

Ginnie Mae MBS Loan Level Disclosure File Version 1.8



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

**Version 1.8: Effective for New Issuance Disclosure and for Monthly Disclosure beginning
with February 2021 data**

See Version History for details.

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Document Version	History
Version 1.0	02/08/2013 Initial Version
Version 1.1	03/07/2013 Version 1.0 with two additions: 1) Layout Note 5 has additional information 2) “L” Record field additions for “Current Month Liquidation Flag” and “Removal Reason”.
Version 1.2	04/15/2013 Version 1.1 with this revision: Added a new value of “MNI” for the “XXX” portion of the file name as found in the Overall File Header and Overall File Trailer records to identify the Monthly New Issuance disclosure file.
Version 1.3	05/21/2013 Version 1.2 with this revision: Correction to format of Field 10 of the “L” Record, Loan Interest Rate. The format correction is from 9(3)v9(2) to 9(2)v9(3).
Version 1.4	08/01/2013 Version 1.3 with this revision: Added upper and lower disclosure limits to “L” Record elements: Loan To Value, Credit Score, and Total Debt Expense Ratio Percent.
Version 1.5	01/01/2014 Version 1.4 with this revision: Added data privacy considerations to the Loan Level Record.
Version 1.6	04/01/2015 Version 1.5 with this revision: 1) “L” Record field addition for “Loan Origination Date” and “Seller Issuer ID”. 2) Total Record length for the “L” Record is expanded from 142 to 154.
Version 1.7	12/01/2017 Version 1.6 with this revision: “L” Record field additions for 10 fields: “Index Type”, “Look-Back Period”, “Interest Rate Change Date”, “Initial Interest Rate Cap”, “Subsequent Interest Rate Cap”, “Lifetime Interest Rate Cap”, “Next Interest Rate Change Ceiling”, “Lifetime Interest Rate Ceiling”, “Lifetime Interest Rate Floor”, and “Prospective Interest Rate”.
Version 1.8	02/01/2021 Version 1.7 with this revision: The addition of one new value, “5 = Re-performing” to Field 6, “Loan Purpose” in the “L” Record. The addition of this value does not change the field length or the total record length for the “L” Record: the “L” Record length remains as 192.

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Summary of the Record Types in the File. All records/fields are fixed length.

Organization of Records within the File—Sorted by Pool Record then Loan Records in the Pool. All loan records for a pool occur together in the file; then the next pool with its loan records; and so on.

Record Type	Short Description	Occurs in the File
H	Overall File Header	One Per File
P	Pool Header Record	One Record Per Pool
L	Loan Level Record	One Record Per Active Loan in the Pool
T	Pool Trailer Record	One Record Per Pool
Z	Overall File Trailer	One Per File

LAYOUT NOTES:

- (1) This same file format is used for New Issuance Disclosures, for Monthly New Issuance Disclosures, and for Monthly Disclosures. The “File Name” field in the File Header record indicates if the file is New Issuance, Monthly New Issuance, or Monthly.
- (2) All records/fields are fixed length.
- (3) The record order of the file is as follows:
 - a. File Header, 1st Record in the file
(b, c, and d repeat for each of the pools in the file)
 - b. Pool Header Record
 - c. Loan Level Records for all active Loans in the Pool
 - d. Pool Trailer Record
 - e. File Trailer, final Record in the file.
- (4) To manage file size (on the MBS Loan Level Monthly Disclosures), the MBS Loan Level Disclosure data is split into multiple/separate files based on whether the pool is a Ginnie Mae I pool or a Ginnie Mae II pool. Both of the resulting files have the same format as described herein.
- (5) Data in the layout is provided when available. If a data item is not available for a loan, blanks are output for that field. Some fields on the “L” record have “begin” dates in the descriptions, indicating that before that date, a value may not have been collected.

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Record Type H Overall File Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type H = File Header	1	1	Character	1	X
2	File Name (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Correction Flag (If a replacement of previous file)	27	27	Character	1	X
5	As of Date (CCYYMM)	28	33	Numeric	6	9(6)
6	Date File Generated (CCYYMMDD)	34	41	Numeric	8	9(8)
	Length of Record				41	

1. Record Type: "H" for File Header
2. File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MON for monthly, MNI for Monthly New Issuance, or NEW for New Issuance; and CCYYMM is the same value as "As-of-Date"
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. File Correction Flag: Y (correction) or N (original) to indicate if this file is a correction of an earlier version of the same file
5. As-Of Date: Reporting Period of the data in the file
6. Date File Generated: The date the file was created

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

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type P = Pool Information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (X, C, or M)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
	Length of Record				37	

1. Record Type: "P" for Pool Header
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool (see Ginnie Mae Guide, Chapter 1).
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four digit identifier for the current issuer responsible for the pool. This will be blank for Multi-Issuer Pools.
8. As-Of Date: Reporting Period of the data in the file

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Loan Level Record Type L

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

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type L = Loan Level Details	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Disclosure Sequence Number (A sequence number unique to loan level)	8	17	Numeric	10	10(9)
4	Issuer ID (including for loan packages in MIP pool)	18	21	Numeric	4	9(4)
5	Agency (Agency Loan Type FHA, VA, RD, NA)	22	22	Character	1	X
6	Loan Purpose	23	23	Numeric	1	9
7	Refinance Type	24	24	Numeric	1	9
8	First Payment Date (First Scheduled Installment)	25	32	Numeric	8	9(8)
9	Maturity Date of Loan (Last Scheduled Installment)	33	40	Numeric	8	9(8)
10	Loan Interest Rate (current interest rate)	41	45	Numeric	5	9(2)v9(3)
11	Original Principal Balance (OPB at pool issuance)	46	56	Numeric	11	9(9)v9(2)
12	UPB at Issuance (UPB of the loan at pool issuance)	57	67	Numeric	11	9(9)v9(2)
13	Unpaid Principal Balance (UPB of the loan)	68	78	Numeric	11	9(9)v9(2)
14	Original Loan Term, in Months	79	81	Numeric	3	9(3)
15	Loan Age, in Months	82	84	Numeric	3	9(3)
16	Remaining Loan Term (Remaining Maturity), in Months	85	87	Numeric	3	9(3)
17	Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid)	88	88	Numeric	1	9
18	Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid)	89	89	Numeric	1	9
19	Loan Gross Margin (ARM Loans only)	90	93	Numeric	4	9v9(3)
20	Loan To Value (LTV)	94	98	Numeric	5	9(3)v9(2)
21	Combined LTV (CLTV)	99	103	Numeric	5	9(3)v9(2)
22	Total Debt Expense Ratio Percent	104	108	Numeric	5	9(3)v9(2)
23	Credit Score	109	111	Numeric	3	9(3)
24	Down Payment Assistance (Yes or No)	112	112	Character	1	X
25	Buy Down Status (Loan Status) (Yes or No)	113	113	Character	1	X
26	Upfront MIP (insurance premium rate)	114	118	Numeric	5	9(2)v9(3)
27	Annual MIP (insurance premium rate)	119	123	Numeric	5	9(2)v9(3)
28	Number of Borrowers	124	124	Numeric	1	9
29	First Time Home Buyer (Yes or No)	125	125	Character	1	X
30	Property Type (Number of Living Units)	126	126	Numeric	1	9
31	State (2 character State Code)	127	128	Character	2	X(2)
32	MSA	129	133	Numeric	5	9(5)
33	Third-Party Origination Type	134	134	Numeric	1	9
34	Current Month Liquidation Flag (Yes or No)	135	135	Character	1	X
35	Removal Reason	136	136	Numeric	1	9
36	As of Date (CCYYMM)	137	142	Numeric	6	9(6)
37	Loan Origination Date	143	150	Numeric	8	9(8)
38	Seller Issuer ID	151	154	Numeric	4	9(4)
39	Index Type	155	159	Character	5	X(5)
40	Look-Back Period	160	161	Numeric	2	9(2)
41	Interest Rate Change Date	162	169	Numeric	8	9(8)

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Item	Data Item	Begin	End	Type	Length	Remarks
42	Initial Interest Rate Cap	170	170	Numeric	1	9
43	Subsequent Interest Rate Cap	171	171	Numeric	1	9
44	Lifetime Interest Rate Cap	172	172	Numeric	1	9
45	Next Interest Rate Change Ceiling	173	177	Numeric	5	9(2)v9(3)
46	Lifetime Interest Rate Ceiling	178	182	Numeric	5	9(2)v9(3)
47	Lifetime Interest Rate Floor	183	187	Numeric	5	9(2)v9(3)
48	Prospective Interest Rate	188	192	Numeric	5	9(2)v9(3)
	Length of Record				192	

1. Record Type: "L" for Loan Level record
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
3. Disclosure Sequence Number: A number used for each loan to identify it distinctly for data disclosures.
4. Issuer ID: The four digit identifier for the current issuer responsible for the pool.
5. Agency: Identifier of the government agency
 F = Federal Housing Administration
 V = Veterans Administration
 R = Rural Development
 N = Native American
6. Loan Purpose: The purpose of the loan. Data collection began in February 2010. Re-performing loan purpose will only be in the "RG" pool type.
 1 = Purchase
 2 = Refinance
 3 = Loan Modification (HAMP)
 4 = Loan Modification (non-HAMP)
 5 = Re-Performing
7. Refinance Type: The type of refinance of the loan. Data collection began in September 2012.
 1 = Not Streamlined, Not Cash Out
 2 = Cash Out
 3 = Streamlined
8. First Payment Date (First Scheduled Installment): The date in which the first monthly installment payment was due in accordance with the mortgage/note.
9. Maturity Date of Loan (Last Scheduled Installment): The maturity date of this loan in accordance with mortgage/note.
10. Loan Interest Rate: The interest rate of the loan.
11. Original Principal Balance (OPB at pool issuance): The Original Principal Balance at pool issuance. The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).
12. UPB at Issuance (UPB of the loan at pool issuance): The Unpaid Principal Balance of the loan at pool issuance. Data collection began in February 2010. The disclosed value for this field is truncated to the thousandths place (e.g. a value of 123456.78 will be disclosed as 123000.00).
13. Unpaid Principal Balance (UPB of the loan): The Unpaid Principal Balance (UPB) of the loan as of the reporting period. The disclosed value for this field will be blank for the first six months that a loan is in a pool. Disclosure for this field will begin in the seventh month.
14. Original Loan Term, in Months: The calculated value of original term of the loan.
15. Loan Age, in Months: The calculated value of the age of the loan.
16. Remaining Loan Term (Remaining Maturity), in Months: The calculated value of Remaining Term of the Loan.
17. Months Delinquent (1, 2, 3, 4, 5, 6 where 6 means 6+ Scheduled installments due but not paid): The number of months the loan is delinquent. Only available for delinquent loans. A value of "0" indicates a non-delinquent loan. All Months Delinquent is disclosed as "0" on New Issuance files.

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18. Months Pre-Paid (1, 2, 3, 4, 5, 6 where 6 means 6+ Future scheduled installments have been paid): The number of months the loan is Pre-Paid. Only available for pre-paid loans. A value of "0" indicates a non-pre-paid loan. All Months Pre-paid is disclosed as "0" on New Issuance files.
19. Loan Gross Margin (ARM Loans only): The rate on an ARM loan added to the index to reach the new mortgage interest rate.
20. Loan To Value (LTV): The Original Loan To Value (LTV) of the loan. Values of less than 10% and values of greater than 125% will be disclosed as blank. This is disclosed as blank on New Issuance files.
21. Combined LTV (CLTV): The Original Combined LTV (CLTV) of the loan. This data is not currently disclosed.
22. Total Debt Expense Ratio Percent: The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Values of less than 10% and values of greater than 65% will be disclosed as blank. Data collection began in September 2011.
23. Credit Score: The credit score of the borrower. Values of "100" and "200", values less than 300, and values of greater than 850 will be disclosed as blank. Data collection began in February 2011.
24. Down Payment Assistance (Yes or No): An indicator of whether the borrower received gift funds for the loan Down Payment. Data collection began in February 2011.
Y = Yes
N = No
25. Buy Down Status (Loan Status) (Yes or No): Buy Down Status of the loan. Data collection began in September 2012.
Y = Yes
N = No
26. Upfront MIP (insurance premium rate): The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. Data collection for FHA loans began in September 2012.
27. Annual MIP (insurance premium rate): The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. Data collection for FHA loans began in September 2012.
28. Number of Borrowers: Number of Borrowers on the loan.
29. First Time Home Buyer (Yes or No): An indicator for purchase loans of whether the borrower qualifies as a First Time Home Buyer. Data collection for purchase loans (Loan Purpose of "1") began in September 2012.
Y = Yes
N = No
30. Property Type (Number of Living Units): Number of Living Units of the property. Data collection began in February 2011.
31. State: The 2-character State Code.
32. MSA: Code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. Value is derived from the Census tract associated with the borrower address. This is disclosed as blank on New Issuance and Monthly Loan Level files.
33. Third-Party Origination Type: Identifies the type of third party that originated the loan. Data collection began in September 2012.
1 = Broker
2 = Correspondent
3 = Retail
34. Current Month Liquidation Flag (Yes or No): An indicator of whether the given loan was liquidated in this reporting month.
Y = Yes
N = No
35. Removal Reason: 1-6 for liquidated loans, blank for all other loans (blank in this field will correspond to a value of "N" for Current Month Liquidated Flag):
1 = Mortgagor Payoff
2 = Repurchase of Delinquent Loan
3 = Foreclosure with Claim Payment
4 = Loss Mitigation
5 = Substitution

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6 = Other

36. As of Date (CCYYMM): Reporting period for the data.
37. Loan Origination Date: The date of loan origination. Loans in pools whose Pool Issue Date is April 2015 or later are disclosed.
38. Seller Issuer ID: The four digit identifier for the Issuer selling the pool. This only applies to loans in pools transferred in the current month; otherwise this field will be blank.
39. Index Type: The type of ARM index being used for the ARM loan. Values are "CMT" (for Constant Maturity Treasury) and "LIBOR" (for London Interbank Offered Rate).
40. Look-Back Period: The two-digit time period used to establish a specific point in time for the particular ARM Index that will be used to determine the interest rate change. (Used in conjunction with the published index tables. See Ginnie Mae MBS Guide Chapter 26). Values are "30" for 30-day look back and "45" for 45-day look back.
41. Interest Rate Change Date: The date of the next interest rate change for the loan in an ARM pool, i.e. the date the interest rate changes.
42. Initial Interest Rate Cap: The maximum interest rate change amount (+/-) for the loan in an ARM pool, applicable only to the initial interest rate change. Values are 1 or 2 depending on the ARM Pool type.
43. Subsequent Interest Rate Cap: The maximum interest rate change amount (+/-) for the loan in an ARM pool for each of the annual rate changes following the initial period. The Cap is constant for each annual change and is applied to the current interest rate (not the initial interest rate).
44. Lifetime Interest Rate Cap: The maximum interest rate change amount (+/-) of the loan in an ARM pool over the life of the loan.
45. Next Interest Rate Change Ceiling: The maximum interest rate that the loan in an ARM pool can have for each interest rate change. This field will have the initial rate change ceiling during the initial period. After this and during each annual change period this field will have the ceiling for each respective annual change. The value in this field can change for each adjustment period.
46. Lifetime Interest Rate Ceiling: The maximum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.
47. Lifetime Interest Rate Floor: The minimum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.
48. Prospective Interest Rate: This data element is currently not at the loan level. Ginnie Mae will be collecting and disclosing this field in the future. A schedule has not been established at this time.

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

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type T = Pool Trailer information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (X, C, or M)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
9	Loan Count for the Pool	38	44	Numeric	7	9(7)
	Length of Record				44	

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1. Record Type: "T" for Pool Trailer
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four digit identifier for the current issuer responsible for the pool.
8. As-Of Date: Reporting Period of the data in the file.
9. Loan Count: The number of loans in the file for this pool.

Overall File Trailer Record Type Z

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type Z = File Trailer	1	1	Character	1	X
2	File Name (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Pool Count (Control Total)	27	33	Numeric	7	9(7)
5	Loan Count (Control Total)	34	42	Numeric	9	9(9)
6	Total Record Count in File (All Record Types, Including H and Z records)	43	51	Numeric	9	9(9)
7	As of Date (CCYYMM)	52	57	Numeric	6	9(6)
	Length of Record				57	

1. Record Type: "Z" for File Trailer
2. File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MON for monthly, MNI for Monthly New Issuance, or NEW for New Issuance; and CCYYMM is the same value as "As-of-Date"
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. Count of Pools: The number of pools contained in this file
5. Count of Loans: The number of loans contained in this file
6. Total Record Count: The count of all records in this file, including all headers and trailers
7. As-Of Date: Reporting Period of the data in the file