

GinnieNET Single Family Import File Layouts

Notes on the new Single Family File Import Layout

As part of the GinnieNET enhancements in order to provide greater flexibility for additional data elements in the future, the import and export layouts have been changed.

Single-family Pool consists of the several Levels of Information and the new Import Layout has been structured as follows:

each Level of Information, i.e. Pool Level Information, Mortgage Level Information, etc., is represented by a **group of Physical Records** (i.e. actual records) **which is called a Logical Record**.

New format:

Physical Record length 80 bytes

Physical Record Type Indicator - 3 bytes (e.g. M16).

A Single-family Pool consists of the following Logical Records (groups of records):

1. The Pool Logical Record (group of Pool records) which contains physical records with record types of **P01, P02, P03, P04, P05, P06**;

1.1. Totals Information is located in the records P03, P04, P05.

2. The Mortgage Logical Record(s) (group(s) of Mortgage record(s)) which contains physical records with record types of **M01, M02, M03, M04, M05, M06, M07, M08, M10**;

2.1. Primary Borrower Information is located in the physical record with record type M04;

2.2. Co-borrowers Information is located in the physical record(s) with record types M05, M06, M07, M08 (physical records M05 - M08 would be omitted if there is no co-borrower);

2.3. ARM data is located in the physical record with record type M10 - this data would not be present in a non-ARM loan.

3. The Subscriber Logical Record(s) (group(s) of subscriber record(s)) which contains physical records with record types of **S01, S02**;

4. The Master Agreement Logical Record(s) (group(s) of Master Agreement record(s)) which contains physical records with record type of **A01**;

5. The Serial Notes Logical Record (group of Serial Notes record(s)) which contains physical records with record types of **N01 through N99** (this Logical Record will be present only for Serial Notes pool);

6. The Builder Bond Logical Record (group of Builder Bond record(s)) which contains physical records with record types of **B01 through B26** (this Logical Record will be present only for Builder Bond pool);

7. The Terminated Pools Logical Record(s) (group of Terminated Pool record(s)) which contains physical records with record types of **F01 through F99** (this Logical Record will be present only for Consolidation pool).

Each **Logical Record consists of multiple records** that are **80 bytes** in length.

Logical Records in Single-family pool will be expected in Pool, Mortgage, etc. order. Within each Logical Record (e.g. Pool, Mortgage, etc.), records will be in order, but not necessarily sequential.

A **Logical Record only needs to be present when it contains required information** - for example, Serial note records are only included in serial note pools

Similarly, physical records inside the group only need to be present when they contain required information.

Changes since the prior version are specified at the end of the full set of record descriptions.

POOL RECORD LAYOUT (11705) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X, C or M
5	Pool Type	Alpha	2		12	13	
6	Issuer ID	Alphanumeric	4		14	17	9999
7	Custodian ID	Alphanumeric	6		18	23	999999
8	Issue Date	Date	8		24	31	YYYYMMDD
9	Settlement Date	Date	8		32	39	YYYYMMDD
10	OAA	Numeric	14	2	40	53	999999999999.99
11	Security Rate	Numeric	6	3	54	59	99.999
12	Low Rate	Numeric	6	3	60	65	99.999
13	High Rate	Numeric	6	3	66	71	99.999
14	Method	Alpha	2		72	73	CD or IR
15	Filler	Space	7		74	80	

1. Record Type- Always P01.

2. Filler

3. Pool Number - The Ginnie Mae Pool identifier

4. Issue Type: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)".

5. Pool Type - The type of Single Family MBS pool, defined as follows: SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase

annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a

rate of 4% over the life of the loan. GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.

AR or AQ -- A pool consisting of 1 Year adjustable rate CMT mortgages

AT--A pool consisting of 3 Year adjustable rate CMT mortgages

AF or FT -- A pool consisting of 5 Year adjustable rate CMT mortgages.

AS -- A pool consisting of 7 Year adjustable rate CMT mortgages

AX-- A pool consisting of 10 Year adjustable rate CMT mortgages

RL or QL -- A pool consisting of 1 Year adjustable rate LIBOR mortgages

TL -- A pool consisting of 3 Year adjustable rate LIBOR mortgages

FL -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

FB -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

SL -- A pool consisting of 7 Year adjustable rate LIBOR mortgages

XL --10 Year adjustable rate LIBOR mortgages

BD --A pool consisting entirely of Buydown mortgages

FS – FHA Secure

1. Issuer ID -Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization.
2. Document Custodian ID Number - The issuer's document custodian ID number assigned to this pool.
3. Pool Issue Date - The date the pool was issued; always the first of any given month.
4. Settlement Date -The date the new issue security should be delivered to the Fed for clearing.
5. Original Aggregate Amount - The pool principal balance at origination. This is the sum of the mortgage outstanding balances.
6. Security Rate - Interest rate associated with the Security.
7. Low Rate -The lowest loan interest rate in the pool.
8. High Rate -The highest loan interest rate in the pool.
9. Method -The pool amortization method; CD = Concurrent Date and IR = Internal Reserve
10. Filler

POOL RECORD LAYOUT (11705) P02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	P02
2	Payment Date	Date	8		4	11	YYYYMMDD
3	Maturity Date	Date	8		12	19	YYYYMMDD

4	Unpaid Date	Date	8		20	27	YYYYMMDD
5	Term	Numeric	2		28	29	
6	Tax ID	Numeric	9		30	38	
7	# of Loans	Numeric	5		39	43	
8	Sec. Rate Margin	Numeric	6	3	44	49	99.999
9	Sec. Change Date	Date	8		50	57	YYYYMMDD
10	Filler	Space	1		58	58	
11	CMT or LIBOR	Alpha	1		59	59	C or L
12	Bond Finance	Alpha	1		60	60	B, F or C
13	Cert. Agreement	Numeric	1		61	61	1 or 2
14	Sent 11711	Numeric	1		62	62	1 or 2
15	Filler	Space	18		63	80	

1. Record Type-Always P02.
2. Initial Payment Date – The pool first payment date
3. Pool Maturity Date – The date the pool matures, i.e., the pool last payment date
4. Unpaid Balance Date – The date of the next mortgage payment
5. Term – The term of the pool expressed in years
6. Tax ID – The IRS Tax ID Number assigned to each pool. Required for Ginnie Mae I and Ginnie Mae II Custom pools.
7. # of Loans - The number of loans included in the pool
8. Sec. Rate Margin – For Adjustable Rate Mortgage Pools only, the margin used to adjust the security rate.
9. Sec. Change Date – For Adjustable Rate Mortgage Pools- the date the security interest rate changes
10. Filler
11. CMT or LIBOR – Index ARM: For Adjustable Rate Mortgage Pools only, the ARM index being used. It will be either C (CMT = Constant Maturity Treasury) or L (LIBOR = London Interbank Offered Rate).
12. Bond Finance – identifies the pool as a bond finance pool Y = Yes, N = No
13. Cert. Agreement – Certification & Agreement: Refers to the status of security agreements. 1 = Any and all security agreements affecting the mortgages in the referenced pool or loan packages are limited by a duly executed Release of security interest. 2 = No mortgages in the referenced pool or loan package is now subject to any security agreement

14. Sent 11711 – Indicates whether the 1171 1A (Release of Security Interest) was forwarded to the document custodian. Required if field 13 is coded with a “1.” Y = Yes, N = No
15. Filler

POOL RECORD LAYOUT (11705) P03

This record type is system generated and would be available on export files. A P03 import record does not need to be created.

No.	Field	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	P03
2	FHA Count	Numeric	5		4	8	
3	FHA Amount	Numeric	13	2	9	21	9999999999.99
4	VA Count	Numeric	5		22	26	
5	VA Amount	Numeric	13	2	27	39	9999999999.99
6	RHS Count	Numeric	5		40	44	
7	RHS Amount	Numeric	13	2	45	57	9999999999.99
8	PIH Count	Numeric	5		58	62	
9	PIH Amount	Numeric	13	2	63	75	9999999999.99
10	# of Subscribers	Numeric	4		76	79	
11	Filler	Space	1		80	80	

1. Record Type- Always P03
2. FHA Count- The number of FHA (Federal Housing Authority) loans in the pool
3. FHA Amount- The dollar amount of the FHA loans in the pool
4. VA Count – The number of VA (Veterans Administration) loans in the pool
5. VA Amount- The dollar amount of the VA loans in the pool
6. RHS Count – The number of RHS (Rural Housing Service) loans in the pool
7. RHA Amount- The dollar amount of the RHS loans in the pool
8. PIH Count- The number of Public and Indian Housing (Native American) loans in the pool
9. PIH Amount- The dollar amount of the PIH loans in the pool
10. # of Subscribers- The total number of subscribers (Fed participants) in the pool
11. Filler

POOL RECORD LAYOUT (11705) P04

This record type is system generated and would be available on export files. A P04 import record does not need to be created.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alpha	3		1	3	P04
2	Average	Numeric	7	4	4	10	99.9999
3	Hi. Int. Rate	Numeric	7	4	11	17	99.9999
4	Low Int. Rate	Numeric	7	4	18	24	99.9999
5	Hi UPB	Numeric	13	2	25	37	9999999999.99
6	Short Term UPB	Numeric	13	2	38	50	9999999999.99
7	Last Pay Date	Date	8		51	58	YYYYMMDD
8	Total Positions	Numeric	15	2	59	73	999999999999.99
9	Filler	Space	7		74	80	

1. Record Type – Always P04
2. Weighted Average Interest Rate – For Ginnie Mae II Custom and Multiple Issuer pools only, the weighted average interest rate of all of the mortgages used to create the pool.
3. Hi Interest Rate - The highest mortgage interest rate in the pool
4. Low Interest Rate - The lowest mortgage interest rate in the pool
5. Hi Unpaid Principal Balance – The dollar amount of the mortgage with the highest unpaid principal balance
6. Short Term Unpaid Principal Balance - The unpaid principal balances of those mortgages that have maturities that are less than 20 years. This UPB can not exceed 10% of the total pool original principal amount.

7. Last Pay Date - The last payment date of the pool. For Ginnie Mae I this must always be the 15th of the month and for Ginnie Mae II it must always be the 20th of the month.

1. Total Positions - The total dollar amount of the positions to be delivered to the Fed (book-entry) for settlement. This amount must be equal to the total pool amount.
2. Filler

POOL RECORD LAYOUT (11705) P05

Fields Short Term Maturities, P&I and UPB are system generated and would be available on export files. The above mentioned fields do not need to be created.

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P05
2	Short Term Maturities	Numeric	15	2	4	18	999999999999.99
3	P&I	Numeric	13	2	19	31	9999999999.99
4	UPB	Numeric	13	2	32	44	9999999999.99
5	New Issuer	Alphanumeric	4		45	48	
6	Subservicer	Alphanumeric	4		49	52	
7	Filler	Space	28		53	80	

1. Record Type – Always P05
2. Short Term Maturities – The unpaid principal balance of mortgages with maturities that are less than 30 months from the latest mortgage maturity. This UPB cannot be more than 20% of the pool balance.
3. P&I – The monthly pool principal and interest (fixed installment control – FIC)
4. UPB – The unpaid principal balance of the pool (original aggregate amount – OAA)
5. New Issuer – Transfer Issuer ID - For pools with immediate transfers, the issuer number of the receiving issuer
6. Subservicer – The issuer number of the subservicer, when applicable
7. Filler

POOL RECORD LAYOUT (11705) P06

No.	Field Name	Type	Length	Dec. Places	Start	End	
1	Record Type	Alphanumeric	3		1	3	P06
2	Filler	Space	40		4	43	
3	P&I Account #	Alphanumeric	20		44	63	
4	P&I Bank ID #	Alphanumeric	9		64	72	
5	Filler	Space	8		73	80	

1. Record Type – Always P06

2. Custodian Name – The name of the document custodian who will be submitting the initial certification for the pool
3. P&I Account # - The master principal and interest custodial account where the P&I funds are held. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the account number entered.
4. P&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the issuer’s principal and interest custodial account. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the number entered.
5. Filler

MORTGAGE RECORD LAYOUT (11706) M01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X, C or M
5	Pool Type	Alpha	2		12	13	
6	Mort. Number	Alphanumeric	15		14	28	
7	Case Number	Alphanumeric	15		29	43	
8	Mort. Type	Alpha	1		44	44	F, V, M, N
9	Filler	Space	1		45	45	
10	Interest Rate	Numeric	6	3	46	51	99.999
11	P&I	Numeric	8	2	52	59	99999.99
12	OPB	Numeric	10	2	60	69	9999999.99
13	UPB	Numeric	10	2	70	79	9999999.99
14	Filler	Space	1		80	80	

1. Record Type – Always M01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)”.
5. Pool Type - The type of Single Family MBS pool, defined as

follows: SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.

GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually

at any rate or for any number of years acceptable to FHA or VA. AR or AQ -- A pool consisting of 1

Year adjustable rate CMT mortgages AT--A pool consisting of 3 Year adjustable rate CMT mortgages

AF or FT -- A pool consisting of 5 Year adjustable rate CMT mortgages. AS -- A pool consisting of 7

Year adjustable rate CMT mortgages AX-- A pool consisting of 10 Year adjustable rate CMT

mortgages RL or QL -- A pool consisting of 1 Year adjustable rate LIBOR mortgages TL -- A pool

consisting of 3 Year adjustable rate LIBOR mortgages FL -- A pool consisting of 5 Year adjustable

rate LIBOR mortgages FB -- A pool consisting of 5 Year adjustable rate LIBOR mortgages SL -- A

pool consisting of 7 Year adjustable rate LIBOR mortgages XL --10 Year adjustable rate LIBOR

mortgages BD --A pool consisting entirely of Buydown mortgages Mortgage Number FS – FHA

Secure loan

1. Mortgage Number – the issuer’s loan number
2. Case Number – The FHA or other agency case number assigned to the mortgage
3. Mortgage Type – the type of mortgage, i.e., F = FHA (Federal Housing Administration) , V = VA (Veterans Administration) , M = RHS/RD (Rural Housing Service/Rural Development), N = NA (Native American)
4. Filler
5. Mortgage Interest Rate – the interest rate the mortgage holder will pay on this mortgage.
6. P&I - the monthly principal and interest due on this mortgage

7. OPB - The original principal amount of the mortgage
8. UPB – The unpaid principal balance of the mortgage
9. Filler

MORTGAGE RECORD LAYOUT (11706) M02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M02
2	First Pay Date	Date	8		4	11	YYYYMMDD
3	Last Pay Date	Date	8		12	19	YYYYMMDD
4	Unscheduled Principal Balance	Numeric	9	2	20	28	999999.99
5	% of increase	Numeric	6	3	29	34	99.999
6	Mort. Margin	Numeric	6	3	35	40	99.999
7	MH Type	Alphanumeric	2		41	42	
8	Filler	Numeric	1		43	43	
9	MOM	Alphanumeric	1		44	44	Y or N
10	MIN	Alphanumeric	18		45	62	
11	Filler	Space	18		63	80	

1. Record Type - Always M02
2. First Pay Date - The date of the first mortgage payment
3. Last Pay Date - The scheduled date of the last mortgage payment
4. Unscheduled Principal Balance – Any unscheduled principal payments that have been made on the mortgage.
5. % of increase – For Growing Equity Mortgage Pools the percent of annual increase
6. Mortgage Margin – For ARMS pools only, the margin to be added to the index to calculate the new mortgage interest rate
7. MH Type – For MH pools only Type of Mortgage / MH Type
8. Filler
9. MOM – MERS as original mortgagee Y if Yes, N if No
10. MIN – MERS Identification Number – The number assigned to this mortgage by MERS

F	C	FHA insured (MIP paid by Issuer) Spread minimum 3.25 Spread maximum 4.75
F	IC	FHA insured combination loan (MIP paid by Issuer) Spread minimum 2.75 Spread maximum 4.25
F	B	FHA insured (MIP paid by borrower) Spread minimum 2.75 Spread maximum 4.25
F	BC	FHA insured combination loan (MIP paid by borrower) Spread minimum 2.25 Spread maximum 3.75
V		VA guaranteed Spread minimum 2.75 Spread maximum 4.25
V	C	VA guaranteed combination loan Spread minimum 2.25 Spread maximum 3.75
F	ML	Modified Loans (FHA) Spread minimum 3.00 Spread maximum 3.25
V	ML	Modified Loans (VA) Spread minimum 3.00 Spread maximum 3.25

MORTGAGE RECORD LAYOUT (11706) M03

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M03
2	Mort. Address	Alpha	40		4	43	
3	Mort. City	Alpha	21		44	64	
4	Mort. State	Alpha	2		65	66	
5	Mort. Zip	Alphanumeric	9		67	75	
6	Filler	Space	5		76	80	

1. Record Type always M03
2. Mortgage Address – the street address of the mortgage property
3. Mortgage City – the city where the mortgage property is located
4. Mortgage State - the state where the mortgage property is located

5. Mortgage Zip - the zip code of the mortgage property
6. Filler

MORTGAGE RECORD LAYOUT (11706) M04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M04
2	Borrower First Name	Alpha	25		4	28	
3	Borrower Last Name	Alpha	25		29	53	
4	Borrower SSN	Alphanumeric	9		54	62	
5	LTV	Numeric	6	2	63	68	999.99
6	Loan Application Date	Date	8		69	76	YYYYMMDD
7	Filler	Space	4		77	80	

1. Record Type - Always M04
2. Borrower First Name – The first name of the mortgagee (mortgage holder)
3. Borrower Last Name – The last name of the mortgagee (mortgage holder)
4. Borrower Social Security Number - The social security number of the mortgagee (mortgage holder)
5. Loan-To-Value - The standard loan-to-value of the mortgage
6. Loan Application Date - "MH" Pools only
7. Filler

MORTGAGE RECORD LAYOUT (11706) M05

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M05
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower	Alpha 25			29	53	

	Last Name						
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Filler	Space	18		63	80	

MORTGAGE RECORD LAYOUT (11706) M06

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M06
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Filler	Space	18		63	80	

MORTGAGE RECORD LAYOUT (11706) M07

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M07
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Filler	Space	18		63	80	

MORTGAGE RECORD LAYOUT (11706) M08

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
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1	Record Type	Alphanumeric	3		1	3	M08
2	Co-Borrower First Name	Alpha	25		4	28	
3	Co-Borrower Last Name	Alpha	25		29	53	
4	Co-Borrower SSN	Alphanumeric	9		54	62	
5	Filler	Space	18		63	80	

GinnieNET will accommodate one borrower and up to four co-borrowers. Co-borrower records (M05 – M08) only need to be created for the number of co-borrowers on the mortgage.

1. Record Type - Always M05, M06, M07 or M08
2. Co-Borrower First Name – The first name of the co-borrower of the mortgage
3. Co-Borrower Last Name – The last name of the co-borrower of the mortgage
4. Co-Borrower Social Security Number - The social security number of the co-borrower
5. Filler

MORTGAGE RECORD LAYOUT (11706) M10

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M10
2	Loan Key	Numeric	9		4	12	999999999
3	Loan Type Code	Numeric	1		13	13	1 thru 7
4	Filler	Space	3		14	16	
5	Loan Purpose	Alphanumeric	1		17	17	1, 2, 3 or 4
6	Living Units	Alphanumeric	1		18	18	1, 2, 3 or 4
7	Filler	Space	1		19	19	
8	Down payment Assistance Flag	Alphanumeric	1		20	20	1 or 2
9	CREDIT Score	Numeric	3		21	23	
10	Loan Status Code	Alphanumeric	1		24	24	1, 2, 3 or 4
11	Upfront MIP Amount	Numeric	8	2	25	32	99999.99
12	Annual MIP	Numeric	8	2	33	40	99999.99

	Amount						
13	Filler	Space	3		41	43	
14	Interest Rate Change Date	Alphanumeric	8		44	51	YYYYMMDD
15	Index Type	Alpha	5		52	56	LIBOR or CMT
16	Acceptable Range (“Months”)	Alphanumeric	7		57	63	
17	Type of ARM Note	Alphanumeric	14		64	77	
18	Initial (+/-) Interest Rate Cap	Alphanumeric	1		78	78	
19	Subsequent (+/-) Interest Rate Cap	Alphanumeric	1		79	79	
20	Lifetime (+/-) Interest Rate Cap	Alphanumeric	1		80	80	

1. Record Type – Always M10
2. Loan Key – The unique loan identifier assigned to the loan by Ginnie Mae. This field should be blank unless the mortgage being included in the pool was previously assigned a unique loan key by Ginnie Mae.
3. Loan Type Code - A code that identifies the specific type of loan 1= FHA Single Family 2= VA Guaranteed Insured 3= Single Family RHS 4= VA Vendee 5= FHA Multi-Family 6= FHA-Title I 7= RD Multi-Family
4. Filler
 1. Loan Purpose – The purpose of the loan Options:
 1. Regular
 2. Refinance
 3. Loss Mitigation
 4. Other
5. Living Units standard number of family units. Acceptable values are 1, 2, 3 or 4
6. Filler
7. Down Payment Assistance Flag 1 = Borrower received gift funds for down payment 2 = No gift assistance
8. Credit Score – The credit score of the borrower
9. Loan Status Code 1 -Buydown loan 2 - Not applicable 3 - Delinquent due to reset FHA Secure 4 - 2nd lien FHA Secure

10. Up Front MIP Amount – The amount of upfront mortgage insurance premium charged on FHA loans
11. Annual MIP Amount- The amount of annual mortgage insurance premium charged on FHA loans
12. Filler
13. Interest Rate Change Date – For ARMs mortgages, the date the interest rate changes
14. Index Type – For ARMS mortgages, the type of index used to calculate the interest rate changes, CMT or
15. Acceptable Range - Adjustable Rate Mortgage pool type specific, the range of acceptable months for the mortgage loans in a loan package which is determined on the Security Interest Adjustment Date and the Loan's First Payment Date.
16. Type of ARM Note -Is system generated and can be blank on import file
17. Initial (+/-) Interest Rate Cap – The interest rate cap for the initial interest rate change
18. Subsequent (+/-) Interest Rate Cap – The interest rate cap for subsequent interest rate changes
19. Lifetime (+/-) Interest Rate Cap – The lifetime interest rate cap for interest rate changes

MORTGAGE RECORD LAYOUT (11706) M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M11
2	Combined LTV Ratio Percent	Numeric	6	2	4	9	999.99
3	Total Debt Expense Ratio Percent	Numeric	6	2	10	15	999.99
4	Refinance Type	Numeric	1		16	16	1, 2 or 3
5	Last Paid Installment Due Date	Date	8		17	24	YYYYMMDD
6	Pre-Modification First Installment Due Date	Date	8		25	32	YYYYMMDD
7	Pre-Modification Original Principal Balance (OPB) Amount	Numeric	11	2	33	43	99999999.99

8	Pre-Modification Interest Rate Percent	Numeric	6	3	44	49	99.999
9	PreModification Loan Maturity Date	Date	8		50	57	YYYYMMDD
10	Filler	Space	23		58	80	

1. Record Type – Always M11
2. Combined LTV Ratio Percent – The result of dividing the combined original principal balance (OPB) amounts of the first and all subordinate mortgages by the property valuation amount.
3. Total Debt Expense Ratio Percent - The ratio of all debts of the borrower to the borrower's qualifying income as defined by the mortgage insurer or guarantor (AKA Back End Ratio).
4. Refinance Type – Identify the refinance type::
 1. Not Streamlined, Not Cash Out
 2. Cash Out
 3. Streamlined
5. Last Paid Installment Due Date - The due date of last paid installment in full, not any partial payment of an installment, that has been collected on the mortgage.
6. PreModification First Installment Due Date - The original first scheduled installment due prior to the modification (First Payment Due Date prior to the modification).
7. PreModification Original Principal Balance (OPB) Amount – The original principal balance of the modified loan prior to the modification taking place. The unmodified original principal balance (OPB) of the loan per the original note.
8. PreModification Interest Rate Percent - The original interest rate of the modified loan prior to the modification taking place. The interest rate per the unmodified original note. For ARM loans, the unmodified original interest rate per the original note without any interest rate adjustments.
9. PreModification Loan Maturity Date – The original loan maturity date of the modified loan prior to the modification taking place. The maturity date of the loan per the unmodified original note.

SUBSCRIBER RECORD LAYOUT S01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	S01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999

4	Issue Type	Alpha	1		11	11	X, C or M
5	Pool Type	Alpha	2		12	13	
6	Position	Numeric	13	2	14	26	9999999999.99
7	FRB Description	Alpha	48		27	74	
8	Filler	Space	6		75	80	

1. Record Type – Always S01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)”.
5. Pool Type - The type of Single Family MBS pool, defined as follows: SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually

for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.

GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.

AR or AQ -- A pool consisting of 1 Year adjustable rate CMT mortgages

AT--A pool consisting of 3 Year adjustable rate CMT mortgages

AF or FT -- A pool consisting of 5 Year adjustable rate CMT mortgages.

AS -- A pool consisting of 7 Year adjustable rate CMT mortgages

AX-- A pool consisting of 10 Year adjustable rate CMT mortgages

RL or QL -- A pool consisting of 1 Year adjustable rate LIBOR mortgages

TL -- A pool consisting of 3 Year adjustable rate LIBOR mortgages

FL -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

FB -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

SL -- A pool consisting of 7 Year adjustable rate LIBOR mortgages

XL --10 Year adjustable rate LIBOR mortgages

BD --A pool consisting entirely of Buydown mortgages Mortgage Number

FS – FHA Secure loan

1. Position – the dollar amount of the pool to be delivered to the Fed customer
2. FRB Description – any other descriptive delivery information to be sent to the Fed
3. Filler

SUBSCRIBER RECORD LAYOUT S02

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	S02
2	ABA#	Alphanumeric	9		4	12	999999999
3	Deliver to	Alphanumeric	20		13	32	
4	FRB Description	Alpha	42		33	74	
5	Filler	Space	6		75	80	

1. Record Type – Always S02
2. ABA Number - The ABA/Federal Routing Number of the financial institution that will be clearing the pool (used for pool settlement)
3. Deliver To – Instructions detailing who the pool is to be delivered to.
4. FRB Description – any other descriptive delivery information to be sent to the Fed
5. Filler

SERIAL NOTE RECORD LAYOUT N01

Required only for serial note pools

No.	Field Name	Type	Length	Dec.	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	N01
2	Filler	Space	1		4	4	
3	Face Amount	Numeric	11	2	5	15	99999999.99
4	Filler	Space	1		16	16	
5	Final Amount	Numeric	11	2	17	27	99999999.99
6	Start Number	Numeric	4		28	31	
7	Final Number	Numeric	4		32	35	
8	Unit Number 1	Numeric	4		36	39	0001
9	Maturity Date	Date	8		40	47	YYYYMMDD
10	Filler	Space	1		48	48	
11	Unit Number 2	Numeric	4		49	52	0002
12	Maturity Date	Date	8		53	60	YYYYMMDD
13	Filler	Space	1		61	61	
14	Unit Number 3	Numeric	4		62	65	0003
15	Maturity Date	Date	8		66	73	YYYYMMDD
16	Filler	Space	7		74	80	

1. Record Type – Always N01
2. Filler
3. Face Amount – The principal balance of each unit (always \$25,000)
4. Filler
5. Final Amount – The principal balance of the last unit (must be equal to or greater than \$25,000)
6. Start Number – The starting unit number – should always be 0001
7. Final Number – The last unit number – must be at least unit 0100
8. Unit Number 1 – Always 0001 since this is the first unit in the pool
9. Maturity Date – Unit number 1 maturity date
10. Filler
11. Unit Number 2 - Always 0002 since this is the second unit in the pool
12. Maturity Date - Unit number 2 maturity date

13. Filler
14. Unit Number 3 - Always 0003 since this is the second unit in the pool
15. Maturity Date - Unit number 3 maturity date
16. Filler

SERIAL NOTE RECORD LAYOUT N02

Required only for serial note pools

No.	Field Name	Type	Length	Dec.	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	N02
2	Unit Number 4	Numeric	4		4	7	0004
3	Maturity Date	Date	8		8	15	YYYYMMDD
4	Filler	Space	1		16	16	
5	Unit Number 5	Numeric	4		17	20	0005
6	Maturity Date	Date	8		21	28	YYYYMMDD
7	Filler	Space	1		29	29	
8	Unit Number 6	Numeric	4		30	33	0006
9	Maturity Date	Date	8		34	41	YYYYMMDD
10	Filler	Space	1		42	42	
11	Unit Number 7	Numeric	4		43	46	0007
12	Maturity Date	Date	8		47	54	YYYYMMDD
13	Filler	Space	1		55	55	
14	Unit Number 8	Numeric	4		56	59	0008
15	Maturity Date	Date	8		60	67	YYYYMMDD
16	Filler	Space	1		68	68	
17	Unit Number 9	Numeric	4		69	72	0009
18	Maturity Date	Date	8		73	80	YYYYMMDD

1. Record Type – Always N02
2. Unit Number 14 – Always 00014 since this is the fourth unit in the pool
3. Maturity Date – Unit number 4 maturity date
4. Filler
5. Unit Number 5 - Always 0005 since this is the fifth unit in the pool

6. Maturity Date - Unit number 5 maturity date
7. Filler
8. Unit Number 6 - Always 0006 since this is the sixth unit in the pool
9. Maturity Date - Unit number 6 maturity date
10. Filler
11. Unit Number 7 – Always 0007 since this is the seventh unit in the pool
12. Maturity Date – Unit number 7 maturity date
13. Filler
14. Unit Number 8 - Always 0008 since this is the eighth unit in the pool
15. Maturity Date - Unit number 8 maturity date
16. Filler
17. Unit Number 9 - Always 0009 since this is the ninth unit in the pool
18. Maturity Date - Unit number 9 maturity date

SERIAL NOTE RECORD LAYOUT N03 – N18

Required only for serial note pools

NOTE: Increment the record type by one for each additional 6 units until all 100+ units have been entered

Unit Numbers 10- 15	N03
Unit Numbers 16- 21	N04
Unit Numbers 22- 27	N05
Unit Numbers 28- 33	N06
Unit Numbers 34- 39	N07
Unit Numbers 40- 45	N08
Unit Numbers 46- 51	N09
Unit Numbers 52- 57	N10
Unit Numbers 58- 63	N11
Unit Numbers 64- 69	N12
Unit Numbers 70- 75	N13
Unit Numbers 76- 81	N14
Unit Numbers 82- 87	N15
Unit Numbers 88- 93	N16

Unit Numbers 94- 99	N17
Unit Numbers 100-105	N18
Increment as necessary	
Filler for the last serial note unit should expand to maintain the 80 byte record length	

Record Types N03 – N18 should follow record type N02 format

CONSOLIDATION RECORD LAYOUT F01

Required only for bond consolidated pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	F01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X or C
5	Pool Type	Alpha	2		12	13	
6	Total RPB	Numeric	13	2	14	26	9999999999.99
7	Filler	Space	1		27	27	
8	Pool Number 1	Alphanumeric	6		28	33	999999
9	RPB	Numeric	13	2	34	46	9999999999.99
10	Filler	Space	1		47	47	
11	Pool Number 2	Alphanumeric	6		48	53	999999
12	RPB	Numeric	13	2	54	66	9999999999.99
13	Filler	Space	14		67	80	

1. Record Type – Always F01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier for the new consolidated pool
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II Custom (single issuer) pool. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom). Ginnie Mae II multiple issuer pools cannot go into a bond consolidated pools.

5. Pool Type - The type of Single Family MBS pool, defined as follows: SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.

GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.

BD --A pool consisting entirely of Buydown mortgages Mortgage Number

FS – FHA Secure loan

1. Total RPB- the original aggregate amount of the new consolidated pool. This is the sum of the RPBs of the underlying MBS pools.
2. Filler
3. Pool Number 1- The pool number of the first MBS pool being consolidated
4. RPB – the RPB of the pool in field 8
5. Filler
6. Pool Number 2- the pool number of the next MBS pool being consolidated
7. RPB- the RPB of the pool in field 11
8. Filler

CONSOLIDATION RECORD LAYOUT F02

Required only for bond consolidated pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	F02
2	Filler	Space	1		4	4	

3	Pool Number 3	Alphanumeric	6		5	33	999999
4	RPB	Numeric	13	2	11	46	9999999999.99
5	Filler	Space	1		24	24	
6	Pool Number 4	Alphanumeric	6		25	30	999999
7	RPB	Numeric	13	2	31	43	9999999999.99
8	Filler	Space	1		44	44	
9	Pool Number 5	Alphanumeric	6		45	50	999999
10	RPB	Numeric	13	2	51	63	9999999999.99
11	Filler	Space	17		64	80	

NOTE: Increment the record type by one for each additional 3 pools you want consolidate and follow the same format.

1. Record Type – Always F02, R03, F04, etc.
2. Filler
3. Pool Number 3- The pool number of the next MBS pool being consolidated
4. RPB – the RPB of the pool in field 3 above
5. Filler
6. Pool Number 4- the pool number of the next MBS pool being consolidated
7. RPB- the RPB of the pool in field 6 above
8. Filler
9. Pool Number 5- the pool number of the next MBS pool being consolidated
10. RPB- the RPB of the pool in field 9 above
11. Filler

MASTER AGREEMENT RECORD LAYOUT A01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	A01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	X, C or M

5	Pool Type	Alpha	2		12	13	
6	T&I Account #	Alphanumeric	20		14	33	
7	T&I Bank ID #	Alphanumeric	9		34	42	999999999
8	Filler	Space	38		43	80	

1. Record Type – Always A01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)”.
5. Pool Type - The type of Single Family MBS pool, defined as follows:

SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.

GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.

AR or AQ -- A pool consisting of 1 Year adjustable rate CMT mortgages

AT--A pool consisting of 3 Year adjustable rate CMT mortgages

AF or FT -- A pool consisting of 5 Year adjustable rate CMT mortgages.

AS -- A pool consisting of 7 Year adjustable rate CMT mortgages

AX-- A pool consisting of 10 Year adjustable rate CMT mortgages

RL or QL -- A pool consisting of 1 Year adjustable rate LIBOR mortgages

TL -- A pool consisting of 3 Year adjustable rate LIBOR mortgages

FL -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

FB -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

SL -- A pool consisting of 7 Year adjustable rate LIBOR mortgages

XL --10 Year adjustable rate LIBOR mortgages

BD --A pool consisting entirely of Buydown mortgages Mortgage Number

FS – FHA Secure loan

1. T&I Account Number - The bank account number of the master T&I account where the T&I funds are held. There must be a Master Agreement Form on file with the Pool Processing Agent (PPA) for the account number entered.
2. T&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the issuer's T&I custodial account. There must be a Master Agreement on file with the Pool Processing Agent (PPA) for the number entered.
3. Filler

BOND FINANCE RECORD LAYOUT B01

Required only for builder bond pools

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	B01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	
5	Pool Type	Alpha	2		12	13	
6	Bond Finance	Alphanumeric	67		14	80	

1. Record Type – Always B01
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type - Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to “X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to be included in a Multiple Issuer Pool)”.
5. Pool Type- The type of Single Family MBS pool, defined as follows: SF -- A pool consisting of Single-Family, level-payment mortgages.

MH --A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.

GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.

GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.

GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.

BD --A pool consisting entirely of Buydown mortgages Mortgage Number

FS – FHA Secure loan

6. Bond Finance – Enter the state or local housing program

BOND FINANCE RECORD LAYOUT B02

Required only for builder bond pools See Note

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	B02
2	Bond Finance	Alphanumeric	77		4	80	

NOTE: Increment the record type by one for each additional 77 characters of text you want to import up to a maximum of 1,992 characters.

1. Record Type – Always B02, B03, B04, etc. up to B26.
2. Builder Bond – continuous free form text

Changes since the prior version:

1. MORTGAGE RECORD LAYOUT (11706) M04

No.	Field Name	Type	Length	Dec. Places	Start	End	Format

6	Loan Application Date	Date	8		69	76	YYYYMMDD
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6. Loan Application Date - "MH" Pools only.

2. NEW MORTGAGE RECORD LAYOUT (11706) M11