Ginnie Mae Platinum Pools

Enhanced Platinum Pool Disclosure 2.0 (Revision 1)

Effective February 2021

See Version History for details.

Ginnie Mae Enhanced Platinum Pool Level Disclosure Version History

Document Version	History
Version 2.0	Initial Version
Version 2.0 (Revised)	Version 2.0 updated with the following: • Renumbering of selected Record Types in the Platinum Pool Supplemental File (for the purposes of aligning the Record Type numbering in the MBS SF Pool Supplemental File). Eg. The Record Type for Loan Type will be 05 in both files. • A change to the Description/Definition of Field 15, "Average Original Loan Size - Weighted", in the "PS" Record. Previously this field was a simple average of the underlying simple average. Now this field is a weighted average of the underlying simple average. • Stratification Records regarding Removals or Delinquencies (Records 9, 20, 21, and 22) will not be populated in New Issuance files.

Introduction

Ginnie Mae continues to enhance the pool level disclosure data provided to the marketplace. The existing Platinum Enhanced Disclosure File Version 1.4 (platdaily.txt, and platmon_YYYYMM.txt) is being transformed to provide separate, more focused and enhanced files on Platinum pools.

This document provides the technical specification for the file layouts, record types, and data for the Platinum Enhanced Pool Level Disclosure.

Platinum Pool Level Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	Platinum Pool/Security File: Pool/Security information with one record per active pool. This will be one physical file with single header record at the beginning of the file and single trailer record at the end of the file.

	Platinum Pool Supplemental File: 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.
Platinum 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. The Platinum Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
Platinum Pool Supplemental Record Types	Eighteen Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these 18 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	Platinum Pool/Security Record will always be produced. There can be occurrences of "||" bar-bar where there is no data value for a field. Platinum Pool Supplemental Records are "data driven", and therefore individual Record Types are produced based on the characteristics of the pool. Fields within Record Types are "data driven" and therefore populated based on characteristics of the pool. There can have occurrences of "||" bar-bar, where there is no data value for a field.
"At Issuance" Historical Data	The Platinum Pool/Security Record has four fields for historical "At Issuance" data. This will be a "point forward" implementation for these four history fields. It is anticipated that the first release will have blanks in these fields for pools issued prior to the Platinum v2.0 implementation.
Explicit Decimal Point	For fields that have values with decimal points, the Platinum Pool/Security File records and the Platinum Pool Supplemental File records will explicitly include the decimal point.
Sort Order of Records	Platinum Pool/Security File: Records will be sorted by Pool ID in ascending order. Platinum Pool Supplemental File: Records will be sorted by Pool ID (ascending order); Record Type within Pool; Field Value(s) within Record Type.
Record Type Layouts—Item Number	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.
Daily New Issuance, and Monthly Portfolio	The file layouts are the same for: Platinum Enhanced Daily Pool New Issuance, and Platinum Pool Monthly Portfolio disclosures.
Version 2.0 Test Files	The first set of test files will be available in mid-August 2020. The first set of full-size production test files will be available at the end of September 2020.
Implementation Dates	January 2021 Monthly and February 2021 New Issuances

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.

Platinum 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.

Platinum Pool Supplemental File—The records in this file are standardized and have stratifications and enumerations. There are 4 unique, different records layouts. Three (3) of the record layouts have specific common formats:

- Unique Record Types
  - Unique Records – Record Types “01”, “02”, and “03” (each with a unique record layout)

- Common Stratification Layouts
  - One-Field Stratification Records – Record Types “05” – “11”, “13”, “15”, and “19” – “24”
  - Two-Field Stratification Records – Record Types “19”, “20”, “22” and “23”
  - Three-Field Stratification Record – Record Type “21” only

Platinum Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	Adjustable Rate Mortgage (ARM) Pool Detail
02	None	Issuer-Level Pool Detail
03	None	Adjustable Rate Mortgage (ARM) Rate Reset Detail
04		Reserved
05	1	Loan Type
06	1	Loan Purpose
07	1	Living Units
08	1	First Time Homebuyer
09	1	Removal Type
10	1	Down Payment Assistance
11	1	Loan Origination Type
12		Reserved
13	1	Refinance Code
14		Reserved
15	1	State
16		Reserved
17		Reserved
18		Reserved
19	2	Loan Type/Loan Purpose
20	2	Issuer/Removal Type
21	3	Issuer/Loan Type/Delinquency
22	2	Loan Type/Delinquency
23	2	Loan Type/Buydown Status
24	1	Not Available

The Platinum Pool Supplemental file stratification records can be “one field”, “two field” or “three 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.

Platinum Pool Supplemental File Record Types (05 through 11, 13, 15, and 24) “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “05” through “11”, “13”, “15”, and “24”.
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 (X, C, or M).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	**Field Value**	Character	X		Values described in Record Types “05” through “11”, “13”, “15”, and “24”.
07	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the field value.
08	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the field value.

Platinum Pool Supplemental File Record Types 19, 20, 22 and 23 "Two Field Value" Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type values "19", 20", "22" and "23".
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 (X, C, or M).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	**Field 1 Value**	Character	X		Value in the first stratification field as described in Record Types "19", 20", "22" and "23".
07	**Field 2 Value**	Character	X		Value in the second stratification field as described in Record Types "19", 20", "22" and "23".
08	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the Field 1 and Field 2 value combination.
09	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the Field 1 and Field 2 value combination.

Platinum Pool Supplemental File Record Type 21 "Three Field Value" Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “21”.
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 (X, C, or M).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	**Field 1 Value**	Character	X		Value in the first stratification field as described in Record Type “21”.
07	**Field 2 Value**	Character	X		Value in the second stratification field as described in Record Type “21”.
08	**Field 3 Value**	Character	X		Value in the third stratification field as described in Record Type “21”.
09	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the Field 1, 2, and 3 value combination.
10	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the Field 1, 2, and 3 value combination.

PLATINUM POOL/SECURITY FILE -- DESCRIPTION OF THE FILE HEADER, TRAILER, AND RECORD TYPES

Record Type HP, Platinum Pool/Security File Header Record (One Header Record in the Platinum Pool/Security 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, Platinum Pool/Security Detail - One Record per Platinum Pool. Records are sorted by Pool ID.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PS	Character	2		Platinum 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. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issue Date	Date	8	YYYYMMDD	The date that the pool was issued
07	Security Interest Rate	Numeric	6	2.3	The interest rate of the Ginnie Mae Security. For ARM pools this is the rate in effect for the report period.
08	Maturity Date	Numeric	8	YYYYMMDD	The date on which the final payment for the Security is scheduled to be paid.
09	Original Aggregate Amount	Numeric	16	13.2	The aggregate principal amount (UPB at issuance) of the loans in the pool at pool issuance.

10	Remaining Security RPB	Numeric	16	13.2	The Remaining Principal Balance of the Security as of the end of the Reporting Period; (based on a computation of scheduled principal).
11	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.
12	Issuer Number	Numeric	4		The Issuer number in the Platinum Pool. Value will be "9999" for all pools.
13	Issuer Name	Character	40		The Issuer name in the Platinum Pool. Value will be "Multiple Issuers" for all pools.
14	Pool UPB	Numeric	16	13.2	The sum of the Loan UPBs in the pool. This is the aggregate of the actual UPB balances of the loans in the pool.
15	Average Original Loan Size (AOLS) - Weighted	Numeric	16	13.2	Original Loan Size (original principal amount of the loan) for the loans in the pool. This is a weighted average of the underlying pools' Average Original Loan Size (AOLS).
16	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan) of the loans in the pool. This is a weighted average of the underlying pools' Weighted Average Original Loan Size (WAOLS).
17	WA Interest Rate (WAC)	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of loans in the pool. This is the gross WA Interest Rate (not the Security Rate).
18	WA Remaining Months to Maturity (WARM)	Numeric	3		Weighted Average Remaining Maturity (remaining months to pay off the loans) for the loans in the pool.
19	WA Loan Age (WALA)	Numeric	3		Weighted Average Loan Age (age of loans in months from the first scheduled payment date) for the loans in the pool.
20	WA Original Loan Term (WAOLT)	Numeric	3		Weighted Average Original Loan Term (original term of loans in months) for the loans in the pool.
21	WA Gross Margin (WAGM)	Numeric	6	2.3	For ARM pools, the Weighted Average Gross Margin for the loans in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
22	WA Loan to Value (LTV)	Numeric	3		Weighted Average Loan-to-Value of the original LTV for the loans in the pool.

23	WA Combined Loan to Value (CLTV)	Numeric	3		Weighted Average Combined Loan-to-Value of the original CLTV for the loans in the pool.
24	WA Credit Score	Numeric	3		The Weighted Average of the original three-digit credit score for the loan which was used by the lender in the origination of the loan.
25	WA Debt to Income	Numeric	5	1.3	The Weighted Average of the debt to income for the loan which was used by the lender in the origination of the loan.
26	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized.
27	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification.
28	WA Interest Rate (WAC) at Issuance	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of all loans in the pool at issuance. Point Forward field populated for new pools issued after implementation date of Platinum v2.0.
29	WA Remaining Months to Maturity (WARM) at Issuance	Numeric	3		Weighted Average Remaining Maturity of all loans in the pool at issuance. Point Forward field populated for new pools issued after implementation date of Platinum v2.0.
30	WA Loan Age (WALA) at Issuance	Numeric	3		Weighted Average Loan Age (age of loan in months) of all loans in the pool at issuance. Point Forward field populated for new pools issued after implementation date of Platinum v2.0.
31	WA Original Loan Term (WAOLT) at Issuance	Numeric	3		Weighted Average Original Loan Term (original length of loan in months) for all loans in the pool at issuance. Point Forward field populated for new pools issued after implementation date of Platinum v2.0.

Record Type TP, Platinum Pool/Security File Trailer Record (One Record in the Platinum 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.

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

Platinum Pool Supplemental File Header Record (One Record in the Platinum 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	YYYYMMDD	The date that the file is produced.

Record Type "01" ARM Pool Detail - One Record for Platinum WAC ARM Pools Only

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 01	Character	2		ARM Pool Detail record, for Platinum WAC ARM pools only
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 are C or M.
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 for the ARM loan. Values are: CMT = Constant Maturity Treasury LIBOR = London Interbank Offered Rate
07	Interest Rate Look Back Period	Numeric	2		The two-digit number of days 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). Values are: 30 = 30-day look back 45 = 45-day look back
08	Interest Rate Adjustment Frequency	Character	2		The nominal adjustment frequency of the collateral pools underlying the WAC ARM Platinum Pool. Is based on the Platinum WAC ARM pool type, which will reflect the nominal adjustment frequency of the collateral pools. For example, for a WC pool type, where all of the collateral pools are 5-year hybrid ARMs, then a value of "05" will be disclosed
09	Weighted Average Mortgage Margin	Numeric	6	2.3	Weighted Average of the Mortgage Margins of the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).

10	Weighted Average Security Margin	Numeric	5	1.3	Weighted Average of the Security Margins of the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).
11	Maximum Security Margin	Numeric	5	1.3	The Maximum Security Margin of the collateral pools in the Platinum pool.
12	Minimum Security Margin	Numeric	5	1.3	The Minimum Security Margin of the collateral pools in the Platinum pool.
13	Maximum Pool Rate	Numeric	6	2.3	The Maximum Pool Rate of the collateral pools in the Platinum pool. This is the gross rate.
14	Minimum Pool Rate	Numeric	6	2.3	The Minimum Pool Rate of the collateral pools in the Platinum pool. This is the gross rate.
15	Maximum Security Rate	Numeric	6	2.3	The Maximum Security Rate of the pools in the Platinum pool. This is the net rate, i.e. the security rate.
16	Minimum Security Rate	Numeric	6	2.3	The Minimum Security Rate of the pools in the Platinum pool. This is the net rate, i.e. the security rate.
17	Weighted Average Lifetime Interest Rate Ceiling	Numeric	6	2.3	Weighted Average of the Lifetime Interest Rate Ceilings for the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).
18	Maximum Lifetime Interest Rate Ceiling	Numeric	6	2.3	The maximum Lifetime Interest Rate Ceiling of the pools in the Platinum pool.
19	Minimum Lifetime Interest Rate Ceiling	Numeric	6	2.3	The minimum Lifetime Interest Rate Ceiling of the pools in the Platinum pool.
20	Weighted Average Next Interest Rate Ceiling	Numeric	6	2.3	Weighted Average of the Next Interest Rate Ceilings for the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool). The Next Interest Rate Ceiling is the ceiling associated with the initial period or the subsequent period as applicable to the collateral pools.
21	Maximum Lifetime Next Interest Rate Ceiling	Numeric	6	2.3	The maximum Next Interest Rate Ceiling of the pools in the Platinum pool.
22	Minimum Lifetime Next Interest Rate Ceiling	Numeric	6	2.3	The minimum Next Interest Rate Ceiling of the pools in the Platinum pool.

23	Weighted Average Lifetime Interest Rate Floor	Numeric	6	2.3	Weighted Average of the Lifetime Interest Rate Floors for the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).
24	Maximum Lifetime Interest Rate Floor	Numeric	6	2.3	The maximum Lifetime Interest Rate Floor of the pools in the Platinum pool.
25	Minimum Lifetime Interest Rate Floor	Numeric	6	2.3	The minimum Lifetime Interest Rate Floor of the pools in the Platinum pool.
26	Minimum Adjustment Date (Collateral)	Date	8	YYYYMMDD	The next interest rate adjustment date that is nearest to the present date (the Disclosure As-Of Date) of all the collateral pools.
27	Weighted Average Months to Next Interest Rate Adjustment	Numeric	3		Weighted Average of the Months to Next Adjustment, of the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).
28	Weighted Average of Months to Maturity	Numeric	3		Weighted Average of the Months to Maturity Date for the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool). The number of months for each collateral pool is based on the Maturity Date (Last Payment Date) of the respective pools.
29	Maximum Maturity in Months	Numeric	3		The Maximum Maturity in Months of the collateral pools in the Platinum pool, based on the Maturity Date (Last Payment Date) of the pools.
30	Minimum Maturity in Months	Numeric	3		The Minimum Maturity in Months of the collateral pools in the Platinum pool, based on the Maturity Date (Last Payment Date) of the pools.
31	Maximum Adjustment Date	Date	8	YYYYMMDD	The next interest rate adjustment date that is furthest from the present date (the Disclosure As-Of Date) of the collateral pools. This date is initially calculated at issuance and recalculated monthly. This field indicates when the last collateral pool starts adjusting annually. This field will be blank for all annually-adjusting Platinum ARM Pools.

Record Type "02" Issuer-Level Detail Record. One Record per Issuer for each Issuer participating in the Platinum Pool

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 02	Character	2		Issuer-Level Pool Detail Record for each Issuer in the Platinum Pool
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. Values are X, C or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Platinum Pool.
07	Issuer Name	Character	40		The name of the Issuer participating in the Platinum Pool.
08	Pool UPB	Numeric	16	13.2	The sum of the actual Unpaid Principal Balances in the Platinum Pool for the Issuer.
09	% of UPB in Pool	Numeric	6	3.2	The percentage of the Unpaid Principal Balance in the Platinum Pool for the Issuer.
10	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan) of the loans in the Platinum Pool for the Issuer.
11	WA Interest Rate (WAC)	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of loans in the Platinum Pool for the Issuer. This is the gross WA Interest Rate (not the Security Rate).
12	WA Remaining Months to Maturity (WARM)	Numeric	3		Weighted Average Remaining Maturity (remaining months to pay off the loans) for the loans in the Platinum Pool for the Issuer.
13	WA Loan Age (WALA)	Numeric	3		Weighted Average Loan Age (age of loans in months from the first scheduled payment date) for the loans in the Platinum Pool for the Issuer.
14	WA Original Loan Term (WAOLT)	Numeric	3		Weighted Average Original Loan Term (original term of loans in months) for the loans in the Platinum Pool for the Issuer.

15	WA Gross Margin (WAGM)	Numeric	6	2.3	For ARM pools, the Weighted Average Gross Margin for the loans in the Platinum Pool for the Issuer. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's interest rate.
16	WA Loan to Value (LTV)	Numeric	3		Weighted Average Loan-to-Value of the original LTV for the loans in the Platinum Pool for the Issuer.
17	WA Combined Loan to Value (CLTV)	Numeric	3		Weighted Average Combined Loan-to-Value of the original CLTV for the loans in the Platinum Pool for the Issuer.
18	WA Credit Score	Numeric	3		The Weighted Average of the original three-digit credit score for the loan in the Platinum Pool for the Issuer (which was used by the lender in the origination of the loan).
19	WA Debt to Income	Numeric	5	1.3	The Weighted Average of the debt to income for the loan in the Platinum Pool for the Issuer (which was used by the lender in the origination of the loan).
20	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized.
21	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification.

Record Type "03" ARM Pool Rate Reset Data – One or More Records for Platinum WAC ARM Pools Only

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 03	Character	2		ARM Pool Rate Reset Data record, for Platinum WAC ARM pools only
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 are C or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Reset Change Date	Date	8	YYYYMMDD	The date of the Reset Period; the year, month, and day that the interest rate is next subject to change (e.g. 20180401 reset date is effective for April 1st) for the subject collateral pools.
07	Reset Security RPB	Numeric	16	13.2	The Security RPB of the collateral in the Platinum WAC ARM Pool for the reset period.
08	Reset Percentage of RPB	Numeric	7	3.3	The Percentage of the Security RPB of the collateral in the Platinum WAC ARM Pool for the reset period.
09	Reset Weighted Average Security Rate	Numeric	6	2.3	The Weighted Average of the Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period. This is the net rate.
10	Reset Maximum Security Rate	Numeric	6	2.3	The Maximum Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
11	Reset Minimum Security Rate	Numeric	6	2.3	The Minimum Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
12	Reset Weighted Average Pool Rate	Numeric	6	2.3	The Weighted Average of the Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period. This is the gross rate.

13	Reset Maximum Pool Rate	Numeric	6	2.3	The Maximum Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
14	Reset Minimum Pool Rate	Numeric	6	2.3	The Minimum Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
15	Reset Weighted Average Security Margin	Numeric	5	1.3	The Weighted Average of the Security Margins of the collateral in the Platinum WAC ARM Pool for the reset period.
16	Reset Maximum Security Margin	Numeric	5	1.3	The Maximum Security Margin of the collateral in the Platinum WAC ARM Pool for the reset period.
17	Reset Minimum Security Margin	Numeric	5	1.3	The Minimum Security Margin of the collateral in the Platinum WAC ARM Pool for the reset period.
18	Reset Weighted Average Lifetime Interest Rate Ceiling	Numeric	6	2.3	The Weighted Average of the Lifetime Interest Rate Ceilings of the collateral in the Platinum WAC ARM Pool for the reset period.
19	Reset Maximum Lifetime Interest Rate Ceiling	Numeric	6	2.3	The Maximum Lifetime Interest Rate Ceiling of the collateral in the Platinum WAC ARM Pool for the reset period.
20	Reset Minimum Lifetime Interest Rate Ceiling	Numeric	6	2.3	The Minimum Lifetime Interest Rate Ceiling of the collateral in the Platinum WAC ARM Pool for the reset period.
21	Reset Weighted Average Lifetime Interest Rate Floor	Numeric	6	2.3	The Weighted Average of the Lifetime Interest Rate Floors of the collateral in the Platinum WAC ARM Pool for the reset period.
22	Reset Maximum Lifetime Interest Rate Floor	Numeric	6	2.3	The Maximum Lifetime Interest Rate Floor of the collateral in the Platinum WAC ARM Pool for the reset period.
23	Reset Minimum Lifetime Interest Rate Floor	Numeric	6	2.3	The Minimum Lifetime Interest Rate Floor of the collateral in the Platinum WAC ARM Pool for the reset period.

Stratification Records: Record Types 05-24

Record Type 05 - Loan Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 05	Character	2		Loan Type Government Insured/Guarantee 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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value.

Record Type 06 - Loan Purpose Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 06	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. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Purpose	Numeric	1		Values are: 1 = Regular 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Purpose Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Purpose Value.

Record Type 07 - Living Units Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 07	Character	2		Number of Living Units 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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Living Units	Numeric	1		Values are: 1 = 1 Unit 2 = 2 Units 3 = 3 Units 4 = 4 Units 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Living Units Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Living Units Value.

Record Type 08 - First-Time Homebuyer Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 08	Character	2		First Time Homebuyer 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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	First Time Homebuyer	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the First Time Homebuyer Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the First Time Homebuyer Value.

Record Type 09 - Removal Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 09	Character	2		Removal Type Stratification; this record will not be present in New Issuance files.
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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Removal Type	Numeric	1		This is a code of the reason for removal from the pool. Values are: 1 = Mortgager Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution 6 = Other Removal
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Removal Type Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Removal Type Value.

Record Type 10 - Down Payment Assistance Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 10	Character	2		Down Payment Assistance 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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Down Payment Assistance	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Down Payment Assistance Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Down Payment Assistance Value.

Record Type 11 - Loan Origination Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 11	Character	2		Loan Origination Channel 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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Origination Type	Numeric	1		Values are: 1 = Broker 2 = Correspondent 3 = Retail 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Origination Type Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Origination Type Value.

Record Type 12 - Reserved

Record Type 13 - Refinance Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 13	Character	2		Refinance Type Stratification: Only for refinance loans (Loan Purpose of 2)
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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Refinance Code	Numeric	1		Values are: 1 = Not Streamlined, Not Cash Out 2 = Cash Out 3 = Streamlined 9 = Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Refinance Code Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Refinance Code Value.

Record Type 14 - Reserved

Record Type 15 - State Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 15	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 are X, C, or M.
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	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the State Code Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the State Code Value.

Record Type 16 - Reserved

Record Type 17 - Reserved

Record Type 18 - Reserved

Record Type 19 - Loan Type / Loan Purpose Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 19	Character	2		Government Agency and 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. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	Loan Purpose	Numeric	1		Values are: 1 = Purchase 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 9 = Not Available
08	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Loan Purpose Value combination.
09	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Loan Purpose Value combination.

Record Type 20 - Issuer / Removal Type Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 20	Character	2		Issuer Level Removals Stratification; this record will not be present in New Issuance files.
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 X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Platinum Pool.
07	Removal Type	Numeric	1		This is a code of the reason for removal from the pool. Values are: 1 = Mortgager Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution 6 = Other Removal
08	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Issuer Number Value/Removal Type Value combination.
09	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Issuer Number Value/Removal Type Value combination.

Record Type 21 - Issuer / Loan Type / Delinquency Record. Three-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 21	Character	2		Issuer Level Government Agency Delinquency Stratification; this record will not be present in New Issuance files.
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 X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer participating in the Platinum Pools.
07	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 A = All Agencies 9 = Not Available
08	Delinquency	Numeric	1		Values are: 1 = 1 Month 2 = 2 Months 3 = 3+ Months
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Issuer ID Value/Loan Type Value/Delinquency Value combination.

Record Type 22 - Loan Type / Delinquency Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 22	Character	2		Government Agency and Delinquency Stratification; this record will not be present in New Issuance files.
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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 A = All Agencies 9 = Not Available
07	Delinquency	Numeric	1		Values are: 1 = 1 Month 2 = 2 Months 3 = 3+ Months
08	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Delinquency Value combination.
09	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Delinquency Value combination.

Record Type 23 - Loan Type / Interest Buydown Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 23	Character	2		Government Agency and Interest Buy Down Stratification. Not applicable to ARM pools; record is only produced only for Buydown loans.
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 are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Type	Character	1		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
07	Buydown Status	Numeric	1		Values are: 1 = Buydown Loan 2 = Not Buydown Loan 9 = Not Available
08	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Loan Type Value/Buydown Status Value combination.
09	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Loan Type Value/Buydown Status Value combination.

Record Type 24 - Not Available Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 24	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 are X, C, or M.
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 = Loan to Value (LTV) Not Available 2 = Combined Loan to Value (CLTV) Not Available 3 = Debt Income Ratio Not Available 4 = Credit Score Not Available
07	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Not Available Value.
08	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Not Available Value.

Platinum Pool Supplemental File Trailer Record (One Record in the Platinum 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 Pool Supplemental records in the file. This count will not include HS or TS records.

Appendix 1 – Pool Types

Pool Type	Description
	Platinum Pool Types – Fixed Rate
AP	Platinum jumbo (JM) 30 Year and C SF 30 Year mortgages
BP	Platinum jumbo (JM) 15 Year and C SF 15 Year mortgages
FP	Platinum, 30-Year FHA Secure (M FS)
JP	Platinum, 15-Year Single-Family
SP	Platinum, 30-Year Single-Family
	Platinum Pool Types – Adjustable Rate
WA	Platinum, 3 Year 1/5 cap for CMT (C AT and M AT)
WB	Platinum, 5 Year 1/5 cap for CMT (C AF and M AF)
WC	Platinum, 5 Year 2/6 cap for CMT (C FT and M FT)
WD	Platinum, 7 Year 2/6 cap for CMT (C AS and M AS)
WE	Platinum, 10 Year 2/6 cap for CMT (C AX and M AX)
WF	Platinum, 3 Year 1/5 cap for ICE LIBOR (C TL and M TL)
WG	Platinum, 5 Year 1/5 cap for ICE LIBOR (C FL and M FL)
WH	Platinum, 5 Year 2/6 cap for ICE LIBOR (C FB and M FB)
WI	Platinum, 7 Year 2/6 cap for ICE LIBOR (C SL and M SL)
WJ	Platinum, 10 Year 2/6 cap for ICE LIBOR (C XL and M XL)
WK	Platinum, 1/5 cap for CMT (C AR, M AR, M AQ, C AT, M AT, C AF and M AF)
WL	Platinum, 1/5 cap for ICE LIBOR (C RL, M RL, M QL, C TL, M TL, C FL and M FL)
WM	Platinum, 2/6 cap for CMT (C FT, M FT, C AS, M AS, C AX and M AX)
WN	Platinum, 2/6 cap for ICE LIBOR annual reset pools (C FB, M FB, C SL, M SL, C XL, M XL)

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