

## **Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions**



### **Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Dictionary**

**This Document Provides Data Definitions for New Issuance and for Monthly Disclosure  
on Active, Single Family Data**

**See Version History for details.**

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

### Data Definitions related to Ginnie Mae MBS Loan Level Disclosure File Version 1.8

| Document Version | History   |
|------------------|---|
| Version 1.0      | 02/08/2013 Initial Version  |
| Versions 1.1-1.7 | Previous Versions   |
| Version 1.8      | 02/01/2021 Includes all previous versions, including the latest revision from version 1.7:<br>The addition of one new value, “5 = Re-performing” to Field 6, “Loan Purpose” in the “L” Record. The addition of this value does not change the field length or the total record length for the “L” Record: the “L” Record length remains as 192. |

This document covers Daily New Issuance, Monthly New Issuance, and Monthly Disclosure on Active, Single Family Data at the Mortgage-Backed Securities (MBS) Loan Level. The following sections provide the definitions, calculations, and descriptions of the data elements for Ginnie Mae’s MBS Loan Level Disclosure:

| Section #  | Section Name                          | Page Number |
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## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

### Section 1 Definition of Terms

| Term                      | Definition  |
|---------------------------|---|
| Mortgage or Mortgage Loan | A mortgage or mortgage loan is a loan obtained by a borrower to purchase a new or existing home or to refinance an existing mortgage loan. For the mortgage loan, the home or property involved is the collateral securing the loan. In this discussion, the mortgage loan is referred to simply as “the loan”.   |
| Primary Mortgage Market   | In the primary mortgage market, mortgage loans are originated. A mortgage is originated by borrowers working directly with lenders, or maybe with the assistance of a mortgage broker. There are several different types of mortgage lending institutions: banks, savings and loans, credit unions, and mortgage finance companies.   |
| Secondary Mortgage Market | A market comprising investors who buy large numbers of mortgages from the primary lenders and resell them to other investors.   |
| MBS                       | In the context of this discussion, a security is a financial instrument sold or traded as an investment. MBS stands for Mortgage-Backed Security. A mortgage-backed security is a security which is considered “asset-based” because the security is backed by a mortgage or collection of mortgages. Typically, holders of mortgage-backed securities receive periodic payments based on the regular scheduled payments made by the borrowers for the underlying mortgage loans. |
| Ginnie Mae                | Government National Mortgage Association (GNMA or Ginnie Mae) is a government organization that participates in the secondary mortgage market, guaranteeing securities based on pools of loans made under the Federal government programs FHA, VA, PIH, and RD. The four agencies FHA, VA, PIH, and RD are defined below.   |
| Ginnie Mae MBS            | A Ginnie Mae MBS is a mortgage-backed security issued by the Government National Mortgage Association. The Ginnie Mae MBS securities are the only MBS products which are backed by the full faith and credit of the United States government. This makes the Ginnie Mae MBS unique among the MBS products in the secondary mortgage market.   |
| Pool                      | A collection of mortgage loans, which is the basis for a mortgage-backed security.  |
| Multi-Issuer Pool         | For some loan pools, the pool is issued by only one issuer. This is referred to as a single-issuer pool. Other pools are made up of packages of loans where each loan package may have been issued by a   |

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|            |  |
|------------|--|
|            | different issuer. This is referred to as a multi-issuer pool.  |
| Loan       | An individual mortgage loan which is part of a loan pool. Disclosure statistics are provided at the pool level and many of these statistics are aggregated from data at the loan-level.  |
| Issuer     | Issuer refers to an entity which issues and is obligated to pay amounts due on securities. For each Issuer, there is a unique four digit issuer number and a name of the issuing institution.  |
| Agency     | All of the mortgage loans underlying Ginnie Mae MBS pools of loans are made under one of the four the Federal government programs FHA, VA, PIH, or RD. Each of these agencies has one or more programs to help provide opportunities for home ownership. Each of these agencies is involved in the underwriting of the original loans made under the agency's respective programs. Each of these agencies provides data to Ginnie Mae on a continuing basis for the loans made under the given agency's programs. These four agencies are defined below. |
| FHA        | FHA or Federal Housing Administration is part of the US Department of Housing and Urban Development (HUD). FHA has many programs to support homeownership. FHA is the largest mortgage insurer in the world and also regulates housing industry business.  |
| VA         | VA stands for Veterans Administration. The VA loan program is part of the US Department of Veterans Affairs. The Department of Veterans Affairs is the federal agency responsible for the VA loan guaranty program as well as other services for eligible veterans. In general, qualified veterans can apply for home loans with no down payment and a funding fee of 1 percent of the loan amount.  |
| PIH        | PIH stands for Public and Indian Housing. PIH is part of the US Department of Housing and Urban Development (HUD). The role of the Office of Public and Indian Housing is to ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants.   |
| RD         | RD stands for the Office of Rural Development, which is part of the US Department of Agriculture. RD has programs for homeownership in rural areas and also programs to support construction of community facilities in rural areas.   |
| Disclosure | In the United States, publicly-traded securities are regulated by the Securities and Exchange Commission (SEC). The SEC requires that for publicly-traded securities disclosure information must be provided.  |

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|                              |  |
|------------------------------|--|
| Purpose of Disclosure        | Disclosure information is used by investors, potential investors, and investment analysts to help evaluate the potential investment value and risk involved in a given security, such as a mortgage-backed security (MBS).   |
| Disclosure Data Sources      | For Ginnie Mae mortgage-backed securities, the sources of the information provided in Loan-Level Disclosure are: the issuer of the given security and the agencies helping underwrite the underlying mortgages: FHA, VA, PIH, and RD.  |
| Types of Data Disclosed      | Some disclosure data concerns the loan pool itself, such as the date the pool was issued, the pool type, and the Issuer number of the loan pool's Issuer. The various data items are listed and described in detail for each record type produced by disclosure. These details follow in the section called "Record Types and Data Items Disclosed."   |
| Frequency of Disclosure      | Comprehensive MBS Loan-Level disclosure is produced on a monthly basis.  |
| Data Item, Field, or Element | A data item or "data field" is one specific piece of information within a disclosure record. Examples are "Pool Issue Date" in the Pool Header Record and "Loan Purpose" for a given loan in the loan-level records.   |
| Data Condition               | Certain variables in the data may have a set of discrete possibilities, somewhat like multiple choice. An example would be "Refinance Type." In Ginnie Mae MBS Loan-Level Disclosure, the Refinance Type for a given loan may be "1 - Not Streamlined, Not Cash Out," "2 - Cash Out," "3 - Streamlined," or "Refinance Type Not Available." Each of these is considered a distinct data condition. |

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### Section 2 Definition of Statistics Disclosed

The following statistic is aggregated for disclosure at the file level in the Overall File Trailer record.

| Data Statistic             | Description                               | Formula  |
|----------------------------|---|--|
| Loan Count for the File    | Number of Loans within the entire file.   | Sum of the Loans in the file.  |
| Pool Count for the File    | Number of Pools within the entire file.   | Sum of the Pools in the file.  |
| Records Count for the File | Number of Records within the entire file. | Sum of the Records in the file (ie. Overall File Header Record, Pool Header Records, Loan Records, Pool Trailer Records, and Overall File Trailer Record). |

The following statistic is aggregated for disclosure at the loan-level and aggregated for disclosure at the pool level in the Pool Trailer record.

| Data Statistic          | Description                      | Formula                    |
|-------------------------|----------------------------------|----------------------------|
| Loan Count for the Pool | Number of Loans within the pool. | Sum of the Loans in a Pool |

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### Section 3 Record Types and Data Items Disclosed

**Organization of Records within the Loan Level Disclosure File:  
Definitions are provided for the following 5 Record Types for MBS Loan Level Disclosure Files**

| <b>Record Type</b> | <b>Short Description</b>    | <b>Occurs in the File</b>                     |
|--------------------|-----------------------------|---|
| <b>H</b>           | <b>Overall File Header</b>  | <b>One Per File</b>                           |
| <b>P</b>           | <b>Pool Header Record</b>   | <b>One Record Per Pool</b>                    |
| <b>L</b>           | <b>Loan Level Record</b>    | <b>One Record Per Active Loan in the Pool</b> |
| <b>T</b>           | <b>Pool Trailer Record</b>  | <b>One Record Per Pool</b>                    |
| <b>Z</b>           | <b>Overall File Trailer</b> | <b>One Per File</b>                           |

**NOTE:** Data in the layout is provided when available. If a data item is not available for a loan, blanks are output for that field. Some fields on the “L” record have “begin” dates in the descriptions, indicating that before that date, a value may not have been collected.

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### Record Type H Overall File Header Record (One Record Per File)

| Item | Data Item                             | Description  | Begin | End | Type      | Length | Remarks | Comments  |
|------|---------------------------------------|--|-------|-----|-----------|--------|---------|---|
| 1    | Record Type H = File Header           | "H" for File Header  | 1     | 1   | Character | 1      | X       |   |
| 2    | File Name<br>(GNMA_MBS_LL_XXX_CCYYMM) | "GNMA_MBS_LL_XXX_CCYYMM"<br>where XXX is MON for monthly,<br>MNI for Monthly New Issuance, or<br>NEW for New Issuance; and<br>CCYYMM is the same value as "As-<br>of-Date" | 2     | 23  | Character | 22     | X(22)   |   |
| 3    | File Number                           | Number from 001 to 999<br>indicating which segment of split<br>file this file is   | 24    | 26  | Numeric   | 3      | 9(3)    |   |
| 4    | Correction Flag                       | Y (correction) or N (original) to<br>indicate if this file is a correction<br>of an earlier version of the same<br>file  | 27    | 27  | Character | 1      | X       | Values are:<br>Y = Correction File<br>N = Original File |
| 5    | As of Date (CCYYMM)                   | Reporting Period of the data in the<br>file  | 28    | 33  | Numeric   | 6      | 9(6)    |   |
| 6    | Date File Generated (CCYYMMDD)        | The date the file was created  | 34    | 41  | Numeric   | 8      | 9(8)    |   |



**Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions**

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

| Item | Data Item                        | Description  | Begin | End | Type      | Length | Remarks | Comments   |
|------|----------------------------------|--|-------|-----|-----------|--------|---------|--|
| 1    | Record Type P = Pool Information | "P" for Pool Header  | 1     | 1   | Character | 1      | X       |  |
| 2    | CUSIP Number                     | A nine character unique identifier for the MBS security for the pool       | 2     | 10  | Character | 9      | X(9)    |  |
| 3    | Pool ID                          | The six character identifier for the pool                                  | 11    | 16  | Character | 6      | X(6)    |  |
| 4    | Issue Type (X, C, or M)          | The one character issue type for the pool (X, C, or M)                     | 17    | 17  | Character | 1      | X       |  |
| 5    | Pool Type                        | The two character pool type for the pool.                                  | 18    | 19  | Character | 2      | X(2)    | See Appendix 1 for pool type listing; also in Ginnie Mae Guide, Chapter 1. |
| 6    | Pool Issue Date                  | The date the given pool was issued (CCYYMMDD)                              | 20    | 27  | Numeric   | 8      | 9(8)    | This is always the first of any given month.                               |
| 7    | Issuer ID                        | The four digit identifier for the current issuer responsible for the pool. | 28    | 31  | Numeric   | 4      | 9(4)    | This will be blank for Multi-Issuer Pools.                                 |
| 8    | As of Date (CCYYMM)              | Reporting Period of the data in the file                                   | 32    | 37  | Numeric   | 6      | 9(6)    |  |

**Loan Level Record Type L  
All Active Single Family Pools -- One Record per Active Loan for each loan in the pool  
For MULTI ISSUER Pools, the Pool will have a Pool Header, all loans in the Multi Issuer pool, and Pool Trailer**

| Item | Data Item                          | Description               | Begin | End | Type      | Length | Remarks | Comments |
|------|------------------------------------|---------------------------|-------|-----|-----------|--------|---------|----------|
| 1    | Record Type L = Loan Level Details | "L" for Loan Level record | 1     | 1   | Character | 1      | X       |          |

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| Item | Data Item                                 | Description   | Begin | End | Type      | Length | Remarks | Comments   |
|------|---|---|-------|-----|-----------|--------|---------|--|
| 2    | Pool ID                                   | The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool  | 2     | 7   | Character | 6      | X(6)    |  |
| 3    | Disclosure Sequence Number                | A number used for each loan to identify it distinctly for data disclosures  | 8     | 17  | Numeric   | 10     | 10(9)   | A sequence number unique to the loan level disclosure record.  |
| 4    | Issuer ID                                 | The four digit identifier for the current issuer responsible for the pool   | 18    | 21  | Numeric   | 4      | 9(4)    | This is provided for including for loan packages in a MIP pool.<br><br>Note: In a month with a pool transfer, this is the Issuer buying the pool.  |
| 5    | Agency (Agency Loan Type FHA, VA, RD, NA) | Identifier of the government agency   | 22    | 22  | Character | 1      | X       | Values are:<br>F = Federal Housing Administration<br>V = Veterans Administration<br>R = Rural Development<br>N = Native American   |
| 6    | Loan Purpose                              | The purpose of the loan. Data collection began in February 2010. Re-performing loan purpose will only be in the "RG" pool type. | 23    | 23  | Numeric   | 1      | 9       | Values are:<br>1 = Purchase<br>2 = Refinance<br>3 = Loan Modification (HAMP)<br>4 = Loan Modification (non-HAMP)<br>5 = Re-Performing<br><br>The element is always available on newer loans and may be available on older loans. |
| 7    | Refinance Type                            | The type of refinance of the loan. Data collection began in September 2012.   | 24    | 24  | Numeric   | 1      | 9       | Values are:<br>1 = Not Streamlined, Not Cash Out<br>2 = Cash Out<br>3 = Streamlined<br><br>The element is only for loans with Loan Purpose = 2. For all other Loan Purposes, Refinance Type will be blank.                       |

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| Item | Data Item  | Description   | Begin | End | Type    | Length | Remarks   | Comments  |
|------|--|---|-------|-----|---------|--------|-----------|---|
| 8    | First Payment Date (First Scheduled Installment)   | The date in which the first monthly installment payment was due in accordance with the mortgage/note. | 25    | 32  | Numeric | 8      | 9(8)      | The element will be blank for loans that do not meet Ginnie Mae standards.  |
| 9    | Maturity Date of Loan (Last Scheduled Installment) | The maturity date of this loan in accordance with mortgage/note.                                      | 33    | 40  | Numeric | 8      | 9(8)      | The element will be blank for loans that do not meet Ginnie Mae standards.  |
| 10   | Loan Interest Rate (current interest rate)         | The interest rate of the loan.  | 41    | 45  | Numeric | 5      | 9(2)v9(3) | The element is static for Fixed-rate loans, unless a correction is reported.  |
| 11   | Original Principal Balance (OPB at pool issuance)  | The Original Principal Balance at pool issuance.  | 46    | 56  | Numeric | 11     | 9(9)v9(2) | The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).  |
| 12   | UPB at Issuance (UPB of the loan at pool issuance) | The Unpaid Principal Balance of the loan at pool issuance. Data collection began in February 2010.    | 57    | 67  | Numeric | 11     | 9(9)v9(2) | The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).  |
| 13   | Unpaid Principal Balance (UPB of the loan)         | The Unpaid Principal Balance (UPB) of the loan as of the reporting period.                            | 68    | 78  | Numeric | 11     | 9(9)v9(2) | The disclosed value for this field will be blank for the first six months that a loan is in a pool. Disclosure for this field will begin in the seventh month.<br><br>The element will change based on servicing activity: Installment Payments, Principal Adjustments, and Curtailments. |
| 14   | Original Loan Term, in Months                      | The calculated value of original term of the loan.  | 79    | 81  | Numeric | 3      | 9(3)      | The element is based on Issuer-reported data. The element will be blank for loans liquidating in the current month and for conditions where data quality does not meet Ginnie Mae standards.  |

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| Item | Data Item   | Description   | Begin | End | Type    | Length | Remarks | Comments   |
|------|---|---|-------|-----|---------|--------|---------|--|
| 15   | Loan Age, in Months   | The calculated value of the age of the loan.  | 82    | 84  | Numeric | 3      | 9(3)    | <p>The number of months between the current reporting period and the loan First Payment Date, plus 1.</p> <p>The element is based on Issuer-reported data. The element will be blank for loans liquidating in the current month and for conditions where data quality does not meet Ginnie Mae standards.</p>            |
| 16   | Remaining Loan Term (Remaining Maturity), in Months   | <p>The calculated value of Remaining Term of the Loan.</p> <p>For loans in non-adjustable rate mortgage (ARM) pools,<br/> <math>\text{Log} (1/(1 - (\text{Int. Rate}/1200) / (\text{fic/upb}))) / \text{log} (1 + (\text{Int. Rate}/1200))</math></p> | 85    | 87  | Numeric | 3      | 9(3)    | <p>For loans in ARM pools, the number of months between the loan maturity date and the current reporting period.</p> <p>The element is based on Issuer-reported data. The element will be blank for loans liquidating in the current month and for conditions where data quality does not meet Ginnie Mae standards.</p> |
| 17   | Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid)    | The number of months the loan is delinquent.  | 88    | 88  | Numeric | 1      | 9       | <p>This is only available for delinquent loans. A value of "0" indicates a non-delinquent loan. Months Delinquent is always disclosed as "0" on New Issuance files.</p> <p>The element is calculated based on Issuer-reported data.</p>  |
| 18   | Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid) | The number of months the loan is Pre-Paid.  | 89    | 89  | Numeric | 1      | 9       | <p>This is only available for pre-paid loans. A value of "0" indicates a non-pre-paid loan. Months Pre-paid is always disclosed as "0" on New Issuance files.</p> <p>The element is calculated based on Issuer-reported data.</p>  |

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| Item | Data Item                        | Description  | Begin | End | Type      | Length | Remarks   | Comments  |
|------|----------------------------------|--|-------|-----|-----------|--------|-----------|---|
| 19   | Loan Gross Margin                | The rate on an ARM loan added to the index to reach the new mortgage interest rate.  | 90    | 93  | Numeric   | 4      | 9v9(3)    | This is only available for ARM Loans.   |
| 20   | Loan To Value (LTV)              | The Original Loan To Value (LTV) of the loan.  | 94    | 98  | Numeric   | 5      | 9(3)v9(2) | Values of less than 10% and values of greater than 125% will be disclosed as blank. LTV for FHA Streamlined Refinance loans will be disclosed as blank. This element is disclosed as blank on New Issuance files. |
| 21   | Combined LTV (CLTV)              | The Original Combined LTV (CLTV) of the loan.  | 99    | 103 | Numeric   | 5      | 9(3)v9(2) | This data is not currently disclosed.   |
| 22   | Total Debt Expense Ratio Percent | The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor. | 104   | 108 | Numeric   | 5      | 9(3)v9(2) | Values of less than 10% and values of greater than 65% will be disclosed as blank. Data element began being disclosed in September 2011.  |
| 23   | Credit Score                     | The credit score of the borrower.  | 109   | 111 | Numeric   | 3      | 9(3)      | Values of "100" and "200", values less than 300, and values of greater than 850 will be disclosed as blank. Data element began being disclosed in February 2011.  |
| 24   | Down Payment Assistance          | An indicator of whether the borrower received gift funds for the loan Down Payment.  | 112   | 112 | Character | 1      | X         | Values are:<br>Y = Yes<br>N = No<br><br>Data element began being disclosed in February 2011.  |
| 25   | Buy Down Status (Loan Status)    | Buy Down Status of the loan.   | 113   | 113 | Character | 1      | X         | Values are:<br>Y = Yes<br>N = No<br><br>Data element began being disclosed in September 2012.   |

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| Item | Data Item                              | Description   | Begin | End | Type      | Length | Remarks   | Comments  |
|------|--|---|-------|-----|-----------|--------|-----------|---|
| 26   | Upfront MIP (insurance premium rate)   | The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans.  | 114   | 118 | Numeric   | 5      | 9(2)v9(3) | Applies to FHA loans only. Issuer-reported values that are not recognized by HUD/Ginnie Mae are disclosed as blank. Data element began being disclosed in September 2012. |
| 27   | Annual MIP (insurance premium rate)    | The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans.   | 119   | 123 | Numeric   | 5      | 9(2)v9(3) | Applies to FHA loans only. Issuer-reported values that are not recognized by HUD/Ginnie Mae are disclosed as blank. Data element began being disclosed in September 2012. |
| 28   | Number of Borrowers                    | Number of Borrowers on the loan   | 124   | 124 | Numeric   | 1      | 9         |   |
| 29   | First Time Home Buyer                  | An indicator for purchase loans of whether the borrower qualifies as a First Time Home Buyer.   | 125   | 125 | Character | 1      | X         | Values are:<br>Y = Yes<br>N = No<br><br>Applies to loans with a Loan Purpose of "1", Purchase. Data element began being disclosed in September 2012.                      |
| 30   | Property Type (Number of Living Units) | Number of Living Units of the property.   | 126   | 126 | Numeric   | 1      | 9         | Data element began being disclosed in February 2011.  |
| 31   | State                                  | The 2-character State Code.   | 127   | 128 | Character | 2      | X(2)      | See Appendix 2 for codes.   |
| 32   | MSA                                    | Code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. Value is derived from the Census tract associated with the borrower address. | 129   | 133 | Numeric   | 5      | 9(5)      | As a data privacy measure, this is disclosed as blank on New Issuance and Monthly Loan Level files.   |

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| Item | Data Item                      | Description  | Begin | End | Type      | Length | Remarks | Comments  |
|------|--------------------------------|--|-------|-----|-----------|--------|---------|---|
| 33   | Third-Party Origination Type   | Identifies the type of third party that originated the loan.                   | 134   | 134 | Numeric   | 1      | 9       | Values are:<br>1 = Broker<br>2 = Correspondent<br>3 = Retail<br><br>Data element began being disclosed in September 2012. |
| 34   | Current Month Liquidation Flag | An indicator of whether the given loan was liquidated in this reporting month. | 135   | 135 | Character | 1      | X       | Values are:<br>Y = Yes<br>N = No  |

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| Item | Data Item           | Description                                  | Begin | End | Type    | Length | Remarks | Comments  |
|------|---------------------|--|-------|-----|---------|--------|---------|---|
| 35   | Removal Reason      | The reason for the loan liquidation/removal. | 136   | 136 | Numeric | 1      | 9       | <p>Values are:<br/>                     1 = Mortgagor Payoff<br/>                     2 = Repurchase of Delinquent Loan<br/>                     3 = Foreclosure with Claim Payment<br/>                     4 = Loss Mitigation<br/>                     5 = Substitution<br/>                     6 = Other</p> <p>This element will only be populated when Current Month Liquidated Flag = Y; otherwise this will be blank.</p> <p>Note: For a Removal Reason value of "2", Repurchase of Delinquent Loan, note the following from Mortgage Backed Securities (MBS) Guide, Chapter 18:</p> <ul style="list-style-type: none"> <li>• Chapter 18-3 (B)(1)(a): "For loans in pools issued prior to January 2003, the issuer may repurchase a delinquent loan if the loan has at least one missed payment that remains uncured for four consecutive months, or if the borrower fails to make any payment for three consecutive months."</li> <li>• Chapter 18-3 (B)(1)(c): "For loans in pools issued January 2003 and thereafter, the issuer may repurchase a delinquent loan if the borrower fails to make any payment for three consecutive months."</li> </ul> |
| 36   | As of Date (CCYYMM) | Reporting period for the data.               | 137   | 142 | Numeric | 6      | 9(6)    | Year and month of the data  |



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| Item | Data Item                    | Description   | Begin | End | Type      | Length | Remarks | Comments   |
|------|------------------------------|---|-------|-----|-----------|--------|---------|--|
| 37   | Loan Origination Date        | The date of loan origination.   | 143   | 150 | Numeric   | 8      | 9(8)    | Applies to Loans in pools whose Pool Issue Date is April 2015 or later.  |
| 38   | Seller Issuer ID             | The four digit identifier for the Issuer selling the pool.  | 151   | 154 | Numeric   | 4      | 9(4)    | This only applies to loans in pools transferred in the current month; otherwise this field will be blank. Not available in New Issuance files. |
| 39   | Index Type                   | The type of ARM index being used for the ARM loan.  | 155   | 159 | Character | 5      | X(5)    | Applies to loans in ARM Pools only. Values are:<br>"CMT" = for Constant Maturity Treasury<br>"LIBOR" = for London Interbank Offered Rate       |
| 40   | Look-Back Period             | The two-digit time period used to establish a specific point in time for the particular ARM Index that will be used to determine the interest rate change. (Used in conjunction with the published index tables. See Ginnie Mae MBS Guide Chapter 26).              | 160   | 161 | Numeric   | 2      | 9(2)    | Applies to loans in ARM Pools only. Values are:<br>"30" = 30-day look back<br>"45" = 45-day look back.   |
| 41   | Interest Rate Change Date    | The date of the next interest rate change for the loan in an ARM pool, i.e. the date the interest rate changes.   | 162   | 169 | Numeric   | 8      | 9(8)    | Applies to loans in ARM Pools only.  |
| 42   | Initial Interest Rate Cap    | The maximum interest rate change amount (+/-) for the loan in an ARM pool, applicable only to the initial interest rate change.   | 170   | 170 | Numeric   | 1      | 9       | Applies to loans in ARM Pools only. Values are "1" or "2" depending on the ARM Pool type.  |
| 43   | Subsequent Interest Rate Cap | The maximum interest rate change amount (+/-) for the loan in an ARM pool for each of the annual rate changes following the initial period. The Cap is constant for each annual change and is applied to the current interest rate (not the initial interest rate). | 171   | 171 | Numeric   | 1      | 9       | Applies to loans in ARM Pools only.  |

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

| Item | Data Item                         | Description   | Begin | End | Type    | Length | Remarks   | Comments  |
|------|-----------------------------------|---|-------|-----|---------|--------|-----------|---|
| 44   | Lifetime Interest Rate Cap        | The maximum interest rate change amount (+/-) of the loan in an ARM pool over the life of the loan.   | 172   | 172 | Numeric | 1      | 9         | Applies to loans in ARM Pools only.   |
| 45   | Next Interest Rate Change Ceiling | The maximum interest rate that the loan in an ARM pool can have for each interest rate change. This field will have the initial rate change ceiling during the initial period. After this and during each annual change period this field will have the ceiling for each respective annual change. The value in this field can change for each adjustment period. | 173   | 177 | Numeric | 5      | 9(2)v9(3) | Applies to loans in ARM Pools only.   |
| 46   | Lifetime Interest Rate Ceiling    | The maximum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.  | 178   | 182 | Numeric | 5      | 9(2)v9(3) | Applies to loans in ARM Pools only.   |
| 47   | Lifetime Interest Rate Floor      | The minimum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.  | 183   | 187 | Numeric | 5      | 9(2)v9(3) | Applies to loans in ARM Pools only.   |
| 48   | Prospective Interest Rate         |   | 188   | 192 | Numeric | 5      | 9(2)v9(3) | This data element is currently not at the loan level. Ginnie Mae will be collecting and disclosing this field in the future. A scheduled has not been established at this time. |

**Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions**

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

| Item | Data Item                                | Description  | Begin | End | Type      | Length | Remarks | Comments   |
|------|--|--|-------|-----|-----------|--------|---------|--|
| 1    | Record Type T = Pool Trailer information | "T" for Pool Trailer   | 1     | 1   | Character | 1      | X       |  |
| 2    | CUSIP Number                             | A nine character unique identifier for the MBS security for the pool       | 2     | 10  | Character | 9      | X(9)    |  |
| 3    | Pool ID                                  | The six character identifier for the pool                                  | 11    | 16  | Character | 6      | X(6)    |  |
| 4    | Issue Type                               | The one character issue type for the pool (X, C, or M)                     | 17    | 17  | Character | 1      | X       |  |
| 5    | Pool Type                                | The two character pool type for the pool                                   | 18    | 19  | Character | 2      | X(2)    | See Appendix 1 for pool type listing; also in Ginnie Mae Guide, Chapter 1. |
| 6    | Pool Issue Date                          | The date the given pool was issued (CCYYMMDD)                              | 20    | 27  | Numeric   | 8      | 9(8)    | This is always the first of any given month.                               |
| 7    | Issuer ID                                | The four digit identifier for the current issuer responsible for the pool. | 28    | 31  | Numeric   | 4      | 9(4)    | This will be blank for Multi-Issuer Pools.                                 |
| 8    | As of Date (CCYYMM)                      | Reporting Period of the data in the file                                   | 32    | 37  | Numeric   | 6      | 9(6)    |  |
| 9    | Loan Count for the Pool                  | The number of loans in the file for this pool.                             | 38    | 44  | Numeric   | 7      | 9(7)    |  |

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

### Record Type Z Overall File Trailer (One Record Per File)

| Item | Data Item   | Description  | Begin | End | Type      | Length | Remarks | Comments |
|------|---|--|-------|-----|-----------|--------|---------|----------|
| 1    | Record Type Z = File Trailer  | "Z" for File Trailer   | 1     | 1   | Character | 1      | X       |          |
| 2    | File Name<br>(GNMA_MBS_LL_XXX_CCYYMM)                                       | "GNMA_MBS_LL_XXX_CCYYMM"<br>where XXX is MON for monthly,<br>MNI for Monthly New Issuance, or<br>NEW for New Issuance; and<br>CCYYMM is the same value as "As-<br>of-Date" | 2     | 23  | Character | 22     | X(22)   |          |
| 3    | File Number   | Number from 001 to 002<br>indicating which segment of split<br>file this file covers   | 24    | 26  | Numeric   | 3      | 9(3)    |          |
| 4    | Pool Count (Control Total)  | The number of pools contained in<br>this file  | 27    | 33  | Numeric   | 7      | 9(7)    |          |
| 5    | Loan Count (Control Total)  | The number of loans contained in<br>this file  | 34    | 42  | Numeric   | 9      | 9(9)    |          |
| 6    | Total Record Count in File (All Record<br>Types, Including H and Z records) | The count of all records in this file,<br>including all headers and trailers   | 43    | 51  | Numeric   | 9      | 9(9)    |          |
| 7    | As of Date (CCYYMM)   | Reporting Period of the data in the<br>file  | 52    | 57  | Numeric   | 6      | 9(6)    |          |

**Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions**

**APPENDIX 1 – GINNIE MAE SINGLE FAMILY POOL TYPES**

| <b>Pool Type Name</b>  | <b>Issue Type</b> | <b>Pool Type</b> |
|--|-------------------|------------------|
| <b>Ginnie Mae I Single Family Pools</b>  |                   |                  |
| Single Family Level Payment Fixed Rate Pool                                    | X                 | SF               |
| Single Family Buydown Mortgages Pool   | X                 | BD               |
| Serial Notes Pool (backed by Single Family Fixed Rate Level Payment Mortgages) | X                 | SN               |
| Single Family Graduated Payment Mortgages Pool                                 | X                 | GP or GT         |
| Single Family Growing Equity Mortgages Pool                                    | X                 | GA or GD         |

| <b>Pool Type Name</b>  | <b>Issue Type</b> | <b>Pool Type</b> |
|--|-------------------|------------------|
| <b>Ginnie Mae II Single Family Level Payment Pools</b>   |                   |                  |
| Single Family Fixed Rate Custom Pool   | C                 | SF               |
| Single Family Custom Re-Performing Pool  | C                 | RG               |
| Single Family Custom Extended Term Pool  | C                 | ET               |
| Single Family Buydown Mortgage Custom Pool   | C                 | BD               |
| Multiple Issuer Pool – Each Loan Package   | M                 | SF               |
| Multiple Issuer Pool – Each Loan Package   | M                 | FS               |
| Multiple Issuer Pool – Each Loan Package containing Certain High Balance Loans Originated in Pursuant to the Economic Stimulus Act of 2008 | M                 | JM               |
|  |                   |                  |
| <b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: Constant Maturity Treasury (CMT)</b>   |                   |                  |

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

|  |   |          |
|--|---|----------|
| Custom ARM – 1 Year ARM  | C | AR       |
| Custom ARM – 3 Year ARM  | C | AT       |
| Custom ARM – 5 Year ARM  | C | AF or FT |
| Custom ARM – 7 Year ARM  | C | AS       |
| Custom ARM – 10 Year ARM   | C | AX       |
| <b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: London Interbank Offered Rate (LIBOR)</b>          |   |          |
| Custom ARM – 1 Year ARM  | C | RL       |
| Custom ARM – 3 Year ARM  | C | TL       |
| Custom ARM – 5 Year ARM  | C | FL or FB |
| Custom ARM – 7 Year ARM  | C | SL       |
| Custom ARM – 10 Year ARM   | C | XL       |
| <b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: Constant Maturity Treasury (CMT)</b>      |   |          |
| Multiple Issuer ARM – 1 Year ARM – Each Loan Package   | M | AR or AQ |
| Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package  | M | AT       |
| Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package  | M | AF or FT |
| Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package  | M | AS       |
| Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package   | M | AX       |
| <b>Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: London Interbank Offered Rate (LIBOR)</b> |   |          |
| Multiple Issuer ARM – 1 Year ARM – Each Loan Package   | M | RL       |
| Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package  | M | TL       |

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

|  |   |          |
|--|---|----------|
| Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package  | M | FL or FB |
| Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package  | M | SL       |
| Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package | M | XL       |
|  |   |          |
| <b>Ginnie Mae II Graduated Payment Mortgage Pools</b>        |   |          |
| Graduated Payment Custom Pool                                | C | GP or GT |
| Multiple Issuer Pool – Each Loan Package                     | M | GP or GT |
|  |   |          |
| <b>Ginnie Mae II Growing Equity Mortgage Pools</b>           |   |          |
| Growing Equity Custom Pool                                   | C | GA or GD |
| Multiple Issuer Pool – Each Loan Package                     | M | GA or GD |
|  |   |          |
| <b>Ginnie Mae II Manufactured Home Mortgage Pools</b>        |   |          |
| Manufactured Home Custom                                     | C | MH       |
|  |   |          |

## Ginnie Mae MBS Loan Level Disclosure File Version 1.8 Data Definitions

### APPENDIX 2 – STATE CODES

| State Name           | State Code | State Name     | State Code |
|----------------------|------------|----------------|------------|
| Alaska               | AK         | Montana        | MT         |
| Alabama              | AL         | North Carolina | NC         |
| Arkansas             | AR         | North Dakota   | ND         |
| Arizona              | AZ         | Nebraska       | NE         |
| California           | CA         | New Hampshire  | NH         |
| Colorado             | CO         | New Jersey     | NJ         |
| Connecticut          | CT         | New Mexico     | NM         |
| District of Columbia | DC         | Nevada         | NV         |
| Delaware             | DE         | New York       | NY         |
| Florida              | FL         | Ohio           | OH         |
| Georgia              | GA         | Oklahoma       | OK         |
| Guam                 | GU         | Oregon         | OR         |
| Hawaii               | HI         | Pennsylvania   | PA         |
| Iowa                 | IA         | Puerto Rico    | PR         |
| Idaho                | ID         | Rhode Island   | RI         |
| Illinois             | IL         | South Carolina | SC         |
| Indiana              | IN         | South Dakota   | SD         |
| Kansas               | KS         | Tennessee      | TN         |
| Kentucky             | KY         | Texas          | TX         |
| Louisiana            | LA         | Utah           | UT         |
| Massachusetts        | MA         | Virginia       | VA         |
| Maryland             | MD         | Virgin Islands | VI         |
| Maine                | ME         | Vermont        | VT         |
| Michigan             | MI         | Washington     | WA         |
| Minnesota            | MN         | Wisconsin      | WI         |
| Missouri             | MO         | West Virginia  | WV         |
| Mississippi          | MS         | Wyoming        | WY         |