

Ginnie Mae HMBS Enhanced Pool Disclosure File Version 2.0 03/14/2014

**This Document is for Enhanced Pool Disclosure
on Active, Single Family HMBS Pool Data**

See Version History for details

Ginnie Mae HMBS Enhanced Pool Disclosure File

Document Version	History
Version 1.0	02/28/2014. Initial Version.
Version 2.0	03/14/2014. Initial version plus these changes: (1) revised to remove references to the word “Monthly”; (2) added language to indicate that this same format is used for Enhanced Pool/New Issuance Daily and Weekly disclosure, and Enhanced Monthly Pool disclosure. All record formats remain the same; no changes

Summary of the Record Types in the file.

Record Type	Short Description	Occurs in the File
“D”	Pool Detail Record	One Record Per Pool
“M”	Top 10 MSAs Record	One Record Per Pool
“S”	State Distribution Record	Can be multiple records; one for each state represented by the Participations in the Pool
“U”	Supplemental Pools Detail Record	One Record Per Pool
“V”	Various Data Record	One Record Per Pool
“W”	Weighted Averages and Quartiles Pool Detail Record	One Record Per Pool

LAYOUT NOTES:

- (1) All records/fields are fixed length.
- (2) This same file format is used for Enhanced Pool/New Issuance Daily and Weekly disclosure, and Enhanced Monthly Pool disclosure

Pool Detail (Type D) Record

Field#	Field Name	Start	End	Type	Length	Remarks
1	CUSIP Number	1	9	Character	9	X(9)
2	Pool ID	10	15	Character	6	X(6)
3	Pool Indicator (H)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type (D=Pool Details)	19	19	Character	1	X
6	Beginning Security Interest Rate (WAC) (the rate as of the issuance date)	20	24	Numeric	5	9(2)v9(3)
7	Pool Issue Date	25	32	Numeric	8	9(8)
8	Original Aggregate Amount	33	47	Numeric	15	9(13)v9(2)
9	Issuer Number	48	51	Numeric	4	9(4)
10	Issuer Name	52	91	Character	40	X(40)
11	Index Type	92	96	Character	5	X(5)
12	Number of participations in pool (current number of participations in the pool)	97	102	Numeric	6	9(6)
13	Average Original Participation Size (AOPS)	103	110	Numeric	8	9(6)v9(2)
14	Maximum AOPS (Q4)	111	118	Numeric	8	9(6)v9(2)
15	Minimum AOPS (Q0)	119	126	Numeric	8	9(6)v9(2)
16	WAC of the Participations (the reported (prospective) WAC of the pool)	127	131	Numeric	5	9(2)v9(3)
17	Maximum WAC (Q4)(the calculated prospective WAC)	132	136	Numeric	5	9(2)v9(3)
18	Minimum WAC (Q0) (The calculated prospective WAC)	137	141	Numeric	5	9(2)v9(3)
19	WALA Participations (based on HECM loan origination date and participation UPB)	142	144	Numeric	3	9(3)
20	Maximum WALA (Q4)	145	147	Numeric	3	9(3)
21	Minimum WALA (Q0)	148	150	Numeric	3	9(3)
22	Pay Op TERM Number Of Participations	151	156	Numeric	6	9(6)
23	Pay Op TERM UPB of Participations	157	169	Numeric	13	9(11)v9(2)
24	Pay Op TERM UPB of Participations as % of Pool UPB	170	174	Numeric	5	9(3)v9(2)
25	Pay Op TERM UPB of Participations as % of Principal Limit of HECM Loans	175	179	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
26	Pay Op TERM UPB of Participations as % of MCA of HECM Loans	180	184	Numeric	5	9(3)v9(2)
27	Pay Op TERM HECM Loans UPB as % of Principal Limit of HECM Loans	185	189	Numeric	5	9(3)v9(2)
28	Pay Op TERM HECM Loans UPB as % of MCA of HECM loans	190	194	Numeric	5	9(3)v9(2)
29	Pay Op TENURE Number Of Participations	195	200	Numeric	6	9(6)
30	Pay Op TENURE UPB of Participations	201	213	Numeric	13	9(11)v9(2)
31	Pay Op TENURE UPB of Participations as % of Pool UPB	214	218	Numeric	5	9(3)v9(2)
32	Pay Op TENURE UPB of Participations as % of Principal Limit of HECM Loans	219	223	Numeric	5	9(3)v9(2)
33	Pay Op TENURE UPB of Participations as % of MCA of HECM Loans	224	228	Numeric	5	9(3)v9(2)
34	Pay Op TENURE HECM Loan UPB as % of Principal Limit of HECM Loans	229	233	Numeric	5	9(3)v9(2)
35	Pay Op TENURE HECM Loan UPB as % of MCA of HECM Loans	234	238	Numeric	5	9(3)v9(2)
36	Pay Op LOC Number Of Participations	239	244	Numeric	6	9(6)
37	Pay Op LOC UPB of Participations	245	257	Numeric	13	9(11)v9(2)
38	Pay Op LOC UPB of Participations as % of Pool UPB	258	262	Numeric	5	9(3)v9(2)
39	Pay Op LOC UPB of Participations as % of Principal Limit of HECM Loans	263	267	Numeric	5	9(3)v9(2)
40	Pay Op LOC UPB of Participations as % of MCA of HECM Loans	268	272	Numeric	5	9(3)v9(2)
41	Pay Op LOC HECM Loan UPB as % of Principal Limit of HECM Loans	273	277	Numeric	5	9(3)v9(2)
42	Pay Op LOC HECM Loan UPB as % of MCA of HECM Loans	278	282	Numeric	5	9(3)v9(2)
43	Pay Op MOD TENURE Number Of Participations	283	288	Numeric	6	9(6)
44	Pay Op MOD TENURE	289	301	Numeric	13	9(11)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	UPB of Participations					
45	Pay Op MOD TENURE UPB of Participations as % of Pool UPB	302	306	Numeric	5	9(3)v9(2)
46	Pay Op MOD TENURE UPB of Participations as % of Principal Limit of HECM Loans	307	311	Numeric	5	9(3)v9(2)
47	Pay Op MOD TENURE UPB of Participations as % of MCA of HECM Loans	312	316	Numeric	5	9(3)v9(2)
48	Pay Op MOD TENURE HECM Loan UPB as % of Principal Limit of HECM Loans	317	321	Numeric	5	9(3)v9(2)
49	Pay Op MOD TENURE HECM Loan UPB as % of MCA of HECM Loans	322	326	Numeric	5	9(3)v9(2)
50	Pay Op MOD TERM Number of Participations	327	332	Numeric	6	9(6)
51	Pay Op MOD TERM UPB of Participations	333	345	Numeric	13	9(11)v9(2)
52	Pay Op MOD TERM UPB of Participations as % of Pool UPB	346	350	Numeric	5	9(3)v9(2)
53	Pay Op MOD TERM UPB of Participations as % of Principal Limit of HECM Loans	351	355	Numeric	5	9(3)v9(2)
54	Pay Op MOD TERM UPB of Participations as % of MCA of HECM Loans	356	360	Numeric	5	9(3)v9(2)
55	Pay Op MOD TERM HECM UPB as % of Principal Limit of HECM Loans	361	365	Numeric	5	9(3)v9(2)
56	Pay Op MOD TERM HECM UPB as % of MCA of HECM Loans	366	370	Numeric	5	9(3)v9(2)
57	Pay Op Not Available Number of Participations	371	376	Numeric	6	9(6)
58	Pay Op Not Available UPB of Participations	377	389	Numeric	13	9(11)v9(2)
59	Pay Op Not Available UPB of Participations as % of Pool UPB	390	394	Numeric	5	9(3)v9(2)
60	Pay Op Not Available UPB of Participations as % of Principal Limit of HECM Loans	395	399	Numeric	5	9(3)v9(2)
61	Pay Op Not Available UPB of Participations as % of MCA of HECM Loans	400	404	Numeric	5	9(3)v9(2)

