111.76	Principal Due Holders:	348043.92
Fixed Installment	10164.41	Interest Due Holders:	8381.98

FORM HUD11710-D – ISSUER’S MONTHLY SUMMARY REPORT

**Issuer’s Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer’s outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, WA 200003	Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs
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Number of Pools and Loan Pkgs. 1	Date 12/01/2009	Reporting Month NOVEMBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
-------------------------------------	--------------------	-----------------------------	--------------------------	---

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages								(2) Total Escrow Funds 10,480.48
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	(3) Total Funds Other Than Escrow 351,568.40
			One	Two	Three or More			
9	0	0.00	0	0	0	0	0.00	

	(Report Balances this month end and Principal amount of securities this month end)				Due Holders		
	Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
<b>Total</b>	111.76	9	10,164.41	1,888,346.64	1,888,751.64	348,043.92	8,381.98

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, WA 200003	10000001

All Issuers

Authorized Signature	Printed Name JANE SMITH
Title VICE PRESIDENT, SERVICING	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

**RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING**

<b>POOL NUMBER: 123456</b>	<b>REPORTING MONTH: 11/09</b>
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool )	\$ 2,234,012.23
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool )	\$ 1,133.77
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 2,748.44
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	\$ 345,245.77
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 0.03
= Adjusted Pool Principal Balance	\$ 1,887,151.76
- Securities Principal Balance Amount in Field 10 on the P-Record as entered by Issuer	\$ 1,887,151.64
= Difference: Over/Short	\$ 0.12
Comments:	

## TEST OF EXPECTED P&amp;I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

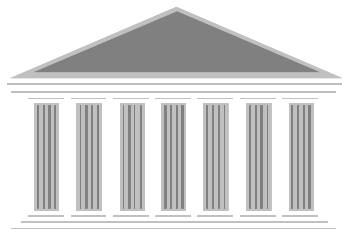
## CONCURRENT DATE (CD) POOLS

<b>POOL NUMBER: 123456CD</b>	<b>REPORTING MONTH: 11/09</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 4,912.26
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 49.68
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$ 0.03
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool)	\$ 345,245.77
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in pool.	\$ 1,860.09
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 356.17
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last payment installment)	\$ 144.03
= Subtotal (Expected P&I Balance)	\$ 351,567.63
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 351,568.40
= Difference: Over/Short	\$ (0.77)



**Note:** This calculation is accurate only when the mortgage and securities balances reconcile.

**BANK STATEMENT AND RECONCILIATION**



**CUSTODIAL NATIONAL BANK**

1000 MAIN STREET, ANYTOWN, USA 10000

Account Number

1-000000-1

Statement Date

11-30-09

Taxpayer I.D. No.

20-7394822

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XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL  
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS  
MORTGAGORS GINNIE MAE MORTGAGE-BACKED SECURITIES

Member FDIC



## Checking Account Summary

Previous Statement Balance	\$8,598.37
Deposit (s) Totaling	\$356,003.98
Withdrawal (s) Totaling	\$13,033.95
New Balance at Statement Ending Date	\$351,568.40

Date	Deposits	Debits	Balance
11/02/09	3,156.39	241.02	11,513.74
11/03/09	1,375.26	106.68	12,782.32
11/04/09	707.99	54.33	13,435.98
11/05/09	1,186.85	91.07	14,531.76
11/15/09	348,965.95	288.23	363,209.48
11/20/09		12,228.54	350,980.94
11/23/09	611.54	24.08	351,568.40

## P&amp; I CUSTODIAL ACCOUNT RECONCILIATION

+ Bank statement balance at 11-30-09	<u>\$ 351,568.40</u>
+ Deposits in transit (total):	<u>\$ -</u>
- Outstanding checks (total):	<u>\$ -</u>
+/- Adjustments (explanation required)	<u>\$ -</u>
Subtotal = Adjusted Bank Balance	<u>\$ 351,568.40</u>
Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	<u>\$ 351,568.40</u>
+/- Difference (Explain)	<u>\$ -</u>
Explanation for "Adjustments:"	
Deposits in transit over thirty (30) days (date and amount):	
Checks outstanding over thirty (30) days (date and amount):	
Preparer: _____	Date: _____
Reviewer: _____	Date: _____



## CUSTODIAL P&amp;I CASH BOOK STUDY

Issuer: XYZ Mortgage CompanyPool Number: 123456

Reporting Month	September	October	November
+ Prior Month P&I Balance (P-Records 12 and 13)	\$ -	\$ 5,350.68	\$ 8,598.37
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21,22*** and 28)	\$ 5,791.10	\$ 15,531.60	\$ 356,003.98
- Current Month Service Fees*(P-Record Field 5)	\$ 440.42	\$ 1,046.69	\$ 805.41
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$ -	\$ 11,237.22	\$ 12,228.54
= Current Month P&I Balance (P-Record Field 12)	\$ 5,350.68	\$ 8,598.37	\$ 351,568.40
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,350.68	\$ 8,598.37	\$ 351,568.40
Difference (Explain)	\$ -	\$ -	\$ -

\*Service Fees presumed to be taken in subsequent month.

\*\*Other (Section 5, line B-3) may include – advances, late charges, and unapplied funds.

\*\*\*Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.



*This verifies the accuracy of the Test of Expected P&I calculation.*

## CHAPTER FIVE

### ADJUSTABLE RATE MORTGAGE POOLS (ARMS)

- I. OVERVIEW OF DIFFERENCES BETWEEN FIXED-PAYMENT MORTGAGE POOLS AND ADJUSTABLE RATE MORTGAGE (ARM) POOLS
  
- II. THREE MONTH EXAMPLE OF ARM POOL REPORTING
  - A. ISSUER'S INTERNAL SERVICING RECORDS
  
  - B. ISSUER'S MONTHLY REPORT OF LOAN DATA
  
  - C. ISSUER'S LOAN RECORD
  
  - D. ISSUER'S MONTHLY REPORT OF POOL DATA
  
  - E. ISSUER'S POOL RECORD
  
  - F. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA
  
  - G. ISSUER'S MONTHLY SUMMARY REPORT
  
  - H. ISSUER'S SUMMARY REPORT FORM HUD 11710-D



## I. OVERVIEW OF ADJUSTABLE RATE MORTGAGE (ARM) SECURITIES

Adjustable Rate Mortgage securities, also referred to as Adjustable Payment Mortgage securities, (ARMs), are issued under the Ginnie Mae II program as part of multiple Issuer pools. Ginnie Mae securitizes eligible 1-year ARMs for which the interest rate is adjusted annually, and hybrid ARMs whose interest rates are contractually fixed for a pre-determined period, i.e., 3, 5, 7, or 10 years, and then adjusted annually thereafter. Interest rates on ARM loans are adjusted periodically based on changes to one of two eligible index options. The first index is tied to the weekly average yield of U.S. Treasury securities, adjusted to a constant maturity of one year, and is commonly referred to as the Constant Maturity Treasury (“CMT”) index. The second eligible index option is the London Interbank Offered Rate (LIBOR). LIBOR is the rate of interest at which banks offer to place deposits with one another for certain stated maturities.

For reporting purposes, ARM securities must be reported using the pool number (a six-digit number beginning with the numeral “8”) and the suffix, as appropriate, all of which are reported similarly. All mortgages backing ARM securities must be homogenous, using the same index and adjustment dates. Interest rate adjustments and payment adjustments must occur on one of four dates during the year, according to the following tables:



**AR & RL Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 12 months, but no more than 18 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
1-Year M AR or	Jan., Feb. Mar.,	April 1	April 1	May 1
1-Year M RL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct., Nov., Dec.	January 1	January 1	February 1

**AQ & QL Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 12 months, but no more than 18 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
1-Year M AQ or	January	January 1	January 1	February 1
1-Year M QL	April	April 1	April 1	May 1
	July	July 1	July 1	August 1
	October	October 1	October 1	November 1

**AT & TL Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 36 months, but no more than 42 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
3-Year M AT or	Jan., Feb. Mar.,	April 1	April 1	May 1
3-Year M TL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct., Nov., Dec.	January 1	January 1	February 1

**AF, FT, FL & FB Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 60 months, but no more than 66 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
5-Year M AF or	Jan., Feb. Mar.,	April 1	April 1	May 1
5-Year M FT or	Apr., May, June,	July 1	July 1	August 1
5-Year M FL or	July, Aug., Sept.,	October 1	October 1	November 1
5-Year M FB	Oct., Nov., Dec.	January 1	January 1	February 1

**AS & SL Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 84 months, but not more than 90 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
7-Year M AS or	Jan., Feb. Mar.,	April 1	April 1	May 1
7-Year M SL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct., Nov., Dec.	January 1	January 1	February 1

**AX & XL Multiple Issuer Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 120 months, but not more than 126 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
10-Year M AX or	Jan., Feb. Mar.,	April 1	April 1	May 1
10-Year M XL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct., Nov., Dec.	January 1	January 1	February 1

**AR & RL Custom Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 12 months, but no more than 18 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
1-Year C AR or	Any month	April 1	April 1	May 1
1-Year C RL		July 1	July 1	August 1
		October 1	October 1	November 1
		January 1	January 1	February 1

**AT & TL Custom Pools:**

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an <b>initial interest adjustment</b> at least 36 months, but no more than 42 months, after the first payment date on:	Shall have <b>annual interest adjustments</b> thereafter on:	Shall always have <b>payment adjustments</b> one month later than the interest adjustments, on:
3-Year C AT or	Any month	April 1	April 1	May 1
3-Year C TL		July 1	July 1	August 1
		October 1	October 1	November 1
		January 1	January 1	February 1

Since mortgages with different interest rates may be included in the same ARM securities package, it may be necessary to use the WAC calculation to determine the scheduled principal and servicing fee. The servicing fee rate is determined by subtracting the securities interest rate from the interest rate on each individual mortgage in the pool. In such cases, the servicing fee must be calculated on a loan by loan basis or in groups of mortgages with like interest rates.

Issuers are responsible for calculating the new mortgage and securities interest rates based on published indexes. The CMT is published in the Federal Reserve statistical release H.15, "Selected Interest Rates." The LIBOR is published in the Money Rates section of *The Wall Street Journal*. The CPTA will calculate the securities interest rate independently and will debit the ACH account accordingly. Issuers are urged to check their ACH pre-collection notices in detail to ensure that securities rate calculations have been performed properly.

Issuers must begin reporting interest rate changes two months prior to the actual mortgage payment change. For example, if borrowers' payments are scheduled to

adjust on November 1, Issuers would adjust the fixed installment control (FIC) by entering the adjustment in Field 3 (Adjust FIC) of the P-Record on the September Issuer Report of Pool and Loan Data. The new FIC would be reported in Field 4 (Pool FIC) of the P-Record in the September Issuer Monthly Report of Pool and Loan Data. The ending September FIC would then be the opening October FIC used to compute scheduled principal on the October report, which is really a projection for November 1<sup>st</sup> payments, since all ARM securities must use the concurrent date (CD) accounting method. Even though the pool interest rate changes with the October reporting, the interest rates on the individual loans have not. The interest rate on the securities used to calculate interest due security holders is calculated by the CPTA and adjusted on the October report, so that the projection for November scheduled interest is also accurate. As a result, the November 19<sup>th</sup> ACH debit will correspond to the P&I constant amounts and new interest rates of the borrowers' November 1 payments. This procedure is different from the procedure used to report FIC changes for GPM pools. Also, mortgages originated during a three-month "window" period are eligible for comingling in the same pool, with the same adjustment date. This means that some loans may pay at the original interest rate for twelve, thirteen, or fourteen months before incurring rate and FIC changes.

## II. ADJUSTABLE RATE MONTHLY ACCOUNTING REPORT EXAMPLES

A fictional Ginnie Mae II ARM pool has been created for purposes of illustrating ARM reporting and in particular, the reporting of ARM changes both at loan level and in the pool. In this example all the loans in Pool 876543 are due for interest rate changes October 1, 2009 effective with the November 1, 2009 mortgage payment.



*All ARM securities must use the concurrent date (CD) accounting method. For purposes of RFS reporting, mortgage payment adjustments occur 30 days after the rate adjustment. Securities payment adjustments occur 50 days after the rate adjustment.*

**EXAMPLE 1**

**SEPTEMBER ACTIVITY**

## A. ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

September 2009

Pool 876543AR

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
106	09/13/2009	537.28	163.52	128,783.18	0.00	0.00	0.00	0.00
107	09/22/2009	1,097.30	367.54	276,845.88	0.00	0.00	0.00	0.00
108	09/17/2009	977.46	297.48	234,292.76	0.00	0.00	0.00	0.00
109	09/01/2009	500.54	167.65	126,283.76	0.00	0.00	0.00	0.00
110	09/27/2009	1,426.07	434.02	341,823.68	0.00	0.00	0.00	0.00
TOTAL		4,538.65	1,430.21	1,108,029.26	0.00	0.00	0.00	0.00
UPB				1,108,029.26	PP	0.00	0.00	
PP or DLQ UPB				0.00	DLQ	0.00	0.00	
Total UPB for Pool				1,108,029.26				



*Issuers must begin reporting scheduled interest rate adjustments two months prior to the effective payment change date.*



B. ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029376546"/>	<input type="text" value="09/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="FHA"/>
--	-----------------------------	---	--	---

Case #:

Issuer Loan ID:

OPB:

FIC:

Borrower:   Click  for Co-Borrowers

Address:

City:

State:  Zip:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

SSN:

Orig. UPB:

Active:

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	<input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date:	<input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date:	<input type="text" value="08/01/2009"/>	Opening UPB:	<input type="text" value="128946.70"/>
Last Installment Date:	<input type="text" value="09/01/2009"/>	Installment: <input type="text" value="537.28"/>	<input type="text" value="163.52"/>
		Curtailment:	<input type="text" value="0.00"/>
		Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="69.12"/>		Net Adjust UPB:	<input type="text" value="0.00"/>
		Closing UPB:	<input type="text" value="128783.18"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="09/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="FHA"/>
--	-----------------------------	---	--	---

Case #:

Issuer Loan ID:

OPB:

FIC:

Borrower:   Click  for Co-Borrowers

Address:

City:

State:  Zip:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

SSN:

Orig. UPB:

Active:

---

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	<input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date:	<input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date:	<input type="text" value="08/01/2009"/>	Opening UPB:	<input type="text" value="277213.42"/>
Last Installment Date:	<input type="text" value="09/01/2009"/>	Installment: <input type="text" value="1097.30"/>	<input type="text" value="367.54"/>
		Curtailment:	<input type="text" value="0.00"/>
		Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="241.53"/>		Net Adjust UPB:	<input type="text" value="0.00"/>
		Closing UPB:	<input type="text" value="276845.88"/>

Loan Various Data Fields

Issuer ID <input type="text" value="5555"/>	Unique Loan ID <input type="text" value="029730878"/>	Report Period <input type="text" value="09/2009"/>	<input type="button" value="GO"/>
--	--	---	-----------------------------------

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> <small>View Pool Activity</small>	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="FHA"/>
--	---	---	--	---

Case #: <input type="text" value="000282860619708"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="1274.94"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="PHILIP"/> <input type="text" value="SCOTT"/> <input type="checkbox"/> Click for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="500 LEES RIDGE ROAD"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="wi"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N		Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>		Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="08/01/2009"/>		Opening UPB: <input type="text" value="234590.24"/>	
Last Installment Date: <input type="text" value="09/01/2009"/>		Installment: <input type="text" value="977.46"/>	<input type="text" value="297.48"/>
		Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
		Adjustments: <input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="136.23"/>		Net Adjust UPB: <input type="text" value="0.00"/>	
		Closing UPB: <input type="text" value="234292.76"/>	

---

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029727899"/>	<input type="text" value="09/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029727899"/>	Loan Type: <input type="text" value="FHA"/>
--	--	---	--	---

Case #: <input type="text" value="000161660831603"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="109"/>	Loan Int. Rate: <input type="text" value="4.7500"/>
OPB: <input type="text" value="128092.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="668.19"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="JAMES"/> <input type="text" value="OLIVERI"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX2468"/>
Address: <input type="text" value="13090 SAVANNAH LANE"/>	Orig. UPB: <input type="text" value="128092.00"/>
City: <input type="text" value="ATLANTA"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="GA"/> Zip: <input type="text" value="30310"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="08/01/2009"/>	Opening UPB:		<input type="text" value="126451.41"/>
Last Installment Date: <input type="text" value="09/01/2009"/>	Installment:	<input type="text" value="500.54"/>	<input type="text" value="167.65"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="345.12"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="126283.76"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029775449"/>	<input type="text" value="09/2009"/>	

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029775449"/>	Loan Type: <input type="text" value="FHA"/>
--	--	---	--	---

Case #: <input type="text" value="333360219054321"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="110"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="342257.70"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="1860.09"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="MARSHA"/> <input type="text" value="HAMILTON"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX0490"/>
Address: <input type="text" value="974 GARLAND COURT"/>	Orig. UPB: <input type="text" value="346500.00"/>
City: <input type="text" value="FAIRFAX"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="VA"/> Zip: <input type="text" value="22030"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="08/01/2009"/>	Opening UPB:		<input type="text" value="342257.69"/>
Last Installment Date: <input type="text" value="09/01/2009"/>	Installment:	<input type="text" value="1426.07"/>	<input type="text" value="434.02"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="265.23"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="341823.68"/>

**Loan Various Data Fields**



## C. POOL 876543 SEPTEMBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	680103499	673094798	304976972	602094860	604097609
3	Pool ID	876543	876543	876543	876543	876543
4	Loan Type	FHA	FHA	FHA	FHA	FHA
5	Case Number	004124166615703	000090960690626	000282860619708	000161660831603	333360219054
6	Issuer Loan ID	106	107	108	109	110
7	First Payment Date	10012008	10012008	10012008	10012008	10012008
8	Loan Maturity Date	09012038	09012038	09012038	09012038	09012038
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130545.00	280810.00	237498.00	128092.00	346500.00
11	Loan FIC	700.80	1528.98	1274.95	687.63	1860.09
12	Last Installment Paid Date	9012009	9012009	9012009	9012009	9012009
13	In Foreclosure Flag	N	N	N	N	N
14	Delinquent Interest	0	0	0	0	0
15	Delinquent Principal	0	0	0	0	0
16	Prepaid Interest					
17	Prepaid Principal					
18	Install Interest	537.28	1097.30	977.46	500.54	1426.07
19	Install Principal	163.52	367.54	297.48	167.65	434.02
20	Curtailment					
21	Adjust Interest					
22	Net Adjust UPB					
23	Loan UPB	128783.18	276845.88	234292.76	126283.76	341823.68
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Reritted					
28	Liquidation Principal Balance					
29	Loan T&I Balance	69.12	241.53	136.23	345.12	\$ 265.23



*Note the interest rates on these loans. These are the initial interest rates as reported on form HUD 11706 at the time the pool was established.*

## D. ISSUER'S MONTHLY REPORT OF POOL DATA

Issuer ID	Pool ID	Report Period		
5555	876543	09/2009	GO	
AR CD M				
Opening FIC:	5968.86			
Liquidations-In-Full FIC:	0.00	Opening Security RPB:	1108029.26	
Adjustment to FIC:	646.77	Scheduled Principal:	1436.10	
Closing FIC:	5322.09	Curtailements:	0.00	
Security Int. Rate:	4.5000	Liquidations:	0.00	
Install Interest:	4538.65	RPB Adjustment:	0.00	
Pool Mortgage Rate:	4.9090	Total Principal:	1436.10	
Service Fee:	378.18			
Int. Due Security Holder:	4155.11			
Cash Due Security Holder:	5591.21			
		Reported	Calculated	
T & I Balance:	1057.23	Closing Security RPB:	1106593.16	1106593.16
F & I Balance:	5213.07	Guaranty Fee:	55.40	
Other Balance:	0.00			
<b>Custodial Bank Information</b>				
<p>This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.</p>				



*Note the difference between the opening and closing FIC. This is due to the interest rate change effective October 1, 2009 and reflected as the opening FIC for the October reporting. Also note the FIC adjustment. Keep in mind that mortgage interest is in*

*arrears and that the October interest change becomes effective with the November mortgage payment.*

## E. SEPTEMBER POOL RECORD

<b>Field#</b>	<b>Field Name</b>	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	646.77
4	Pool FIC	5322.09
5	Servicing Fee	378.18
6	Weighted Average Interest Rate	4.9090
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1106593.16
11	T&I Escrow Balance	1057.23
12	P&I Fund Balance	5213.07
13	Other Balance	0
14	Replacement Reserve Balance	0
15	Construction Loan Principal Balance	0
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	
25	Filler	



## F. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		876543							
Date		10/1/2009							
Reporting Month		Sep-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month				Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal	
A. Balances from last report				5	\$ 5,968.86			\$ 1,109,459.47	
Less:									
B. 1. Installment collections						\$ 4,538.65		\$ 1,430.21	
2. Additional principal collections								\$ -	
3. Liquidations-in-full (Payoffs,				0	\$ -	\$ -		\$ -	
C. Other (+ or -)					\$ (646.77)	\$ -		\$ -	
D. Balances this monthend				5	\$ 5,322.09			\$ 1,108,029.26	
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure		\$ -	\$ -	
0	0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 378.18
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment		B. Interest		C. Scheduled		D. Weighted Average			
\$ 5,968.86		\$ 4,532.76		\$ 1,436.10		4.909000%			
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -)		E. Total Principal (A)	
\$ 1,436.10		\$ -		\$ -		\$ -		\$ 1,436.10	
F. Cash distribution due holders for interest - Interest rate used						4.50%		\$ 4,155.11	
G. Total cash distribution due holders (Sec. 2E + 2F)								\$ 5,591.21	
H. Deferred interest paid holders (GPM only) \$								\$ -	
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report								\$ 1,108,029.26	
B. Principal distributed to holders this report (Section 2E)								\$ 1,436.10	
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B								\$ -	
D. Principal of securities this monthend								\$ 1,106,593.16	
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <del>0.000694</del>)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)								\$ 55.40	
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
				A. Name and Address of Custodial Bank(s)			Account Number(s)		
Principal and Interest				CUSTODIAL NATIONAL BANK			10000001		
Escrow				CUSTODIAL NATIONAL BANK			10000002		
<b>B. Composition of fund balance at monthend</b>									
1. Escrow Funds			2. Principal and Interest			3. Other			
1057,.23			\$ 5,213.07			\$ -			

G. ISSUER'S SEPTEMBER MONTHLY SUMMARY REPORT

PROD:1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk	10/14/2009	Last Pool	10/14/2009
Submission	Summarized		
Pools Reported	1	Pool Exceptions	0
Loans Reported	5	Loan Exceptions	0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	5	0	0	0	0	0	0	

---

		Ginnie Mae I	Ginnie Mae II
	Pools	0	1
	T & I Funds:	0	1057.23
	Other Funds:	0	5213.07
	Guaranty Fee:	0	55.40
	Fixed Installment Constant:	0	5322.09
	Unpaid Pool Principal Balance:	0	1108029.26
	Security Remaining Principal Balance:	0	1106593.16
	Principal Due Holders:	0	1436.10
	Interest Due Holders:	0	4155.11

---

**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/01/2009 Submission Type: O

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Loans	5	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
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Escrow Funds:	1057.23	Pool Principal Balance:	1108029.26
Other Funds:	5213.07	Security Principal Balance:	1106593.16
Guaranty Fee:	55.40	Principal Due Holders:	1436.10
Fixed Installment	5322.09	Interest Due Holders:	4155.11



All remaining requirements for the monthly reporting of ARM loans and pools are performed in the same manner as for Ginnie Mae II Single Family pools and will not be shown as part of this Chapter.

**EXAMPLE 2:**

**OCTOBER ACTIVITY**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

October 2009

Pool 8765432AR

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPB
106	10/11/2009	536.60	164.20	128,618.98	0.00	0.00	0.00	0.00
107	10/05/2009	1,095.85	368.99	276,476.89	0.00	0.00	0.00	0.00
108	10/05/2009	976.22	298.72	233,994.04	0.00	0.00	0.00	0.00
109	10/22/2009	499.87	168.32	126,115.44	0.00	0.00	0.00	0.00
110	10/18/2009	1,424.27	435.82	341,387.86	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>4,532.81</b>	<b>1,436.05</b>	<b>1,106,593.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
UPB				1,106,593.21	PP			
PP or DLQ UPB					DLQ			
TOTAL UPB				1,106,593.21				

ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID <input type="text" value="5555"/>	Unique Loan ID <input type="text" value="029376546"/>	Report Period <input type="text" value="10/2009"/>	<input type="button" value="GO"/>
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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="FHA"/>
--	--	---	--	---

Case #: <input type="text" value="004124166615703"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="700.80"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="JAMES MEEK"/> Click <input type="button" value="⊕"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="2041 KNIGHTSBRIDGE"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="128783.18"/>	<input type="text" value="128783.18"/>	<input type="text" value="128783.18"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment: <input type="text" value="536.60"/>	<input type="text" value="536.60"/>	<input type="text" value="164.20"/>
	Curtaiment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="2621.41"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="128618.98"/>	<input type="text" value="128618.98"/>	<input type="text" value="128618.98"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="10/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000090960690626"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="107"/>	Loan Int. Rate: <input type="text" value="4.7500"/>
OPB: <input type="text" value="280810.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="1464.84"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="HAMPTON"/> Click <input type="button" value="+"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX4673"/>
Address: <input type="text" value="139 UNION CHURCH ROAD"/>	Orig. UPB: <input type="text" value="280810.00"/>
City: <input type="text" value="BOSTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="276845.88"/>	<input type="text" value="276845.88"/>	<input type="text" value="276845.88"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment: <input type="text" value="1095.85"/>	<input type="text" value="1095.85"/>	<input type="text" value="368.99"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1426.75"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="276476.89"/>	<input type="text" value="276476.89"/>	<input type="text" value="276476.89"/>

Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	<input type="button" value="GO"/>
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="10/2009"/>	

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000282860619708"/>	Security Int. Rate: <input type="text" value="4.5000"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="5.0000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="1274.94"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="PHILIP"/> <input type="text" value="SCOTT"/> Click <input type="button" value="+"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="500 LEES RIDGE ROAD"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="WI"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="10/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="234292.76"/>	<input type="text" value="234292.76"/>	<input type="text" value="234292.76"/>
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment: <input type="text" value="976.22"/>	<input type="text" value="976.22"/>	<input type="text" value="298.72"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1872.16"/>	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="233944.04"/>	<input type="text" value="233944.04"/>	<input type="text" value="233944.04"/>

Loan Various Data Fields

Issuer ID 5555	Unique Loan ID 029727899	Report Period 10/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: View Pool 876543 Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029727899	Loan Type: FHA
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Case #: 000161660831603	Security Int. Rate: 4.5000
Issuer Loan ID: 109	Loan Int. Rate: 4.7500
OPB: 128092.00	First Payment: 10/01/2008
FIC: 668.19	Maturity: 09/01/2038
Borrower: JAMES OLIVERI <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX2468
Address: 13090 SAVANNAH LANE	Orig. UPB: 128092.00
City: ATLANTA	Active: <input checked="" type="checkbox"/> Y
State: GA Zip: 30310	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB:		126283.76
Last Installment Date: 10/01/2009	Installment:	499.87	168.32
	Curtaiment:		0.00
	Adjustments:	0.00	
Loan T&I Balance: 1975.21	Net Adjust UPB:		0.00
	Closing UPB:		126115.44

**Loan Various Data Fields**

Issuer ID 5555	Unique Loan ID 029775449	Report Period 10/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: View Pool 876543 Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: 029775449	Loan Type: FHA
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Case #: 333360219054321	Security Int. Rate: 4.5000
Issuer Loan ID: 110	Loan Int. Rate: 5.0000
OPB: 346500.00	First Payment: 10/01/2008
FIC: 1860.09	Maturity: 09/01/2038
Borrower: MARSHA HAMILTON <input type="checkbox"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: XXXXX0490
Address: 974 GARLAND COURT	Orig. UPB: 346500.00
City: FAIRFAX	Active: <input checked="" type="checkbox"/> Y
State: VA Zip: 22030	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent:	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB:		341823.68
Last Installment Date: 10/01/2009	Installment:	1424.27	435.82
	Curtaiment:		0.00
	Adjustments:	0.00	
Loan T&I Balance: 69.12	Net Adjust UPB:		0.00
	Closing UPB:		341387.86

**Loan Various Data Fields**





## POOL 876543 OCTOBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	680103499	673094798	304976972	602094860	604097609
3	Pool ID	87654	87654	87654	87654	87654
4	Loan Type	FHA	VAG	VAG	VAG	VAG
5	Case Number	004124166615703	000090960690626	000282860619708	000161660831603	333360219054
6	Issuer Loan ID	106	107	108	109	110
7	First Payment Date	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	9012039	9012039	9012039	9012039	9012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130545.00	280810.00	237498.00	128092.00	346500.00
11	Loan FIC	700.80	1528.98	1274.95	687.63	1860.09
12	Last Installment Paid Date	10012009	11012009	11012009	11012009	10012009
13	In Foreclosure Flag	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	533.72	0.00
15	Delinquent Principal	0.00	0.00	0.00	153.91	0.00
16	Prepaid Interest	0.00	1197.85	988.39	0.00	0.00
17	Prepaid Principal	0.00	331.13	286.56	0.00	0.00
18	Install Interest	0.00	2397.14	1977.97	0.00	
19	Install Principal	0.00	660.82	571.93	0.00	
20	Curtallment	0.00	9.79	0.00	23.03	0.00
21	Adjust Interest	0.00	0.03	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	130380.98	280139.39	236926.07	128092.00	346083.66
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Loan T&I Balance	2621.41	1426.75	1872.16	1975.21	1887.47



*Note that even though the pool interest rate has changed, the mortgage interest rates have not yet changed.*



*Each loan should always be reported with a Loan FIC and Loan Interest Rate that agrees to the Last Installment Paid Date.*

### ISSUER'S MONTHLY REPORT OF POOL DATA

Issuer ID	Pool ID	Report Period		
<input type="text" value="5555"/>	<input type="text" value="876543"/>	<input type="text" value="10/2009"/>	<input type="button" value="GO"/>	

<input type="button" value="AR"/> <input type="button" value="CD"/> <input type="button" value="M"/>			
Opening FIC:	<input type="text" value="5322.09"/>		
Liquidations-In-Full FIC:	<input type="text" value="0.00"/>	Opening Security RPB:	<input type="text" value="1106593.16"/>
Adjustment to FIC:	<input type="text" value="0.00"/>	Scheduled Principal:	<input type="text" value="1717.27"/>
Closing FIC:	<input type="text" value="5322.09"/>	Curtailments:	<input type="text" value="0.00"/>
Security Int. Rate:	<input type="text" value="3.5000"/>	Liquidations:	<input type="text" value="0.00"/>
Install Interest:	<input type="text" value="4532.81"/>	RPB Adjustment:	<input type="text" value="0.00"/>
Pool Mortgage Rate:	<input type="text" value="3.9091"/>	Total Principal:	<input type="text" value="1717.27"/>
Service Fee:	<input type="text" value="377.70"/>		
Int. Due Security Holder:	<input type="text" value="3277.56"/>		
Cash Due Security Holder:	<input type="text" value="4994.83"/>		
T & I Balance:	<input type="text" value="9783.00"/>	Reported	Calculated
P & I Balance:	<input type="text" value="5213.02"/>	Closing Security RPB:	<input type="text" value="1104875.89"/>
Other Balance:	<input type="text" value="0.00"/>	Guaranty Fee:	<input type="text" value="55.33"/>
			<input type="text" value="1104875.89"/>

**Custodial Bank Information**

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.



*Note that the opening and closing FIC are the same. The security interest rate has also been calculated by the CPTA and has been changed since the securities amortize one month earlier than the pool.*

## OCTOBER POOL RECORD

Field#	Field Name	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	0
4	Pool FIC	5322.09
5	Servicing Fee	377.70
6	Weighted Average Interest Rate	3.9091
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1104875.89
11	T&I Escrow Balance	9783.00
12	P&I Fund Balance	5213.02
13	Other Balance	0
14	Replacement Reserve Balance	0
15	Construction Loan Principal Balance	0
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0



*Note the WAC, also known as the weighted average interest rate, for the pool at the end of the reporting month becomes the beginning WAC for the next month's reporting period.*

#### ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Ginnie Mae Pool/Loan Package Number		876543								
Date		11/1/2009								
Reporting Month		Oct-09								
<b>Section 1 – Pool Administration</b>										
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal				
A. Balances from last report		5	\$ 5,322.09			\$ 1,108,029.26				
Less:										
B. 1. Installment collections				\$ 4,532.81		\$ 1,436.05				
2. Additional principal collections						\$ -				
3. Liquidations-in-full (Payoffs,		0	\$ -	\$ -		\$ -				
C. Other (+ or -)				\$ -		\$ -				
D. Balances this monthend		5	\$ 5,322.09			\$ 1,106,593.21				
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
		One	Two	Three or More	Foreclosure		\$ -	\$ -		
0	0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 377.70	
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>										
A. Fixed Installment		B. Interest		C. Scheduled		D. Weighted Average				
\$ 5,322.09		\$ 3,604.82		\$ 1,717.27		3.909000%				
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>										
A. Scheduled Principal	B. Additional Principal	C. Liquidations		D. Other (+ or -)		E. Total Principal (A				
\$ 1,717.27	\$ -	\$ -		\$ -		\$ 1,717.27				
F. Cash distribution due holders for interest - Interest rate used						3.50%		\$ 3,227.56		
G. Total cash distribution due holders (Sec. 2E + 2F)								\$ 4,944.83		
H. Deferred interest paid holders (GPM only) \$								\$ -		
<b>Section 3 – Principal Amount of Securities</b>										
A. Principal amount of securities from last report								\$ 1,106,593.16		
B. Principal distributed to holders this report (Section 2E)								\$ 1,717.27		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B								\$ -		
D. Principal of securities this monthend								\$ 1,104,875.89		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <del>0.0006%</del>)</b>										
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)								\$ 55.33		
B. Other (explain)										
<b>Section 5 – Status of Custodial Funds</b>										
		A. Name and Address of Custodial Bank(s)				Account Number(s)				
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001				
Escrow		CUSTODIAL NATIONAL BANK				10000002				
B. Composition of fund balance at monthend										
1. Escrow Funds		2. Principal and Interest				3. Other				
\$ 9,783.00		\$ 5,213.02				\$ -				

## ISSUER'S OCTOBER MONTHLY SUMMARY REPORT

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	11/01/2009	Corrections Due	11/14/2009
Last Bulk Submission	11/04/2009	Last Pool Summarized	11/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	5	Loan Exceptions	0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	5	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools:	0	1
T & I Funds:	0	9783.00
Other Funds:	0	5213.02
Guaranty Fee:	0	55.33
Fixed Installment Constant:	0	5322.09
Unpaid Pool Principal Balance:	0	1106593.21
Security Remaining Principal Balance:	0	1104875.89
Principal Due Holders:	0	1717.27
Interest Due Holders:	0	3227.56

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 10/2009 Date Submitted: 11/01/2009 Submission Type: 0

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	Loans	5	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
Escrow Funds:	9783.00	Pool Principal Balance:	1106593.21											
Other Funds:	5213.02	Security Principal Balance:	1104875.89											
Guaranty Fee:	55.33	Principal Due Holders:	1717.27											
Fixed Installment	5322.09	Interest Due Holders:	3227.56											

ISSUER'S OCTOBER SUMMARY REPORT FORM HUD 11710-D

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) <b>XYZ MORTGAGE COMPANY ANYTOWN, USA</b>		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs
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Number of Pools and Loan Pkgs. 1	Date 11/02/2009	Reporting Month OCTOBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
-------------------------------------	--------------------	----------------------------	--------------------------	---

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	9,783.00
5	0	0.00	One	Two	Three or More	0	0	(3) Total Funds Other Than Escrow
			0	0	0	0	0	5213.02

	Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)				Due Holders	
		Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
<b>Total</b>	55.33	5	5,322.09	1,106,593.21	1,104,875.89	1,717.27	3227.56

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000	10000001

All Issuers

Authorized Signature	Printed Name <b>JANE SMITH</b>
Title <b>VICE PRESIDENT, SERVICING</b>	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete



**EXAMPLE 3:**

**NOVEMBER ACTIVITY**

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

November 2009

Pool 876543AR

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailement	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
106	11/04/2009	428.73	196.32	128,422.66	0.00	0.00	0.00	0.00
107	11/20/2009	863.99	440.40	276,036.49	0.00	0.00	0.00	0.00
108	11/17/2009	779.98	358.62	233,635.42	0.00	0.00	0.00	0.00
109	11/03/2009	394.11	200.89	125,914.55	0.00	0.00	0.00	0.00
110	11/30/2009	1,137.96	521.09	340,866.77	0.00	0.00	0.00	0.00
TOTAL		3,604.77	1,717.32	1,104,875.89	0.00	0.00	0.00	0.00
UPB				1,104,875.89				
PP or DLQ UPB				0.00	PP	0.00	0.00	
TOTAL UPB				1,104,875.89	DLQ	0.00	0.00	

### ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID <input type="text" value="5555"/>	Unique Loan ID <input type="text" value="029376546"/>	Report Period <input type="text" value="11/2009"/>	<input type="button" value="GO"/>
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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029376546"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="004124166615703"/>	Security Int. Rate: <input type="text" value="3.5000"/>
Issuer Loan ID: <input type="text" value="106"/>	Loan Int. Rate: <input type="text" value="4.0000"/>
OPB: <input type="text" value="130545.00"/>	First Payment: <input type="text" value="11/01/2008"/>
FIC: <input type="text" value="625.05"/>	Maturity: <input type="text" value="10/01/2038"/>
Borrower: <input type="text" value="JAMES"/> <input type="text" value="MEEK"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX8766"/>
Address: <input type="text" value="2041 KNIGHTSBRIDGE"/>	Orig. UPB: <input type="text" value="130545.00"/>
City: <input type="text" value="CLEVELAND"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="OH"/> Zip: <input type="text" value="44113"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="128618.98"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="428.73"/>	<input type="text" value="196.32"/>
	Curtaiment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="3015.92"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="128422.66"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029489167"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CB <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029489167"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000090960690626"/>	Security Int. Rate: <input type="text" value="3.5000"/>
Issuer Loan ID: <input type="text" value="107"/>	Loan Int. Rate: <input type="text" value="3.7500"/>
OPB: <input type="text" value="280810.00"/>	First Payment: <input type="text" value="11/01/2008"/>
FIC: <input type="text" value="1304.39"/>	Maturity: <input type="text" value="10/01/2038"/>
Borrower: <input type="text" value="WILLIAM"/> <input type="text" value="HAMPTON"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX4673"/>
Address: <input type="text" value="139 UNION CHURCH ROAD"/>	Orig. UPB: <input type="text" value="280810.00"/>
City: <input type="text" value="BOSTON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="MA"/> Zip: <input type="text" value="02115"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:		<input type="text" value="276476.89"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="863.99"/>	<input type="text" value="440.40"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	
Loan T&I Balance: <input type="text" value="2419.63"/>	Net Adjust UPB:		<input type="text" value="0.00"/>
	Closing UPB:		<input type="text" value="276036.49"/>

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Loan Various Data Fields

Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> CD <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="FHA"/>
--	--	---	--	---

Case #: <input type="text" value="000282880619708"/>	Security Int. Rate: <input type="text" value="3.5000"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="4.0000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="10/01/2008"/>
FIC: <input type="text" value="1138.60"/>	Maturity: <input type="text" value="09/01/2038"/>
Borrower: <input type="text" value="PHILIP"/> <input type="text" value="SCOTT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="500 LEES RIDGE ROAD"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="WI"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="112009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:	<input type="text" value="233994.04"/>	<input type="text" value="233994.04"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="779.98"/>	<input type="text" value="358.62"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="1917.33"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="233635.42"/>	<input type="text" value="233635.42"/>

**Loan Various Data Fields**

Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029730878"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

---

Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="876543"/> View Pool Activity	Pool Type: <input type="checkbox"/> AR <input type="checkbox"/> C <input type="checkbox"/> M	Unique Loan ID: <input type="text" value="029730878"/>	Loan Type: <input type="text" value="FHA"/>
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Case #: <input type="text" value="000037698312904"/>	Security Int. Rate: <input type="text" value="3.500"/>
Issuer Loan ID: <input type="text" value="108"/>	Loan Int. Rate: <input type="text" value="4.000"/>
OPB: <input type="text" value="237498.00"/>	First Payment: <input type="text" value="11/01/2008"/>
FIC: <input type="text" value="1138.60"/>	Maturity: <input type="text" value="10/01/2038"/>
Borrower: <input type="text" value="PHILIP"/> <input type="text" value="SCOTT"/> Click <input type="checkbox"/> for Co-Borrowers	SSN: <input type="text" value="XXXXX6398"/>
Address: <input type="text" value="500 LEES RIDGE ROAD"/>	Orig. UPB: <input type="text" value="237498.00"/>
City: <input type="text" value="MADISON"/>	Active: <input type="text" value="Y"/>
State: <input type="text" value="WI"/> Zip: <input type="text" value="53705"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening UPB:	<input type="text" value="233944.04"/>	<input type="text" value="233944.04"/>
Last Installment Date: <input type="text" value="11/01/2009"/>	Installment:	<input type="text" value="780.98"/>	<input type="text" value="357.62"/>
	Curtailment:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="2145.17"/>	Net Adjust UPB:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB:	<input type="text" value="233935.14"/>	<input type="text" value="233935.14"/>

**Loan Various Data Fields**

Issuer ID 5555	Unique Loan ID 029727899	Report Period 11/2009	<input type="button" value="GO"/>
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Issuer ID: 5555	Pool ID: 876543 View Pool Activity	Pool Type: AR CC M	Unique Loan ID: 029727899	Loan Type: FHA
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Case #: 000161660831603	Security Int. Rate: 3.5000
Issuer Loan ID: 109	Loan Int. Rate: 3.7500
OPB: 128092.00	First Payment: 11/01/2008
FIC: 595.00	Maturity: 10/01/2038
Borrower: JAMES OLIVER Click <input type="button" value="+"/> for Co-Borrowers	SSN: XXXXX2468
Address: 13090 SAVANNAH LANE	Orig. UPB: 128092.00
City: ATLANTA	Active: Y
State: GA Zip: 30310	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: N		Delinquent: 0.00	0.00
Record Date: 11/2009		Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009		Opening UPB:	126115.44
Last Installment Date: 11/01/2009		Installment: 394.11	200.89
		Curtaiment:	0.00
		Adjustments: 0.00	
Loan T&I Balance: 1119.20		Net Adjust UPB:	0.00
		Closing UPB:	125914.55

**Loan Various Data Fields**

## POOL 876543 NOVEMBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	680103499	673094798	304976972	602094860	604097609
3	Pool ID	87654	87654	87654	87654	87654
4	Loan Type	FHA	VAG	VAG	VAG	VAG
5	Case Number	004124166615703	000090960690626	000282860619708	000161660831603	333360219054
6	Issuer Loan ID	106	107	108	109	110
7	First Payment Date	10012009	9012009	10012009	9012009	9012009
8	Loan Maturity Date	9012039	9012039	9012039	9012039	9012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130645.00	266810.00	237498.00	128092.00	346500.00
11	Loan FIC	871.73	611.54	2248.29	1059.79	1180.70
12	Last Installment Paid Date	10012009	9012009	10012009	9012009	9012009
13	In Foreclosure Flag	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	0.00	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00
16	Prepaid Interest	675.61	0.00	1740.71	0.00	0.00
17	Prepaid Principal	196.12	0.00	507.58	0.00	0.00
18	Install Interest	675.61	0.00	1740.71	0.00	0.00
19	Install Principal	196.12	0.00	507.58	0.00	0.00
20	Curtallment	77.52	0.00	2.48	23.03	0.00
21	Adjust Interest	0.00	0.00	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	161917.24	116937.43	417261.30	202363.68	219127.35
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Loan TB Balance	301592	24966	191735	214517	111920



*Note that the mortgage interest rates have changed.*

ISSUER'S MONTHLY REPORT OF POOL DATA

Issuer ID	Pool ID	Report Period		
<input type="text" value="5555"/>	<input type="text" value="876543"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>	

<input type="button" value="AR"/> <input type="button" value="CD"/> <input type="button" value="M"/>				
Opening FIC:	<input type="text" value="5322.09"/>			
Liquidations-In-Full FIC:	<input type="text" value="0.00"/>	Opening Security RPB:	<input type="text" value="1104875.89"/>	
Adjustment to FIC:	<input type="text" value="0.00"/>			
Closing FIC:	<input type="text" value="5322.09"/>	Scheduled Principal:	<input type="text" value="1722.86"/>	
Security Int. Rate:	<input type="text" value="3.5000"/>	Curtailments:	<input type="text" value="0.00"/>	
Install Interest:	<input type="text" value="3605.77"/>	Liquidations:	<input type="text" value="0.00"/>	
Pool Mortgage Rate:	<input type="text" value="3.9091"/>	RPB Adjustment:	<input type="text" value="0.00"/>	
Service Fee:	<input type="text" value="377.21"/>	Total Principal:	<input type="text" value="1722.86"/>	
Int. Due Security Holder:	<input type="text" value="3222.55"/>			
Cash Due Security Holder:	<input type="text" value="4945.41"/>			
		Reported	Calculated	
		Closing Security RPB:	<input type="text" value="1103153.03"/>	<input type="text" value="1103153.03"/>
T & I Balance:	<input type="text" value="10617.25"/>			
P & I Balance:	<input type="text" value="5213.07"/>	Guaranty Fee:	<input type="text" value="55.24"/>	
Other Balance:	<input type="text" value="0.00"/>			

**Custodial Bank Information**

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.



## NOVEMBER POOL RECORD

<b>Field#</b>	<b>Field Name</b>	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	0
4	Pool FIC	5322.09
5	Servicing Fee	377.21
6	Weighted Average Interest Rate	3.9091
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1103153.03
11	T&I Escrow Balance	10617.25
12	P&I Fund Balance	5213.07
13	Other Balance	0
14	Replacement Reserve Balance	0
15	Construction Loan Principal Balance	0
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0

ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		876543							
Date		12/1/2009							
Reporting Month		Nov-09							
<b>Section 1 – Pool Administration</b>									
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal			
A. Balances from last report		5	\$ 5,322.09			\$ 1,106,593.21			
Less:									
B. 1. Installment collections				\$ 3,604.77		\$ 1,717.32			
2. Additional principal collections						\$ -			
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)		0	\$ -			\$ -			
C. Other (+ or -)									
D. Balances this monthend		5	\$ 5,322.09			\$ 1,104,875.89			
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
0	0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 377.21
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>									
A. Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)			
\$ 5,322.09		\$ 3,599.23		\$ 1,722.86		3.9091%			
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
\$ 1,722.86		\$ -		\$ -				\$ 1,722.86	
F. Cash distribution due holders for interest (Interest rate <u>3.50%</u> )							\$ 3,222.55		
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 4,945.41		
H. Deferred interest paid holders (GPM only) \$ _____							\$ -		
<b>Section 3 – Principal Amount of Securities</b>									
A. Principal amount of securities from last report							\$ 1,104,875.89		
B. Principal distributed to holders this report (Section 2E)							\$ 1,722.86		
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -		
D. Principal of securities this monthend							\$ 1,103,153.03		
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <u>0.0006%</u>)</b>									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)							\$ 55.24		
B. Other (explain)									
<b>Section 5 – Status of Custodial Funds</b>									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001			
Escrow		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest				3. Other			
\$ 10,617.25		\$ 5,213.07				\$ -			

## ISSUER'S NOVEMBER MONTHLY SUMMARY REPORT

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

---

**Summary for Issuer ID**

Reporting Date	12/01/2009	Corrections Due	12/14/2009
Last Bulk Submission	12/01/2009	Last Pool Summarized	12/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	5	Loan Exceptions	0

---

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	
II	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools:	0	1
T & I Funds:	0	10617.25
Other Funds:	0	5213.07
Guaranty Fee:	0	55.24
Fixed Installment Constant:	0	5322.09
Unpaid Pool Principal Balance:	0	1104875.89
Security Remaining Principal Balance:	0	1103153.03
Principal Due Holders:	0	1722.86
Interest Due Holders:	0	3222.55

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: O

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Loans	5	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
Escrow Funds:	10617.25	Pool Principal Balance:	1104875.89										
Other Funds:	5213.07	Security Principal Balance:	1103153.03										
Guaranty Fee:	55.24	Principal Due Holders:	1722.86										
Fixed Installment	5322.09	Interest Due Holders:	3222.55										

ISSUER'S NOVEMBER SUMMARY REPORT FORM HUD 11710-D

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs.	Date	Reporting Month	Issuer ID Number	Issuer RPB Report ID Number
1	12/01/2009	NOVEMBER	5555	07835555A3

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
5	0	0.00	0	0	0	0	0	10,617.25
							(3) Total Funds Other Than Escrow	
							5,213.07	

Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)					Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
Total	55.24	5	5,322.09	1,104,875.89	1,103,153.03	1,722.86	3,222.55

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number
		CUSTODIAL BANK 1000 MAIN STREET ANYTOWN, USA 10000	10000001

All Issuers

Authorized Signature	Printed Name
	JANE SMITH
Title	Phone Number (include Area Code)
VICE PRESIDENT, SERVICING	(202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

## CHAPTER SIX

### *CONSTRUCTION AND PROJECT LOAN POOLS*

#### I. Construction Loan Pools

#### II. Project Loan Pools

#### III. Examples

##### A. Issuer's Internal Servicing Records

##### B. Issuer's Monthly Report of Loan Data (Loan Record)

##### C. Issuer's Monthly Report of Pool Data (Pool Record)

#### IV. Form HUD 11710-D, Issuer's Monthly Summary Report

## I. CONSTRUCTION LOAN POOLS

Ginnie Mae securities backed by mortgages on projects under construction are referred to as construction loan pools and must be identified by the suffix – CL or CS, both of which are reported similarly. A construction loan pool contains only one loan, the principal balance of which increases periodically as the builder makes new loan advances (draws). Each issuance of construction loan securities is dated the first day of the month of issue. The securities provide that accrued interest for 30 days is payable by the Issuer to the security holders, commencing 45 days after the issue date and continuing on the 15<sup>th</sup> of each successive month. Construction loan securities provide for the payment of interest, at the rate provided for in the securities, whether or not collected by the Issuer. Scheduled principal is not passed through to security holders, only monthly interest, as calculated on the current month's principal balance, which means that the Monthly Report of Pool and Loan Data will be different than single family, manufactured housing, and project loan pools. No fixed installment control is reported, otherwise collections are reported normally. Construction loan pools can be formed only under the Ginnie Mae I MBS Program.

Construction loan security holders are not entitled to scheduled payments of principal; therefore, principal payments cannot be applied and passed through to construction loan security holders. However, principal payments may be passed through if the mortgage has been assigned to FHA, and partial or full claim settlement proceeds have been paid, or if FHA overrides the prepayment lockout and the loan pays off. Funds from principal payments due under the mortgage prior to issuance of the related project loan securities must be deposited and held in the appropriate P&I custodial account until issuance of the related project loan securities. If the loan begins to amortize prior to conversion, any principal collected must also be deposited in the appropriate P&I custodial account and reported in Field 15 of the P-Record. Consecutive pool numbers must be reserved for an issue of construction loan securities and the related project loan securities. The lower pool number is to be used for the construction loan securities.

A construction loan draw should be reported in Field 22 of the Loan Record. The opening securities balance will equal the sum of the prior month end securities balance and the current month's draw.

Guaranty fees due Ginnie Mae and servicing fees to be retained by the Issuer are calculated the same as for project loan pools. The guaranty fee is 13 basis points. The minimum servicing fee, exclusive of the guaranty fee, is 12 basis points. Remember that the gross amount of servicing fee should be reported in Field 5 of the Pool Record.



*Each construction loan draw is a securitized amount and must be in an even dollar amount with no cents reported.*



All CL pools must eventually convert to PN pools upon completion of construction; however, Issuers may request that a CL pool be converted to a PL pool. An Issuer may, of course, issue a PL pool without the loan(s) having been construction loans previously. Chapter 32 of the Guide provides additional useful information concerning CL pools.

### **II. PROJECT LOAN POOLS**

Project loan pools can be formed only under the Ginnie Mae I program, and should be identified by the suffix – PL, PN, LM, LS, or RX, all of which are reported similarly. The Monthly Report of Pool and Loan Data should be completed each month using the same guidelines as used for single family pools, with two notable exceptions: the guaranty fee due Ginnie Mae and the servicing fee retained by the Issuer, which are calculated according to the schedules below. Issuers should report the gross servicing fee taken. All other cash management and pool administration procedures applicable to single family pools should be used for project loan pools.


In addition to the requirements set forth in Chapter 15, Issuers must pass through to security holders in the month following receipt any prepayment penalty collected in accordance with the terms of the mortgage.

#### **Servicing Fees and Ginnie Mae Guaranty Fees:**

The Issuer retains the spread between the face interest rate on a pooled mortgage and the interest rate on the securities as a servicing fee. The Issuer uses this fee to pay the costs of servicing the mortgage, other costs of performing its Issuer responsibilities, and the Ginnie Mae guaranty fee.

Pool Suffix	Guaranty Fee (Annual Rate)	Minimum Servicing Fee	Minimum Spread Between Note rate and Security Rate	Maximum Spread between Note Interest Rate and Security*
PL, PN, LM	.13	.12	.25	.50
LS, RX	.13	.37	.50	No limit

\* The spread may not exceed 50 basis points, except in the case of an LS or RX pool, without prior Ginnie Mae approval.

 *A prepayment penalty is reported through GinnieNET and is not reflected in the monthly loan and pool reporting through RFS.*

**III. CL AND PL POOL REPORTING EXAMPLES**

The examples that follow illustrate (A) monthly reporting for a CL pool with a draw; (B) monthly reporting for a CL pool with no draw; and (C) the conversion of the CL pool to a PN pool and the monthly reporting for that pool.

**A. ISSUER'S INTERNAL SERVICING RECORDS**

**Mortgage Servicing Trial Balance  
September 2009  
Pool 298741CL**

In this example the previous month's ending unpaid principal balance (UPB) was \$14,313,306.00. On September 1, 2009 the initial issuance of securities in the amount of \$80,206.00 was completed resulting in an ending UPB of \$14,393,512.00.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLO Interest	PP or DLO Principal	PP or DLO UPB
75106	09/12/2009	81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>		81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
					PP	0.00	0.00	
					DLO	0.00	0.00	
UPB				14,393,512.00				
<u>PP or DLO UPB</u>				0.00				
Total UPB for Pool				14,393,512.00				

$$\$14,313,306.00 \times 6.78\% / 12 = \$80,870.18$$

$$\underline{\$ 80,206.00 \times 6.78\% / 12 = \$ 453.16}$$

$$\$14,393,512.00 \times 6.78\% / 12 = \underline{\underline{\$81,323.34}}$$



*Current interest is calculated on the prior month's unpaid principal balance plus any securitized construction loan draws made during the current month. If this draw had not been securitized, it should not be reported.*

B. ISSUER'S MONTHLY REPORT OF LOAN DATA

The following is a screen shot of the Loan Record reported through RFS for the activity in the month of September 2009 for pool 298741.

Ginnie Mae Enterprise Portal

[Help](#) | [Logout](#) | [Contact Us](#)

---

Home My Profile **RFS**

**Pool Accounting - Multifamily**

PROD.1493.1779
[Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#)
[Pool List](#)
[Edit Construction](#)
[Edit Project](#)
[Liquidate Loan](#)

**XYZ MORTGAGE COMPANY**

Issuer ID

Unique Loan ID

Report Period

---

Issuer ID:

Pool ID:

Pool Type:  CL  CD  X

Unique Loan ID:

Loan Type:

Case #:	<input type="text" value="00000003145678"/>	Security Int. Rate:	<input type="text" value="6.530"/>
Issuer Loan ID:	<input type="text" value="751076"/>	Loan Int. Rate:	<input type="text" value="6.780"/>
OPB:	<input type="text" value="14313306.00"/>	First Payment:	<input type="text" value="05/01/2008"/>
Company:	<input type="text" value="TYLER"/> <input type="text" value="ROSWELL"/>	Maturity:	<input type="text" value="07/01/2035"/>
Address:	<input type="text" value="666 ET HIGHWAY"/>		
City:	<input type="text" value="RACHEL"/>		
State:	<input type="text" value="NV"/>	Zip:	<input type="text" value="89001"/>
		TIN:	<input type="text" value="XXXX4326"/>
		Orig. UPB:	<input type="text" value="2750000.00"/>
		Active:	<input checked="" type="checkbox"/> Y

	Interest	Principal
<b>Loan Activity During Reporting Period</b>		
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	
Prior Payment Date: <input type="text" value="08/01/2009"/>	Opening UPB: <input type="text" value="15598363.00"/>	
Last Installment Date: <input type="text" value="09/01/2009"/>	Installment: <input type="text" value="81323.34"/>	
Loan T&I Balance: <input type="text" value="7952.35"/>	Draw: <input type="text" value="80206.00"/>	
	Closing UPB: <input type="text" value="14393512.00"/>	

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for loan 751076 in pool 298741 for the month of September 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	413792
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	15598363.42
11	Loan FIC	94605.33
12	Last Installment Paid Date	mmddyyyy
13	In Foreclosure Flag	N
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	0.00
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	0.00
23	Loan UPB	15598363.42
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	7952.35



C. ISSUER'S MONTHLY REPORT OF POOL DATA

The following is a screen shot of the Pool Record reported through RFS for the activity in the month of September 2009 for pool 298741.

PROD.1944.1779 Home Pool Loan User Guide

Pool List Pool Activity

Issuer ID: 5555 Pool ID: 298741 Report Period: 09/2009 GO

Issuer ID: 5555 Pool ID: 298741 Type:  CL  CE  X

Opening FIC: <input type="text" value="0.00"/>	Opening Security RPB: <input type="text" value="14393512.00"/>
Liquidations-In-Full FIC: <input type="text" value="0.00"/>	<b>Draw Amount:</b> <input type="text" value="80206.00"/>
Adjustment to FIC: <input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="0.00"/>
Closing FIC: <input type="text" value="0.00"/>	Curtailments: <input type="text" value="0.00"/>
Security Int. Rate: 6.5300	Liquidations: <input type="text" value="0.00"/>
Install Interest: <input type="text" value="81323.34"/>	RPB Adjustment: <input type="text" value="0.00"/>
Pool Mortgage Rate: <input type="text" value="6.7800"/>	Total Principal: <input type="text" value="14393512.00"/>
Service Fee: <input type="text" value="2998.65"/>	
Int. Due Security Holder: 78324.69	
Cash Due Security Holder: 78324.69	
	Reported: <input type="text" value="14393512.00"/> Calculated: <input type="text" value="14393512.00"/>
T & I Balance: <input type="text" value="7952.35"/>	Guaranty Fee: 1559.30
P & I Balance: <input type="text" value="0.00"/>	
Other Balance: <input type="text" value="0.00"/>	
Replacement Reserve: <input type="text" value="0.00"/>	
Construction Principal: <input type="text" value="0.00"/>	

**Custodial Bank Information**

Principal Account: <input type="text" value="20000001"/>	Principal Bank ASBA: <input type="text" value="123466789"/>
Escrow Account: <input type="text" value="20000002"/>	Escrow Bank ASBA: <input type="text" value="123466789"/>
Replacement Reserve Account: <input type="text" value="20000003"/>	Replacement Reserve Bank ASBA: <input type="text" value="123466789"/>
Construction Loan Principal Account: <input type="text" value="20000004"/>	Construction Loan Principal Bank ASBA: <input type="text" value="123466789"/>

SAVE SUMMARIZE POOL

PRIVACY POLICY GOVERNMENT GUARANTEED





RFS pulls the draw amount from the Loan Record in order to populate the Pool Record.

The table below is a visual representation of the pool data elements reported through RFS for activity in the month of September 2009 for pool 298741.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298741
3	Adjust FIC	0.00
4	Pool FIC	0.00
5	Servicing Fee	2998.65
6	Weighted Average Int Rate	0.000
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.000
10	Security RPB	14393512.00
11	T&I Escrow Balance	7952.35
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	2000001
17	P&I Bank ID	123456789
18	T&I Account Number	2000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	2000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	2000004
23	Construction Loan Principal Bank ID	123456789



Note that the draw is not reported in the Pool Record. RFS takes the draw amount from the Loan Record.

#### **D. ISSUER'S MONTHLY SUMMARY REPORT (RFS)**

The following is a screen shot of the pool level data elements that RFS calculates from the Loan Record and Pool Record, for activity in the monthly of September 2009 for Pool 298741.

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	10/04/2009	Corrections Due	10/04/2009
Last Bulk		Last Pool	
Submission	10/15/2009	Summarized	10/15/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	1	Loan Exceptions	0

---

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	1	0	0	0	0	0	0	
II	0	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	1	0
T & I Funds.	7952.35	0.00
Other Funds.	0.00	0.00
Guaranty Fee:	1559.30	0.00
Fixed Installment Constant	0.00	0.00
Unpaid Pool Principal Balance:	14393512.00	0.00
Security Remaining Principal Balance:	14393512.00	0.00
Principal Due Holders:	0.00	0.00
Interest Due Holders:	78324.69	0.00

---

**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/01/2009 Submission Type: O

---

Loans	1	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
-------	---	------------	---	---------	------	-----	---	-----	---	-------	---	-------------	---

Escrow Funds:	7952.35	Pool Principal Balance:	14393512.00
Other Funds:	0.00	Security Principal Balance:	14393512.00
Guaranty Fee:	1559.30	Principal Due Holders:	0.00
Fixed Installment	0.00	Interest Due Holders	78324.69

E. FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

<b>Issuer's Monthly Summary Report</b>		U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2503-0033 (Exp. 09/30/2010)		
<p>Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.</p> <p>The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.</p>						
Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA			Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs.	Date	Reporting Month	Issuer ID Number	Issuer RPB Report ID Number		
1	10-01-2009	SEPTEMBER	5555	07835555A3		
(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages					(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent One	Two	Three or More	
1	0	0	0	0	0	
Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	(3) Total Funds Other Than Escrow	7952.35	0.00		
0	0	0.00	0	0.00		
(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)						
Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
1559.30	1	0.00	14393512.00	14393512.00	0.00	78324.69
<b>Ginnie Mae I Issuers Only</b>			<b>Ginnie Mae II Issuers Only</b>			
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only) September 7, 2009			ACH Bank (Name and Address)		Account Number	
All Issuers						
Authorized Signature			Printed Name JANE SMITH			
Title VICE PRESIDENT, SERVICING			Phone Number (include Area Code) (202) 555-2345			
By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.						
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)						
Previous editions are obsolete		Page 1		form HUD-11710-D (01/2006) ref. Ginnie Mae Handbook 5500.3, Rev. 1		

All remaining requirements, including tests and reconciliations, for the monthly reporting of Construction loans and pools are performed in the same manner as for Ginnie Mae I pools and will not be shown as part of this Chapter.

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

October 2009

Pool 298741CL

In this example construction has been completed and the final construction draw is ready to be issued. The CL pool will be converted to a PL pool in the following month.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
751076	10/14/09	81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
TOTAL		81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
UPB				14,393,512.00	PP	0.00	0.00	
PP or DLQ UPB				0.00	DLQ	0.00	0.00	
Total UPB for Pool				14,393,512.00				

ISSUER'S MONTHLY REPORT OF LOAN DATA

The following is a screen shot of the Loan Record reported through RFS for the activity in the month of October 2009 for pool 298741.

Ginnie Mae Enterprise Portal

[Help](#) | [Logout](#) | [Contact Us](#)

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Home My Profile RFS

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Pool Accounting - Multifamily

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PROD.1493.1779

[Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

XYZ MORTGAGE COMPANY

Issuer ID

Unique Loan ID

Report Period

---

Issuer ID:

Pool ID:

Pool Type:  CL  CD  X

Unique Loan ID:

Loan Type:

Case #: <input type="text" value="000000003145678"/>	Security Int. Rate: <input type="text" value="6.530"/>
Issuer Loan ID: <input type="text" value="751076"/>	Loan Int. Rate: <input type="text" value="6.780"/>
OPB: <input type="text" value="15598363.00"/>	First Payment: <input type="text" value="05/01/2008"/>
Company: <input type="text" value="TYLER"/> <input type="text" value="ROSWELL"/>	Maturity: <input type="text" value="07/01/2035"/>
Address: <input type="text" value="666 ET HIGHWAY"/>	TIN: <input type="text" value="XXXX4326"/>
City: <input type="text" value="RACHEL"/>	Orig. UPB: <input type="text" value="2750000.00"/>
State: <input type="text" value="NV"/> Zip: <input type="text" value="89001"/>	Active: <input type="checkbox"/> Y

Loan Activity During Reporting Period	Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	
Record Date: <input type="text" value="09/2009"/>	Prepaid: <input type="text" value="0.00"/>	
Prior Payment Date: <input type="text" value="09/01/2009"/>	Opening UPB: <input type="text" value="14393512.00"/>	
Last Installment Date: <input type="text" value="10/01/2009"/>	Installment: <input type="text" value="81323.34"/>	
Loan T&I Balance: <input type="text" value="10457.39"/>	Draw: <input type="text" value="0.00"/>	
	Closing UPB: <input type="text" value="14393512.00"/>	

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for loan 751076 in pool 298741 for the month of October 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	298741
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	0.00
11	Loan FIC	0.00
12	Last Installment Paid Date	mm/dd/yyyy
13	In Foreclosure Flag	N
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	80870.18
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	80206.00
23	Loan UPB	14393512
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	10457.39



ISSUER'S MONTHLY REPORT OF POOL DATA

PROD.1944.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

**Pool List Pool Activity**

Issuer ID: 5555 Pool ID: 298741 Report Period: 10/2009

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Issuer ID: 5555 Pool ID: 298741 Type:  CL  CD  X

Opening FIC:  Opening Security RPB:

Liquidations-In-Full FIC:  Scheduled Principal:

Adjustment to FIC:  Curtailments:

Closing FIC:  Liquidations:

Security Int. Rate: 6.5300 RPB Adjustment:

Install Interest:  Total Principal:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder: 78324.69

Cash Due Security Holder: 78324.69

	Reported	Calculated
Closing Security RPB:	<input type="text" value="14393512.00"/>	<input type="text" value="14393512.00"/>

T & I Balance:

P & I Balance:  Guaranty Fee: 1559.30

Other Balance:

Replacement Reserve:

Construction Principal:

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**Custodial Bank Information**

Principal Account #	<input type="text" value="20000001"/>	Principal Bank ABNA	<input type="text" value="123466789"/>
Escrow Account #	<input type="text" value="20000002"/>	Escrow Bank ABNA	<input type="text" value="123466789"/>
Replacement Reserve Account #	<input type="text" value="20000003"/>	Replacement Reserve Bank ABNA	<input type="text" value="123466789"/>
Construction Loan Principal Account #	<input type="text" value="20000004"/>	Construction Loan Principal Bank ABNA	<input type="text" value="123466789"/>

PRIVACY POLICY G WIE MAE: GOVERNMENT GUARANTEE

The table below is a visual representation of the Pool Record as reported through RFS. This Pool Record reflects the activity for pool 298741 for the month of October 2009.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298741
3	Adjust FIC	0.00
4	Pool FIC	0.00
5	Servicing Fee	2998.65
6	Weighted Average Int Rate	0.00
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	14393512.00
11	T&I Escrow Balance	10457.39
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	2000001
17	P&I Bank ID	123456789
18	T&I Account Number	2000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	2000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	2000004
23	Construction Loan Principal Bank ID	123456789



ISSUER'S MONTHLY SUMMARY REPORT (RFS)

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	11/04/2009	Corrections Due	11/14/2009
Last Bulk Submission	11/04/2009	Last Pool Summarized	11/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	1	Loan Exceptions	0

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Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	1	0	0	0	0	0	
II	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II	
	Pools	1	0
	T & I Funds.	10457.39	0.00
	Other Funds.	0.00	0.00
	Guaranty Fee:	1559.30	0.00
	Fixed Installment Constant	0.00	0.00
	Unpaid Pool Principal Balance:	14393512.00	0.00
	Security Remaining Principal Balance:	14393512.00	0.00
	Principal Due Holders.	0.00	0.00
	Interest Due Holders:	78324.69	0.00

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 10/2009 Date Submitted: 11/01/2009 Submission Type: O

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Loans	1	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
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Escrow Funds:	10457.39	Pool Principal Balance:	14393512.00
Other Funds:	0.00	Security Principal Balance:	14393512.00
Guaranty Fee:	1559.30	Principal Due Holders:	0.00
Fixed Installment	0.00	Interest Due Holders	78324.69

FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code) <b>XYZ MORTGAGE COMPANY ANYTOWN, USA</b>		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs

Number of Pools and Loan Pkgs. 1	Date 11-01-2009	Reporting Month OCTOBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3
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(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	
			One	Two	Three or More			
1	0	0	0	0	0	0	0	10,457.39
								(3) Total Funds Other Than Escrow
								0.00

	(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)					Due Holders	
Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
Total	1559.30	1	0.00	14393512.00	14393512.00	0.00	78324.69

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only) 10/10/2009		ACH Bank (Name and Address)	Account Number

All Issuers

Authorized Signature	Printed Name <b>JANE SMITH</b>
Title <b>VICE PRESIDENT, SERVICING</b>	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

## ISSUER'S INTERNAL SERVICING RECORDS

## Mortgage Servicing Trial Balance

November 2009

Pool 298741PN

This example shows the first month's reporting for the converted CL pool. It now has a pool designation of PN. The unpaid principal balance on the PN pool is greater than the ending unpaid principal balance on the CL pool because the final construction draw was issued after the last month of the CL pool and the securitization of the PN pool.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLO Interest	PP or DLO Principal	PP or DLO UPB
101	11/7/2009		0.00	15,598,363.42	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	15,598,363.42	0.00	0.00	0.00	0.00
UPB				15,598,363.42	PP	0.00	0.00	
PP or DLO UPB				0.00	DLO	0.00	0.00	
Total UPB for Pool				15,598,363.42				

ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID	Unique Loan ID	Report Period	
<input type="text" value="5555"/>	<input type="text" value="029456293"/>	<input type="text" value="11/2009"/>	<input type="button" value="GO"/>

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Issuer ID: <input type="text" value="5555"/>	Pool ID: <input type="text" value="298742"/>	Pool Type: <input type="checkbox"/> PN <input type="checkbox"/> CD <input checked="" type="checkbox"/> X	Unique Loan ID: <input type="text" value="029456293"/>	Loan Type: <input type="text" value="FMF"/>
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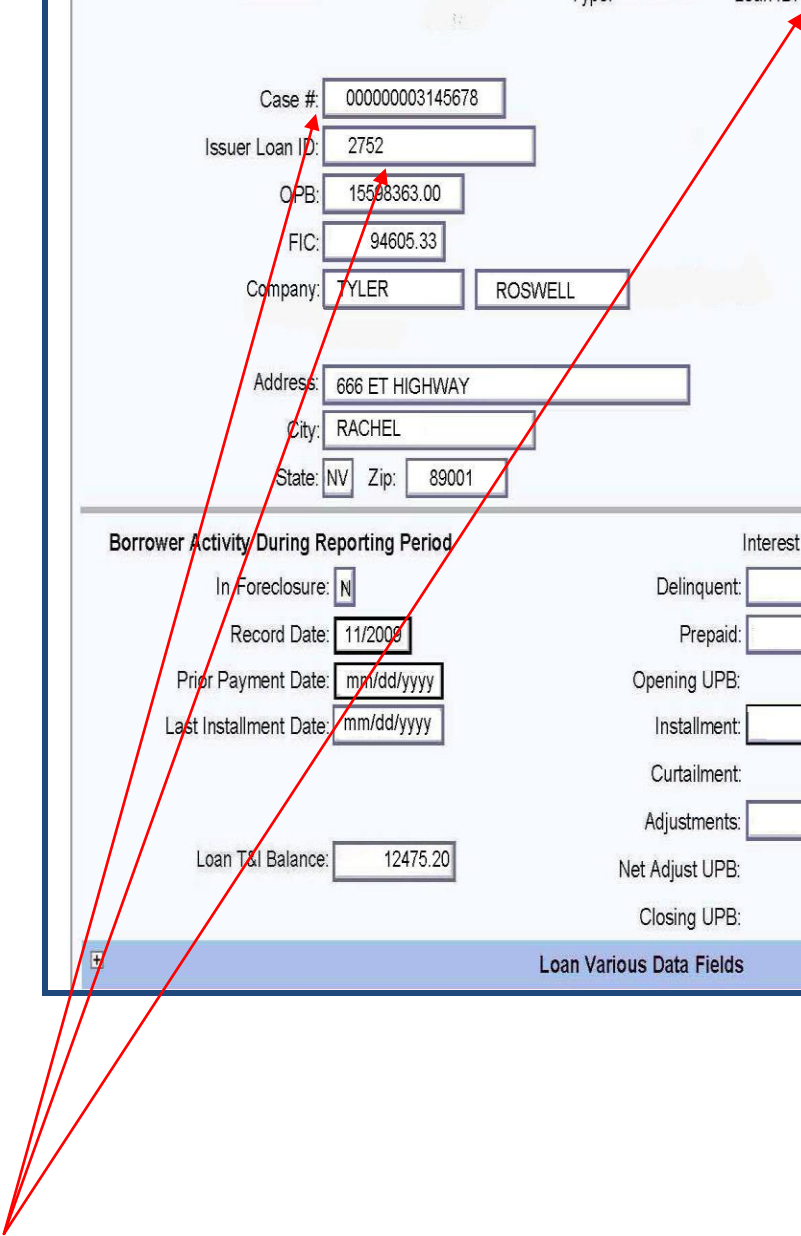
  

Case #: <input type="text" value="000000003145678"/>	Security Int. Rate: <input type="text" value="6.5300"/>
Issuer Loan ID: <input type="text" value="2752"/>	Loan Int. Rate: <input type="text" value="6.7800"/>
OPB: <input type="text" value="15598363.00"/>	First Payment: <input type="text" value="12/01/2009"/>
FIC: <input type="text" value="94605.33"/>	Maturity: <input type="text" value="11/01/2038"/>
Company: <input type="text" value="TYLER"/> <input type="text" value="ROSWELL"/>	TIN: <input type="text" value="XXXX4326"/>
Address: <input type="text" value="666 ET HIGHWAY"/>	Orig. UPB: <input type="text" value="15598363.00"/>
City: <input type="text" value="RACHEL"/>	Active: <input type="checkbox"/> Y
State: <input type="text" value="NV"/> Zip: <input type="text" value="89001"/>	

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Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="15598363.00"/>		
Last Installment Date: <input type="text" value="mm/dd/yyyy"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curtailment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan T&I Balance: <input type="text" value="12475.20"/>	Net Adjust UPB: <input type="text" value="0.00"/>		<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="15598363.00"/>		<input type="text" value="15598363.00"/>

**Loan Various Data Fields**





*Note that the unique loan id # and loan number have changed, but the FHA case number has remained the same.*



The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for Loan 2752 in pool 298742 for the month of November 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	298741
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	0.00
11	Loan FIC	0.00
12	Last Installment Paid Date	mmddyyyy
13	In Foreclosure Flag	N
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	81323.34
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	0.00
23	Loan UPB	14393512.0
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	12475.20

ISSUER'S MONTHLY REPORT OF POOL DATA

PROD.1944.1779 Home Pool Loan User Guide

Pool List Pool Activity

**XYZ MORTGAGE COMPANY**

Issuer ID: 5555 Pool ID: 298742 Report Period: 11/2009 GO

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Issuer ID: 5555 Pool ID: 298742 Type:  PN  CC  X

Opening FIC: 94605.33

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 94605.33

Security Int. Rate: 6.5300

Install Interest: 0.00

Pool Mortgage Rate: 6.7800

Service Fee: 0.00

Int. Due Security Holder: 84881.09

Cash Due Security Holder: 91355.25

T & I Balance: 12475.20

P & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 0.00

Construction Principal: 0.00

Opening Security RPB: 15598363.00

Scheduled Principal: 6474.58

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: -.42

Total Principal: 6474.16

	Reported	Calculated
Closing Security RPB:	15591888.84	15591888.84

Guaranty Fee:

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**Custodial Bank Information**

Principal Account #	20000001	Principal Bank ABAA	123456789
Escrow Account #	20000002	Escrow Bank ABAA	123456789
Replacement Reserve Account #	20000003	Replacement Reserve Bank ABAA	123456789
Construction Loan Principal Account #	20000004	Construction Loan Principal Bank ABAA	123456789

SAVE SUMMARIZE POOL

PRIVACY POLICY GOVERNMENT GUARANTEED



Note the new pool number.

The table below is a visual representation of the Pool Record as reported through RFS. This Pool Record reflects the activity for Loan 751076 in pool 298742 for the month of November 2009.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298742
3	Adjust FIC	0.00
4	Pool FIC	94605.33
5	Servicing Fee	0.00
6	Weighted Average Int Rate	0.00
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	15591888.84
11	T&I Escrow Balance	12475.20
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	20000001
17	P&I Bank ID	123456789
18	T&I Account Number	20000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	20000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	20000004
23	Construction Loan Principal Bank ID	123456789

ISSUER'S MONTHLY SUMMARY REPORT (RFS)

PROD.1445.1779

**Issuer Summary** Alert List

**XYZ MORTGAGE COMPANY**

Issuer ID:  Report Period:

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**Summary for Issuer ID**

Reporting Date	12/01/2009	Corrections Due	12/14/2009
Last Bulk		Last Pool	
Submission	12/04/2009	Summarized	12/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	1	Loan Exceptions	0

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	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	1	0	0	0	0	0	0	
II	0	0	0	0	0	0	0	

		Ginnie Mae I	Ginnie Mae II
	Pools	1	0
	T & I Funds.	12475.20	0.00
	Other Funds	0.00	0.00
	Guaranty Fee:	1689.82	0.00
	Fixed Installment Constant	94605.33	0.00
	Unpaid Pool Principal Balance:	15598363.42	0.00
	Security Remaining Principal Balance:	15591888.84	0.00
	Principal Due Holders	6474.16	0.00
	Interest Due Holders:	84881.09	0.00

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**Reported 11710D Data**

Program Type:

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: O

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Loans	1	Delinquent	0	Percent	0.00%	One	0	Two	0	Three	0	Foreclosure	0
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Escrow Funds:	12475.20	Pool Principal Balance:	15598363.42
Other Funds:	0.00	Security Principal Balance:	15591888.84
Guaranty Fee:	1689.82	Principal Due Holders:	6474.16
Fixed Installment	94605.33	Interest Due Holders	84881.09

FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

**Issuer's Monthly Summary Report**

U.S. Department of Housing and Urban Development  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 09/30/2010)

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Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY ANYTOWN, USA		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs	
Number of Pools and Loan Pkgs. 1		Date 12-01-2009	Reporting Month NOVEMBER	Issuer ID Number 5555	Issuer RPB Report ID Number 07835555A3

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds 12,475.20	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			Foreclosure	Percent 2 or More Months Delin. Excluding Foreclosures	(3) Total Funds Other Than Escrow 0.00
			One	Two	Three or More			
1	0	0	0	0	0	0	0	

	Total Guaranty Fee (4)	(Report Balances this monthend and Principal amount of securities this monthend shown on Form HUD-11710-A)				Due Holders	
		Total No. of Mortgages (5)	Total Fixed Installment Control (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
<b>Total</b>	1,689.82	1	94,605.33	15,598,363.42	15,591,888.84	6,474.16	84,881.09

<b>Ginnie Mae I Issuers Only</b>		<b>Ginnie Mae II Issuers Only</b>	
Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		ACH Bank (Name and Address)	Account Number

All Issuers

Authorized Signature	Printed Name <b>JANE SMITH</b>
Title <b>VICE PRESIDENT, SERVICING</b>	Phone Number (include Area Code) (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete Page 1 form HUD-11710-D (01/2006) ref. Ginnie Mae Handbook 5500.3, Rev. 1

## CHAPTER SEVEN

### *MISCELLANEOUS ITEMS*

- I. Buydown Pools
- II. Manufactured Housing Pools
- III. Serial Note Pools
- IV. FHA Section 203(k) Loans
- V. Unapplied Funds (Section 235 Loans and Partial Payments)
- VI. Servicemembers' Civil Relief Act (SCRA)
- VII. Loan Substitutions
- VIII. Reversals
- IX. Over-Remittance (Ginnie Mae I Only)
- X. Transfer of Issuer Responsibility

## I. BUYDOWN POOLS

**Ginnie Mae I** pools backed by loans which have “buydown” funds are identified by the suffix –BD. Ginnie Mae II pools containing buydown loans do not use a special suffix. Buydown loans may be commingled with non-buydown loans in the same pool. Buydown pools may be formed under both Ginnie Mae I and Ginnie Mae II MBS programs, however mortgages with buydown provisions are prohibited from pooling in any Ginnie Mae I SF pool.

All standard Ginnie Mae accounting and reporting procedures are followed for buydown pools. Funds which are due from the escrow agent are accounted for as if due from the mortgagor. At the time the pool is issued, the account number of the custodial account that the Issuer must use for the deposit of buydown funds, is entered on form HUD 11705. The account must be subject to a letter agreement, form HUD 11720. Buydown funds should not be reported as custodial funds in the Issuer Monthly Report of Pool and Loan Data.

## II. MANUFACTURED HOUSING POOLS

Accounting and reporting procedures for pools backed by manufactured housing loans differ slightly from procedures for single-family fixed-payment pools. Manufactured housing pools are identified by the suffix –MH. Manufactured housing pools issued prior to October 1, 2010 must use the internal reserve (IR) accounting method (see Chapter One, Section III). Manufactured housing pools issued after October 1, 2010 may only be pooled under the Ginnie Mae II MBS program and must use the concurrent date (CD) accounting method, Ginnie Mae allows the inclusion of MH loans with different interest rates in the same pool. If such is the case, a WAC, also known as a weighted average interest rate (WAIR) is used to calculate scheduled principal from loan level information submitted in the Issuer Monthly Report of Pool and Loan Data . (For an example of the WAC calculation, refer to Chapter Three, Section III). The guaranty fee due Ginnie Mae is calculated on the basis of .30 percent annually, rather than .06 percent. As with single family pools, Issuers should report the gross amount of servicing fees taken, not an amount net of guaranty fee.

The gross servicing fee rate is equal to the difference between the face interest rates of the loans (or the WAC) and the pass-through rate on the securities. All other standard procedures for pool administration and reporting apply to MH pools. The Issuer may not use a subcontract servicer for MH pools or loan packages.



*Some seasoned MH issues have a guaranty fee rate of .25 or .27 percent.*



### III. SERIAL NOTE POOLS

Serial Note (SN) pools can be formed only under the Ginnie Mae I MBS Program. They provide for the sequential retirement of securities units, subject to the amount of principal available each month. SN pools have at least 100 units of \$25,000 each, or a minimum of \$2,500,000, however the last unit (generally the 100<sup>th</sup> unit) may be more than \$25,000, but must be less than \$50,000.

Principal available for disbursement to security holders is the amount collected on the scheduled principal due in any month, along with unscheduled recoveries of principal received during the reporting month and any previously undisbursed principal. When that accumulated principal is sufficient to retire a serial note unit or units in sequential order, it is paid to security holders. If the principal available is insufficient to retire any sequentially numbered serial unit that is not scheduled to be retired in that same month, then no serial unit is retired in that month. If the principal available is less than the amount needed to retire a serial unit that is scheduled to be retired in that month, the Issuer must advance corporate funds to retire that serial unit.

The mortgage eligibility and pool requirements for all pool types in Chapter 9 of the Ginnie Mae Guide apply to SN pools. The Ginnie Mae I SF pool requirements in Chapter 24 of the Guide also apply for SN pools, except as modified by Chapter 29 of the Guide.

Interest on SN pools is paid the 15<sup>th</sup> of each month or, if made by electronic transfer and the 15<sup>th</sup> day is not a business day, by the first business day following the 15<sup>th</sup> day of each month on all outstanding serial notes.

In addition to the pool administration requirements for all pool types that are described in the Ginnie Mae Guide, Chapters 14 through 20, there are additional requirements for the administration of SN pools.

Monthly reporting for SN pools differs from reporting related to other pool types. In addition to the reporting of monthly pool and loan level data, Issuers must complete form HUD 1710B, Issuer's Monthly Serial Note Accounting Schedule, for each SN pool (see Appendix VI-12 of the Guide) and retain the original completed form HUD 1710B in the Issuer Master File. In addition, Issuers send form HUD 11714SN, Issuer's Monthly Serial Note Remittance Advice, to security holders in lieu of form HUD 11714 (see Appendix VI-11 of the Guide). If form HUD 11714SN is sent to security holders electronically, Issuers must retain a copy of the completed form in the Issuer Master File.

Principal retained in the P&I custodial account in anticipation of full payment of a serial unit may be invested in certificates of deposit with FDIC-insured institutions or in time deposits with Federal Reserve System member banks that satisfy the rating requirements for funds custodians (see Section 16-8 of the Guide). These certificates of deposit or time deposit accounts must be payable in favor of the Issuer and/or Ginnie Mae.

As of August 1, 2002, all SN pools submitted must be issued in book-entry form. Security holders must surrender serial note certificates, generally prior to the 15<sup>th</sup> of the month in which payment of the related serial unit will be made. See Chapter 29-5, (D) of the Ginnie Mae Guide for detailed surrender requirements. To give security holders sufficient time to act, the Issuer must send them a notice of maturing serial notes by the second business day of the payment month.

With respect to securities that are not held in book-entry form, Issuers are required to transmit form HUD 11714SN information monthly using Ginnie*NET*. Issuers must also continue to deliver to each security holder each month either a hard copy form HUD 11714SN or, with the security holder's permission, the form HUD 11714SN information in electronic form. An Issuer that submits the form HUD 11714SN information electronically is not required to send a hard copy form HUD 11714SN to the security holder.

If a security holder fails to timely surrender the serial note after the Issuer has given proper notice, no interest accrues for the period of any delay in payment. The Issuer delivers all surrendered certificates to the CPTA (see Addresses in Appendix II) with a letter of transmittal stating that the serial note has been retired.

Following is an example of how a serial note unit might be repaid:

Serial note unit #37 is part of a \$2,500,000, 9% pool with 100 \$25,000 units. Serial note #37 will be paid principal only after the preceding 36 serial notes (36 x \$25,000 = \$1,550,000) have been paid in full. That is, \$1,575,000 of principal will have to be paid in

order for serial note #37 to be retired. Assuming no prepayments or other early recovery of principal on the mortgages, scheduled amortization of the loans in the SN pool will cause serial note #37 to be paid off in 246 months (20-½ years). If there are substantial prepayments, serial note #37 could be paid off much earlier.

The following is an RFS screen shot of the P-Record for activity in the month of October 2009 on Pool 362550. This is an example of a seasoned pool; therefore, this screen shot does not reflect the initial reporting month.

**Pool Accounting - Single Family**

Home Pool Loan User Guide

Pool List Pool Activity

**XYZ MORTGAGE COMPANY**

Issuer ID: 4243      Pool ID: 362550      Report Period: 10/2009      GO

Type: SN CD X

Opening FIC: 18344.10

Liquidations-In-Full FIC: 0.00      Opening Security RPB: 2500000.00

Adjustment to FIC: 0.00

Closing FIC: 18344.10

Security Int. Rate: 7.500

Install Interest: 16666.70

Pool Mortgage Rate: 8.00

Service Fee: 1041.67

Int. Due Security Holder: 15625.00      Serial Notes: 0.00

Cash Due Security Holder: 15625.00      Reported      Calculated

P&I Balance: 20000.00      Closing Security RPB: 2500000.00      2500000.00

T&I Balance: 7500.00      Guaranty Fee: 125.00

Other Balance: 0.00

**Custodial Bank Information**

Principal Account #: 23430101      Principal ABA #: 123456789

Escrow Account #: 23430102      Escrow ABA #: 123456789

SAVE      SUMMARIZE POOL

PRIVACY POLICY      GINNIE MAE: GOVERNMENT GUARANTEED

The table below is a visual representation of the pool level data elements reported on the P-Record, for activity in the month of October 2009 for Pool 362550.

Field#	Field Name	
1	Record Type	P
2	Pool ID	362550
3	Adjust F IC	0.00
4	Pool F IC	18344.10
5	Servicing Fee	1041.67
6	Weighted Average Interest Rate	0.000
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2500000.00
11	T&I Escrow Balance	7500.00
12	P&I Fund Balance	20000.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	23430101
17	P&I Bank ID	123456789
18	T&I Account Number	23430102
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Numk	0
23	Construction Loan Principal Bank ID	0
24	Filler	
25	Filler	



*This is the amount of Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. For October 2009 there is not sufficient principal for distribution; therefore this field is blank.*

The October activity worksheet for Pool 362550 reconciling the Issuer Monthly Report of Pool and Loan Data to the Issuer's internal servicing records is shown below:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Ginnie Mae Pool/Loan Package Number		362550								
Date		11/1/2009								
Reporting Month		Oct-09								
<b>Section 1 – Pool Administration</b>										
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal				
A. Balances from last report		10	\$ 18,344.10			\$ 2,500,000.00				
Less:										
B. 1. Installment collections				\$ 16,666.70		\$ 1,677.40				
2. Additional principal collections						\$ -				
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)		\$ -		\$ -		\$ -				
C. Other (+ or -)				\$ -		\$ -				
D. Balances this monthend		10	\$ 18,344.10			\$ 2,498,322.60				
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
		One	Two	Three or More	Foreclosure		\$ -	\$ -		
0	0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	\$ 1,041.67	
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>										
A. Fixed Installment Control		B. Interest				C. Scheduled Principal (Line A-B)	D. Weighted Average Interest Rate (if applicable)			
\$ 18,344.10		\$ 16,655.48				\$ 1,688.62	8.0000%			
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>										
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)		
\$ -		\$ -		\$ -		\$ -		\$ -		
F. Cash distribution due holders for interest (Interest rate: <u>7.50%</u> )							\$ 15,625.00			
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 15,625.00			
H. Deferred interest paid holders (GPM only) \$ _____							\$ -			
<b>Section 3 – Principal Amount of Securities</b>										
A. Principal amount of securities from last report							\$ 2,500,000.00			
B. Principal distributed to holders this report (Section 2E)							\$ -			
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ -			
D. Principal of securities this monthend							\$ 2,500,000.00			
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate <u>0.0006%</u>)</b>										
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)							\$ 125.00			
B. Other (explain)										
<b>Section 5 – Status of Custodial Funds</b>										
		A. Name and Address of Custodial Bank(s)				Account Number(s)				
Principal and Interest		PUERTO RICO NATIONAL BANK				23430101				
Escrow		PUERTO RICO NATIONAL BANK				23430102				
B. Composition of fund balance at monthend										
1. Escrow Funds		2. Principal and Interest				3. Other				
\$ 7,500.00		\$ 20,000.00				\$ -				



The Form HUD 1710B shows the status of Serial Units paid and Serial Note Certificates redeemed and outstanding based on October activity reported.

Issuer's Monthly Serial Notes Accounting Schedule		U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2503-0033 (Exp. 09/30/2010)	
Issuer (Name, Address and Zip Code) Puerto Rico Mortgage Company 123 Main Street San Juan PR		Issuer ID Number 4243	Ginnie Mae Pool Number 362550	Reporting Month October	Date 11-01-09
<b>Schedule I – Principal Controls (Column 2) and Adjusted Security Balance (Column 1)</b>					
		Column 1 Forecasted Securities Balance		Column 2 Accumulated Scheduled and Additional Principal Collections	
A. Balances carried forward		\$ 2,498,322.60		\$ 1,677.40	
B. Principal, scheduled and due current month		1,688.62		1,688.62	
C. Principal, additional principal collected		0.00		0.00	
D. Total lines B and C (Place in Column 1 and Column 2)		- 1,688.62		+ 1,688.62	
E. Subtotal lines A and D		2,496,633.98		3,666.02	
F. Less amount of principal to redeem Serial Units Number _____ (Include in Item A, Schedule II below)		0.00		0.00	
G. Balance carried forward to next reporting period		2,496,633.98		3,666.02	
<b>Schedule II – Principal Distributed Current Report</b>					
A. Principal on hand for redemption of Serial Unit(s) Number _____ due _____, at \$25,000 each				\$	
B. Principal on hand to retire Serial Note Certificate Number _____ Serial Unit Number _____ due _____, to be called in for surrender and payment therefor					
(Note: (1) This Serial Unit is not included in Item A, above, and (2) if this Serial Note Certificate is not surrendered and redeemed during the next reporting month, then carry this item forward on that and succeeding reporting months as Item D, Schedule II, below.					
C. Total of items A and B					
D. Serial Note(s) Certificate(s) Outstanding Because Holder has not Surrendered Certificate(s)					
Serial Unit	Serial Note Certificate(s)	Date Removed From Monthly Report	Dollar Amount	Comments	
<b>Schedule III – Serial Units Paid and Serial Note Certificates Surrendered</b>					
Last Unit Paid (Item A, Schedule I) and Certificate Surrendered				Cumulative Totals	
Number of Last Serial Unit Paid	Number of Last Serial Note Certificate Redeemed	Aggregate Amount of Serial Units Paid	Aggregate Amount of Serial Note Certificates Redeemed		
Previous edition is obsolete		Page 1 of 1		form HUD-1710-B (10/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1	



**Data entered on form HUD 1710B must be consistent with both the Issuer Monthly Report of Pool and Loan Data and the Issuer's internal servicing records.**

This Form HUD 11714SN summarizes information for the holder(s) of Serial Note securities with respect to October's account transactions, calculations of interest and principal to be distributed, and data with respect to the redemption of Serial Units.

**Issuer's Monthly Serial Note Remittance Advice** U.S. Department of Housing and Urban Development Government National Mortgage Association OMB Approval No. 2503-0033 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the holders of Serial Note securities with respect to the current month's account transactions, calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units. The information will not be disclosed outside of the Department except as required by law.

To the following Security Holder:

- JOHN DOE INSURANCE  
KANSAS CITY, KS

Ginnie Mae pool/commitment Number	Date
362550	11/15/2009
Serial Note Certificate Number	Reporting Month
432563	October
Serial Units Number	Security Interest Rate
1-10	7.50000

The check for distribution of interest for the above reporting month is enclosed.
  The check will be forwarded separately but no later than the 15<sup>th</sup> of the month.
  The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.
  The remittance includes payment for \_\_\_\_\_ Serial Unit(s) retired during the above reporting month.

A. Cash distribution due Security Holder for interest	\$ 15,625.00
B. Less Federal income tax withheld from interest (if any)	\$ - 0.00
C. Cash distribution due Security Holder for retirement of _____ Serial Unit(s) No. _____; at \$25,000 each	\$ 0.00
D. Total cash distribution due Security Holder	\$ 15,625.00
E. Outstanding balance of this certificate after credit of the above distribution	\$
F. The last Serial Unit redeemed was number _____ on _____ 15, 20____	
G. The scheduled maturity date of such Serial Unit was _____ 15, 20____	
H. The number of outstanding Serial Units under this Serial Note is _____	

Explanation for items above:

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Issuer Puerto Rico Mortgage Company	Authorized Signature
Street Address 123 Main Street	City and State San Juan, PR

Previous editions are obsolete. Page 1 of 1 form HUD-11714SN (01/2006) ref. Ginnie Mae Handbook 5500.3, Rev. 1



*John Doe Insurance owns Serial Units 1 – 10 of Serial Note Certificate 432563.*

The table below is a visual representation of the pool level data elements reported on the P-Record, for activity in the month of November 2009 for Pool 362550.


<b>Field#</b>	<b>Field Name</b>	
1	Record Type	P
2	Pool ID	362550
3	Adjust FIC	0.00
4	Pool FIC	16526.13
5	Servicing Fee	1040.97
6	Weighted Average Interest Rate	8.000
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	250000.00
10	Security RPB	2250000.00
11	T&I Escrow Balance	8350.00
12	P&I Fund Balance	256444.38
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	23430101
17	P&I Bank ID	123456789
18	T&I Account Number	23430102
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Numk	0
23	Construction Loan Principal Bank ID	0
24	Filler	
25	Filler	



*This is the amount of serial notes principal available for distribution to holders. Because of the liquidation that occurred in November, there is now sufficient principal to redeem 10 serial units.*

The November activity worksheet for Pool 362550 reconciling the Issuer Monthly Report of Pool and Loan Data to the Issuer’s internal servicing records is shown below:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Ginnie Mae Pool/Loan Package Number		362550								
Date		12/1/2009								
Reporting Month		Nov-09								
<b>Section 1 – Pool Administration</b>										
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest		Pool Principal				
A. Balances from last report		10	\$ 18,344.10			\$ 2,498,322.60				
Less:										
B. 1. Installment collections				\$ 14,989.95		\$ 1,688.62				
2. Additional principal collections						\$ -				
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)		1	\$ 1,817.97	\$ 1,665.55		\$ 249,832.26				
C. Other (+ or -)				\$ -		\$ -				
D. Balances this monthend		9	\$ 16,526.13			\$ 2,246,801.72				
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest		Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure		\$ -	\$ -		
0	0%	0	0	0	0	\$ -	\$ -	\$ -	\$ 1,040.97	
<b>Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month</b>										
A. Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)				
\$ 18,344.10		\$ 16,644.23		\$ 1,699.87		8.000000%				
<b>Section 2 – Schedule of Payments (Principal and Interest)</b>										
A. Scheduled Principal	B. Additional Principal	C. Liquidations explanation)		E. Total Principal (A						
\$ -	\$ -	\$ -		\$ 250,000.00						
F. Cash distribution due holders for interest (In 7.50%							\$ 15,625.00			
G. Total cash distribution due holders (Sec. 2E + 2F)							\$ 265,625.00			
H. Deferred interest paid holders (GPM only) \$							\$ -			
<b>Section 3 – Principal Amount of Securities</b>										
A. Principal amount of securities from last report							\$ 2,500,000.00			
B. Principal distributed to holders this report (Section 2E)							\$ -			
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B							\$ 250,000.00			
D. Principal of securities this monthend							\$ 2,250,000.00			
<b>Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0006%)</b>										
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided							\$ 125.00			
B. Other (explain)										
<b>Section 5 – Status of Custodial Funds</b>										
		A. Name and Address of Custodial Bank(s)				Account Number(s)				
Principal and Interest		PUERTO RICO NATIONAL BANK				23430101				
Escrow		PUERTO RICO NATIONAL BANK				23430102				
B. Composition of fund balance at monthend										
1. Escrow Funds		2. Principal and Interest			3. Other					
\$ 8,350.00		\$ 256,444.38			\$ -					

 Note that the Serial Notes principal to retire the serial notes is also reducing the principal amount of the securities.

The Form HUD 1710B shows the status of Serial Units paid and Serial Note Certificates redeemed and outstanding based on November activity reported.

<b>Issuer's Monthly Serial Notes Accounting Schedule</b>		U.S. Department of Housing and Urban Development Government National Mortgage Association	OMB Approval No. 2503-0033 (Exp. 09/30/2010)	
<p>Public reporting burden for this information collection is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the responses. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 308(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1 in order to provide information with respect to controls and distribution of principal as well as a record of the status of Serial Units paid and Serial Note Certificates redeemed and outstanding during the current month. The information collected will not be disclosed outside the Department except as required by law.</p>				
Issuer (Name, Address and Zip Code) Puerto Rico Mortgage Company 123 Main Street San Juan, PR		Issuer ID Number 4243	Ginnie Mae Pool Number 362550	
		Reporting Month November	Date 12/01/2009	
<b>Schedule I – Principal Controls (Column 2) and Adjusted Security Balance (Column 1)</b>				
	Column 1 Forecasted Securities Balance	Column 2 Accumulated Scheduled and Additional Principal Collections		
A. Balances carried forward	\$ 2,496,633.98	\$ 3,366.02		
B. Principal, scheduled and due current month	1,699.87	1,699.87		
C. Principal, additional principal collected	249,832.26	249,832.26		
D. Total lines B and C (Place in Column 1 and Column 2)	– 251,532.13	+ 251,532.13		
E. Subtotal lines A and D	2,245,101.85	254,898.15		
F. Less amount of principal to redeem Serial Units Number _____ (Include in Item A, Schedule II below)		– 250,000.00		
G. Balance carried forward to next reporting period	2,245,101.85	4,898.15		
<b>Schedule II – Principal Distributed Current Report</b>				
A. Principal on hand for redemption of Serial Unit(s) Number _____ 1 through 10 due _____, at \$25,000 each		\$ 250,000.00		
B. Principal on hand to retire Serial Note Certificate Number _____ Serial Unit Number _____ due _____, to be called in for surrender and payment therefor				
(Note: (1) This Serial Unit is not included in Item A, above, and (2) if this Serial Note Certificate is not surrendered and redeemed during the next reporting month, then carry this item forward on that and succeeding reporting months as Item D, Schedule II, below.				
C. Total of items A and B		250,000.00		
D. Serial Note(s) Certificate(s) Outstanding Because Holder has not Surrendered Certificate(s)				
Serial Unit	Serial Note Certificate(s)	Date Removed From Monthly Report	Dollar Amount	Comments
<b>Schedule III – Serial Units Paid and Serial Note Certificates Surrendered</b>				
Last Unit Paid (Item A, Schedule II) and Certificate Surrendered			Cumulative Totals	
Number of Last Serial Unit Paid	Number of Last Serial Note Certificate Redeemed	Aggregate Amount of Serial Units Paid	Aggregate Amount of Serial Note Certificates Redeemed	
10	435463	250,000.00	250,000.00	
Previous edition is obsolete				
Page 1 of 1				
form HUD-1710-B (10/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1				

This Form HUD 11714SN summarizes information for the holder(s) of Serial Note securities with respect to November's account transactions, calculations of interest and principal to be distributed, and data with respect to the redemption of Serial Units.

<p><b>Issuer's Monthly Serial Note Remittance Advice</b></p>	<p>U.S. Department of Housing and Urban Development Government National Mortgage Association</p>	<p>OMB Approval No. 2503-0033 (Exp. 09/30/2010)</p>												
<p>Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.</p> <p>The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the holders of Serial Note securities with respect to the current month's account transactions, calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units. The information will not be disclosed outside of the Department except as required by law.</p>														
<p>To the following Security Holder:</p>														
<p>• JOHN DOE INSURANCE KANSAS CITY, KS •</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Ginnie Mae pool/commitment Number</td> <td style="width: 50%;">Date</td> </tr> <tr> <td style="text-align: center;">362550</td> <td style="text-align: center;">12/15/2009</td> </tr> <tr> <td>Serial Note Certificate Number</td> <td>Reporting Month</td> </tr> <tr> <td style="text-align: center;">432563</td> <td style="text-align: center;">November</td> </tr> <tr> <td>Serial Units Number</td> <td>Security Interest Rate</td> </tr> <tr> <td style="text-align: center;">1-10</td> <td style="text-align: center;">7.50000</td> </tr> </table>		Ginnie Mae pool/commitment Number	Date	362550	12/15/2009	Serial Note Certificate Number	Reporting Month	432563	November	Serial Units Number	Security Interest Rate	1-10	7.50000
Ginnie Mae pool/commitment Number	Date													
362550	12/15/2009													
Serial Note Certificate Number	Reporting Month													
432563	November													
Serial Units Number	Security Interest Rate													
1-10	7.50000													
<p> <input type="checkbox"/> The check for distribution of interest for the above reporting month is enclosed.                 <input type="checkbox"/> The check will be forwarded separately but no later than the 15<sup>th</sup> of the month.                 <input checked="" type="checkbox"/> The remittance will be made electronically on the 15<sup>th</sup> of the month or, if the 15<sup>th</sup> is not a business day, on the next business day.                 <input type="checkbox"/> The remittance includes payment for _____ Serial Unit(s) retired during the above reporting month.         </p>														
A. Cash distribution due Security Holder for interest		\$ 15,625.00												
B. Less Federal income tax withheld from interest (if any)		\$ - 0.00												
C. Cash distribution due Security Holder for retirement of <u>10</u> Serial Unit(s) No. <u>1-10</u> ; at \$25,000 each		\$ 250,000.00												
D. Total cash distribution due Security Holder		\$ 265,625.00												
E. Outstanding balance of this certificate after credit of the above distribution		\$ 2,250,000.00												
F. The last Serial Unit redeemed was number _____ on _____ 15, 20____														
G. The scheduled maturity date of such Serial Unit was _____ 15, 20____														
H. The number of outstanding Serial Units under this Serial Note is _____														
Explanation for items above:														
<p>I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  <b>Warning:</b> HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)</p>														
Issuer Puerto Rico Mortgage Company	Authorized Signature													
Street Address 123 Main Street	City and State San Juan, PR													
Previous editions are obsolete.	Page 1 of 1	form HUD-11714SN (01/2006) ref. Ginnie Mae Handbook 5500.3, Rev. 1												

The following is an RFS screenshot showing the liquidation of the loan from Pool 362550:

The screenshot displays the 'Ginnie Mae Enterprise Portal' interface for 'Pool Accounting - Single Family'. The user is logged in as 'RFS'. The main navigation bar includes 'Home', 'My Profile', and 'RFS'. Below this, there are links for 'Home', 'Pool', 'Loan', and 'User Guide'. The 'Liquidate Loan' link is highlighted.

Key fields and values shown include:

- Issuer ID: 4243
- Unique Loan ID: 202819012
- Report Period: 11/2009
- Pool ID: 362550
- Pool Type: SN, C, M
- Unique Loan ID: 202819012
- Loan Type: VA
- Case #: 000161660015650
- Issuer Loan ID: 2342962
- OPB: 260000.00
- FIC: 1817.97
- Orig. UPB: 260000.00
- Security Int. Rate: 7.5
- Loan Int. Rate: 8.00
- First Payment: 05/01/2008
- Maturity: 04/01/2038
- Active: Y

The 'Liquidation Activity During Reporting Period' section shows the following data:

Record Date:	Opening UPB:	Interest	Principal
11/2009			249,832.26
Prior Payment Date: 10/01/2009	Liquidation:	1665.55	152.42
Last Installment Date: 11/01/2009	Liquidation Balance:		249679.84
Removal Reason: Mortgagor Payoff			
Removal Date: 11/29/2009			


At the bottom of the page, there are links for 'PRIVACY POLICY' and 'GINNIE MAE: GOVERNMENT GUARANTEED'.

The worksheet that reconciles the liquidation reported through the Issuer Monthly Report of Pool and Loan Data to the Issuer's internal servicing records is shown below:






<b>POOL NUMBER: 362550</b>		<b>REPORTING MONTH: 11,09</b>
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool )		\$ 2,246,801.72
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool )		\$ -
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)		\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)		\$ 1,699.87
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)		-
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)		\$ -
+ SN Pools Only: Ending accumulated principal as reported on Form HUD 1710B		\$ 4,898.15
- Adjusted Pool Principal Balance		\$ 2,250,000.00
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)		\$ 2,250,000.00
= Difference: Over/Short		\$ -
Comments:		

 *In order to reconcile the mortgage collateral to the ending security balance, it is necessary to adjust to ending Pool Balance by adding back the Accumulated SN Principal from form HUD 1710B that has been applied on the loans but has not yet been passed through to security holders. Above is an example of the reconciliation of mortgage collateral to securities outstanding for a serial note pool.*

## SERIAL NOTE POOL TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

<b>POOL NUMBER: 362550</b>	<b>REPORTING MONTH: 11/09</b>
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ -
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ -
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 23 for each liquidated loan in the pool prior to its liquidation)	\$ 249,832.26
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Enter last installment of principal and interest reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ 1,817.97
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool)	\$ -
- Service Fee from Liquidations (Based on last interest installment on Monthly Liquidation Worksheet)	\$ 104.00
+ SN Pools Only: Ending accumulated principal as reported on Form HUD 1710B	\$ 4,898.15
= Subtotal (Expected P&I Balance)	\$ 256,444.38
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 256,444.38
= Difference: Over/Short	\$ -

 *In order to properly perform the Test of Expected P&I for serial note pools, the P&I custodial balance reported by the Issuer must be adjusted by the amount of*

*undistributed serial note principal that is accumulating each month in the P&I account,  
IF the funds have not been placed in a Ginnie Mae approved investment.*

#### IV. FHA SECTION 203(k) LOANS

Ginnie Mae does provide for the inclusion of FHA Section 203(k) loans in MBS pools. All normal accounting and reporting procedures apply to these loans. In addition, Ginnie Mae requires the establishment of a separate escrow custodial account exclusively for the deposit of mortgage funds designated for rehabilitation expenses on 203(k) properties. This account must be established using the standard Ginnie Mae Letter Agreement, form HUD 11720, with the appropriate box checked to denote its use for 203(k) funds. The account may contain 203(k) funds for more than one pool, but all 203(k) funds for any individual pool must be in a single account. Funds in this account are not to be included in the total T&I funds reported on either the Monthly Report of Pool and Loan Data or form HUD 11710-D. Rather, each month the Issuer must prepare a reconciliation of the account to be maintained as part of its internal records. The reconciliation must include the pool number, name and address of the depository institution, account number, beginning balance, summary of deposit, and withdrawal activity with explanation, ending balance, and an authorized signature and date prepared.

#### V. UNAPPLIED FUNDS

Issuers often receive funds from HUD intended as assistance payments for FHA Section 235 mortgages. Until these funds are matched with actual payments received from borrowers, HUD assistance payments should be held in an unapplied condition. Similarly, Issuers may receive partial payments from borrowers. Since only full monthly payments should be applied as collections, these partial payments should also be held in an unapplied state. Unapplied funds must be held in a custodial account, either P&I or T&I. If held in the T&I account, the amount should be included in the figure reported for T&I funds attributable to that pool in Field 11 of the P-Record. If held in the P&I account, unapplied funds should be reported either in Field 10, "P&I Fund Balance", or as "Other" funds in Field 12, of the P-Record for the appropriate pool. Unapplied amounts retained in the P&I account are considered "excess funds" for the purpose of other advances needed to the

P&I account. For further information regarding advances and excess funds, refer to Chapter One of this Reporting Guide.

**VI. *SERVICEMEMBERS' CIVIL RELIEF ACT***

The Servicemembers' Civil Relief Act (SCRA) is a Federal program that became effective as of December 19, 2003 that is available to service members of the U.S. Armed Forces who are currently on active duty. The program provides financial assistance to qualifying service members by limiting the maximum rate of interest on debts incurred to 6.00% on the borrower's home loan if the loan pre-dated the borrower's military service.

The Issuer must continue to account for each loan subject to the SCRA in the Issuer's Monthly Report of Pool and Loan Data. Issuers have the option of reporting under the non-interest buydown method or the interest buydown method, both of which are described below.

#### Non-Interest Buydown Method

1. P-Pool Record Field 4 (Pool FIC). Do not change the previously reported Fixed Installment Control ("FIC").  
L-Loan Record Field 11 (Loan FIC). Do not change the previously reported Fixed Installment Control ("FIC"),
2. L-Loan Record Field 18 (Install Interest). Show the amount of interest actually collected at the reduced rate.
3. L-Loan Record Field 4 (Adjust Interest). Enter the difference between the interest due at the loan contract rate, and the reduced rate provided by the SCRA.
4. Liquidations.
  - a. Interest due. For an eligible loan, use the interest rate to which the loan has been reduced. In the month a loan is removed from a pool, the amount of interest shortfall (the difference between the loan contract rate and the reduced rate provided by SCRA) must be shown in L-Loan Record Field #4 (Adjust Interest).
  - b. Principal remitted. Use the FIC at the original note amortization rate.

#### Interest Buydown Method

1. Installment Control ("FIC").  
L-Loan Record Field 11 (Loan FIC). Do not change the previously reported Fixed Installment Control ("FIC").
2. L-Loan Record Field 18 (Install Interest). Show the amount of interest actually

collected at the reduced rate.

3. L-Loan Record Field 4 (Adjust Interest). Enter the difference between the interest due at the loan contract rate, and the reduced rate provided by the SCRA.
4. Liquidations. Reporting liquidations is the same as for loans not subject to the SCRA.



*Keep in mind that although SCRA limits the interest rate to 6.00%, Issuers must continue to report at the note interest rate in effect during the period of the servicemember's eligibility for SCRA.*



Under either option, the Issuer must maintain a subsidiary record, by pool, for each eligible loan where payments are accepted at the lower rate authorized by the SCRA. The record must show the pool number, the FHA, VA, RHS, or PIH case number, and the monthly reconciliation between the actual loan payments and the payments (and the FIC) on the Issuer Report of Monthly Pool and Loan Data. The Issuer must retain an original copy of the record that will enable representatives of Ginnie Mae, at any reasonable time, to examine, audit, or request the referenced information.

The difference between the payment due on an eligible loan at the original interest rate and the payment due at the rate permitted by SCRA is not considered an advance by the Issuer and, therefore, cannot be funded by excess funds, as defined in Section 15-5(A), or by any other funds in the related P&I custodial account. The shortfall must be funded each month entirely out of the Issuer's own corporate funds and deposited (a) in the case of Ginnie Mae I MBS, into the related P&I custodial account no later than the day of the month in which payment to security holders is due under Section 15-2(A); or (b) in the case of Ginnie Mae II MBS, deposited into the central P&I custodial account no later than the day of the month in which the deposit is due under Section 15-3(A).

Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty. In order to receive reimbursement for an interest shortfall attributable to SCRA, the Issuer must demonstrate that the mortgage meets the eligibility criteria for interest shortfall assistance set forth in Chapter 34 of the Guide and in SCRA and provide documentation supporting the request for reimbursement as outlined in Chapter 34 of the Guide. Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower is on active duty on or after July 30, 2008, and the borrower's active duty ends prior to December 31, 2012.

The SCRA module within RFS provides a mechanism to process eligibility and reimbursement requests for those loans subject to SCRA. The functionality included in the SCRA application includes the following:

- Issuer input of eligibility information
- Issuer input of reimbursement requests against an approved eligibility
- Issuer request for payment of approved reimbursement requests on a quarterly basis
- Tracking of eligibilities and reimbursements through the entire process
- Creation of all needed reports for eligibility and reimbursement information.
- Issuer forms and downloads
- SCRA Administrator Reports
- Creation of Payment files for the CPTA to send payments to Issuers.

## VII. LOAN SUBSTITUTIONS

Occasionally a pooled loan is found to be defective (e.g. FHA refuses to insure the loan) and is not eligible to remain in a Ginnie Mae pool. Ginnie Mae requires that a defective loan be removed from the pool immediately. If this liquidation occurs within four months of the pool issue date, an Issuer may substitute another eligible loan to replace the defective one. Substitutions must have the prior written approval of Ginnie Mae. Substitutions must be assigned a unique loan ID. At the time the unique loan ID is assigned, the loan will become active in RFS. At the time of replacement, the substituted loan must satisfy all eligibility requirements as if it had originally been put in the pool and its remaining principal balance may not be greater than the remaining principal balance of the mortgage to be replaced. If the remaining principal balance of the new loan is less than that of the loan to be replaced, the Issuer must pass the difference through to security holders (Ginnie Mae I), or to the CPTA (Ginnie Mae II) on the next remittance due date following the reporting

month in which the mortgage or loan is replaced. The maturity date of the new substituted loan may not be later than that of the latest loan maturity date in the pool.

.Accounting for the substitution is not complicated, but does require several entries. The loan being removed should be reported as a normal liquidation under Reason Code 5 (Field 25 on the L-Record) with the balance decreased by entering the applicable data in Fields 24 – 28 of the L-Record. The FIC for the new loan being added is reported in Field 11 (Loan FIC) of the Loan Record as a positive (+) entry. All information for the new loan is reported in the loan record per normal reporting standards. The only change is that the remaining principal balance of the loan should be recorded in Field 22 Net Adjust UPB and then the closing balance of the loan is reported in Field 23 Loan UPB.

On the pool record, the substituted loan FIC should be entered in Field 3 (Adjust FIC) and Field 4(Closing FIC) should be adjusted for this amount. Any additional amounts being passed through to the security holders should be entered in Field 7 (Net Adjust RPB).The pool principal for the new loan being added is reported in Field 10 (Loan OPB) of the Loan Record, also as a positive entry. Be sure that the correct balance and paid-to-date are used. Security holders' payments are affected by the liquidation balance reported in Field 28 of the L-Record, and the nearly offsetting substitution balance, reported as a negative entry (denoting funds withheld from the liquidation) in Field 22 (Adjust Pool Principal – Other) of the Loan Record. The net principal pass-through will be the difference between the old and new loan balances. Issuers must reconcile the mortgage balance to the securities balance in the month following the substitution to ensure that the balances removed, added, and passed-through to security holders were all reported correctly.

## VIII. REVERSALS

Whenever a mortgagor's payment is reversed in a month following application, the Issuer Monthly Report of Pool and Loan Data must also reflect the reversal. A reversal must be entered as a negative entry in Field 21 (Adjust Interest) and a positive entry in Field 22 (Net Adjust UPB). Curtailment reversals should be closely monitored so that negative

curtailment adjustments are not reported. The Issuer should ensure that curtailment reversals are not deducted from pass-through until receipt of adequate amounts of unscheduled principal recoveries. A reversal of a principal curtailment might leave the pool over-collateralized, in which case normal procedures regarding the recovery of over-collateralized amounts apply (see Chapter One of this Reporting Guide).

If a prepaid loan is paid in full, reversing entries may be necessary. The sum of the prepaid installments should be entered in Field 21 and Field 22 as described above, to bring the loan balance to the correct balance as of the paid in full date. The liquidation schedule can then be completed normally.

#### **IX. OVER-REMITTANCES (GINNIE MAE I ONLY)**

When an Issuer over-remits principal to security holders at the pool level, the normal procedures for recovery of over-collateralizations (described on page 45) should be followed. If, for some reason, more interest has been remitted to security holders than that to which they are entitled, the following procedures should be followed:

- A. Revised Remittance Advices (forms HUD 11714 or 11714SN) should be sent to security holders reflecting the correct distribution of principal and interest and the correct ending securities balance.
- B. The revised forms HUD 11714 or 11714SN should be accompanied by a brief letter explaining the error and requesting return of the over-remitted amount.
- C. Corporate funds to cover the amount of the over-remittance should be deposited in the P&I account until security holders return funds. If funds are not returned, the Issuer, not Ginnie Mae, will suffer the loss.
- D. Overpayments of interest may not be recovered from security holders, other than on a voluntary basis.

#### **X. TRANSFER OF ISSUER RESPONSIBILITY**

Issuers may elect to transfer some or all of their pools to another Ginnie Mae Issuer. To request a transfer of pools, Issuers are required to submit the following information electronically using the Ginnie*NET* certification module:

- A. A written request identifying the parties involved in the transfer and the reason for the transfer;
- B. An executed form HUD11715 covering the new document custodian (should a new document custodian be selected and files physically transferred to a new storage location); and
- C. An exhibit listing the pools being transferred.

The Issuer will then receive Ginnie Mae's written approval stating that the effective date of the transfer is as of the 1<sup>st</sup> of a specified month. This means that not only does the acquiring Issuer become responsible for activity going forward from the 1<sup>st</sup> of the month, the acquiring Issuer is also responsible for the previous month's reporting that is due by the 2<sup>nd</sup> business day of the month. It is critical that Issuers develop and implement procedures that provide for the required reporting for the month prior to the transfer in order to effectuate a smooth transfer of all affected pools.

For example, the acquiring Issuer must report all required Pool and Loan activity for the reporting month of May 2010 for a pool with an effective transfer date of June 1, 2010.

## ***CHAPTER EIGHT***

### ***ADDITIONAL RESOURCES***

- I. Ginnie Mae Forms**
  
- II. Routine Ginnie Mae Calculations**
  
- III. RFS Record Layouts**
  - A. H- Header Record**
  
  - B. P – Pool Record**
  
  - C. L – Loan Record**
  
  - D. S – Sensitive Record**
  
  - E. V – Various Record**
  
  - F. T – Trailer Record**
  
- IV. RFS Information**
  
- V. Frequently Asked Questions**
  - A. General RFS Questions**
  
  - B. Reporting Questions**

- C. Loan Record
- D. Pool Record
- E. Sensitive and Various Record
- F. Multifamily
- G. Exception Feedback
- H. RFS Summary Screen
- I. Miscellaneous

## VI. Additional Resources

## I. GINNIE MAE FORMS

Issuers are authorized and encouraged to download all forms and entire copies or individual sections of the Guide in Portable Document Format (PDF) from Ginnie Mae's Web site at <http://www.ginniemae.gov>. Ginnie Mae will accept a reproduced form for processing and other official uses in certain cases, provided it meets the following specifications:

- A. The format, text, size, folding and punching must be identical to that of the official form in current use.
- B. The copies must be on white paper of good durable quality.
- C. The copies must be in black print and readable.
- D. The copies must not fade, or become distorted due to heat, light, latent chemical reaction or folding.

Copies of all Ginnie Mae official forms may be reproduced by any of the standard office copying machines.

Ginnie Mae also authorizes forms to be reprinted in certain cases. For pools not submitted via GinnieNET, forms HUD 11706 and HUD 11710-D may be prepared by computer-generated machine printouts so long as items a. through d., above, are satisfied. If forms are to be re-set and printed by private printers, the following Federal copying restrictions and specifications apply in addition to items a. through d. above:

- A. The name "U.S. Department of Housing and Urban Development" in the heading must be omitted.
- B. The HUD Form Number must be omitted.
- C. The Office of Management and Budget ("OMB") number and OMB approval expiration date must be omitted.
- D. The U.S. Government Printing Office imprint, if any, and reference numbers must be omitted.



Whenever a new Ginnie Mae form is produced or current form revised, Issuers will be immediately notified of the availability of the new forms through the Ginnie Mae website.

## II. ROUTINE GINNIE MAE CALCULATIONS

### Curtailment Adjustment

Multiply the additional principal (curtailment) amount by the mortgage interest rate and divide by 12.



*A curtailment adjustment is only made when the loan is current. If a loan is prepaid one month, no adjustment is necessary.*

### Percent Delinquent Ratio

This ratio, expressed as a percentage, is the total number of delinquent loans, excluding loans in foreclosure, divided by the total number of mortgages in the pool. The percentage must be expressed in six significant figures (xx.xxxx percent).

### Service Fee

For Ginnie Mae I single family loan pools the service fee is the (1) total interest actually collected for the reporting month (reported in Field 14, Delinquent Interest, Field 16, Prepaid Interest, and Field 21, Adjust Interest, of all of the Loan Records in the pool; (2) multiplied by the servicing fee rate; and (3) divided by the interest rate on the mortgages in the pool or loan package.

For Ginnie Mae II single family loan pools, where all of the mortgages in a pool or loan package do not have the same interest rate, the servicing fee rate is determined by subtracting the securities interest rate from the interest rate on each individual mortgage in the pool or loan package. In such cases, the servicing fee must be calculated on a loan by loan basis or in groups of mortgages with like interest rates.

### Interest

The interest amount is calculated by multiplying the opening securities balance by the mortgage interest rate and dividing by twelve (12). For AR and AQ pools, the mortgage

interest rate is subject to change annually as computed on form HUD 11748-C, while the AT, AF, AS and AX pools are subject to change annually once the initial fixed rate period has expired.

### **Weighted Average Interest Rate (WAIR)**

WAIR is calculated by (1) multiplying the total “normalized” principal balance (i.e., the hypothetical current principal balance for the loans—regardless of delinquent or prepaid amounts—after application of the installments due on the first of the month prior to the reporting month for internal reserve pools or after application of the installments due on the first day of the reporting month for all other loans) for each group of loans at a particular interest rate by the face interest rate for that group; (2) summing the resulting products; and (3) dividing that sum by the total of the “normalized” pool balances. The resulting weighted average interest rate must be expressed in six significant figures (xx.xxxx percent) and be reported in Field 6 of the Pool Record.



*If the total of the actual loan balances reconciles exactly to the securities balance, the total “normalized” principal balance for the pool used in determining the weighted average interest rate for the current reporting month equals the Opening Securities as calculated by RFS for the current reporting month.*

Issuers must recalculate the weighted average interest rate monthly. This step is necessary in order to take into account the changing amounts of amortization, liquidations, and additional principal payments, all of which may cause the rate to change.

### **Cash Distribution for Interest**

Interest due the security holders is calculated by multiplying the amount in Field 10, Security RPB, of the Pool Record for the previous month by the security interest rate and dividing by twelve (12). The interest rate used for this calculation is shown on the RFS Pool Record screen and is calculated by RFS. For ARM pools, the securities interest rate is

subject to change annually once the initial fixed rate periods have expired, or computed on form HUD 11748-C.

**Guaranty Fee**

The guaranty fee is calculated by multiplying the amount in Field 10, Security RPB, of the Pool Record for the previous month by the guaranty fee rate and dividing by twelve (12).

### III. RFS RECORD LAYOUT

#### A. H - HEADER RECORD

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.

#### Exception Messages

- 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.

## B. P - POOL RECORD

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	159	168	Character	10	

	Number					
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	

P - Pool Record Field #	Field Name	Start	End	Type	Length	Remarks
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	
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.
- C-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.

- 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 month's draws for construction loans unless there was a liquidation.
- C-POOL454 Security RPB does not match RPB reported to CPTA.
- 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.
- 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 month's fund balance plus Principal and Interest activity this month minus (this month's servicing fee and last month's 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.

**Exception Messages**

- 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 specified 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**

- C-POOL751 P&I Account Number should 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**

- C-POOL750 P&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL752 P&I Bank ID should be specified.

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

**Exception Messages**

- C-POOL801 T&I Account Number should 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**

- C-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL802 T&I Bank ID should 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**

- C-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**

- C-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.

## C. L - LOAN RECORD

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	9999999999.99
11	Loan FIC	91	101	Numeric	11	99999999.99
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	99999999.99
15	Delinquent Principal	122	134	Numeric	13	9999999999.99
16	Prepaid Interest	135	145	Numeric	11	99999999.99
17	Prepaid Principal	146	158	Numeric	13	9999999999.99
18	Install Interest	159	169	Numeric	11	99999999.99
19	Install Principal	170	182	Numeric	13	9999999999.99
20	Curtailment	183	195	Numeric	13	9999999999.99
21	Adjust Interest	196	207	Numeric	12	99999999.99 Signed Field

22	Net Adjust UPB	208	221	Numeric	14	9999999999.99 Signed Field
23	Loan UPB	222	235	Numeric	14	9999999999.99 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	99999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	9999999999.99
28	Liquidation Principal Balance	269	282	Numeric	14	9999999999.99 Signed Field
29	Loan T&I Balance	283	294	Numeric	12	99999999.99 Signed Field



*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 and field 29. 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 29. 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.
- M-NOTE056 Loan Type FMF should 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.
- M-NOTE059 Loan Type should 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 Ginnie<sup>NET</sup> at the time of pool origination. All Case Numbers must contain 15 character positions.

#### 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.
- 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.
- 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.



*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.



*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 MBS 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 borrower's check was returned, 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. 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 un-liquidated 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.

29. Loan T&I Balance: A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date.

**Exception Messages**

- E-LOAN700 Loan T&I Balance must be specified.
- E-LOAN701 Loan T&I Balance must be numeric.
- E-LOAN702 Loan T&I Balance must include a sign in first position.
- E-LOAN703 Loan T&I Balance must include a decimal point.

## D. S – SENSITIVE RECORD

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	



*Issuers should use the S–Sensitive Loan record only to make changes to incorrect or incomplete data. If there is a change to report in one or more of the five borrower fields in the S–Sensitive data record, the Issuer should submit all borrower fields 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.

**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.
- 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.

**Exception Messages**

- L-NOTE551 Borrower First Name should be specified.

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

**Exception Messages**

- E-NOTE601 Borrower Last Name/Company Name should 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.

**Exception Messages**

- L-NOTE552 Borrower First Name should be specified.

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

**Exception Messages**

- E-NOTE602 Borrower Last Name/Company Name should 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.

**Exception Messages**

- L-NOTE553 Borrower First Name should be specified.

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

**Exception Messages**

- E-NOTE603 Borrower Last Name/Company Name should be specified.

19. SSN 5: Social Security Number of the fifth 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.

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

**Exception Messages**

- L-NOTE554 Borrower First Name should be specified.

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

**Exception Messages**

- E-NOTE604 Borrower Last Name/Company Name should be specified.



## E. V – VARIOUS LOAN RECORD

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
14	Combined LTV Ratio Percent *	58	63	Numeric	6	999.99
15	Total Debt Expense Ratio Percent *	64	69	Numeric	6	999.99
16	Refinance Type *	70	70	Numeric	1	1, 2, 3, 4
17	Pre-Modification First Installment Due Date	71	78	Date	8	YYYYMMDD
18	Pre-Modification Original Principle Balance (OPB) Amount	79	89	Numeric	11	99999999.99
19	Pre-Modification Interest Rate Percent	90	95	Numeric	6	99.999
20	Pre-Modification	96	103	Date	8	YYYYMMDD

	Loan Maturity Date					
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For these (\*) fields RFS maintains data that was reported to Ginnie $NET$  at pool issuance (new pool delivery), or the most recent data reported to RFS by the Issuer. In April 2011 (for March 2011 reporting), Ginnie Mae implemented controls on changes to data previously reported for these fields. If the Issuer is changing data that was originally reported to Ginnie $NET$  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 initially collects the various data elements at pool issuance via the Ginnie*NET* Form HUD 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 HUD Form 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.

Issuers should ensure that any data reported on the Various Loan Record meets the objective of changing previously incorrect or incomplete data, or is updating fields such as the –MIN and –MERS Original Mortgagee due to MERS related activity.

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 Ginnie*NET* 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.
- C-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**

- C-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 ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property. The value is to include the upfront mortgage insurance premium. Current UPB = Original Principal Balance. If reporting for Multifamily, report the standard loan-to-value of the mortgage.

**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**

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

**Exception Messages**

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

14. Combined LTV Ratio Percent: The result of dividing the combined Original Principal Balance (OPB) amounts of the first and all subordinate mortgages by the property valuation amount. If there is no second lien report the LTV. This field applies to Single Family loans only.

**Exception Messages**

- E-VARY510 Combined LTV Ratio Percent must be numeric.
- E-VARY511 Combined LTV Ratio Percent must include a decimal point.
- L-VARY512 Combined LTV Ratio Percent should be equal to or greater than the Loan to Value ratio.

15. Total Debt Expense Ratio Percent: The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter -000.00. This field applies to Single Family loans only.

**Exception Messages**

- E-VARY520 Total Debt Expense Ratio Percent must be numeric.
- E-VARY521 Total Debt Expense Ratio Percent must include a decimal point.
- L-VARY522 Total Debt Expense Ratio Percent is not applicable for a Multifamily loan.

16. Refinance Type: Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only.

**Exception Messages**

- C-VARY530 Refinance Type should be 1, 2, or 3.
- C-VARY531 Refinance Type should only be reported for a refinance loan (Loan Purpose = 2).

18. Pre-Modification First Installment Due Date: The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only.

**Exception Messages**

- E-VARY540 Pre-Modification First Installment Due Date must be a valid month.
- E-VARY541 Pre-Modification First Installment Due Date must be a valid day of the month.
- E-VARY542 Pre-Modification First Installment Due Date must be in YYYYMMDD format e.g. 20400115.
- C-VARY543 Pre-Modification First Installment Due Date should only be reported for a modified loan (Loan Purpose = 3 or 4).



19. Pre-Modification Original Principal Balance Amount: The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only.

**Exception Messages**

- E-VARY550 Pre-Modification Original Principal Balance Amount must be numeric.
- E-VARY551 Pre-Modification Original Principal Balance Amount must include a decimal point.
- H-VARY552 Pre-Modification Original Principal Balance Amount should be greater than zero (ie. should not be negative or zero).
- C-VARY553 Pre-Modification Original Principal Balance Amount should only be reported for a modified loan (Loan Purpose = 3 or 4).

20. Pre-Modification Interest Rate Percent: The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only.

**Exception Messages**

- E-VARY560 Pre-Modification Interest Rate Percent must be numeric.
- E-VARY561 Pre-Modification Interest Rate Percent must include a decimal point.
- H-VARY562 Pre-Modification Interest Rate Percent should be greater than zero.
- M-VARY563 Pre-Modification Interest Rate Percent should only be reported for a modified loan (Loan Purpose = 3 or 4).

21. Pre-Modification Loan Maturity Date: The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only.

**Exception Messages**

- E-VARY570 Pre-Modification Loan Maturity Date must be a valid month.
- E-VARY571 Pre-Modification Loan Maturity Date must be a valid day of the month.
- E-VARY572 Pre-Modification Loan Maturity Date must be in YYYYMMDD format e.g. 20400115.
- C-VARY573 Pre-Modification Loan Maturity Date should only be reported for a modified loan (Loan Purpose = 3 or 4).

T – Trailer 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	

#### F. T – Trailer Record

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.

#### IV. RFS INFORMATION

Summary of RFS Calculations and Reconciliation to Issuers Monthly Summary Report (11710-D)

The table below provides information that cross walks the RFS monthly pool and loan accounting data (Appendix VI-19), the monthly Issuer Summary Report (Appendix VI-5), and the Issuer reporter Security RPB (Appendix VII-1). Issuers are responsible for reporting complete and accurate data to RFS that reconciles to the Issuer reported Security RPB and the Monthly Summary Report.

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Loan Record	11	Loan FIC	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the "Total Fixed Installment Control" amount reported on the 11710-D Field (6) for the Program type
Pool Record	4	Pool FIC		
Pool Record	10	Security RPB	Used for accounting only in RFS; (the Security RPB of record is reported to GinnieNET)	Should equal the final Security RPB reported to GinnieNET per MBS Guide Appendix VII-1
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Total Security Principal Balance" as reported on the 11710-D Field (8) for the Program type
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the T&I amount reported on the 11710-D Field (2) for the Program type

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Pool Record	12	Other Fund Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the Other Escrow amount reported on the 11710-D Field (2) for the Program type
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RBP balance as reported to GinnieNET	Should equal Total Guaranty Fee as reported in Field (4) of the 11710-D for the Program type

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-D
Pool and Loan Record	General	Total Principal—Due Holders	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS , for the Program type (Ginnie I or Ginnie II).	Should equal the Total Principal Due Holders as reported in Field (9) of the 11710-D for the Program type.
Pool and Loan Record	General	Total Interest—Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS , for the Program type (Ginnie I or Ginnie II).	Should equal the Total Interest Due Holders as reported in Field (10) of the 11710-D for the Program type.
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal “Total No. Of Mortgages” as reported in Field (1) of the 11710-D for the Program type.
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).	Should equal the”Installment Delinquent” as reported in Field (1) of the 11710-D for the Program type
Loan Record	12	Last installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the “Total No Delinquent” as reported in Field (1) of the 11710-D for the Program type

Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Foreclosure" number of loans reported in Field (1) of the 11710-D for the Program type
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS	Should equal the "Total Pool/Loan Pkg Principal Balance" as reported in Field (7) of the 11710-D for the Program type



## V. FREQUENTLY ASKED QUESTIONS

### A. General RFS Questions

Question: How and when do Issuers register for access to the Ginnie Mae portal?

Answer: For each Issuer or custodian, Security Officer Registration forms for the Ginnie Mae Enterprise Portal (GMEP) should be completed once an Issuer has been approved. The GMEP Security Officers create and manage the GMEP user accounts for the Issuer's or custodian's staff to be able to use the functions within the GMEP.

Question: Where can I obtain a copy of the Issuer Reporting Technical Specification (IRTS) document?

Answer: The Issuer Reporting Technical Specification document can be found on the Ginnie Mae website at [www.ginniemae.gov](http://www.ginniemae.gov). The IRTS document can be downloaded and printed from the "RFS and GinnieNet Project" link on the Ginnie Mae home page. You should have a printed copy available for future reference.

Question: What is the most up to date version of the Issuer Reporting Technical Specification (IRTS)?

Answer: The most up to date version of the IRTS is version 7.0 which was published March 4, 2011. For a detailed list of the exact version-to-version changes made to the IRTS, please see Section 14 of the document.

Question: Where do I find the Ginnie Mae reporting deadlines?

Answer: There is a calendar on the Ginnie Mae website. The Ginnie Mae website can be found at [www.ginniemae.gov](http://www.ginniemae.gov). There is a section titled “For Issuers”. Under this section, there is a listing entitled “Important Pool Dates”. Click on this and there is a link to “calendar of deadlines for ACH Payment, Pool Processing and Data Reporting”. Click on this link and it will take you to the calendars for the year.

### **B. Reporting Questions**

Question: When are corrections due?

Answer: All corrections are due in RFS by the 4<sup>th</sup> business day at 7 pm EST. However; if there is any missing data (alert messages RFS111 – missing pools or RFS204 – missing loans), this data is not considered a correction but missing data and is due immediately. All data is due to Ginnie Mae by the 2<sup>nd</sup> business day. Anything after this date is considered **late**.

Question: If I key manually, is there any specific order to key the information?

Answer: You may key the information in any order. We recommend that you key the Loan Record first. There are several fields from the Loan Record that roll up to the Pool Record, i.e.; interest collected and curtailments. When the Pool Record is displayed, the Loan Record information should have populated the various fields of the Pool Record.


### **C. Loan Record**

Question: I incorrectly reported a curtailment on a loan last month. How can I fix this loan?

Answer: An adjustment can be made on the Loan Record for the current reporting month. Changes with a previous reporting month effective date will not be accepted.

Question: I entered a reversal on the Loan Record, in the Net Adjust UPB field as a negative, and the alert message LOAN655 is not clearing. What should I do?

Answer: On the Loan Record only, under Net Adjust UPB, the adjustments need to be entered as follows: if increasing the balance of the loan, then the adjustment is a positive number. If you are decreasing the balance of the loan, then the adjustment is a negative number.

 ***The interest adjustment is shown as follows: a negative sign decreases the amount of interest in the bank and a positive sign increases the amount of interest in the bank.***

Question: I have entered information in the liquidation portion of the Loan Record but still have a RFS204 alert stating a missing loan. How do I clear this alert message?

Answer: Before manually entering the information in the liquidated Loan Record, you need to have entered a Closing UPB (field 23) on the edit loan record and saved the record. This causes the loan to add to the system. To correct this, if you have already liquidated the loan, you will need to cancel the liquidation. Then go back to the Edit Loan record and save the information. You would need to liquidate the loan again.

Question: I have a loan that made the current month payment and also next month's payment prior to cutoff. Should I report next month's payment in the next reporting month?

Answer: All payments received in the current reporting month must be reported on the Loan Record in Field 18 Installment Interest and Field 19 Installment Principal. Any prepaid funds received must also be reported on the Loan Record in Field 16 Prepaid Interest and Field 17 Prepaid Principal.

Question: On the Loan Record, in Field 12 Last Installment Paid Date, what should be reported if the mortgagor has never made a payment on the loan?

Answer: If the mortgagor has never made a payment, Field 12 Last Installment Paid Date should be blank. Example: If the pool was issued 2/2011 and the first scheduled payment date on the loan is 3/1/2011 and the mortgagor has not made a payment, Field 12 on the Loan Record should be left blank.



*If the loan is a seasoned loan, then the actual Last Payment Date should be entered in Field 12. Example: the first payment date on the loan is 12/2010. The pool was issued 2/2011 and the loan was paid through 2/1/2011. In Field 12 on the Loan Record, the Last Installment Paid Date should be reported as 02012011. Field 12 Last Installment Paid Date should only be blank if the mortgagor has not made a payment.*

#### D. Pool Record

Question: I keyed my pool information manually, then saved and summarized. This pool still shows as a missing pool (RFS111 alert message). Why does the pool still have this exception?

Answer: Make sure that the static bank information has been entered on the Pool Record. At the bottom of the Pool Record, there is a long blue line with “Custodial Bank Information.” Click on the + sign on the left hand side and this will display the fields for Bank Acct # and Bank ABA #. Enter the

required information, save, and summarize the pool and the alert message should clear. If you are keying manually, this information must be entered every month into the RFS system.

Question: It is the first day of the month and I have keyed my pool, why can't I see any exceptions? It is the first day of the month and I sent my file at 9 am, where are my exceptions? When will I see my exceptions?

Answer: The RFS system is open for manual entry as of the 26<sup>th</sup> of the month. Files can be sent any time from the 26<sup>th</sup> through the 2<sup>nd</sup> business day for initial loading into RFS. RFS will show some exceptions but most exceptions will not show until after the Ginnie Mae Master File has been loaded into the RFS system. This occurs on the morning of the 2<sup>nd</sup> business day. Once the Master File is loaded, Issuers who key manually and have saved and summarized the Pool Records, the exceptions will be displayed. For Issuers who send files, the files are loaded into RFS in the order in which they received after Master File has been loaded. As long as the file has the summarization flag set to Yes, then the file will summarize and all exceptions will be shown. If the summarization flag is set to No, then the exceptions will not show until the morning of the next business day. There is a nightly summarization process that takes place that will display all exceptions.

Question: How long does it take to see my changes if I am keying manually?

Answer: You will need to save and summarize each pool to see changes. On the Loan Record, make required changes and save the record. At this point, the alert message should clear off of the Loan Record. Proceed to the Pool Record and save and summarize. Once this has been completed, the alert message should clear off of the Pool Record.

Question: I have a POOL452 alert message on a Pool Record and I have verified that my reported Closing Security RPB is correct. How do I clear this alert?

Answer: This alert message is stating that the security side of the Pool Record is not adding through correctly. The Pool Record has a "Calculated" Security RPB. This is what RFS is calculating for the RPB using all the information on the Pool Record. To clear this alert, you need to make corrections until the "Calculated" Security RPB matches the "Reported" Security RPB. The Issuer needs to compare the scheduled principal, curtailments, Net Adjust RPB to their in-house accounting form to determine what corrections to make on the Pool Record.

Question: How do I view the Facsimile 11710A in RFS?

Answer: On the Pool Record, enter the pool number and press the Go button. Above the Opening Security Balance is a link which states View 11710A. Click on this link and it will display the Facsimile 11710A for this pool number.

### ***E. Various and Sensitive Record***

Question: When do we send Sensitive and Various records?

Answer: These records are only sent when there is a change to a field in one of these records.

### ***F. Multifamily***

Question: I have a new pool/loan that does not amortize the first month. How do I report the Pool Record correctly in RFS?

Answer: For project loan pools not amortizing the first month, change the Opening FIC on the Pool Record to \$ 0.00. In the Adjustment to FIC (Field 3) and the Closing FIC (Field 4), enter the correct FIC for the pool. This ensures the pool will not calculate a principal pass through the first month and will calculate the pass through of principal correctly the second month.



*The Opening FIC field on the Pool Record can only be changed in the first month after issuance.*

Question: I have a delinquent CL loan. RFS is not showing this as a delinquent loan. Why? How can I correct this?

Answer: The Issuer needs to look at the first payment date on the CL loan. RFS uses this date in determining the status of the loan. If the first payment date is in the future, then RFS will not count this loan as delinquent. The Issuer needs to change the first payment date on the Loan Record to the date the first payment of interest was due on the loan.

Question: I have a new CL pool issued this month. I included the draw on the loan record but the Opening Security RPB is much higher than it should be. How do I correct this?

Answer: In a new CL loan, the first draw is included in the Opening UPB on the Loan Record. If you have included the draw on the Loan Record, it needs to be removed. Once removed, save the Loan Record, go to the Pool Record - save and summarize. The Opening Security RPB should change and the alert messages will clear.

## G. Exception Feedback

Question: How do I know what the exception codes mean? Is there a place where I can find descriptions of the codes?”

Answer: The Issuer Reporting Technical Specifications (IRTS) document contains descriptions of all of the alert messages in RFS. The descriptions are in Appendix C starting on page 77 of the most recent version of the IRTS document (March 4, 2011). The IRTS document can be downloaded and printed from the “RFS and GinnieNet Project” link on the Ginnie Mae web site ([www.ginniemae.gov](http://www.ginniemae.gov)). You should have a printed copy available for future reference.

Question: How do I download my exceptions?

Answer: Click on the Exception Feedback link from the RFS Tab. Click on the Download Tab. Click on Download exceptions. Choose the appropriate Data Set type and click the download button. Follow the instructions on the next screen to view your exceptions in Comma Separated Values (CSV) format.



Question: How often do I need to view and/or download my exceptions?

Answer: You need to view your exceptions every day for the first 10 business days of the month. You need to download them when you have outstanding exceptions that you have not cleared or there are new exceptions.



***The form HUD 11710-D submitted through GinnieNET will be loaded in RFS around the 11<sup>th</sup> calendar day. New exceptions may be generated at that time.***

Question: I corrected my RPB exceptions already this month. Why do I have more?

Answer: You may have cleared the POOL452 exceptions. This exception generates when the RPB's reported through GinnieNET are loaded in RFS. A POOL454 exception generates when the Closing Security RPB in RFS does not match the RPB you reported to Bank of New York-Mellon. This RPB is also reported on the Pre-Collection Notice. To clear this exception, you will need to change the Closing Security RPB in RFS to match the RPB on your Pre-Collection Notice. You will need to change the RPB Adjustment so that everything calculates to the corrected Closing Security RPB.

Question: I have POOL454 alert messages which state I have RPB differences. I corrected my RPB's through GinnieNET by the 4<sup>th</sup> business day. Why do I still have these alerts?

Answer: The Issuer should be correcting their RPB's both in GinnieNET and in RFS. The Issuer can correct exceptions in the RFS by either sending a file or correcting the pools manually.

Question: How do I clear these E alert messages: RFS106, RFS107, and RFS156?

**Answer:** These RFS alert messages will not clear in the current reporting month. The Issuer has included previously liquidated pools and/or loans in the file transmission. The Issuer needs to make sure that they are not reporting on previously liquidated pools/loans. Once a loan has been liquidated from RFS, the loan cannot be added back to the pool in a different month. All loans and pools previously liquidated should be removed from any transmission record to avoid reporting the next month in RFS.

#### **H. RFS Summary Screen**

**Question:** For the 11710-D exception alerts, what numbers does RFS use to compare to the submitted 11710-D numbers?

**Answer:** The RFS Summary information is a roll up of Pool and Loan data. RFS sums up all the information provided by the Issuer and various RFS calculations and displays it on the RFS Summary page. To view the RFS Summary page: Click on Exception Feedback from the RFS tab. Click on the Summary Tab. This page has all of the RFS Summary numbers. At the bottom of the page is a link to view the form HUD 11710-D submitted by the Issuer through GinnieNET.

**Question:** On the RFS Summary screen, why is the loan count in RFS higher than my actual loan count.

**Answer:** The loan count on the RFS Summary screen includes all loans that the Issuer has reported for the current reporting month including liquidated loans. This number is not the number of active loans the Issuer has for this reporting period.

#### **I. Miscellaneous**

Question: Where do I find my Pre-Collection notices and the Unique Loan ID's for my loans?

Answer: These are found in the E-notification section of the Ginnie Mae Portal. E-notification is a "communication channel between Ginnie Mae and Issuers/Document Custodians." This is a section of the Portal which should be reviewed at least once a day for any significant communication.

Question: How do I get access to E-notification?

Answer: The security officer(s) at your company should be able to give you access to this section of the Ginnie Mae Portal.

## VI. ADDITIONAL RESOURCES

Ginnie Mae Web Site

<http://www.ginniemae.gov>

RFS Help Desk

[http://www.ginniemae.gov/issuers/rfs\\_ques.asp?Section=Issuers](http://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers)

Ginnie Mae Hotlines

Technical Point of Contact for Monthly Loan Level Reporting, please call the Ginnie Mae Hotline at 1-888-446-6434 (Option 1).

For questions concerning GinnieNet 2020, please call the GinnieNet 2020 Hotline at 1-800-234-4662.