

Ginnie Mae HMBS Enhanced Pool Disclosure File Version 3.0 04/21/2014

**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
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”.

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
- (3) Highlighted records/fields indicate changes to the legacy Pool Monthly Disclosure format.: (1) Record types “M”, “U” and “W” are new records; (2) Added the “As of Date” field to the “S” and “V” records; (3) Renamed the “Security Interest Rate (WAC) at Issuance” field to “Current Security Interest Rate (WAC)”.

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 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)
26	Pay Op TERM UPB of	180	184	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	Participations as % of MCA of HECM Loans					
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 UPB of Participations	289	301	Numeric	13	9(11)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
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)
62	Pay Op Not Available HECM	405	409	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	UPB as % of Principal Limit of HECM Loans					
63	Pay Op Not Available HECM UPB as % of MCA of HECM Loans	410	414	Numeric	5	9(3)v9(2)
64	Property Type SINGLE FAMILY Number of Participations	415	420	Numeric	6	9(6)
65	Property Type SINGLE FAMILY UPB of Participations	421	433	Numeric	13	9(11)v9(2)
66	Property Type SINGLE FAMILY UPB of Participations as % of Pool UPB	434	438	Numeric	5	9(3)v9(2)
67	Property Type SINGLE FAMILY UPB of Participations as % of Principal Limit of HECM Loans	439	443	Numeric	5	9(3)v9(2)
68	Property Type SINGLE FAMILY UPB of Participations as % of MCA of HECM Loans	444	448	Numeric	5	9(3)v9(2)
69	Property Type SINGLE FAMILY HECM Loan UPB as % of Principal Limit of HECM Loans	449	453	Numeric	5	9(3)v9(2)
70	Property Type SINGLE FAMILY HECM Loan UPB as % of MCA of HECM Loans	454	458	Numeric	5	9(3)v9(2)
71	Property Type CONDO Number of Participations	459	464	Numeric	6	9(6)
72	Property Type CONDO UPB of Participations	465	477	Numeric	13	9(11)v9(2)
73	Property Type CONDO UPB of Participations as % of Pool UPB	478	482	Numeric	5	9(3)v9(2)
74	Property Type CONDO UPB of Participations as % of Principal Limit of HECM Loans	483	487	Numeric	5	9(3)v9(2)
75	Property Type CONDO UPB of Participations as % of MCA of HECM Loans	488	492	Numeric	5	9(3)v9(2)
76	Property Type CONDO HECM Loans UPB as % of Principal Limit of HECM Loans	493	497	Numeric	5	9(3)v9(2)
77	Property Type CONDO HECM Loans UPB as % of MCA of HECM Loans	498	502	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
78	Property Type MANUF Number of Participations	503	508	Numeric	6	9(6)
79	Property Type MANUF UPB of Participations	509	521	Numeric	13	9(11)v9(2)
80	Property Type MANUF UPB of Participations as % of Pool UPB	522	526	Numeric	5	9(3)v9(2)
81	Property Type MANUF UPB of Participations as % of Principal Limit of HECM Loans	527	531	Numeric	5	9(3)v9(2)
82	Property Type MANUF UPB of Participations as % of MCA of HECM Loans	532	536	Numeric	5	9(3)v9(2)
83	Property Type MANUF HECM UPB as % of Principal Limit of HECM Loans	537	541	Numeric	5	9(3)v9(2)
84	Property Type MANUF HECM UPB as % of MCA	542	546	Numeric	5	9(3)v9(2)
85	Property Type PUD Number of Participations	547	552	Numeric	6	9(6)
86	Property Type PUD UPB of Participations	553	565	Numeric	13	9(11)v9(2)
87	Property Type PUD UPB of Participations as % of Pool UPB	566	570	Numeric	5	9(3)v9(2)
88	Property Type PUD UPB of Participations as % of Principal Limit of HECM Loans	571	575	Numeric	5	9(3)v9(2)
89	Property Type PUD UPB of Participations as % of MCA of HECM Loans	576	580	Numeric	5	9(3)v9(2)
90	Property Type PUD HECM UPB as % of Principal Limit	581	585	Numeric	5	9(3)v9(2)
91	Property Type PUD HECM UPB as % of MCA	586	590	Numeric	5	9(3)v9(2)
92	Property Type Not Available Number of Participations	591	596	Numeric	6	9(6)
93	Property Type Not Available UPB of Participations	597	609	Numeric	13	9(11)v9(2)
94	Property Type Not Available UPB of Participations as % of Pool UPB	610	614	Numeric	5	9(3)v9(2)
95	Property Type Not Available UPB of Participations as % of Principal Limit of HECM Loans	615	619	Numeric	5	9(3)v9(2)
96	Property Type Not Available UPB of Participations as % of MCA of HECM Loans	620	624	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
97	Property Type Not Available HECM UPB as % of Principal Limit of HECM Loans	625	629	Numeric	5	9(3)v9(2)
98	Property Type Not Available HECM UPB as % of MCA of HECM Loans	630	634	Numeric	5	9(3)v9(2)
99	As of Date (CCYYMM)	635	640	Numeric	6	9(6)
	Length of Record		640			

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Top 10 MSAs (Type M) Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	CUSIP	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 M	19	19	Character	1	X
6	Issuer	20	23	Numeric	4	9(4)
7	Highest MSA	24	28	Numeric	5	9(5)
8	Highest MSA Number of Loans	29	34	Numeric	6	9(6)
9	Highest MSA UPB of Loans	35	47	Numeric	13	9(11)v9(2)
10	Highest MSA % of Total UPB	48	52	Numeric	5	9(3)v9(2)
11	2nd Highest MSA	53	57	Numeric	5	9(5)
12	2nd Highest MSA Number of Loans	58	63	Numeric	6	9(6)
13	2nd Highest MSA UPB of Loans	64	76	Numeric	13	9(11)v9(2)
14	2nd Highest MSA % of Total UPB	77	81	Numeric	5	9(3)v9(2)
15	3rd Highest MSA	82	86	Numeric	5	9(5)
16	3rd Highest MSA Number of Loans	87	92	Numeric	6	9(6)
17	3rd Highest MSA UPB of Loans	93	105	Numeric	13	9(11)v9(2)
18	3rd Highest MSA % of Total UPB	106	110	Numeric	5	9(3)v9(2)
19	4th Highest MSA	111	115	Numeric	5	9(5)
20	4th Highest MSA Number of Loans	116	121	Numeric	6	9(6)
21	4th Highest MSA UPB of Loans	122	134	Numeric	13	9(11)v9(2)
22	4th Highest MSA % of Total UPB	135	139	Numeric	5	9(3)v9(2)
23	5th Highest MSA	140	144	Numeric	5	9(5)
24	5th Highest MSA Number of Loans	145	150	Numeric	6	9(6)
25	5th Highest MSA UPB of Loans	151	163	Numeric	13	9(11)v9(2)
26	5th Highest MSA % of Total UPB	164	168	Numeric	5	9(3)v9(2)
27	6th Highest MSA	169	173	Numeric	5	9(5)
28	6th Highest MSA Number of Loans	174	179	Numeric	6	9(6)
29	6th Highest MSA UPB of Loans	180	192	Numeric	13	9(11)v9(2)
30	6th Highest MSA % of Total UPB	193	197	Numeric	5	9(3)v9(2)
31	7th Highest MSA	198	202	Numeric	5	9(5)
32	7th Highest MSA Number of Loans	203	208	Numeric	6	9(6)
33	7th Highest MSA UPB of Loans	209	221	Numeric	13	9(11)v9(2)
34	7th Highest MSA % of Total UPB	222	226	Numeric	5	9(3)v9(2)
35	8th Highest MSA	227	231	Numeric	5	9(5)
36	8th Highest MSA Number of Loans	232	237	Numeric	6	9(6)
37	8th Highest MSA UPB of Loans	238	250	Numeric	13	9(11)v9(2)
38	8th Highest MSA % of Total UPB	251	255	Numeric	5	9(3)v9(2)
39	9th Highest MSA	256	260	Numeric	5	9(5)
40	9th Highest MSA Number of Loans	261	266	Numeric	6	9(6)
41	9th Highest MSA UPB of Loans	267	279	Numeric	13	9(11)v9(2)
42	9th Highest MSA % of Total UPB	280	284	Numeric	5	9(3)v9(2)
43	10th Highest MSA	285	289	Numeric	5	9(5)
44	10th Highest MSA Number of Loans	290	295	Numeric	6	9(6)
45	10th Highest MSA UPB of Loans	296	308	Numeric	13	9(11)v9(2)
46	10th Highest MSA % of Total UPB	309	313	Numeric	5	9(3)v9(2)
47	MSA Not Available Number of Loans	314	319	Numeric	6	9(6)
48	MSA Not Available UPB of Loans	320	332	Numeric	13	9(11)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
49	MSA Not Available % of Total UPB	333	337	Numeric	5	9(3)v9(2)
50	As of Date (CCYYMM)	338	343	Numeric	6	9(6)
	Length of Record		343			

State Distribution (Type S) 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 (S = State Distribution)	19	19	Character	1	X
6	State Abbreviation	20	21	Character	2	X(2)
7	Current Pool UPB Balance for State	22	34	Numeric	13	9(11)v99
8	Pool UPB Balance for State as a % of total Pool UPB	35	39	Numeric	5	9(3)v99
9	Number of Participations for State	40	45	Numeric	6	9(6)
10	Number of Participations for State as a % of Pool's total Participation count	46	50	Numeric	5	9(3)v99
11	Total Participations	51	56	Numeric	6	9(6)
12	Participation Original Principal Balance for State	57	69	Numeric	13	9 (11)v99
13	As of Date (CCYYMM)	70	75	Numeric	6	9(6)
	Length of Record		75			

Supplemental Pool Detail (Type U) Record

Item	Data Item	Begin	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 (U= Supplemental Pool Details)	19	19	Character	1	X
	Loan Purpose					
6	Traditional Number of Participations	20	25	Numeric	6	9(6)
7	Traditional UPB	26	38	Numeric	13	9(11)v9(2)
8	Traditional % UPB	39	43	Numeric	5	9(3)v9(2)
9	Refinance Number of Participations	44	49	Numeric	6	9(6)
10	Refinance UPB	50	62	Numeric	13	9(11)v9(2)
11	Refinance % UPB	63	67	Numeric	5	9(3)v9(2)
12	Purchase Number of Participations	68	73	Numeric	6	9(6)
13	Purchase UPB	74	86	Numeric	13	9(11)v9(2)
14	Purchase % UPB	87	91	Numeric	5	9(3)v9(2)
15	Not Available – Number of Participations	92	97	Numeric	6	9(6)
16	Not Available – UPB	98	110	Numeric	13	9(11)v9(2)
17	Not Available – % of UPB	111	115	Numeric	5	9(3)v9(2)
	HECM Saver					
18	Standard Number of Participations	116	121	Numeric	6	9(6)
19	Standard UPB	122	134	Numeric	13	9(11)v9(2)
20	Standard % UPB	135	139	Numeric	5	9(3)v9(2)
21	Saver Number of Participations	140	145	Numeric	6	9(6)
22	Saver UPB	146	158	Numeric	13	9(11)v9(2)
23	Saver % UPB	159	163	Numeric	5	9(3)v9(2)
	Payment Option					
24	Tenure Number of Participations	164	169	Numeric	6	9(6)
25	Tenure UPB	170	182	Numeric	13	9(11)v9(2)
26	Tenure % UPB	183	187	Numeric	5	9(3)v9(2)
27	Term Number of Participations	188	193	Numeric	6	9(6)
28	Term UPB	194	206	Numeric	13	9(11)v9(2)
29	Term % UPB	207	211	Numeric	5	9(3)v9(2)
30	Line of Credit Number of Participations	212	217	Numeric	6	9(6)
31	Line of Credit UPB	218	230	Numeric	13	9(11)v9(2)
32	Line of Credit % UPB	231	235	Numeric	5	9(3)v9(2)
33	Modified Term Number of Participations	236	241	Numeric	6	9(6)

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Item	Data Item	Begin	End	Type	Length	Remarks
34	Modified Term UPB	242	254	Numeric	13	9(11)v9(2)
35	Modified Term % UPB	255	259	Numeric	5	9(3)v9(2)
36	Modified Tenure Number of Participations	260	265	Numeric	6	9(6)
37	Modified Tenure UPB	266	278	Numeric	13	9(11)v9(2)
38	Modified Tenure % UPB	279	283	Numeric	5	9(3)v9(2)
39	Not Available – Number of Participations	284	289	Numeric	6	9(6)
40	Not Available – UPB	290	302	Numeric	13	9(11)v9(2)
41	Not Available – % of UPB	303	307	Numeric	5	9(3)v9(2)
42	Filler	308	314	Character	7	X(7)
43	As of Date (CCYYMM)	315	320	Numeric	6	9(6)
	Length of Record		320			

Various Data (Type V) 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 (V = Various)	19	19	Character	1	X
6	Number of Participations with Payments this Period	20	25	Numeric	6	9(6)
7	Unpaid Principal Balance of Participations with Payments	26	38	Numeric	13	9(11)v99
8	Percent of UPB Paid Off	39	43	Numeric	5	9(3)v99
9	Ratio: Pool Outstanding Balance to Max Claim Amount of HECM Loans	44	48	Numeric	5	9(3)v99
10	Maximum Participation UPB/HECM Max Claim Amount (Q4)	49	53	Numeric	5	9(3)v99
11	Minimum Participation UPB/HECM Max Claim Amount (Q0)	54	58	Numeric	5	9(3)v99
12	Ratio: Pool Outstanding Balance to Principal Limit of HECM Loans	59	63	Numeric	5	9(3)v99
	Age of Youngest Borrower/Co-borrower who is at least 62 years old					
13	62-65 Number of Participations	64	67	Numeric	4	9(4)
14	62-65 UPB of Participations	68	80	Numeric	13	9(11)v9(2)
15	62-65 UPB of Participations as % of Pool UPB	81	85	Numeric	5	9(3)v9(2)
16	62-65 UPB of Participations as % of Principal Limit of HECMs	86	90	Numeric	5	9(3)v9(2)
17	62-65 UPB of Participations as % of MCA of HECMs	91	95	Numeric	5	9(3)v9(2)
18	62-65 HECM UPB as % of Principal Limit of HECMs	96	100	Numeric	5	9(3)v9(2)
19	62-65 HECM UPB as % of MCA of HECMs	101	105	Numeric	5	9(3)v9(2)
20	66-70 Number of Participations	106	109	Numeric	4	9(4)
21	66-70 UPB of Participations	110	122	Numeric	13	9(11)v9(2)
22	66-70 UPB of Participations as % of Pool UPB	123	127	Numeric	5	9(3)v9(2)
23	66-70 UPB of Participations as % of Principal Limit of	128	132	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	HECMs					
24	66-70 UPB of Participations as % of MCA of HECMs	133	137	Numeric	5	9(3)v9(2)
25	66-70 HECM UPB as % of Principal Limit of HECMs	138	142	Numeric	5	9(3)v9(2)
26	66-70 HECM UPB as % of MCA of HECMs	143	147	Numeric	5	9(3)v9(2)
27	71-75 Number of Participations	148	151	Numeric	4	9(4)
28	71-75 UPB of Participations	152	164	Numeric	13	9(11)v9(2)
29	71-75 UPB of Participations UPB	165	169	Numeric	5	9(3)v9(2)
30	71-75 UPB of Participations as % of Principal Limit of HECMs	170	174	Numeric	5	9(3)v9(2)
31	71-75 UPB of Participations as % of MCA of HECMs	175	179	Numeric	5	9(3)v9(2)
32	71-75 HECM UPB as % of Principal Limit of HECMs	180	184	Numeric	5	9(3)v9(2)
33	71-75 HECM UPB as % of MCA of HECMs	185	189	Numeric	5	9(3)v9(2)
34	76-80 Number of Participations	190	193	Numeric	4	9(4)
35	76-80 UPB of Participations	194	206	Numeric	13	9(11)v9(2)
36	76-80 UPB of Participations as % of Pool UPB	207	211	Numeric	5	9(3)v9(2)
37	76-80 UPB of Participations as % of Principal Limit of HECMs	212	216	Numeric	5	9(3)v9(2)
38	76-80 UPB of Participations as % of MCA of HECMs	217	221	Numeric	5	9(3)v9(2)
39	76-80 HECM UPB as % of Principal Limit of HECMs	222	226	Numeric	5	9(3)v9(2)
40	76-80 HECM UPB as % of MCA of HECMs	227	231	Numeric	5	9(3)v9(2)
41	81-85 Number of Participations	232	235	Numeric	4	9(4)
42	81-85 UPB of Participations	236	248	Numeric	13	9(11)v9(2)
43	81-85 UPB of Participations as % of Pool UPB	249	253	Numeric	5	9(3)v9(2)
44	81-85 UPB of Participations as % of Principal Limit of HECMs	254	258	Numeric	5	9(3)v9(2)
45	81-85 UPB of Participations as % of MCA of HECMs	259	263	Numeric	5	9(3)v9(2)
46	81-85 HECM UPB as % of Principal Limit of HECMs	264	268	Numeric	5	9(3)v9(2)
47	81-85 HECM UPB as % of MCA of HECMs	269	273	Numeric	5	9(3)v9(2)
48	86-90 Number of Participations	274	277	Numeric	4	9(4)

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Field#	Field Name	Start	End	Type	Length	Remarks
49	86-90 UPB of Participations	278	290	Numeric	13	9(11)v9(2)
50	86-90 UPB of Participations as % of Pool UPB	291	295	Numeric	5	9(3)v9(2)
51	86-90 UPB of Participations as % of Principal Limit of HECMs	296	300	Numeric	5	9(3)v9(2)
52	86-90 UPB of Participations as % of MCA of HECMs	301	305	Numeric	5	9(3)v9(2)
53	86-90 HECM UPB as % of Principal Limit	306	310	Numeric	5	9(3)v9(2)
54	86-90 HECM UPB as % of MCA	311	315	Numeric	5	9(3)v9(2)
55	91-95 Number of Participations	316	319	Numeric	4	9(4)
56	91-95 UPB of Participations	320	332	Numeric	13	9(11)v9(2)
57	91-95 UPB of Participations as % of Pool UPB	333	337	Numeric	5	9(3)v9(2)
58	91-95 UPB of Participations as % of Principal Limit of HECMs	338	342	Numeric	5	9(3)v9(2)
59	91-95 UPB of Participations as % of MCA of HECMs	343	347	Numeric	5	9(3)v9(2)
60	91-95 HECM UPB as % of Principal Limit of HECMs	348	352	Numeric	5	9(3)v9(2)
61	91-95 HECM UPB as % of MCA of HECMs	353	357	Numeric	5	9(3)v9(2)
62	96-100 Number of Participations	358	361	Numeric	4	9(4)
63	96-100 UPB of Participations	362	374	Numeric	13	9(11)v9(2)
64	96-100 UPB of Participations as % of Pool UPB	375	379	Numeric	5	9(3)v9(2)
65	96-100 UPB of Participations as % of Principal Limit of HECMs	380	384	Numeric	5	9(3)v9(2)
66	96-100 UPB of Participations as % of MCA of HECMs	385	389	Numeric	5	9(3)v9(2)
67	96-100 HECM UPB as % of Principal Limit of HECMs	390	394	Numeric	5	9(3)v9(2)
68	96-100 HECM UPB as % of MCA of HECMs	395	399	Numeric	5	9(3)v9(2)
69	101- up Number of Participations	400	403	Numeric	4	9(4)
70	101- up UPB of Participations	404	416	Numeric	13	9(11)v9(2)
71	101- up UPB of Participations as % of Pool UPB	417	421	Numeric	5	9(3)v9(2)
72	101- up UPB of Participations as % of Principal Limit of HECMs	422	426	Numeric	5	9(3)v9(2)
73	101- up UPB of Participations as % of MCA of HECMs	427	431	Numeric	5	9(3)v9(2)
74	101- up HECM UPB as % of	432	436	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	Principal Limit of HECMs					
75	101- up HECM UPB as % of MCA of HECMs	437	441	Numeric	5	9(3)v9(2)
76	Age Not Available Number of Participations	442	445	Numeric	4	9(4)
77	Age Not Available UPB of Participations	446	458	Numeric	13	9(11)v9(2)
78	Age Not Available UPB of Participations as % of Pool UPB	459	463	Numeric	5	9(3)v9(2)
79	Age Not Available UPB of Participations as % of Principal Limit of HECMs	464	468	Numeric	5	9(3)v9(2)
80	Age Not Available UPB of Participations as % of MCA of HECMs	469	473	Numeric	5	9(3)v9(2)
81	Age Not Available HECM UPB as % of Principal Limit of HECMs	474	478	Numeric	5	9(3)v9(2)
82	Age Not Available HECM UPB as % of MCA of HECMs	479	483	Numeric	5	9(3)v9(2)
	Youngest Borrower/Co-borrower Gender and Joint/Single Loan Indicator					
83	Joint Loan - Female Number of Participations	484	487	Numeric	4	9(4)
84	Joint Loan - Female UPB of Participations	488	500	Numeric	13	9(11)v9(2)
85	Joint Loan - Female UPB of Participations as % of Pool UPB	501	505	Numeric	5	9(3)v9(2)
86	Joint Loan - Female UPB of Participations as % of Principal Limit of HECMs	506	510	Numeric	5	9(3)v9(2)
87	Joint Loan - Female UPB of Participations as % of MCA of HECMs	511	515	Numeric	5	9(3)v9(2)
88	Joint Loan - Female HECM UPB as % of Principal Limit of HECMs	516	520	Numeric	5	9(3)v9(2)
89	Joint Loan - Female HECM UPB as % of MCA of HECMs	521	525	Numeric	5	9(3)v9(2)
90	Joint Loan - Male Number of Participations	526	529	Numeric	4	9(4)
91	Joint Loan - Male UPB of Participations	530	542	Numeric	13	9(11)v9(2)
92	Joint Loan - Male UPB of Participations as % of Pool UPB	543	547	Numeric	5	9(3)v9(2)
93	Joint Loan - Male UPB of	548	552	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	Participations as % of Principal Limit of HECMs					
94	Joint Loan - Male UPB of Participations as % of MCA of HECMs	553	557	Numeric	5	9(3)v9(2)
95	Joint Loan - Male HECM UPB as % of Principal Limit of HECMs	558	562	Numeric	5	9(3)v9(2)
96	Joint Loan - Male HECM UPB as % of MCA of HECMs	563	567	Numeric	5	9(3)v9(2)
97	Joint Loan – Either Gender or Youngest Age Not Available Number of Participations	568	571	Numeric	4	9(4)
98	Joint Loan - Either Gender or Youngest Age Not Available UPB of Participations	572	584	Numeric	13	9(11)v9(2)
99	Joint Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of Pool UPB	585	589	Numeric	5	9(3)v9(2)
100	Joint Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of Principal Limit of HECMs	590	594	Numeric	5	9(3)v9(2)
101	Joint Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of MCA of HECMs	595	599	Numeric	5	9(3)v9(2)
102	Joint Loan - Either Gender or Youngest Age Not Available HECM UPB as % of Principal Limit of HECMs	600	604	Numeric	5	9(3)v9(2)
103	Joint Loan - Either Gender or Youngest Age Not Available HECM UPB as % of MCA of HECMs	605	609	Numeric	5	9(3)v9(2)
104	Single Loan - Female Number of Participations	610	613	Numeric	4	9(4)
105	Single Loan - Female UPB of Participations	614	626	Numeric	13	9(11)v9(2)
106	Single Loan - Female UPB of Participations as % of Pool UPB	627	631	Numeric	5	9(3)v9(2)
107	Single Loan - Female UPB of Participations as % of Principal Limit of HECMs	632	636	Numeric	5	9(3)v9(2)
108	Single Loan - Female UPB of Participations as % of MCA of HECMs	637	641	Numeric	5	9(3)v9(2)
109	Single Loan - Female Youngest HECM UPB as % of Principal Limit of HECMs	642	646	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
110	Single Loan - Female Youngest HECM UPB as % of MCA of HECMs	647	651	Numeric	5	9(3)v9(2)
111	Single Loan - Male Number of Participations	652	655	Numeric	4	9(4)
112	Single Loan - Male UPB of Participations	656	668	Numeric	13	9(11)v9(2)
113	Single Loan - Male UPB of Participations as % of Pool UPB	669	673	Numeric	5	9(3)v9(2)
114	Single Loan - Male UPB of Participations as % of Principal Limit of HECMs	674	678	Numeric	5	9(3)v9(2)
115	Single Loan - Male UPB of Participations as % of MCA of HECMs	679	683	Numeric	5	9(3)v9(2)
116	Single Loan - Male HECM UPB as % of Principal Limit of HECMs	684	688	Numeric	5	9(3)v9(2)
117	Single Loan - Male HECM UPB as % of MCA of HECMs	689	693	Numeric	5	9(3)v9(2)
118	Single Loan – Either Gender or Youngest Age Not Available Number of Participations	694	697	Numeric	4	9(4)
119	Single Loan – Either Gender or Youngest Age Not Available UPB of Participations	698	710	Numeric	13	9(11)v9(2)
120	Single Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of Pool UPB	711	715	Numeric	5	9(3)v9(2)
121	Single Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of Principal Limit of HECMs	716	720	Numeric	5	9(3)v9(2)
122	Single Loan – Either Gender or Youngest Age Not Available UPB of Participations as % of MCA of HECMs	721	725	Numeric	5	9(3)v9(2)
123	Single Loan – Either Gender or Youngest Age Not Available HECM UPB as % of Principal Limit of HECMs	726	730	Numeric	5	9(3)v9(2)
124	Single Loan – Either Gender or Youngest Age Not Available HECM UPB as % of MCA of HECMs	731	735	Numeric	5	9(3)v9(2)

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Field#	Field Name	Start	End	Type	Length	Remarks
	Participation Size					
125	Current Period Average Balance	736	748	Numeric	13	9(11)v9(2)
126	Maximum Participation UPB Quartile (Q4)	749	761	Numeric	13	9(11)v9(2)
127	Minimum Participation UPB Quartile (Q0)	762	774	Numeric	13	9(11)v9(2)
128	As of Date (CCYYMM)	775	780	Numeric	6	9(6)
	Length of Record		780			

Weighted Averages and Quartiles Pool Detail (Type W) Record

Item	Data Item	Begin	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 (W=Weighted Averages and Quartiles Pool Detail)	19	19	Character	1	X
	Expected Average Mortgage Interest Rate					
6	Weighted Average Expected Mortgage Interest Rate	20	24	Numeric	5	9(2)v9(3)
7	Maximum (Q4)	25	29	Numeric	5	9(2)v9(3)
8	75th Percentile (Q3)	30	34	Numeric	5	9(2)v9(3)
9	Median (Q2)	35	39	Numeric	5	9(2)v9(3)
10	25th Percentile (Q1)	40	44	Numeric	5	9(2)v9(3)
11	Minimum (Q0)	45	49	Numeric	5	9(2)v9(3)
12	Not Available – Number of Participations	50	55	Numeric	6	9(6)
13	Not Available – UPB	56	68	Numeric	13	9(11)v9(2)
14	Not Available – % of UPB	69	73	Numeric	5	9(3)v9(2)
	Servicing Fee Set Aside Amount					
15	Weighted Average Servicing Fee Set Aside	74	85	Numeric	12	9(10)v9(2)
16	Maximum (Q4)	86	97	Numeric	12	9(10)v9(2)
17	75th Percentile (Q3)	98	109	Numeric	12	9(10)v9(2)
18	Median (Q2)	110	121	Numeric	12	9(10)v9(2)
19	25th Percentile (Q1)	122	133	Numeric	12	9(10)v9(2)
20	Minimum (Q0)	134	145	Numeric	12	9(10)v9(2)
21	Not Available – Number of Participations	146	151	Numeric	6	9(6)
22	Not Available – UPB	152	164	Numeric	13	9(11)v9(2)
23	Not Available – % of UPB	165	169	Numeric	5	9(3)v9(2)
	Original Funding Age					
24	Weighted Average Original Funding Age	170	172	Numeric	3	9(3)
25	Maximum (Q4)	173	175	Numeric	3	9(3)
26	75th Percentile (Q3)	176	178	Numeric	3	9(3)
27	Median (Q2)	179	181	Numeric	3	9(3)
28	25th Percentile (Q1)	182	184	Numeric	3	9(3)
29	Minimum (Q0)	185	187	Numeric	3	9(3)
30	Not Available – Number of Participations	188	193	Numeric	6	9(6)
31	Not Available – UPB	194	206	Numeric	13	9(11)v9(2)
32	Not Available – % of UPB	207	211	Numeric	5	9(3)v9(2)
	Property Valuation Amount					
33	Weighted Average Property Valuation Amount	212	223	Numeric	12	9(10)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
34	Maximum (Q4)	224	235	Numeric	12	9(10)v9(2)
35	75th Percentile (Q3)	236	247	Numeric	12	9(10)v9(2)
36	Median (Q2)	248	259	Numeric	12	9(10)v9(2)
37	25th Percentile (Q1)	260	271	Numeric	12	9(10)v9(2)
38	Minimum (Q0)	272	283	Numeric	12	9(10)v9(2)
39	Not Available – Number of Participations	284	289	Numeric	6	9(6)
40	Not Available – UPB	290	302	Numeric	13	9(11)v9(2)
41	Not Available – % of UPB	303	307	Numeric	5	9(3)v9(2)
	Original Term of Payments					
42	Weighted Average Original Term of Payments	308	310	Numeric	3	9(3)
43	Maximum (Q4)	311	313	Numeric	3	9(3)
44	75th Percentile (Q3)	314	316	Numeric	3	9(3)
45	Median (Q2)	317	319	Numeric	3	9(3)
46	25th Percentile (Q1)	320	322	Numeric	3	9(3)
47	Minimum (Q0)	323	325	Numeric	3	9(3)
48	Not Available – Number of Participations	326	331	Numeric	6	9(6)
49	Not Available – UPB	332	344	Numeric	13	9(11)v9(2)
50	Not Available – % of UPB	345	349	Numeric	5	9(3)v9(2)
	Property Charges Set Aside Amount					
51	Weighted Average Property Charges Set Aside	350	361	Numeric	12	9(10)v9(2)
52	Maximum (Q4)	362	373	Numeric	12	9(10)v9(2)
53	75th Percentile (Q3)	374	385	Numeric	12	9(10)v9(2)
54	Median (Q2)	386	397	Numeric	12	9(10)v9(2)
55	25th Percentile (Q1)	398	409	Numeric	12	9(10)v9(2)
56	Minimum (Q0)	410	421	Numeric	12	9(10)v9(2)
57	Not Available – Number of Participations	422	427	Numeric	6	9(6)
58	Not Available – UPB	428	440	Numeric	13	9(11)v9(2)
59	Not Available – % of UPB	441	445	Numeric	5	9(3)v9(2)
		350	361			
	Property Repair Set Aside Amount					
60	Weighted Average Property Repair Set Aside	446	457	Numeric	12	9(10)v9(2)
61	Maximum (Q4)	458	469	Numeric	12	9(10)v9(2)
62	75th Percentile (Q3)	470	481	Numeric	12	9(10)v9(2)
63	Median (Q2)	482	493	Numeric	12	9(10)v9(2)
64	25th Percentile (Q1)	494	505	Numeric	12	9(10)v9(2)
65	Minimum (Q0)	506	517	Numeric	12	9(10)v9(2)
66	Not Available – Number of Participations	518	523	Numeric	6	9(6)
67	Not Available – UPB	524	536	Numeric	13	9(11)v9(2)
68	Not Available – % of UPB	537	541	Numeric	5	9(3)v9(2)
	Original Available Line of Credit Amount					
69	Weighted Average Original Available Line of Credit	542	553	Numeric	12	9(10)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
70	Maximum (Q4)	554	565	Numeric	12	9(10)v9(2)
71	75th Percentile (Q3)	566	577	Numeric	12	9(10)v9(2)
72	Median (Q2)	578	589	Numeric	12	9(10)v9(2)
73	25th Percentile (Q1)	590	601	Numeric	12	9(10)v9(2)
74	Minimum (Q0)	602	613	Numeric	12	9(10)v9(2)
75	Not Available – Number of Participations	614	619	Numeric	6	9(6)
76	Not Available – UPB	620	632	Numeric	13	9(11)v9(2)
77	Not Available – % of UPB	633	637	Numeric	5	9(3)v9(2)
	Original Draw Amount					
78	Weighted Average Original Draw Amount	638	649	Numeric	12	9(10)v9(2)
79	Maximum (Q4)	650	661	Numeric	12	9(10)v9(2)
80	75th Percentile (Q3)	662	673	Numeric	12	9(10)v9(2)
81	Median (Q2)	674	685	Numeric	12	9(10)v9(2)
82	25th Percentile (Q1)	686	697	Numeric	12	9(10)v9(2)
83	Minimum (Q0)	698	709	Numeric	12	9(10)v9(2)
84	Not Available – Number of Participations	710	715	Numeric	6	9(6)
85	Not Available – UPB	716	728	Numeric	13	9(11)v9(2)
86	Not Available – % of UPB	729	733	Numeric	5	9(3)v9(2)
	Mortgage Margin					
87	Weighted Average Mortgage Margin	734	738	Numeric	5	9(2)v9(3)
88	Maximum (Q4)	739	743	Numeric	5	9(2)v9(3)
89	75th Percentile (Q3)	744	748	Numeric	5	9(2)v9(3)
90	Median (Q2)	749	753	Numeric	5	9(2)v9(3)
91	25th Percentile (Q1)	754	758	Numeric	5	9(2)v9(3)
92	Minimum (Q0)	759	763	Numeric	5	9(2)v9(3)
93	Not Available – Number of Participations	764	769	Numeric	6	9(6)
94	Not Available – UPB	770	782	Numeric	13	9(11)v9(2)
95	Not Available – % of UPB	783	787	Numeric	5	9(3)v9(2)
	Lifetime Floor Rate					
96	Weighted Average Lifetime Floor Rate	788	792	Numeric	5	9(2)v9(3)
97	Maximum (Q4)	793	797	Numeric	5	9(2)v9(3)
98	75th Percentile (Q3)	798	802	Numeric	5	9(2)v9(3)
99	Median (Q2)	803	807	Numeric	5	9(2)v9(3)
100	25th Percentile (Q1)	808	812	Numeric	5	9(2)v9(3)
101	Minimum (Q0)	813	817	Numeric	5	9(2)v9(3)
102	Not Available – Number of Participations	818	823	Numeric	6	9(6)
103	Not Available – UPB	824	836	Numeric	13	9(11)v9(2)
104	Not Available – % of UPB	837	841	Numeric	5	9(3)v9(2)
	Remaining Available Line of Credit					
105	Weighted Average Remaining Available Line of Credit	842	853	Numeric	12	9(10)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
106	Maximum (Q4)	854	865	Numeric	12	9(10)v9(2)
107	75th Percentile (Q3)	866	877	Numeric	12	9(10)v9(2)
108	Median (Q2)	878	889	Numeric	12	9(10)v9(2)
109	25th Percentile (Q1)	890	901	Numeric	12	9(10)v9(2)
110	Minimum (Q0)	902	913	Numeric	12	9(10)v9(2)
111	Not Available – Number of Participations	914	919	Numeric	6	9(6)
112	Not Available – UPB	920	932	Numeric	13	9(11)v9(2)
113	Not Available – % of UPB	933	937	Numeric	5	9(3)v9(2)
	Monthly Scheduled Payment					
114	Weighted Average Monthly Scheduled Payment	938	949	Numeric	12	9(10)v9(2)
115	Maximum (Q4)	950	961	Numeric	12	9(10)v9(2)
116	75th Percentile (Q3)	962	973	Numeric	12	9(10)v9(2)
117	Median (Q2)	974	985	Numeric	12	9(10)v9(2)
118	25th Percentile (Q1)	986	997	Numeric	12	9(10)v9(2)
119	Minimum (Q0)	998	1009	Numeric	12	9(10)v9(2)
120	Not Available – Number of Participations	1010	1015	Numeric	6	9(6)
121	Not Available – UPB	1016	1028	Numeric	13	9(11)v9(2)
122	Not Available – % of UPB	1029	1033	Numeric	5	9(3)v9(2)
	Remaining Term of Payments					
123	Weighted Average Remaining Term of Payments	1034	1036	Numeric	3	9(3)
124	Maximum (Q4)	1037	1039	Numeric	3	9(3)
125	75th Percentile (Q3)	1040	1042	Numeric	3	9(3)
126	Median (Q2)	1043	1045	Numeric	3	9(3)
127	25th Percentile (Q1)	1046	1048	Numeric	3	9(3)
128	Minimum (Q0)	1049	1051	Numeric	3	9(3)
129	Not Available – Number of Participations	1052	1057	Numeric	6	9(6)
130	Not Available – UPB	1058	1070	Numeric	13	9(11)v9(2)
131	Not Available – % of UPB	1071	1075	Numeric	5	9(3)v9(2)
	Credit Line Set Aside					
132	Weighted Average Credit Line Set Aside	1076	1087	Numeric	12	9(10)v9(2)
133	Maximum (Q4)	1088	1099	Numeric	12	9(10)v9(2)
134	75th Percentile (Q3)	1100	1111	Numeric	12	9(10)v9(2)
135	Median (Q2)	1112	1123	Numeric	12	9(10)v9(2)
136	25th Percentile (Q1)	1124	1135	Numeric	12	9(10)v9(2)
137	Minimum (Q0)	1136	1147	Numeric	12	9(10)v9(2)
138	Not Available – Number of Participations	1148	1153	Numeric	6	9(6)
139	Not Available – UPB	1154	1166	Numeric	13	9(11)v9(2)
140	Not Available – % of UPB	1167	1171	Numeric	5	9(3)v9(2)
	Lifetime Interest Rate Cap					
141	Weighted Average Lifetime Interest Rate Cap	1172	1173	Numeric	2	9(2)
142	Maximum (Q4)	1174	1175	Numeric	2	9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
143	75th Percentile (Q3)	1176	1177	Numeric	2	9(2)
144	Median (Q2)	1178	1179	Numeric	2	9(2)
145	25th Percentile (Q1)	1180	1181	Numeric	2	9(2)
146	Minimum (Q0)	1182	1183	Numeric	2	9(2)
147	Not Available – Number of Participations	1184	1189	Numeric	6	9(6)
148	Not Available – UPB	1190	1202	Numeric	13	9(11)v9(2)
149	Not Available – % of UPB	1203	1207	Numeric	5	9(3)v9(2)
150	As of Date (CCYYMM)	1208	1213	Numeric	6	9(6)
	Length of Record		1,213			