

Ginnie Mae HMBS Enhanced Pool Disclosure File Version 4.2 04/01/2015

**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 | <p>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.</p> <p>All record formats remain the same; no changes</p> |
| Version 3.0 | 04/21/2014. Version 2.0 with these changes: (1) Highlighted changes to legacy Pool Monthly Disclosure format; (2) renamed field 6, “Beginning Security Interest Rate” , in the “D” record to “Current Security Interest Rate”. |
| Version 3.1 | 09/24/2014. Version 3.0 with these changes: (1) renamed field 17, “Maximum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Maximum WAC (Q4)(the reported prospective WAC)”; (2) renamed field 18 “Minimum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Minimum WAC (Q4)(the reported prospective WAC)”; |
| Version 4.0 | <p>03/01/2015. Version 3.1 with these changes:</p> <p>(1) Add to Pool Details (Type “D”) record:</p> <ul style="list-style-type: none"> - Pay Op LUMP SUM related fields: <ul style="list-style-type: none"> Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB, UPB of Participations as % of Principal Limit of HECM Loans, UPB of Participations as % of MCA of HECM Loans, HECM UPB as a % of Principal Limit of HECM Loans, HECM UPB as % of MCA of HECM Loans. - Original Security Interest Rate (WAC) - Maximum WAC (Q4) (the original WAC) |

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| | <ul style="list-style-type: none"> - Minimum WAC (Q0) (the original WAC) - Non-borrowing Spouse Number of Participations - Non-borrowing Spouse UPB of Participations - Non-borrowing Spouse UPB of Participations as % of Pool UPB - Remaining Property Charges Set Aside Number of Participations - Remaining Property Charges Set Aside UPB of Participations - Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB <p>(2) Add to Supplemental Pool Detail (Type “U”) record:</p> <ul style="list-style-type: none"> - Add Payment Option Single Disb Lump Sum fields: Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB <p>(3) Add to Weighted Averages and Quartiles Pool Detail (Type “W”) record:</p> <ul style="list-style-type: none"> - Renamed “Lifetime Interest Rate Cap” fields to “Lifetime Interest Rate Change Cap” - Add Periodic Interest Rate Change Cap fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Add Maximum Interest Rate fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Added Non-borrowing Spouse age fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not |
|--|--|

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| | <p align="center">Available – UPB, Not Available - % of UPB</p> <p>(4) Add a new Non-borrowing Spouse Data (Type “X”) record that contains age-related fields/information similar to the Borrower age-related fields of the Various Record (“V”)</p> |
| Version 4.1 | <p>03/01/2015. Version 4.0 with these changes:</p> <ul style="list-style-type: none"> (1) Renamed field 150 of the “W” record from “Periodic Interest Rate Change Cap” to “Annual Interest Rate Change Cap”. (2) Revised the format of fields 159-164 in the “W” record related to Maximum Interest Rate to be 9(2)v9(3) |
| Version 4.2 | <p>04/01/2015. Version 4.1 with these changes:</p> <ul style="list-style-type: none"> (1) Renamed all references of “Non-borrowing Spouse” to “Eligible Non-borrowing Spouse” (2) Revised the effective date from 03/01/2015 to 04/01/2015. |

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 |
| “X” | Eligible Non-borrowing Spouse 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 | Current Security Interest Rate (WAC) | 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 reported prospective WAC) | 132 | 136 | Numeric | 5 | 9(2)v9(3) |
| 18 | Minimum WAC (Q0) (The reported 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) |

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| Field# | Field Name | Start | End | Type | Length | Remarks |
|--------|---|-------|-----|---------|--------|------------|
| 44 | Pay Op MOD TENURE UPB of Participations | 289 | 301 | Numeric | 13 | 9(11)v9(2) |
| 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 LUMP SUM Number of Participations | 371 | 376 | Numeric | 6 | 9(6) |
| 58 | Pay Op LUMP SUM UPB of Participations | 377 | 389 | Numeric | 13 | 9(11)v9(2) |
| 59 | Pay Op LUMP SUM UPB of Participations as % of Pool UPB | 390 | 394 | Numeric | 5 | 9(3)v9(2) |
| 60 | Pay Op LUMP SUM UPB of Participations as % of Principal Limit of HECM Loans | 395 | 399 | Numeric | 5 | 9(3)v9(2) |

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| Field# | Field Name | Start | End | Type | Length | Remarks |
|--------|---|-------|-----|---------|--------|------------|
| 61 | Pay Op LUMP SUM UPB of Participations as % of MCA of HECM Loans | 400 | 404 | Numeric | 5 | 9(3)v9(2) |
| 62 | Pay Op LUMP SUM HECM UPB as % of Principal Limit of HECM Loans | 405 | 409 | Numeric | 5 | 9(3)v9(2) |
| 63 | Pay Op LUMP SUM HECM UPB as % of MCA of HECM Loans | 410 | 414 | Numeric | 5 | 9(3)v9(2) |
| 64 | Pay Op Not Available Number of Participations | 415 | 420 | Numeric | 6 | 9(6) |
| 65 | Pay Op Not Available UPB of Participations | 421 | 433 | Numeric | 13 | 9(11)v9(2) |
| 66 | Pay Op Not Available UPB of Participations as % of Pool UPB | 434 | 438 | Numeric | 5 | 9(3)v9(2) |
| 67 | Pay Op Not Available UPB of Participations as % of Principal Limit of HECM Loans | 439 | 443 | Numeric | 5 | 9(3)v9(2) |
| 68 | Pay Op Not Available UPB of Participations as % of MCA of HECM Loans | 444 | 448 | Numeric | 5 | 9(3)v9(2) |
| 69 | Pay Op Not Available HECM UPB as % of Principal Limit of HECM Loans | 449 | 453 | Numeric | 5 | 9(3)v9(2) |
| 70 | Pay Op Not Available HECM UPB as % of MCA of HECM Loans | 454 | 458 | Numeric | 5 | 9(3)v9(2) |
| 71 | Property Type SINGLE FAMILY Number of Participations | 459 | 464 | Numeric | 6 | 9(6) |
| 72 | Property Type SINGLE FAMILY UPB of Participations | 465 | 477 | Numeric | 13 | 9(11)v9(2) |
| 73 | Property Type SINGLE FAMILY UPB of Participations as % of Pool UPB | 478 | 482 | Numeric | 5 | 9(3)v9(2) |
| 74 | Property Type SINGLE FAMILY UPB of Participations as % of Principal Limit of HECM Loans | 483 | 487 | Numeric | 5 | 9(3)v9(2) |
| 75 | Property Type SINGLE FAMILY UPB of Participations as % of MCA of HECM Loans | 488 | 492 | Numeric | 5 | 9(3)v9(2) |
| 76 | Property Type SINGLE FAMILY HECM Loan UPB as % of Principal Limit of HECM Loans | 493 | 497 | Numeric | 5 | 9(3)v9(2) |

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| Field# | Field Name | Start | End | Type | Length | Remarks |
|--------|---|-------|-----|---------|--------|------------|
| 77 | Property Type SINGLE FAMILY HECM Loan UPB as % of MCA of HECM Loans | 498 | 502 | Numeric | 5 | 9(3)v9(2) |
| 78 | Property Type CONDO Number of Participations | 503 | 508 | Numeric | 6 | 9(6) |
| 79 | Property Type CONDO UPB of Participations | 509 | 521 | Numeric | 13 | 9(11)v9(2) |
| 80 | Property Type CONDO UPB of Participations as % of Pool UPB | 522 | 526 | Numeric | 5 | 9(3)v9(2) |
| 81 | Property Type CONDO UPB of Participations as % of Principal Limit of HECM Loans | 527 | 531 | Numeric | 5 | 9(3)v9(2) |
| 82 | Property Type CONDO UPB of Participations as % of MCA of HECM Loans | 532 | 536 | Numeric | 5 | 9(3)v9(2) |
| 83 | Property Type CONDO HECM Loans UPB as % of Principal Limit of HECM Loans | 537 | 541 | Numeric | 5 | 9(3)v9(2) |
| 84 | Property Type CONDO HECM Loans UPB as % of MCA of HECM Loans | 542 | 546 | Numeric | 5 | 9(3)v9(2) |
| 85 | Property Type MANUF Number of Participations | 547 | 552 | Numeric | 6 | 9(6) |
| 86 | Property Type MANUF UPB of Participations | 553 | 565 | Numeric | 13 | 9(11)v9(2) |
| 87 | Property Type MANUF UPB of Participations as % of Pool UPB | 566 | 570 | Numeric | 5 | 9(3)v9(2) |
| 88 | Property Type MANUF UPB of Participations as % of Principal Limit of HECM Loans | 571 | 575 | Numeric | 5 | 9(3)v9(2) |
| 89 | Property Type MANUF UPB of Participations as % of MCA of HECM Loans | 576 | 580 | Numeric | 5 | 9(3)v9(2) |
| 90 | Property Type MANUF HECM UPB as % of Principal Limit of HECM Loans | 581 | 585 | Numeric | 5 | 9(3)v9(2) |
| 91 | Property Type MANUF HECM UPB as % of MCA | 586 | 590 | Numeric | 5 | 9(3)v9(2) |
| 92 | Property Type PUD Number of Participations | 591 | 596 | Numeric | 6 | 9(6) |
| 93 | Property Type PUD UPB of Participations | 597 | 609 | Numeric | 13 | 9(11)v9(2) |
| 94 | Property Type PUD UPB of Participations as % of Pool UPB | 610 | 614 | Numeric | 5 | 9(3)v9(2) |

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| Field# | Field Name | Start | End | Type | Length | Remarks |
|--------|---|-------|-----|---------|--------|------------|
| 95 | Property Type PUD UPB of Participations as % of Principal Limit of HECM Loans | 615 | 619 | Numeric | 5 | 9(3)v9(2) |
| 96 | Property Type PUD UPB of Participations as % of MCA of HECM Loans | 620 | 624 | Numeric | 5 | 9(3)v9(2) |
| 97 | Property Type PUD HECM UPB as % of Principal Limit | 625 | 629 | Numeric | 5 | 9(3)v9(2) |
| 98 | Property Type PUD HECM UPB as % of MCA | 630 | 634 | Numeric | 5 | 9(3)v9(2) |
| 99 | Property Type Not Available Number of Participations | 635 | 640 | Numeric | 6 | 9(6) |
| 100 | Property Type Not Available UPB of Participations | 641 | 653 | Numeric | 13 | 9(11)v9(2) |
| 101 | Property Type Not Available UPB of Participations as % of Pool UPB | 654 | 658 | Numeric | 5 | 9(3)v9(2) |
| 102 | Property Type Not Available UPB of Participations as % of Principal Limit of HECM Loans | 659 | 663 | Numeric | 5 | 9(3)v9(2) |
| 103 | Property Type Not Available UPB of Participations as % of MCA of HECM Loans | 664 | 668 | Numeric | 5 | 9(3)v9(2) |
| 104 | Property Type Not Available HECM UPB as % of Principal Limit of HECM Loans | 669 | 673 | Numeric | 5 | 9(3)v9(2) |
| 105 | Property Type Not Available HECM UPB as % of MCA of HECM Loans | 674 | 678 | Numeric | 5 | 9(3)v9(2) |
| 106 | Original Security Interest Rate (WAC) | 679 | 683 | Numeric | 5 | 9(2)v9(3) |
| 107 | Maximum WAC (Q4)(the original WAC) | 684 | 688 | Numeric | 5 | 9(2)v9(3) |
| 108 | Minimum WAC (Q0) (The original WAC) | 689 | 693 | Numeric | 5 | 9(2)v9(3) |
| 109 | Eligible Non-borrowing Spouse Number Of Participations | 694 | 699 | Numeric | 6 | 9(6) |
| 110 | Eligible Non-borrowing Spouse UPB of Participations | 700 | 712 | Numeric | 13 | 9(11)v9(2) |
| 111 | Eligible Non-borrowing Spouse UPB of Participations as % of Pool UPB | 713 | 717 | Numeric | 5 | 9(3)v9(2) |
| 112 | Remaining Property Charges Set Aside Number of Participations | 718 | 723 | Numeric | 6 | 9(6) |

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| Field# | Field Name | Start | End | Type | Length | Remarks |
|--------|---|-------|------------|---------|--------|------------|
| 113 | Remaining Property Charges Set Aside UPB of Participations | 724 | 736 | Numeric | 13 | 9(11)v9(2) |
| 114 | Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB | 737 | 741 | Numeric | 5 | 9(3)v9(2) |
| 115 | As of Date (CCYYMM) | 742 | 747 | Numeric | 6 | 9(6) |
| | | | | | | |
| | Length of Record | | 747 | | | |

