

**Ginnie Mae Platinum Enhanced Disclosure**  
**Supplemental File for Platinum WAC ARM Pools**

**DRAFT June 19, 2017**

**This Draft is a new file to be produced only for the new WAC ARM Platinum Pools**

**Platinum Enhanced Supplemental Disclosure File**  
**For Platinum WAC ARM Pools**

**See Version History for details.**

**Ginnie Mae Platinum Enhanced Supplemental File for Platinum WAC ARM Pools  
Version 1.0**

This document presents the first draft of the Supplemental Disclosure File that will specifically support Ginnie Maes’ upcoming Platinum WAC ARM Pool Product. This Supplemental File will have information related only to Platinum WAC ARM Pools and it will “supplement” the existing Enhanced Platinum Disclosure Files.

Ginnie Mae intends is to make this Supplemental Platinum WAC ARM Pool Disclosure File available at issuance as a supplement to the existing Enhanced Platinum New Issuance File; and as a supplement to the existing Enhanced Platinum Monthly Portfolio Disclosure File. There are no changes to the existing Platinum Pool disclosure files. In addition to this Supplemental File, the new Platinum WAC ARM pools will also be disclosed in the existing Platinum disclosure files.

This new Supplemental Platinum WAC ARM Disclosure File will only contain information about Platinum WAC ARM Pools.

<b>Document Version</b>	<b>History</b>
Version 1.0	Draft for Review The Platinum Enhanced Supplemental ARM File initial draft version for review. This file will have only a single record type.

**Sort Order of the File—Sorted by Pool.**

<b>Record Type</b>	<b>Short Description</b>	<b>Occurs in the File</b>
“TBD”	Platinum ARM Supplemental Information	One Record Per Pool (Platinum WAC ARM Pools Only)

**Information for Platinum WAC ARM Pools Only  
(Record Type “TBD”)**

**This Layout is Draft for Review**

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 ( C, M)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type	19	19	Character	1	X
6	Index Used for Adjustable Rate	20	24	Character	5	X(5)
7	Interest Rate Lookback Period	25	26	Numeric	2	9(2)
8	Interest Rate Adjustment Frequency	27	28	Character	2	X(2)
9	Weighted Average Mortgage Margin	29	33	Numeric	5	9(2)v9(3)
10	Weighted Average Security Margin	34	37	Numeric	4	9v9(3)
11	Maximum Security Margin	38	41	Numeric	4	9v9(3)
12	Minimum Security Margin	42	45	Numeric	4	9v9(3)
13	Maximum Pool Rate	46	50	Numeric	5	9(2)v9(3)
14	Minimum Pool Rate	51	55	Numeric	5	9(2)v9(3)
15	Maximum Security Rate	56	60	Numeric	5	9(2)v9(3)
16	Minimum Security Rate	61	65	Numeric	5	9(2)v9(3)
17	Weighted Average Lifetime Interest Rate Ceiling	66	70	Numeric	5	9(2)v9(3)
18	Maximum Lifetime Interest Rate Ceiling	71	75	Numeric	5	9(2)v9(3)
19	Minimum Lifetime Interest Rate Ceiling	76	80	Numeric	5	9(2)v9(3)
20	Weighted Average Next Interest Rate Ceiling	81	85	Numeric	5	9(2)v9(3)
21	Maximum Next Interest Rate Ceiling	86	90	Numeric	5	9(2)v9(3)
22	Minimum Next Interest Rate Ceiling	91	95	Numeric	5	9(2)v9(3)
23	Weighted Average Lifetime Interest Rate Floor	96	100	Numeric	5	9(2)v9(3)
24	Maximum Interest Rate Floor	101	105	Numeric	5	9(2)v9(3)
25	Minimum Interest Rate Floor	106	110	Numeric	5	9(2)v9(3)
26	Next Adjustment Date	111	118	Numeric	8	9(8)
27	Weighted Average Months to Next Adjustment	119	121	Numeric	3	9(3)
	Months to Maturity					
28	Weighted Average of Months to Maturity	122	124	Numeric	3	9(3)
29	Maximum Maturity in Months	125	127	Numeric	3	9(3)
30	Minimum Maturity in Months	128	130	Numeric	3	9(3)
31	As-Of Date (CCYYMM)	131	136	Numeric	6	9(6)
	<b>Length of Record</b>		<b>136</b>			

1. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
3. Pool Indicator: The type of issue (C or M).

4. Pool Type: The two character pool type for the pool for the Platinum WAC ARM Pool. Platinum WAC ARM Pools will have new pool types, and these will be published separately by Ginnie Mae and will be added to the final version of this document.
5. Record Type: “TBD” for Supplemental ARM Record
6. Index Used for Adjustable Rate: The type of ARM index being used. Values are “CMT” (for Constant Maturity Treasury) and “LIBOR” (for London Interbank Offered Rate).
7. Interest Rate Lookback 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 on the underlying collateral pools for the Platinum. (Values are “30” for 30-day lookback and “45” for 45-day lookback.)
8. Interest Rate Adjustment Frequency: The nominal adjustment frequency of the collateral pools underlying the WAC ARM Platinum Pool. Is also based on the Platinum WAC ARM pool type which will reflect the nominal adjustment frequency of the collateral pools. For example, if all of the collateral pools are 5 year hybrid ARMs, then this will be a value of “5”.
9. Weighted Average Security Margin: 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).
10. Maximum Security Margin: The maximum Security Margin of the collateral pools in the Platinum pool.
11. Minimum Security Margin: The minimum Security Margin of the collateral pools in the Platinum pool.
12. Weighted Average Mortgage Margin: Weighted Average of the Weighted Average Mortgage Margins of the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the “percentage” in the pool).
13. Maximum Pool Rate: The maximum Pool Rate of the collateral pools in the Platinum pool. This is the gross rate.
14. Minimum Pool Rate: The minimum Pool Rate of the collateral pools in the Platinum pool. This is the gross rate.
15. Maximum Security Rate: 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: 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: 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: The maximum Lifetime Interest Rate Ceiling of the pools in the Platinum pool.
19. Minimum Lifetime Interest Rate Ceiling: The minimum Lifetime Interest Rate Ceiling of the pools in the Platinum pool.
20. Weighted Average Next Interest Rate Ceiling: 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 Next Interest Rate Ceiling: The maximum Next Interest Rate Ceiling of the pools in the Platinum pool.

22. Minimum Next Interest Rate Ceiling: The minimum Next Interest Rate Ceiling of the pools in the Platinum pool.
23. Weighted Average Lifetime Interest Rate Floor: 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 Interest Rate Floor: The maximum Interest Rate Floor of the pools in the Platinum pool.
25. Minimum Interest Rate Floor: The minimum Interest Rate Floor of the pools in the Platinum pool.
26. Next Adjustment Date: The interest rate change date of the collateral pool with a Next Adjustment Date nearest to the present date (the Disclosure As-of Date). The Next Adjustment Date is the date that a collateral ARM Pool’s Interest Rate will change.
27. Weighted Average Months to Next Interest Rate Adjustment: 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: 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: 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: 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. As-Of Date: Reporting period for the data.