APPENDIX VI-18
WIDELY HELD FIXED INVESTMENT TRUST ("WHFIT") TAX REPORTING FILE LAYOUT

Public reporting burden for this collection of information is estimated to average 8 minutes 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 information provides specific deal information and serves to educate investors. The information collected will not be disclosed outside the Department except as required by law.

Applicability: Ginnie Mae I and II Mortgage-Backed Securities ("MBS") Programs.

Purpose: To provide Issuers with a standard file layout in order to meet the IRS WHFIT tax reporting requirement. In accordance with the IRS regulation, Ginnie Mae will publish this data on Ginnie Mae's Tax and Factor reporting website.

Prepared by: The Issuer

Prepared: Electronic transmission

Data is to be submitted via Ginnie Mae Enterprise Portal (GMEP), utilizing the WHFIT module of RFS.

Due Date: WHFIT tax information is to be submitted by the 10th calendar day of the month, with corrections due by the 15th calendar day of the month, on a quarterly basis.

Supplemental Data for Widely Held Fixed Investment Trust ("WHFIT")
Tax Reporting – Issuer Reporting Specifications

Issuers must report WHFIT tax information in the format described below. All submissions are to be made via GMEP, utilizing the WHFIT module of RFS.

Monthly Supplemental Report

Issuers must perform monthly calculations of OID and MDF, and report the data to Ginnie Mae on a quarterly basis. WHFIT data is to be submitted no later than the 10th calendar day of the month, with corrections due by the 15th calendar day of the month. See the quarterly submission calendar below.

Reporting Months	Quarterly Report Due
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

When Issuers log into GMEP, WHFIT will be one of the applications under RFS.

Issuers can report/submit tax information by uploading a tax file. When Issuers access the WHFIT module under RFS, they will have access to the File Upload functionality, for uploading their tax files. Alternatively, Issuers can manually report the monthly pool tax information, by utilizing the Monthly Reporting Data Entry screen.

Each tax file submission must adhere to the following file naming standards and conventions:
File Standards and Naming Conventions

The tax file naming standard will be TiiiiMMYYnn.dat (e.g. "T1421121001.dat"). It will contain a fixed length of 15 digits and adhere to the following conventions:

- T   All file names start with "T"
- iiii   Valid four digit Issuer number
- MMYY   Reporting month and year
  (MM can only have values of 03, 06, 09, 12)
- nn   File sequence number
- .dat   Valid file extension.

Examples of file names:

T1111031001.dat   This file name corresponds to Issuer ID 1111 submitting a WHFIT tax file in the March reporting period of 2011 for the first time.

T1111031002.dat   This file name corresponds to Issuer ID 1111 submitting a WHFIT tax file in the March reporting period of 2011 for the second time (e.g., correction file or

	simply a second set of data for first submission).
T1234061001.dat	This file name corresponds to Issuer ID 1234 submitting a WHFIT tax file in the June reporting period of 2011 for the first time.

Each tax file submission must adhere to the following file layout and include a header record, trailer record, and WHFIT tax records when reporting the WHFIT information.

Tax Record File Layout

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9s), report numeric values as right justified.

Header Tax Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Start_Record_Date	2	7	Date	6	YYYYMM
3	End_Record_Date	8	13	Date	6	YYYYMM
4	File_Date	14	21	Date	8	MMDDYYYY

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. Start_Record_Date: The starting Ginnie Mae reporting month for the data being reported to Ginnie Mae. If reporting multiple months' worth of data, the start record date would be the first reporting period contained in the submission.

3. End_Record_Date: The ending Ginnie Mae reporting month for the data being reported to Ginnie Mae. If reporting multiple months' worth of data, the end record date would be the last reporting period contained in the submission. If reporting one month, this field must be the same as the Start_Record_Date.

4. File_Date: The date the file was created.

WHFIT Tax Reporting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant X - TAX
2	Issuer_ID_Number	2	5	Numeric	4	

Field #	Field Name	Start	End	Type	Length	Remarks
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool. Right justified with leading zeroes.
4	Filler	12	20	Numeric	9	999999999
5	Reporting_Month	21	26	Date	6	YYYYMM
6	Original_Issue_Discount	27	38	Numeric	12	999999999.99 Right justified with leading zeroes.
7	Market_Discount_Fraction	39	48	Numeric	10	9.99999999

1. Record_Type: The letter X will be the first character on each pool/security record.

2. Issuer_ID_Number: The Number assigned by Ginnie Mae to this MBS Issuer organization.

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

4. Filler

5. Reporting_Month: The reporting month and year for the tax data being reported to Ginnie Mae.

6. Original_Issue_Discount: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the Issuer. This may be reported as zero dollars.

7. Market_Discount_Fraction: The monthly market discount fraction (carried out to 8 decimal places) as calculated by the Issuer. This is usually less than 1, cannot exceed 1, and can be zero.

Trailer Tax Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant T- Trailer
2	Record_Count	2	7	Numeric	6	
3	Issuer_Count	8	10	Numeric	3	

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

2. Record_Count: The number of records the Issuer is reporting in this file.

3. Issuer_Count: The number of Issuers represented in the file.