



RFS Monthly Loan Level Reporting

Supplemental Loan Level Forbearance File

Version 1.5 (Supersedes V 1.2.2)

Effective Beginning February 2021 for January Report Period Data

SEE VERSION HISTORY FOR CHANGES

November 18, 2020

Version History

Ginnie Mae Supplemental Loan Level Forbearance File

Document Version	History
Version 1.0 4/28/2020	Draft Initial Version for Review
Version 1.1 4/30/2020	Draft Start and End Positions Added to Layouts 04 30 2020
Version 1.1 4/30/2020	Draft Changed “Status Code” to “Exit Code” Text change only; no change to layout or codes
Version 1.2 5/1/2020	Moved Issuer Loan ID to be Item 7 in the Layout
Version 1.2 5/1/2020	Moved Case Number to be Item 8 in the Layout
Version 1.2 5/1/2020	Item 5 COVID Flag Added code value “U” = Unavailable”
Version 1.2 5/1/2020	Item 6 Exit Codes Added code value “8” = Unavailable
Version 1.2 5/1/2020	Header Record Added Item 04 Record Count
Version 1.2 5/1/2020	Final Version 1.2 Document Removed “Draft”
Version 1.2.1 5/6/2020	Field 6 Added two codes; and minor editorial changes
Version 1.2.2 5/7/2020	Minor editorial changes
Version 1.5.0 11/18/2020	Header Record is Optional
Version 1.5.0 11/18/2020	<p>Item 6 Exit Codes: Code 3 Updated the definition to be more general to include “deferrals”</p> <p>Item 6 Exit Codes: Code 4 Updated the definition to be more general to add “loss mitigation” and “combo”</p> <p>Item 6 Exit Codes: Code 5 Updated the definition to be more general to include any payoff.</p> <p>Item 6 Exit Codes: Code 7 Updated to change the definition to “No Work Out”</p> <p>Item 6 Exit Codes: Code 8 Instruction updated ; to report Blank if no exit</p> <p>Item 6 Exit Codes: Code 9 Added a new code “9” for status of “cancelled stayed current”</p>
Version 1.5.0 11/18/2020	Only Exit Codes are changed per above. There are no other changes to reporting instructions, no changes to file formats, no changes to timelines

Introduction

1. Ginnie Mae is requesting supplemental loan level reporting, related specifically to loans in forbearance.
This is for Single Family Loans only.
2. A supplemental loan level forbearance file is requested to be submitted monthly by each issuer.
3. The supplemental loan level forbearance file is a “standalone file”, that supplements the existing RFS monthly loan level reporting. The existing RFS monthly reporting is unchanged.
4. Ginnie Mae is requesting a physically separate monthly supplemental loan level file, that will provide one record per loan in forbearance. The file will only contain records for loans in forbearance. The instructions are provided in this document.
5. Direct any questions to investorinquiries@hud.gov

Introduction

Supplemental Forbearance Loan Level File Summary Characteristics

Characteristic	Description
Single Monthly Text File Per Issuer	One record per active Single Family forbearance. This will be one physical file with an optional header record and no trailer record.
File Naming	Files must be named in accordance with the naming specification herein. Otherwise file will be rejected
File Upload via GMEP1.0 File Upload Screen	A specific radio button will be on the existing GMEP 1.0 File Upload screen. Files must be uploaded on GMEP1.0. This is the only means of providing the monthly supplemental file.
Record Format	The file format is flexible but must be delimited. All Records are to be produced as text format, with one row per record (each loan level supplemental record is one row). <u>The fields in the record must be fixed length in the order per the layout herein; or with separation between fields in csv delimited format.</u>
Schedule	Supplemental Forbearance files are due NLT 4th BD of the month, for the report period.
Population of Records	One record for each loan with Forbearance in effect (granted, approved) for the Report Period. The scope includes active loans and loans liquidated in the Report Period with a forbearance—a “snapshot” at the end of the reporting period. The file is for the reporting month, provided monthly, of all loans with forbearance in effect. The monthly “snapshot” should be whatever is available per the layout for the particular month.
Sort Order of Records	If the optional Header Record is provided, it should be the first record in the file. Supplemental loan level records should be sorted ascending by Ginnie Mae Unique Loan ID
Record Type	There is no record type field in the records. Each record will begin with the Ginnie Mae Unique Loan ID in the first position. If the optional Header record is provided, the record type “HH” should occur in the first two characters of the record; see the record layout.

FILE NAMING: GNMAFyyyymmss.iiii where GNMAF is constant; yyyymm is the report period; ss is a sequence number; iiii is the Ginnie Mae Issuer ID. Start the sequence number at 01 for the report period.

Example GNMAF20200401.1401

If for some reason the issuer sends a second file the sequence number would be 02

Example GNMAF20200402.1401

Supplemental Forbearance Loan Level File – Description of the Header Record and the Loan Level Record

File Header Record (One Header Record in the File)

Item	Data Element	Type	Max Length	Start*	End*	Format	Definition
01	Record Name	Character	2	1	2	HH	File Header Record
02	Issuer ID	Numeric	6	3	8	nnnn	Ginnie Mae issuer ID for the records in the file
03	Create Date	Date	8	9	16	YYYYMMDD	The date that the file is produced.
04	Record Count	Numeric	6	17	22	nnnnnn	The count of loan level records in the file

***Note: Start and End columns are relevant for file with fixed-length records.
For .csv format Start and End columns are not relevant for comma-delimited file.**

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Supplemental Loan Level Record. Records are to be sorted by Ginnie Mae Unique Loan ID

Item	Data Element	Type	Max Length	Start*	End*	Format	Remarks
01	Ginnie Mae Unique Loan ID **	Character	9	1	9	nnnnnnnnn	The Ginnie Mae Unique Loan ID assigned to the loan 9 digits
02	Forbearance Term **	Character	2	10	11	nn	The total number of months for the current Forbearance; if this is 3 months report 03; if 4 months report 04, etc. If the borrower's forbearance has been extended report the total number of months for the current forbearance
03	Begin Date **	Date	8	12	19	YYYYMMDD	The start date of the current Forbearance; month/day/year. <u>This is the scheduled installment date of the first month payment forbearance</u>
04	End Date **	Character	8	20	27	YYYYMMDD	The end date of the current Forbearance; month/day/year. <u>The last scheduled Installment date of the forbearance</u>
05	COVID Flag++	Character	1	28	28		Y = Yes, a COVID related Forbearance; N = No, not COVID related; U = Unavailable - If this is not available in the issuer's system, must report "U" on all records
06	Forbearance Exit Codes** See detailed descriptions in next section	Character	1	29	29		1 = Lump Sum Repayment Plan 2 = Installment Repayment Plan 3 = Partial Claim or Deferral 4 = Loan Mod/Loss Mit/Combo 5 = Loan Paid Off 6 = No Work Out/No Loss Mit 7 = Other Type of Workout Plan 8 = Unavailable - If the loan is not exiting forbearance in the report period, report a blank or space in this field 9 =Cancelled; remained current
07	Issuer Loan ID ++	Character	20	30	49		The loan ID number assigned by the servicer to uniquely identify the loan in the issuers servicing system
08	Case Number++	Character	15	50	64		Optional: Agency Case Number; The Ginnie Mae 15 character standard case number; or the specific agency case number

** **Mandatory Must be reported monthly.**

++ **Optional Report if Available in the issuer system;**

***Note: Start and End columns are not relevant for delimited "csv" files.**

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Detailed Descriptions of Forbearance Exit Reason Codes (Report the Forbearance Record with Exit Code in the Report Period that the Exit occurred. For example, if the Exit occurred in calendar month January, report the Forbearance Record with Exit Code for January Report period, due no later than 4th BD of February).

Value	Ginnie Mae Exit Reason Code	Description of Exit Reason Code
1	REPAYMENT PLAN—Lump Sum Repayment	There is a lump sum repayment; there is no change to the terms of loan; the loan remains in the Ginnie Mae pool, but the loan exits Forbearance in the report period.
2	REPAYMENT PLAN—Installment Plan	There are installment repayments; there is no change to the terms of loan; the loan remains in the Ginnie Mae pool, but the loan exits Forbearance in the report period. If the Issuer’s system has only one category of “repayment”, use Exit Code 1 “Lump Sum Repayment”.
3	PARTIAL CLAIM/DEFERRAL	Borrower obtains either an agency sponsored partial claim payment or deferral that does not change the terms of the loan; the loan remains in the Ginnie Mae pool, but the loan exits Forbearance in the report period.
4	MOD/LOSS MIT/COMBO	Borrower enters into a modification period or other loss Mitigation plan; Issuer repurchases the loan from the Ginnie Mae pool (liquidation reason code = 4). If there was both a Partial Claim and Mod/Loss Mit, it is considered a “Combo”.
5	LOAN PAID OFF	Borrower’s loan is paid off (sale, refinance, other payoff), and liquidated from the Ginnie Mae pool (liquidation reason code = 1).
6	NO WORK OUT/ NO LOSS MIT	Borrower is not enrolled in/participating in any type of formal work out plan or loss mitigation plan; there is no change to the terms of loan; the loan remains in the Ginnie Mae pool, but the loan exits Forbearance in the report period.
7	OTHER WORK OUT	Borrower is in some other type of arrangement other than a Repayment Plan, Deferral, Modification or Trial; an arrangement that is not covered by any of the other Exit Reason Codes; there is no change to the terms of loan; the loan remains in the Ginnie Mae pool, but the loan exits Forbearance in the report period.
8	NOT AVAILABLE	The loan remains in the Ginnie Mae pool loan, but the loan exits Forbearance in the report period; Issuer is not able to report an Exit Code. Note: If the loan’s Forbearance is active and not exiting, then report a blank/space in this field, do not use “8”.
9	CANCELLED	Forbearance was cancelled in the report period because the borrower remained current, loan remains in the Ginnie Mae pool.