Ginnie Mae MBS Liquidated/Terminated Loan Level Disclosure File Version 1.1

Version 1.1: Effective for Disclosure Files beginning with the March 2021 Quarterly data

See Version History for details.

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Document Version	History
Version 1.0	06/04/2014 Initial Version
Version 1.1	02/01/2021 Version 1.0 with this revision: The addition of one new value, "5 = Re-performing" to Field 6, "Loan Purpose" in the "L" Record. The addition of this value does not change the field length or the total record length for the "L" Record: the "L" Record length remains as 142.

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Summary of the Record Types in the File. All records/fields are fixed length.

Organization of Records within the File—Sorted by Pool Record then Loan Records in the Pool. All loan records for a pool occur together in the file; then the next pool with its loan records; and so on.

Record Type	Short Description	Occurs in the File
H	Overall File Header	One Per File
P	Pool Header Record	One Record Per Pool
L	Loan Level Record	One Record Per Liquidated or Terminated Loan in the Pool
T	Pool Trailer Record	One Record Per Pool
Z	Overall File Trailer	One Per File

LAYOUT NOTES:

(1) This document provides the layout and specification for a one-time disclosure of liquidated and terminated loan single-family loan data for the period October 2009 through September 2013. This same layout and specification will be used for an ongoing quarterly disclosure of recently terminated loan data. The one-time file will contain terminated loans through May 2014. Therefore, terminated loans will be disclosed in a quarterly file.

    a. Liquidated loans are those loans liquidated from the pool by the issuer in the course of servicing the pool while the pool is/was active.

    b. Terminated loans are those loans that were still active in the pool at the time the MBS security paid off (principal paid off) and the pool terminated. Such loans are marked as liquidated but have no actual liquidation record.

(2) All records/fields are fixed length.

(3) The record order of the file is as follows:

    a. File Header, 1ˢᵗ Record in the file
       (b, c and d repeat for each of the pools in the file)
    b. Pool Header Record
    c. Loan Level Records for all liquidated or terminated loans in the Pool
    d. Pool Trailer Record
    e. File Trailer, final Record in the file.

(4) Data in the layout is provided when available. If a data item is not available for a loan, blanks will be output for that field. Some fields on the "L" record the data is subject to point in time data collection and these fields have "begin" dates specified in the field

descriptions in this document, indicating that before that date, a value may not have been collected.

(5) Field 36 "Liquidation/Termination Date", will be populated with either the Liquidation Date (for liquidated loans) of the Termination Date (for terminated loans). A liquidated loan is indicated when the value of Field 35, "Removal Reason", is non-blank. A terminated loan in indicated when the value of Field 35, "Removal Reason", is blank.

(6) Blanks will always be output for the following fields:
- Original Loan Term
- Loan Age
- Remaining Loan Term
- Months Delinquent
- Months Pre-Paid
- Current Month Liquidation Flag

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Record Type H
Overall File Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type H = File Header	1	1	Character	1	X
2	File Name (GNMA_MBS_LQ_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Correction Flag (If a replacement of previous file)	27	27	Character	1	X
5	As of Date (CCYYMM)	28	33	Numeric	6	9(6)
6	Date File Generated (CCYYMMDD)	34	41	Numeric	8	9(8)
	Length of Record				**41**	

1. Record Type: "H" for File Header
2. File Name: "GNMA_MBS_LQ_XXX_CCYYMM" where XXX is ONE for the one-time disclosure of liquidated and terminated loans, or QTR for the quarterly refresh of new Terminated loans; and CCYYMM is the same value as "As-of-Date"
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. File Correction Flag: Y (correction) or N (original) to indicate if this file is a correction of an earlier version of the same file
5. As-Of Date: Reporting Period of the data in the file
6. Date File Generated: The date the file was created

Pool Record Type P
Single Family Pools -- One Record per Pool
Each Pool Record Followed by the Loan Level (L) Records for the pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type P=Pool Information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (X, C, or M)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
	Length of Record				**37**	

1. Record Type: "P" for Pool Header
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool (see Ginnie Mae Guide, Chapter 1).
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four-digit identifier for the pool's issuer. This will be blank for Multi-Issuer Pools.
8. As-Of Date: The end month for which the file is produced. For the one time file, it is through June 2014. For quarterly files, it is the last month of the quarter.

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Loan Level Record Type L
One record for each Liquidated/Terminated Loan in the pool
For MULTI ISSUER Pools, the Pool will have a Pool Header and all liquidated/terminated loans in the Multi Issuer pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type L=Loan Level Details	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Disclosure Sequence Number (A sequence number unique to loan level)	8	17	Numeric	10	10(9)
4	Issuer ID (including for loan packages in MIP pool)	18	21	Numeric	4	9(4)
5	Agency (Agency Loan Type FHA, VA, RD, NA)	22	22	Character	1	X
6	Loan Purpose	23	23	Numeric	1	9
7	Refinance Type	24	24	Numeric	1	9
8	First Payment Date (First Scheduled Installment)	25	32	Numeric	8	9(8)
9	Maturity Date of Loan (Last Scheduled Installment)	33	40	Numeric	8	9(8)
10	Loan Interest Rate (current interest rate)	41	45	Numeric	5	9(2)v9(3)
11	Original Principal Balance (OPB at pool issuance)	46	56	Numeric	11	9(9)v9(2)
12	UPB at Issuance (UPB of the loan at pool issuance)	57	67	Numeric	11	9(9)v9(2)
13	Unpaid Principal Balance (UPB of the loan)	68	78	Numeric	11	9(9)v9(2)
14	Original Loan Term, in Months	79	81	Numeric	3	9(3)
15	Loan Age, in Months	82	84	Numeric	3	9(3)
16	Remaining Loan Term (Remaining Maturity), in Months	85	87	Numeric	3	9(3)
17	Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid)	88	88	Numeric	1	9
18	Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid)	89	89	Numeric	1	9
19	Loan Gross Margin (ARM Loans only)	90	93	Numeric	4	9v9(3)
20	Loan To Value (LTV)	94	98	Numeric	5	9(3)v9(2)
21	Combined LTV (CLTV)	99	103	Numeric	5	9(3)v9(2)
22	Total Debt Expense Ratio Percent	104	108	Numeric	5	9(3)v9(2)
23	Credit Score	109	111	Numeric	3	9(3)
24	Down Payment Assistance (**Y**es or **N**o)	112	112	Character	1	X
25	Buy Down Status (Loan Status) (**Y**es or **N**o)	113	113	Character	1	X
26	Upfront MIP (insurance premium rate)	114	118	Numeric	5	9(2)v9(3)
27	Annual MIP (insurance premium rate)	119	123	Numeric	5	9(2)v9(3)
28	Number of Borrowers	124	124	Numeric	1	9
29	First Time Home Buyer (**Y**es or **N**o)	125	125	Character	1	X
30	Property Type (Number of Living Units)	126	126	Numeric	1	9
31	State (2 character State Code)	127	128	Character	2	X(2)
32	MSA	129	133	Numeric	5	9(5)
33	Third-Party Origination Type	134	134	Numeric	1	9
34	Current Month Liquidation Flag (**Y**es or **N**o)	135	135	Character	1	X
35	Removal Reason	136	136	Numeric	1	9
37	Liquidation/Termination Date (CCYYMM)	137	142	Numeric	6	9(6)
	Length of Record				**142**	

1. Record Type: "L" for Loan Level record

2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.

3. Disclosure Sequence Number: A number used for each loan to identify it distinctly for data disclosures.

4. Issuer ID: The four digit identifier for the pool's issuer.

5. Agency: Identifier of the government agency

    F = Federal Housing Administration
    V = Veterans Administration
    R = Rural Development
    N = Native American

6. Loan Purpose: The purpose of the loan. Data collection began in February 2010.

    1 = Purchase
    2 = Refinance
    3 = Loan Modification (HAMP)
    4 = Loan Modification (non-HAMP)
    5 = Re-performing

7. Refinance Type: The type of refinance of the loan. Data collection began in September 2012.

    1 = Not Streamlined, Not Cash Out
    2 = Cash Out
    3 = Streamlined

8. First Payment Date (First Scheduled Installment): The date in which the first monthly installment payment was due in accordance with the mortgage/note.

9. Maturity Date of Loan (Last Scheduled Installment): The maturity date of this loan in accordance with mortgage/note.

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

11. Original Principal Balance (OPB at pool issuance): The Original Principal Balance at pool issuance. The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).

12. UPB at Issuance (UPB of the loan at pool issuance): The Unpaid Principal Balance of the loan at pool issuance. Data collection began in February 2010. The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).

13. Unpaid Principal Balance (UPB of the loan): The Unpaid Principal Balance (UPB) of the loan as of the reporting period. The disclosed value for this field will be blank for the first six months that a loan is in a pool. Disclosure for this field will begin it the seventh month.

14. Original Loan Term, in months: always blank.

15. Loan Age, in Months: always blank.

16. Remaining Loan Term (Remaining Maturity), in Months: always blank.

17. Months Delinquent: always blank.

18. Months Pre-Paid: always blank.

19. Loan Gross Margin (ARM Loans only): The rate on an ARM loan added to the index to reach the new mortgage interest rate.

20. Loan To Value (LTV): The Original Loan To Value (LTV) of the loan. Values of less than 10% and values of greater than 125% will be disclosed as blank. This is disclosed as blank on New Issuance files.

21. Combined LTV (CLTV): The Original Combined LTV (CLTV) of the loan. This data is not currently disclosed.

22. 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. Values of less than 10% and values of greater than 65% will be disclosed as blank. Data collection began in September 2011.

23. Credit Score: The credit score of the borrower. Values of "100" and "200", values less than 300, and values of greater than 850 will be disclosed as blank. Data collection began in February 2011.

24. Down Payment Assistance (**Y**es or **N**o): An indicator of whether the borrower received gift funds for the loan Down Payment. Data collection began in February 2011.

    Y = Yes
    N = No

25. Buy Down Status (Loan Status) (**Y**es or **N**o): Buy Down Status of the loan. Data collection began in September 2012.

    Y = Yes

N = No

26. Upfront MIP (insurance premium rate): The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. Data collection for FHA loans began in September 2012.

27. Annual MIP (insurance premium rate): The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. Data collection for FHA loans began in September 2012.

28. Number of Borrowers: Number of Borrowers on the loan.

29. First Time Home Buyer (**Y**es or **N**o): An indicator for purchase loans of whether the borrower qualifies as a First Time Home Buyer. Data collection for purchase loans (Loan Purpose of "1") began in September 2012.
    Y = Yes
    N = No

30. Property Type (Number of Living Units): Number of Living Units of the property. Data collection began in February 2011.

31. State: The 2-character State Code.

32. MSA: Code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. Value is derived from the Census tract associated with the borrower address. This is disclosed as blank on New Issuance and Monthly Loan Level files.

33. Third-Party Origination Type: Identifies the type of third party that originated the loan. Data collection began in September 2012.
    1 = Broker
    2 = Correspondent
    3 = Retail

34. Current Month Liquidation Flag: always blank.

35. Removal Reason (1-6 for liquidated loans, blank for terminated loans):
    1 = Mortgagor Payoff
    2 = Repurchase of Delinquent Loan
    3 = Foreclosure with Claim Payment
    4 = Loss Mitigation
    5 = Substitution
    6 = Other
    Blank = Terminated loan

36. Liquidation/Termination Date (CCYYMM): For a liquidated loan (Field 35, Removal Reason, is non-blank) this value is the Liquidation Date. For a terminated loan (Field 35, Removal Reason, is blank) this value is the Termination Date.

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Pool Record Type T
Single Family Pools -- One Record per Pool
(Follows the last L Record for the pool)

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type T=Pool Trailer information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (X, C, or M)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
9	Loan Count for the Pool	38	44	Numeric	7	9(7)
	Length of Record				**44**	

1. Record Type: "T" for Pool Trailer
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four digit identifier for the pool's issuer.
8. As-Of Date: The end month for which the file is produced. For the one time file, it is through June 2014. For quarterly files, it is the last month of the quarter.
9. Loan Count: The number of loans in the file for this pool.

Overall File Trailer Record Type Z

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type Z = File Trailer	1	1	Character	1	X
2	File Name (GNMA_MBS_LQ_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Pool Count (Control Total)	27	33	Numeric	7	9(7)
5	Loan Count (Control Total)	34	42	Numeric	9	9(9)
6	Total Record Count in File (All Record Types, Including H and Z records)	43	51	Numeric	9	9(9)
7	As of Date (CCYYMM)	52	57	Numeric	6	9(6)
	Length of Record				**57**	

1. Record Type: "Z" for File Trailer

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2. File Name: "GNMA_MBS_LQ_XXX_CCYYMM" where XXX is ONE for the one-time disclosure of liquidated and terminated loans, or QTR for the quarterly refresh of new Terminated loans; and CCYYMM is the same value as "As-of-Date"

3. File Number: Number from 001 to 999 indicating which segment of split file this file is

4. Count of Pools: The number of pools contained in this file

5. Count of Loans: The number of loans contained in this file

6. Total Record Count: The count of all records in this file, including all headers and trailers

7. As-Of Date: The end month for which the file is produced. For the one time file, it is through June 2014. For quarterly files, it is the last month of the quarter.