



Ginnie Mae HMBS Pool Disclosure File Version 5.1

**This Document is for New Issuance and for Monthly Disclosure
of Active, Single-Family Data**

See Version History for details

Ginnie Mae HMBS Pool Level Disclosure File

| Document Version | History |
|------------------|--|
| Version 1.0 | 02/28/2014. Initial Version. |
| Version 2.0 | <p>03/14/2014. Initial version plus these changes: (1) revised to remove references to the word “Monthly”; (2) added language to indicate that this same format is used for Enhanced Pool/New Issuance Daily and Weekly disclosure, and Enhanced Monthly Pool disclosure.</p> <p>All record formats remain the same; no changes</p> |
| Version 3.0 | 04/21/2014. Version 2.0 with these changes: (1) Highlighted changes to legacy Pool Monthly Disclosure format; (2) renamed field 6, “Beginning Security Interest Rate” , in the “D” record to “Current Security Interest Rate”. |
| Version 3.1 | 09/24/2014. Version 3.0 with these changes: (1) renamed field 17, “Maximum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Maximum WAC (Q4)(the reported prospective WAC)””; (2) renamed field 18 “Minimum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Minimum WAC (Q4)(the reported prospective WAC)”; |
| Version 4.0 | <p>03/01/2015. Version 3.1 with these changes:</p> <p>(1) Add to Pool Details (Type “D”) record:</p> <ul style="list-style-type: none"> - Pay Op LUMP SUM related fields: Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB, UPB of Participations as % of Principal Limit of HECM Loans, UPB of Participations as % of MCA of HECM Loans, HECM UPB as a % of Principal Limit of HECM Loans, HECM UPB as % of MCA of HECM Loans. - Original Security Interest Rate (WAC) |

| | |
|--|---|
| | <ul style="list-style-type: none"> - Maximum WAC (Q4) (the original WAC) - Minimum WAC (Q0) (the original WAC) - Non-borrowing Spouse Number of Participations - Non-borrowing Spouse UPB of Participations - Non-borrowing Spouse UPB of Participations as % of Pool UPB - Remaining Property Charges Set Aside Number of Participations - Remaining Property Charges Set Aside UPB of Participations - Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB <p>(2) Add to Supplemental Pool Detail (Type “U”) record:</p> <ul style="list-style-type: none"> - Add Payment Option Single Disb Lump Sum fields: Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB <p>(3) Add to Weighted Averages and Quartiles Pool Detail (Type “W”) record:</p> <ul style="list-style-type: none"> - Renamed “Lifetime Interest Rate Cap” fields to “Lifetime Interest Rate Change Cap” - Add Periodic Interest Rate Change Cap fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Add Maximum Interest Rate fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Added Non-borrowing Spouse age fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB |
|--|---|

| | |
|-------------|--|
| | (4) (4) Add a new Non-borrowing Spouse Data (Type “X”) record that contains age-related fields/information similar to the Borrower age-related fields of the Various Record (“V”) |
| Version 4.1 | 03/01/2015. Version 4.0 with these changes: (1) Renamed field 150 of the “W” record from “Periodic Interest Rate Change Cap” to “Annual Interest Rate Change Cap”. (2) Revised the format of fields 159-164 in the “W” record related to Maximum Interest Rate to be 9(2)v9(3) |
| Version 4.2 | 04/01/2015. Version 4.1 with these changes: (1) Renamed all references of “Non-borrowing Spouse” to “Eligible Non-borrowing Spouse” (2) Revised the effective date from 03/01/2015 to 04/01/2015. |
| Version 4.3 | 10/27/2017. Version 4.2 with these changes: (1) Added quartiles to the Type W record for 2 fields added to the loan level disclosure for HREMIC – Initial Monthly Scheduled Payment and Initial Remaining Available Line of Credit. The quartiles for these 2 fields will be populated with nines in the Pool New Issuance Daily/Monthly disclosures. |
| Version 4.4 | 04/01/2020. Version 4.3 with these changes: (1) Added Pool Maturity Date to the end of the Pool Details (“D”) record (2) Dropped reference to the “Enhanced” descriptor in the file name and layout. |
| Version 5.0 | 01/30/2023. Version 4.4 with these changes: (1) Converted fixed record layout to pipe-delimited, Stratified record layout. (2) Added new fields: Pool Unpaid Principal Balance; Security RPB; RPB Factor (see Pool/Security Detail record). (3) Renamed “WAC of the Participations” to “Prospective Security Interest Rate” (see Pool/Security Detail record). (4) Added full Quartiles (Q0 – Q4) for the following fields (see Record Type 01 Quartiles record): Participation Original |

| | |
|--------------------|---|
| | <p>Principal Balance (formerly Max/Min AOPS); Participation UPB (formerly Max/Min Participation UPB); Participation Original Interest Rate (formerly Max/Min Original WAC); Participation Current Interest Rate (new field); Participation Prospective Interest Rate (formerly Max/Min Prospective WAC); HECM Loan Age (formerly Max/Min WALA); Ratio: Participation UPB/HECM loan Maximum Claim Amount (formerly Max/Min Participation UPB/HECM Max Claim Amount)</p> <p>(5) Renamed “Participation Original Principal Balance for State” to “Original Principal Balance of Participations”; “Current Pool UPB Balance for State” to “UPB of Participations”; “Pool UPB Balance for State as a % of total Pool UPB” to “UPB of Participations as % of Pool UPB” (see Record Type 08 State Code record).</p> <p>(6) Added Low and Moderate Borrower Income data (see Record Type 11 Low and Moderate Borrower Income record).</p> |
| <p>Version 5.1</p> | <p>12/30/2023. Corrected version 5.0 as follows: (1) added a “Number of Participations” field (field 8) to the HMBS Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format to be in accordance with the Record Type 13 Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Record, Two-Field Stratification record description; (2) revised Appendix 1 to reflect the implementation of the “SA” pool type; (3) Added note to record type 11 (LMI data) that this record will not be populated/provided for new issuance disclosures.</p> |

HMBS Pool Level Disclosure Summary Characteristics

| Characteristic | Description |
|-------------------------------------|---|
| Two Physical Files | <p><u>HMBS Pool/Security File</u>: Pool/Security information with one record per active pool. This will be one physical file with single header record at beginning of file and single trailer record at end of file.</p> <p><u>HMBS Pool Supplemental File</u>: Supplemental information for all pools, with multiple records per pool. This will be in one physical file with single header record at beginning of file and single trailer record at end of file.</p> |
| HMBS Pool/Security Record Type | One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, and Weighted Averages (WA) for various attributes. This record is an enhanced version of the current “D” record in the HMBS Disclosure File V4.4. The HMBS Pool/Security File will only contain a header, trailer, and this one record type for each active pool. |
| HMBS Pool Supplemental Record Types | Thirteen (13) Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these record types have common format and enumeration characteristics. |
| Flexible Format | All Records are produced as text format with Pipe () delimited separation between fields. The files will be published in compressed (zip) format. |
| Population of Records and Fields | <p>HMBS Pool/Security Record will always be produced. There can be occurrences of “ ” (bar-bar) where there is no data value for a field.</p> <p>HMBS Pool Supplemental Records are “data driven” and therefore individual Record Types are produced based on the characteristics of the pool.</p> <p>Fields within Record Types are “data driven” and therefore populated based on characteristics of the pool. There can be occurrences of “ ” (bar-bar), where there is no data value for a field.</p> |
| Explicit Decimal Point | For fields that have values with decimal points, the HMBS Pool/Security File records and the HMBS Pool Supplemental File records will explicitly include the decimal point; |
| Loan Age and Funding Age | <p>Ginnie Mae has standardized its calculation of Loan Age and Funding Age to be as follows:</p> <ul style="list-style-type: none"> • Loan Age = (the difference between the YYYYMM portion of the loan Origination Date and the YYYYMM of the Reporting Period) + 1 month. |

| | |
|---|---|
| | <ul style="list-style-type: none"> Funding Age = (the difference between the YYYYMM portion of the loan Funding Date and the YYYYMM of the Reporting Period) + 1 month |
| Borrower/Coborrower/Non-borrowing Spouse ages | <p>Ginnie Mae has standardized its calculation of borrower/coborrower/non-borrowing spouse age as follows:</p> <ul style="list-style-type: none"> Age = (difference between the YYYYMM portion of the Birth Date and the YYYYMM of the Reporting Period) |
| Liquidating Loans | <p>Ginnie Mae has standardized the exclusion of liquidating loan amounts from use in the numerators/denominators of certain calculations (such as: UPB of Participations as % of Principal Limit of HECM Loans; UPB of Participations as % of MCA of HECM Loans; HECM Loans UPB as % of Principal Limit of HECM Loans; and HECM Loans UPB as % of MCA of HECM Loans). This primarily affects certain data values in record types “03”, “04”, “05”, “06” and “13”.</p> |
| Sort Order of Records | <p><u>HMBS Pool/Security File</u>: Records will be sorted by Pool ID in ascending order. <u>HMBS Pool Supplemental File</u>: Records will be sorted by Pool ID (ascending order); Record Type within Pool</p> |
| Record Type Layouts—Item Number | <p>Each of the Record Type layouts in this document have an “Item” number column. The Item numbers are for documentation reference only, and are not included in the physical output record.</p> |
| Daily New Issuance, Monthly New Issuance, and Monthly Portfolio | <p>The file layouts are the same for: HMBS Daily Pool New Issuance, Monthly Pool New Issuance, and HMBS Pool Monthly Portfolio disclosures. The Low and Moderate Borrower Income Record stratification record (record type “11”) will not appear in the Daily Pool New Issuance and Monthly Pool New Issuance files.</p> |
| Implementation Dates | <p>New Issuance Files (Daily and Monthly), as well as the Monthly Portfolio are targeted for production release beginning in the 1st quarter 2024.</p> |
| Production Test Files (for Version 5.1) | <p>Sample Production test files for the HMBS Pool Level Disclosures will be available in the 4th quarter 2023.</p> |
| Transition Period | <p>Ginnie Mae will produce the existing HMBS Pool Disclosure File V4.4 files and the HMBS Pool Disclosure File V5.1 files, in parallel, for a period of at least 3 months.</p> |

General Characteristics of the Files and Records

This section of the document provides an overview of the common characteristics of the records in the files. The detailed technical specification of files and record formats is in the following section of this document.

HMBS Pool/Security File—The records in this file have a single common format, where there is one record per pool with specified fields. This file does not have stratifications or enumerations.

HMBS Pool Supplemental File—The records in this file are standardized and have stratifications and enumerations. There are 5 unique, different record layouts. Two (2) of the record layouts have specific common formats:

- Unique Record Types
 - Unique Records – Record Types “01” and “02” (each with a unique record layout)

- Common Stratification Layouts
 - One-Field Stratification Records – Record Types “03” – “12”; Record Types “03” – “06”, “07” - “12”, and “08” have unique record layouts.
 - Two-Field Stratification Records – Record Type “13”

HMBS Pool Supplemental File Summary of Record Types and Names

| Record Type | Stratification Level | Record Name |
|-------------|----------------------|---|
| 01 | None | Quartiles |
| 02 | None | Various |
| 03 | 1 | Payment Option |
| 04 | 1 | Property Type |
| 05 | 1 | Age of Youngest Borrower/Co-borrower |
| 06 | 1 | Age of Youngest Eligible Non-Borrowing Spouse |
| 07 | 1 | Metropolitan Statistical Areas (MSA) Code |
| 08 | 1 | State Code |
| 09 | 1 | Loan Purpose |

| | | |
|----|---|---|
| 10 | 1 | HECM Saver |
| 11 | 1 | Low and Moderate Borrower Income Record |
| 12 | 1 | Not Available |
| 13 | 2 | Joint-Single Loan Indicator/Youngest Borrower or Co-Borrower Gender |

The HMBS Pool Supplemental file will contain stratification records that can be “one field” or “two field” stratifications. The general characteristics of each is presented below, as each particular type of stratification record will have its own common format. The general specification of each common format is provided as a general guide to the technical specifications.

HMBS Pool Supplemental File Record Types 03 through 06 “One Field Value” Stratification Common Record format

| Item | Data Element | Type | Max Length | Format | Description |
|------|--|-----------|------------|--------|--|
| 01 | Record Type | Character | 2 | | The Record Type value “03” through “06”. |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool (H). |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Field Value | Character | 2 | | Values described in Record Types “03” through “06”. |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool for the field value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The Unpaid Principal Balance (UPB) of the participations for the field value. |
| 09 | UPB of Participations as a % of Pool UPB | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the Pool UPB for the field value. |
| 10 | UPB of Participations as % of Principal Limit of HECMs | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the field value. |
| 11 | UPB of Participations as % of MCA of HECMs | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the field value. |
| 12 | HECM UPB as % of Principal Limit of HECMs | Numeric | 6 | 3.2 | The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the field value. |

| | | | | | |
|----|-------------------------------|---------|---|-----|---|
| 13 | HECM UPB as % of MCA of HECMs | Numeric | 6 | 3.2 | The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the field value. |
|----|-------------------------------|---------|---|-----|---|

HMBS Pool Supplemental File Record Types 07, and 09 through 12 “One Field Value” Stratification Common Record format

| Item | Data Element | Type | Max Length | Format | Description |
|------|--|-----------|------------|--------|---|
| 01 | Record Type | Character | 2 | | The Record Type value “07” and “09” through “12”. |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool (H). |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Field Value | Character | 5 | | Values described in Record Types “07”, and “09” through “12”. |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool for the field value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The Unpaid Principal Balance (UPB) of the participations for the field value. |
| 09 | UPB of Participations as a % of Pool UPB | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the Pool UPB for the field value. |

HMBS Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format

| Item | Data Element | Type | Max Length | Format | Description |
|------|--|-----------|------------|--------|---|
| 01 | Record Type | Character | 2 | | The Record Type value “13” |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool (H). |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Field 1 Value | Character | 1 | | Values in the first stratification field as described in Record Type “13”. |
| 07 | Field 2 Value | Character | 1 | | Values in the second stratification field as described in Record Types “13”. |
| 08 | Number of Participations | Numeric | 5 | | The number of participations in the pool for the two field values. |
| 09 | UPB of Participations | Numeric | 14 | 11.2 | The Unpaid Principal Balance (UPB) of the participations for the two field values. |
| 10 | UPB of Participations as a % of Pool UPB | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the Pool UPB for the two field values. |
| 11 | UPB of Participations as % of Principal Limit of HECMs | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the two field values. |
| 12 | UPB of Participations as % of MCA of HECMs | Numeric | 6 | 3.2 | The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the two field values. |
| 13 | HECM UPB as % of Principal Limit of HECMs | Numeric | 6 | 3.2 | The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the two field values. |

| | | | | | |
|----|-------------------------------|---------|---|-----|--|
| 14 | HECM UPB as % of MCA of HECMs | Numeric | 6 | 3.2 | The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the two field values. |
|----|-------------------------------|---------|---|-----|--|

HMBS POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE HEADER, FILE TRAILER, AND POOL/SECURITY DETAIL RECORD TYPES

Record Type HP, HMBS Pool/Security File Header Record (One Header Record in the File)

| Item | Data Element | Type | Max Length | Format | Definition |
|------|------------------|-----------|------------|----------|--|
| 01 | Record Type = HP | Character | 2 | | File Header Record |
| 02 | Reporting Period | Numeric | 6 | YYYYMM | The monthly reporting period for the data in the file. |
| 03 | Create Date | Date | 8 | YYYYMMDD | The date that the file is produced. |

Record Type PS, HMBS Pool/Security Detail - One Record per Pool. Records are sorted by Pool ID.

| Item | Data Element | Type | Max Length | Format | Definition |
|------|------------------|-----------|------------|--------|---|
| 01 | Record Type = PS | Character | 2 | | HMBS Pool/Security Detail Record |
| 02 | CUSIP Number | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is H. |

| | | | | | |
|----|--|-----------|----|----------|---|
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Index Type | Character | 5 | | The type of ARM index being used. It will be either CMT (Constant Maturity Treasury), LIBOR (London Interbank Offered Rate), or SOFR (Secured Overnight Financing Rate). (SOFR implementation TBD). |
| 07 | Pool Issue Date | Date | 8 | YYYYMMDD | The date the pool was issued. |
| 08 | Pool Maturity Date | Date | 8 | YYYYMMDD | The date on which the final payment for the Security is scheduled to be paid. |
| 09 | Issuer Number | Numeric | 4 | | A four-digit number which identifies the Issuer responsible for the pool. |
| 10 | Issuer Name | Character | 40 | | The name of the Issuer currently responsible for the pool. |
| 11 | Original Aggregate Amount | Numeric | 16 | 13.2 | The aggregate principal amount (UPB at issuance) of the participations in the pool at pool issuance. |
| 12 | Pool Unpaid Principal Balance | Numeric | 16 | 13.2 | Sum of the UPB amounts of the active participations in the pool. |
| 13 | Security RPB | Numeric | 16 | 13.2 | The remaining principal balance for the Security. |
| 14 | RPB Factor | Numeric | 10 | 1.8 | The decimal value of the Security's Remaining Principal Balance divided by the Original Aggregate Amount. The factor is 1 at issuance, and zero in the period of final payment. |
| 15 | Number of Participations in pool. | Numeric | 5 | | The current total number of participations in the pool. |
| 16 | Number of Participations with Payments this Period | Numeric | 5 | | Count of the Participations which had a full or partial payment this period. |
| 17 | Unpaid Principal Balance of Participations with Payments | Numeric | 14 | 11.2 | The sum of the ending Participation UPB values of the Participations which had payments this period. |
| 18 | Percent of UPB Paid Off | Numeric | 6 | 3.2 | The total Pool Payments amount divided by the sum of total Pool Payments amount and the total ending Pool UPB amount. |
| 19 | Average Original Participation Size (AOPS) | Numeric | 9 | 6.2 | Simple average of the participation Original Principal Balance (OPB) values, for all the current participations in the pool. |
| 20 | Current Period Average Balance | Numeric | 14 | 11.2 | Average Participation Size. The sum of the participation UPBs divided by the number of participations. |

| | | | | | |
|----|---|---------|----|------|--|
| 21 | Original Security Interest Rate (WAC) | Numeric | 6 | 2.3 | The interest rate of the Ginnie Mae Security when it was issued. |
| 22 | Current Security Interest Rate (WAC) | Numeric | 6 | 2.3 | The interest rate of the Ginnie Mae Security. This is the rate in effect for the report period. |
| 23 | Prospective Security Interest Rate | Numeric | 6 | 2.3 | The prospective WAC of the pool. This is the rate that will be in effect for the next report period. |
| 24 | Ratio: Pool Outstanding Balance to Max Claim Amount of HECM Loans | Numeric | 6 | 3.2 | The total ending Pool UPB amount divided by the sum of the Max Claim Amount of the HECM loans. |
| 25 | Ratio: Pool Outstanding Balance to Principal Limit of HECM Loans | Numeric | 6 | 3.2 | The total ending Pool UPB amount divided by the sum of the Principal Limit of the HECM loans |
| 26 | WA Loan Age (WALA) of the Participations | Numeric | 3 | 9(3) | The average Loan age (based on HECM Loan Origination date) for all the participations in a pool, weighted by the UPB of each participation that is in the pool. |
| 27 | WA Expected Mortgage Interest Rate | Numeric | 6 | 2.3 | Weighted Average of Expected Average Mortgage Interest Rate for each loan represented by a participation in the pool. The Expected Average Mortgage Interest Rate is the original expected average mortgage interest. |
| 28 | WA Servicing Fee Set Aside | Numeric | 14 | 11.2 | Weighted Average of Servicing Fee Set Aside Amount for each loan represented by a participation in the pool. The Servicing Fee Set Aside Amount is an amount initially set aside from the Principal Limit as reported by the issuer |
| 29 | WA Original Funding Age | Numeric | 3 | 9(3) | Weighted Average of Original Funding Age for each loan represented by a participation in the pool. The Original Funding Age for each loan is calculated based on the HECM Original Funding Date value and the Reporting Period of the data. The Original Funding Date is the date the loan was first funded. |
| 30 | WA Property Valuation Amount | Numeric | 14 | 11.2 | Weighted Average of Property Valuation Amount for each loan represented by a participation in the pool. The Property Valuation Amount is as reported by the issuer at pool issuance |
| 31 | WA Original Term of Payments | Numeric | 3 | 9(3) | Weighted Average of Original Term of Payments for each loan represented by a participation in the pool. The Original Term of Payments is the original number of monthly |

| | | | | | |
|----|---------------------------------------|---------|----|------|---|
| | | | | | payments on a term or modified term loan, as of the Origination Date |
| 32 | WA Property Charges Set Aside | Numeric | 14 | 11.2 | Weighted Average of Property Charges Set Aside Amount for each loan represented by a participation in the pool. The Property Charges Set Aside Amount is an amount that a borrower sets aside at closing to cover property charges such as taxes, insurance, ground rents, homeowner's association fees, as reported by the issuer. |
| 33 | WA Property Repair Set Aside | Numeric | 14 | 11.2 | Weighted Average of Property Repair Set Aside Amount for each loan represented by a participation in the pool. The Property Repair Set Aside Amount is an amount that a borrower sets aside at closing to cover property repairs, as reported by the issuer. |
| 34 | WA Original Available Line of Credit | Numeric | 14 | 11.2 | Weighted Average of Original Line of Credit Amount for each loan represented by a participation in the pool. |
| 35 | WA Original Draw Amount | Numeric | 14 | 11.2 | Weighted Average of Original Draw Amount for each loan represented by a participation in the pool. The Original Draw Amount is the original amount drawn on a line of credit loan. |
| 36 | WA Mortgage Margin | Numeric | 6 | 2.3 | Weighted Average of Mortgage Margin for each loan represented by a participation in the pool. The Mortgage Margin is the percentage points added to the index rate to determine an ARM's interest rate. |
| 37 | WA Lifetime Floor Rate | Numeric | 6 | 2.3 | Weighted Average of Lifetime Floor Rate for each loan represented by a participation in the pool. The Lifetime Floor Rate is the minimum interest rate that can be applied during the loan term. |
| 38 | WA Remaining Available Line of Credit | Numeric | 14 | 11.2 | Weighted Average of Remaining Line of Credit Amount for each loan represented by a participation in the pool. The Remaining Line of Credit reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides |
| 39 | WA Monthly Scheduled Payment | Numeric | 14 | 11.2 | Weighted Average of Monthly Scheduled Payment for each loan represented by a participation in the pool. The Monthly Scheduled Payment is the scheduled amount that is payable to the borrower on a monthly basis. |

| | | | | | |
|----|---|---------|----|------|---|
| 40 | WA Remaining Term of Payments | Numeric | 3 | 9(3) | Weighted Average of Remaining Term of Payments for each loan represented by a participation in the pool. The Remaining Term of Payments is the remaining number of monthly payments on a term or modified term loan. |
| 41 | WA Credit Line Set Aside | Numeric | 14 | 11.2 | Weighted Average of Credit Line Set Aside Amount for each loan represented by a participation in the pool. The Credit Line Set Aside Amount is the specified amount set aside at Pool Issue Date for a line of credit. |
| 42 | WA Lifetime Interest Rate Change Cap | Numeric | 2 | 9(2) | Weighted Average of Lifetime Interest Rate Change Cap for each loan represented by a participation in the pool. The Lifetime Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "5" for 1-Year adjusting loans; this field is required only for annual adjusting loans. |
| 43 | WA Annual Interest Rate Change Cap | Numeric | 2 | 9(2) | Weighted Average of Annual Interest Rate Change Cap for each loan represented by a participation in the pool. The Annual Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "2" for 1-Year adjusting loans; this field is required only for annual adjusting loans. |
| 44 | WA Maximum Interest Rate | Numeric | 6 | 2.3 | Weighted Average of Maximum Interest Rate for each loan represented by a participation in the pool. The Maximum Interest Rate is the maximum interest rate on the note. This field is required only for monthly adjusting loans. |
| 45 | WA Eligible Non-borrowing Spouse Age | Numeric | 3 | 9(3) | Weighted Average of the Eligible Non-borrowing Spouse Age(s) for each loan represented by a participation in the pool. There are up to 3 eligible non-borrowing spouses that can be associated with each loan. |
| 46 | WA Initial Remaining Available Line of Credit | Numeric | 14 | 11.2 | Weighted Average of the aggregate line of credit available during the first twelve-month disbursement period to borrowers under certain payment plans; for each loan represented by a participation in the pool |
| 47 | WA Initial Monthly Scheduled Payment Amount | Numeric | 14 | 11.2 | Weighted Average of the aggregate monthly amount that is payable to HECM borrowers in a given month under certain types of payment plans during the first twelve-month |

| | | | | | |
|--|--|--|--|--|--|
| | | | | | disbursement period, for each loan represented by a participation in the pool. |
|--|--|--|--|--|--|

Record Type TP, HMBS Pool/Security File Trailer Record (One Record in the Pool Security File)

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---------------------|-----------|------------|----------|---|
| 01 | Record Type = TP | Character | 2 | | File Trailer Record |
| 02 | Reporting Period | Numeric | 6 | YYYYMM | The monthly reporting period for the data in the file. |
| 03 | File Create Date | Date | 8 | YYYYMMDD | The date that the file is produced. |
| 04 | Detail Record Count | Numeric | 8 | | Control total of the total number of records with Record Type = "PS" in the file. |

HMBS POOL SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE HEADER, TRAILER, AND RECORD TYPES

HMBS Pool Supplemental File Header Record (One Record in the HMBS Pool Supplemental File), Record Type HS

| Item | Data Element | Type | Max Length | Format | Definition |
|------|------------------|-----------|------------|--------------|--|
| 01 | Record Type = HS | Character | 2 | | File Header Record |
| 02 | Reporting Period | Numeric | 6 | YYYYMM | The monthly reporting period for the data in the file. |
| 03 | Create Date | Date | 8 | YYYYMM DD | The date that the file is produced. |

Record Type 01 Quartiles Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|------------------|-----------|------------|--------|---|
| 01 | Record Type = 01 | Character | 2 | | Quartiles Record |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is H. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Quartiles | Character | 1 | | Values are: 4 = Maximum (100%) Quartile 3 = 75 th Percentage Quartile |

| | | | | | 2 = Median (50%) Percentage Quartile 1 = 25 th Percentage Quartile 0 = Minimum (0%) Quartile |
|----|---|---------|----|------|---|
| 07 | Participation Original Principal Balance (OPB) | Numeric | 9 | 6.2 | The principal balance of the Participation when it was originated. |
| 08 | Participation UPB | Numeric | 9 | 6.2 | The current principal balance of the Participation. |
| 09 | Participation Original Interest Rate | Numeric | 6 | 2.3 | The interest rate of the HMBS Participation when it was issued. |
| 10 | Participation Current Interest Rate | Numeric | 6 | 2.3 | The interest rate of the HMBS Participation. This is the rate in effect for the report period. |
| 11 | Participation Prospective Interest Rate | Numeric | 6 | 2.3 | The prospective HMBS Participation interest rate. This is the rate that will be in effect for the next report period. |
| 12 | HECM Loan Age | Numeric | 3 | 9(3) | This is the age of the loan associated with a participation in months from the loan issuance date to the current reporting period. |
| 13 | Ratio: Participation UPB/HECM Loan Maximum Claim Amount | Numeric | 6 | 3.2 | The current Participation UPB divided by the associated HECM Loan's Maximum Claim Amount. |
| 14 | Expected Average Mortgage Interest Rate | Numeric | 6 | 2.3 | The Expected Average Mortgage Interest Rate is the original expected average mortgage interest. It is fixed throughout the life of the loan and is used to determine payments to the borrower. |
| 15 | Servicing Fee Set Aside | Numeric | 14 | 11.2 | The Servicing Fee Set Aside Amount is an amount initially set aside from the Principal Limit as reported by the issuer. |
| 16 | Original Funding Age | Numeric | 3 | 9(3) | The Original Funding Age for each loan is calculated based on the HECM Original Funding Date value and the Reporting Period of the data. The Original Funding Date is the date the loan was first funded. |
| 17 | Property Valuation Amount | Numeric | 14 | 11.2 | The Property Valuation Amount is as reported by the issuer at pool issuance. |
| 18 | Original Term of Payments | Numeric | 3 | 9(3) | The Original Term of Payments is the original number of monthly payments on a term or modified term loan, as of the Origination Date. |
| 19 | Property Charges Set Aside Amount | Numeric | 14 | 11.2 | The Property Charges Set Aside Amount is an amount that a borrower sets aside at closing to cover property charges such as taxes, insurance, ground rents, homeowner's association fees, as reported by the issuer. |

| | | | | | |
|----|------------------------------------|---------|----|------|---|
| 20 | Property Repair Set Aside Amount | Numeric | 14 | 11.2 | The Property Repair Set Aside Amount is an amount that a borrower sets aside at closing to cover property repairs, as reported by the issuer. |
| 21 | Original Available Line of Credit | Numeric | 14 | 11.2 | The original available line of credit amount for the loan. |
| 22 | Original Draw Amount | Numeric | 14 | 11.2 | The Original Draw Amount is the original amount drawn on a line of credit loan. |
| 23 | Mortgage Margin | Numeric | 6 | 2.3 | The Mortgage Margin is the percentage points added to the index rate to determine an ARM's interest rate. The margin is reported by the issuer at pool issuance. |
| 24 | Lifetime Floor Rate | Numeric | 6 | 2.3 | The Lifetime Floor Rate is the minimum interest rate that can be applied during the loan term. |
| 25 | Remaining Available Line of Credit | Numeric | 14 | 11.2 | The Remaining Line of Credit reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides). |
| 26 | Monthly Scheduled Payment Amount | Numeric | 14 | 11.2 | The Monthly Scheduled Payment is the scheduled amount that is payable to the borrower on a monthly basis. |
| 27 | Remaining Term of Payments | Numeric | 3 | 9(3) | The Remaining Term of Payments is the remaining number of monthly payments on a term or modified term loan. |
| 28 | Credit Line Set Aside Amount | Numeric | 14 | 11.2 | The Credit Line Set Aside Amount is the specified amount set aside at Pool Issue Date for a line of credit. |
| 29 | Lifetime Interest Rate Change Cap | Numeric | 2 | 9(2) | The Lifetime Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "5" for 1-Year adjusting loans; this field is required only for annual adjusting loans. |
| 30 | Annual Interest Rate Change Cap | Numeric | 2 | 9(2) | The Annual Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "2" for 1-Year adjusting loans; this field is required only for annual adjusting loans. |
| 31 | Maximum Interest Rate | Numeric | 6 | 2.3 | The Maximum Interest Rate is the maximum interest rate on the note. This field is required only for monthly adjusting loans. |
| 32 | Eligible Non-borrowing Spouse Age | Numeric | 3 | 9(3) | There are up to 3 eligible non-borrowing spouses that can be associated with each loan. The age is computed using the Eligible Non-borrowing Spouse's date of birth and the current reporting period. |

| | | | | | |
|----|--|---------|----|------|---|
| 33 | Initial Remaining Available Line of Credit | Numeric | 14 | 11.2 | The aggregate line of credit available during the first twelve-month disbursement period to borrowers under certain payment plans. The Initial Remaining Available Line of Credit Amount does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any. |
| 34 | Initial Monthly Scheduled Payment Amount | Numeric | 14 | 11.2 | The Initial Monthly Scheduled Payment Amount is the aggregate monthly amount that is payable to HECM borrowers in a given month under certain types of payment plans during the first twelve-month disbursement period. |

Note: The Weighted Average and Quartiles values for both the Initial Remaining Available Line of Credit Amount and Initial Monthly Scheduled Payment Amount fields will not be populated in the Pool New Issuance Daily/Monthly disclosures.

Record Type 02 Various Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--|-----------|------------|--------|---|
| 01 | Record Type = 02 | Character | 2 | | Various Record |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is "H". |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Eligible Non-Borrowing Spouse Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses. |

| | | | | | |
|----|---|---------|----|------|---|
| 07 | Eligible Non-Borrowing Spouse UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses. |
| 08 | Eligible Non-Borrowing Spouse UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Eligible Non-Borrowing Spouse) by the Pool's UPB. |
| 09 | Remaining Property Charges Set Aside Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount. |
| 10 | Remaining Property Charges Set Aside UPB of Participations | Numeric | 14 | 11.2 | Total UPB of the participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount. |
| 11 | Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Remaining Property Charges Set Aside) by the Pool's UPB. |

Stratification Records: Record Types 03-11

Record Type 03 Payment Option Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--------------------------|-----------|------------|--------|---|
| 01 | Record Type = 03 | Character | 2 | | Payment Option Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is “H”. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Payment Option | Numeric | 1 | | The method to receive payment(s) that was selected by the borrower associated with the HECM loan as of the Pool Issue Date: 1 = tenure 2 = term 3 = line of credit 4 = modified term 5 = modified tenure 6 = single disbursement lump sum (for fixed rate HECMs with an FHA case number assigned on or after September 30, 2013) 9 = Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the Payment Option value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Payment Option value. |

| | | | | | |
|----|---|---------|---|-----|---|
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the Pool's UPB. |
| 10 | UPB of Participations as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the total of the HECM Principal Limits for all the loans associated with those Participations. |
| 11 | UPB of Participations as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the total of the HECM MCAs for all the loans associated with those Participations. |
| 12 | HECM Loans UPB as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Payment Option value and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Payment Option) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans. |
| 13 | HECM Loans UPB as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Payment Option value and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Payment Option) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans. |

Record Type 04 Property Type Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---|-----------|------------|--------|--|
| 01 | Record Type = 04 | Character | 2 | | Property Type Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is “H”. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Property Type | Numeric | 1 | | The type of property: 1 = Single Family 2 = Condominium 3 = Manufactured Housing 4 = Planned Unit Development 9 = Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the Property Type value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Property Type value. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the Pool’s UPB. |
| 10 | UPB of Participations as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the total of the HECM Principal Limits for all the loans associated with those Participations. |

| | | | | | |
|----|--|---------|---|-----|---|
| 11 | UPB of Participations as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the total of the HECM MCAs for all the loans associated with those Participations. |
| 12 | HECM Loans UPB as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Property Type value and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Property Type) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans. |
| 13 | HECM Loans UPB as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Property Type value and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Property Type) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans. |

Record Type 05 Age of Youngest Borrower/Co-borrower Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--------------------------------------|-----------|------------|--------|---|
| 01 | Record Type = 05 | Character | 2 | | Age of Youngest Borrower/Co-borrower Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is "H". |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Age of Youngest Borrower/Co-borrower | Numeric | 2 | | Age is computed from Birth Date, and is the age of the youngest Borrower/Co-borrower who is at least 62 years old: 1 = Age is 62-65 2 = Age is 66-70 3 = Age is 71-75 4 = Age is 76-80 5 = Age is 81-85 6 = Age is 86-90 7 = Age is 91-95 8 = Age is 96-100 9 = Age is 100 + 10 = Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping. |

| | | | | | |
|----|---|---------|---|-----|--|
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the Pool's UPB. |
| 10 | UPB of Participations as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the total of the HECM Principal Limits for all the loans associated with those Participations. |
| 11 | UPB of Participations as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the total of the HECM MCAs for all the loans associated with those Participations. |
| 12 | HECM Loans UPB as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest borrower/co-borrower age group) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans. |
| 13 | HECM Loans UPB as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have a youngest borrower/co-borrower with an age in the borrower/co- |

| | | | | | |
|--|--|--|--|--|--|
| | | | | | <p>borrower grouping and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest borrower/co-borrower age group) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans.</p> |
|--|--|--|--|--|--|

Record Type 06 Age of Youngest Eligible Non-Borrowing Spouse Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---|-----------|------------|--------|--|
| 01 | Record Type = 06 | Character | 2 | | Age of Youngest Eligible Non-Borrowing Spouse Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is "H". |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Age of Youngest Eligible Non-Borrowing Spouse | Numeric | 2 | | Age is computed from Birth Date and is the age of the youngest eligible Non-Borrowing Spouse (if any): 1 = Age is under 40 2 = Age is 40-49 3 = Age is 50-59 4 = Age is 60-69 5 = Age is 70-79 6 = Age is 80+ 9 = Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has an eligible non-borrowing spouse with an age in the eligible non-borrowing spouse age grouping. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation |

| | | | | | |
|----|---|---------|---|-----|--|
| | | | | | UPB of the given condition (youngest eligible non-borrowing spouse age group) by the Pool's UPB. |
| 10 | UPB of Participations as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest eligible non-borrowing spouse age group) by the total of the HECM Principal Limits for all the loans associated with those Participations. |
| 11 | UPB of Participations as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest eligible non-borrowing spouse age group) by the total of the HECM MCAs for all the loans associated with those Participations. |
| 12 | HECM Loans UPB as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest eligible non-borrowing spouse age group) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans. |
| 13 | HECM Loans UPB as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total |

| | | | | | |
|--|--|--|--|--|---|
| | | | | | HECM Loan UPB for loans having a given condition (youngest eligible non-borrowing spouse age group) that are associated with a pool’s participations by the total of the HECM MCAs for those same HECM loans. |
|--|--|--|--|--|---|

Record Type 07 Metropolitan Statistical Areas (MSA) Code Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--|-----------|------------|--------|---|
| 01 | Record Type = 07 | Character | 2 | | Metropolitan Statistical Area (MSA) Stratification for each MSA applicable to the pool. |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is “H”. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | MSA | Numeric | 5 | | The MSA values and the MSA Not Available are provided. Values are: <ul style="list-style-type: none"> the MSA value 99999 = MSA Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool for the MSA Value. |
| 09 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Balance (UPB) of the participations in the pool for the MSA Value. |
| 10 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool for the MSA value, expressed as a percentage of the Pool’s UPB. This UPB |

| | | | | | |
|--|--|--|--|--|--|
| | | | | | percentage is calculated by dividing the total participation UPB of the given condition (MSA value) by the Pool’s UPB. |
|--|--|--|--|--|--|

Record Type 08 State Code Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---|-----------|------------|--------|---|
| 01 | Record Type = 08 | Character | 2 | | Property State Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Values is H. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | State Code | Character | 2 | | The abbreviation of the state or territory where the loan property exists. See Appendix 2 for a listing of state codes. |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool for the State Code value. |
| 08 | Number of Participations for State as a % of Pool’s total Participation count | Numeric | 6 | 3.2 | The total number of Participations for the state expressed as a percentage of the pool’s total participation count. |
| 09 | Original Principal Balance of Participations | Numeric | 14 | 11.2 | The sum of the Participation Original Principal Balance amounts for all Participations in the pool associated with the given State. |
| 10 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Balance (UPB) of the participations in the pool for the State Code value. |

| | | | | | |
|----|--|---------|---|-----|---|
| 11 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool for the State Code value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (State Code value) by the Pool's UPB. |
|----|--|---------|---|-----|---|

Record Type 09 Loan Purpose Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--|-----------|------------|--------|--|
| 01 | Record Type = 09 | Character | 2 | | Loan Purpose Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is "H". |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Loan Purpose | Numeric | 1 | | Loan Purpose: 1 = HECM Traditional 2 = HECM Refinance 3 = HECM Purchase 9 = Not Available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the Loan Purpose value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Loan Purpose value. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Loan Purpose value, expressed as a |

| | | | | | |
|--|--|--|--|--|--|
| | | | | | percentage of the Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Loan Purpose) by the Pool’s UPB. |
|--|--|--|--|--|--|

Record Type 10 HECM Saver Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--|-----------|------------|--------|---|
| 01 | Record Type = 10 | Character | 2 | | HECM Saver Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is “H”. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | HECM Saver | Numeric | 1 | | HECM Saver: Y = Saver N = Standard |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the HECM Saver value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the HECM Saver value. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the HECM Saver value, expressed as a percentage of the Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (HECM Saver) by the Pool’s UPB. |

Record Type 11 Low and Moderate Borrower Income Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|--|-----------|------------|--------|--|
| 01 | Record Type = 11 | Character | 2 | | Low and Moderate Borrower Income Stratification. Pools with Low and Moderate Borrower Income characteristics based on Federal Financial Institutions Examination Council (FFIEC) data. This record includes participations in pools issued January 2012 and thereafter. Not populated/provided for new issuance disclosures. |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is "H". |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Low and Moderate Borrower Income | Character | 1 | | Values are: Y = Borrower Income is Less than 80% of the FFIEC Median Family Income (MFI) N = Borrower Income is Greater than or Equal to 80% of the FFIEC Median Family Income (MFI) 9 = Not available |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the Low and Moderate Borrower Income value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Low and Moderate Borrower Income value. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Low and Moderate Borrower Income value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Low and Moderate Borrower Income) by the Pool's UPB. |

Record Type 12 Not Available Record

| Item | Data Element | Type | Max Length | Format | Definition |
|------|------------------|-----------|------------|--------|--|
| 01 | Record Type = 12 | Character | 2 | | Not Available Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Values is H. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Not Available | Numeric | 2 | | Values are: 1 = Expected Average Mortgage Interest Rate 2 = Servicing Fee Set Aside 3 = Original Funding Age 4 = Property Valuation Amount 5 = Original Term of Payments 6 = Property Charges Set Aside Amount 7 = Property Repair Set Aside Amount 8 = Original Available Line of Credit Amount 9 = Original Draw Amount 10 = Mortgage Margin 11 = Lifetime Floor Rate 12 = Remaining Available Line of Credit 13 = Monthly Scheduled Payment Amount 14 = Remaining Term of Payments 15 = Credit Line Set Aside Amount |

| | | | | | |
|----|--|---------|----|------|--|
| | | | | | 16 = Lifetime Interest Change Cap 17 = Annual Interest Rate Change Cap 18 = Maximum Interest Rate 19 = Eligible Non-Borrowing Spouse Age 20 = Initial Remaining Available Line of Credit Amount 21 = Initial Monthly Scheduled Payment Amount |
| 07 | Number of Participations | Numeric | 5 | | The number of participations in the pool associated with a loan that has the Not Available Value. |
| 08 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Not Available Value. |
| 09 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Not Available Value. |

Record Type 13 Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Record. Two-Field Stratification

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---|-----------|------------|--------|---|
| 01 | Record Type = 13 | Character | 2 | | Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Stratification |
| 02 | CUSIP | Character | 9 | | The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP). |
| 03 | Pool ID | Character | 6 | | The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance. |
| 04 | Pool Indicator | Character | 1 | | Identifies the Issue Type of the pool. Value is H. |
| 05 | Pool Type | Character | 2 | | The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types. |
| 06 | Joint/Single Loan Indicator | Numeric | 1 | | Joint/Single Loan Indicator. Values are: 1 = Single 2 = Joint |
| 07 | Youngest Borrower/Co-borrower Gender | Character | 1 | | Gender of the youngest borrower/co-borrower. Values are: F = Female M = Male 9 = Not Available |
| 08 | Number of Participations | Numeric | 5 | | The number of participations associated with a loan in the pool that has the Joint-Single Loan Indicator value/Gender value combination. |
| 09 | UPB of Participations | Numeric | 14 | 11.2 | The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination. |
| 10 | UPB of Participations as % of Pool UPB | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the Pool's UPB. |
| 11 | UPB of Participations as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the total |

| | | | | | |
|----|--|---------|---|-----|--|
| | | | | | Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the total of the HECM Principal Limits for all the loans associated with those Participations. |
| 12 | UPB of Participations as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the total of the HECM MCAs for all the loans associated with those Participations. |
| 13 | HECM Loans UPB as % of Principal Limit of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Joint-Single Loan Indicator value/Gender value combination and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having the given combination (Joint-Single Loan Indicator value/Gender value) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans. |
| 14 | HECM Loans UPB as % of MCA of HECM Loans | Numeric | 6 | 3.2 | Total UPB of all HECM Loans that have the Joint-Single Loan Indicator value/Gender value combination and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having the given combination (Joint-Single Loan Indicator value/Gender value) that are associated with a pool's participations by the total of the HECM Loan Maximum Claim Amount for those same HECM loans. |

HMBS Pool Supplemental File Trailer Record (One Record in the HMBS Pool Supplemental File), Record Type TS

| Item | Data Element | Type | Max Length | Format | Definition |
|------|---------------------|-----------|------------|----------|--|
| 01 | Record Type = TS | Character | 2 | | File Trailer Record |
| 02 | Reporting Period | Numeric | 6 | YYYYMM | The monthly reporting period for the data in the file. |
| 03 | File Create Date | Date | 8 | YYYYMMDD | The date that the file is produced. |
| 04 | Detail Record Count | Numeric | 12 | | Control total of the total number of HMBS Pool Supplemental records in the file. This count will not include HS or TS records. |

APPENDIX 1 – GINNIE MAE HMBS POOL TYPES

| Pool Type Name | Issue Type | Pool Type |
|---------------------------------|------------|-----------|
| Ginnie Mae HMBS Pools | | |
| Fixed Rate Pool | H | RF |
| One Year Adjustable Rate, CMT | H | RA |
| Monthly Adjustable Rate, CMT | H | RM |
| One Year Adjustable Rate, LIBOR | H | AL |
| Monthly Adjustable Rate, LIBOR | H | ML |
| One Year Adjustable Rate, SOFR | H | SA |