

**Factor File A “Additional” Layout  
Ginnie II Pools – One Record per Pool**

Item	Data Item	Begin	End	Type	Length	Remarks
1	Pool ID	1	6	Character	6	X(6)
2	Pool Indicator	7	7	Character	1	X
3	Issuer Number	8	11	Character	4	X(4)
4	Filler	12	12	Character	1	X
5	Issuer Name	13	72	Character	60	X(60)
6	Original Aggregate Amount	73	87	Numeric	15	9(13)V9(2)
7	Remaining Security RPB	88	102	Numeric	15	9(13)V9(2)
8	RPB Factor	103	111	Numeric	9	9(1)V9(8)
9	Pool Interest Rate	112	116	Numeric	5	9(2)V9(3)
10	Pool Type	117	118	Character	2	X(2)
11	Pool Issue Date (MMDDYY)	119	124	Numeric	6	9(6)
12	Pool Maturity Date (MMDDYY)	125	130	Numeric	6	9(6)
13	Factor Security Margin	131	134	Numeric	4	9(1)V9(3)
14	Interest Adjustment Date (MMDDYY)	135	140	Numeric	6	9(6)
15	Original Interest Rate	141	145	Numeric	5	9(2)V9(3)
16	Prospective Interest Rate	146	150	Numeric	5	9(2)V9(3)
17	Index Reference Date (MMDDYY)	151	156	Numeric	6	9(6)
18	Payment Adjustment Date (MMDDYY)	157	162	Numeric	6	9(6)
19	CUSIP Number	163	171	Character	9	X(9)
20	Filler	172	172	Character	1	X
21	Factor Percentage Complete	173	178	Numeric	6	9(2)V9(4)
	<b>Length of Record</b>		<b>178</b>			

1. Pool Number: The Pool ID is a six-character unique identifier for the Ginnie Mae pool; the file includes both MBS and HMBS Pool IDs. If the pool is a Multiple Issuer Pool, this is the Pool ID of the Multiple Issuer Pool.
2. Pool Indicator: A one-character value identifying the Issue Type of the given pool. (X, C, H, or M)
3. Issuer Number: A four-digit number which identifies the Ginnie Mae issuer associated with the pool.
4. Filler: Reserved for future use.
5. Issuer Name: The name of the Ginnie Mae issuer associated with the pool.
6. Original Aggregate Amount: The principal balance of the security at issuance.
7. Remaining Security RPB: The remaining principal balance on the security.
8. RPB Factor: The proportion of the Remaining Security RPB to the Original Aggregate Amount. Calculated by dividing Field 7 by Field 6.

9. Pool Interest Rate: The interest rate of the security.
10. Pool Type: A two-character value identifying the type for the given pool, such as “SF” for Single-Family, “AR” for 1-year Adjustable-Rate, or “ML” for HECM Monthly Adjustable ARM.
11. Pool Issue Date: The Ginnie Mae issue date of the pool. The issue date is always the first of the month.
12. Pool Maturity Date: The scheduled date on which the last payment in the pool may be paid.
13. Factor Security Margin: Applies to ARM Pools only. The margin used to adjust the security rate.
14. Interest Adjustment Date: Applies to ARM Pools only. The date that the security interest rate changes.
15. Original Interest Rate: The interest rate of the security at issuance.
16. Prospective Interest Rate: Applies to ARM Pools only. The interest rate of the next adjustment to the security.
17. Index Reference Date: Applies to ARM Pools only. The date of the index rate used in determining the interest rate adjustment for the security.
18. Payment Adjustment Date: Applies to ARM Pools only. The payment date on which the adjusted security interest rate applies.
19. CUSIP Number: The CUSIP number is a unique, nine-character identification number permanently assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
20. Filler: Reserved for future use.
21. Factor Percentage Complete: Applies to Multiple Issuer Pools (MIP) only. For non-MIP pools and fully-reported MIP pools, this field will be blank. The percentage of a Multiple Issuer Pool (MIP) reported. For new originations MIP pools, the Factor Percentage Complete is the reported RPB/OAA (Field 6). For other (non-new originations) MIP pools, the Factor Percentage Complete is the reported RPB/MIP Prior Month RPB.

Example: If no Security RPB on a MIP is reported, Field 7 and 8 would be blank and Field 21 would be 00.0000