

Ginnie Mae Platinum Enhanced Disclosure File, 4/1/2018



PLATINUM ENHANCED POOLS DISCLOSURE, 4/1/2018

The Platinum Enhanced Disclosure File is in addition to existing disclosure files.

PLATINUM ENHANCED Disclosure File V 1.4

Layout for Disclosure of Platinum Enhanced Pool Data

Version 1.4 is effective for New Issuance Disclosure beginning with

April 2018 New Issuances and May 2018 Monthly Disclosure.

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Ginnie Mae Platinum Enhanced Disclosure File

Document Version	History
Version 1.0	3/24/2014 Initial Version
Version 1.1	7/1/2014 Version 1.0 with this addition: Added fields descriptions for fields in Record Types “P” and “W”.
Version 1.2	4/1/2017 Version 1.1 with this addition: The Layout Notes now cover both New Issuance files and Monthly files. This layout applies to both files as of 4/1/2017: April New Issuance will be the first month of New Issuance. There is no change to the “P” or “W” records.
Version 1.3	12/1/2017 Version 1.2 with this addition: Added a new record, the “Y” Record, to the existing “P” and “W” records. The “Y” record contains Platinum ARM disclosure data.
Version 1.4	4/1/2018 Version 1.3 with this addition: Added a new record, the “A” Record. The “A” record contains Platinum WAC ARM Reset information. This is a “repeating” record type, with one “A” record for each adjustment period in the WAC ARM Platinum Pool. This record only applies to WAC ARM Platinum Pools.

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

Sort Order of the File—Sorted by Pool and Record Type. All record types for a pool occur together in the file; then the next pool with its record types; and so on. Record Types “Y” and “A” will records will only be present for Platinum ARM pools.

Record Type	Short Description	Occurs in the File
P	Pool Detail Record	One Record Per Pool
W	Various Data Record	One Record Per Pool
Y	Platinum ARM Information	One Record Per Pool (Platinum WAC ARM Pools Only)
A	Platinum ARM Rate Reset Information	One or More Records Per Platinum WAC ARM Pool

Pool Detail Record Type P

All Pools -- One Record per Pool

Included in this Enhanced Disclosure File is similar information as is contained in the current Consolidated “D” 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 (X, C, or M)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type (P=Pool Details)	19	19	Character	1	X
6	Security Interest Rate	20	24	Numeric	5	9(2)v9(3)
7	Pool Issue Date	25	32	Numeric	8	9(8)
8	Pool Maturity Date	33	40	Numeric	8	9(8)
9	Original Aggregate Amount	41	55	Numeric	15	9(13)v9(2)
10	WAC (Pool Rate)	56	60	Numeric	5	9(2)v9(3)
11	WARM	61	63	Numeric	3	9(3)
12	WALA	64	66	Numeric	3	9(3)
13	WAOLT	67	69	Numeric	3	9(3)
14	Weighted Average Original Loan Size	70	77	Numeric	8	9(6)v9(2)
15	Weighted Average Original LTV	78	80	Numeric	3	9(3)
16	LTV Not Available – UPB	81	93	Numeric	13	9(11)v9(2)
17	LTV Not Available – % of UPB	94	98	Numeric	5	9(3)v9(2)
18	Purchase UPB	99	111	Numeric	13	9(11)v9(2)
19	Purchase % of UPB	112	116	Numeric	5	9(3)v9(2)
20	Refinance UPB	117	129	Numeric	13	9(11)v9(2)
21	Refinance % of UPB	130	134	Numeric	5	9(3)v9(2)
22	HAMP Modified UPB	135	147	Numeric	13	9(11)v9(2)
23	HAMP Modified % of Total UPB	148	152	Numeric	5	9(3)v9(2)
24	Non-HAMP Modified UPB	153	165	Numeric	13	9(11)v9(2)
25	Non-HAMP Modified % of Total UPB	166	170	Numeric	5	9(3)v9(2)
26	Loan Purpose Not Available UPB	171	183	Numeric	13	9(11)v9(2)
27	Loan Purpose Not Available % of UPB	184	188	Numeric	5	9(3)v9(2)
28	1 Unit UPB	189	201	Numeric	13	9(11)v9(2)
29	1 Unit % of UPB	202	206	Numeric	5	9(3)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
30	2 – 4 Units UPB	207	219	Numeric	13	9(11)v9(2)
31	2 – 4 Units % of UPB	220	224	Numeric	5	9(3)v9(2)
32	Living Units Not Available UPB	225	237	Numeric	13	9(11)v9(2)
33	Living Units Not Available % of UPB	238	242	Numeric	5	9(3)v9(2)
34	Weighted Average Original CLTV	243	245	Numeric	3	9(3)
35	Pool UPB	246	260	Numeric	15	9(13)v9(2)
36	As-Of Date (CCYYMM)	261	266	Numeric	6	9(6)
	Length of Record		266			

1. CUSIP Number: A unique, nine-character identification number assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned to the Platinum pool by Ginnie Mae at pooling.
3. Pool Indicator: The one-character value identifying the Issue Type of the given Platinum pool (X, C, or M).
4. Pool Type: The two-character value identifying the pool type of Platinum pool.
5. Record Type: "P" for the Platinum Pool Detail Record.
6. Security Interest Rate: The pool interest rate of the pools in the Platinum pool.
7. Pool Issue Date: The date on which the Platinum pool is issued/originated.
8. Pool Maturity Date: The last possible date on which the latest pool included the Platinum pool may be paid.
9. Original Aggregate Amount: The sum of the original principal amounts for all pools in the Platinum pool when the underlying pool was issued.
10. WAC (Pool Rate): The Weighted Average Coupon Rate (Interest Rate) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage"). The Weighted Average Coupon is calculated for Platinum Pools where the underlying pool collateral are Ginnie II pools. Also note that a rate is reported for Platinum Pools where the underlying collateral are Ginnie I pools. In such case the Weighted Average Coupon is the pool rate (as an actual Weighted Average Coupon is not applicable to Ginnie I pools).
11. WARM: The Weighted Average Remaining Maturity (months left before maturity) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
12. WALA: The Weighted Average Loan Age (age of loan in months) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
13. WAOLT: The Weighted Average Original Loan Term (original length of loan in months) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
14. Weighted Average Original Loan Size: The Weighted Average of the Original Loan Size (principal amount of the loan) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
15. Weighted Average Original LTV: The Weighted Average Loan-to-Value Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
16. LTV Not Available – UPB: The sum of (the LTV Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
17. LTV Not Available – % of UPB: The LTV Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
18. Purchase UPB: The sum of (the Loan Purpose, Purchase UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
19. Purchase % of UPB: The Loan Purpose, Purchase UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
20. Refinance UPB: The sum of (the Loan Purpose, Refinance UPBs multiplied by the "percentage") for the pools included in the Platinum pool.

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21. Refinance % of UPB: The Loan Purpose, Refinance UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
22. HAMP Modified UPB: The sum of (the Loan Purpose, HAMP Modified UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
23. HAMP Modified % of UPB: The Loan Purpose, HAMP Modified UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
24. Non-HAMP Modified UPB: The sum of (the Loan Purpose, non-HAMP Modified UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
25. Non-HAMP Modified % of UPB: The Loan Purpose, non-HAMP Modified UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
26. Loan Purpose Not Available UPB: The sum of (the Loan Purpose, Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
27. Loan Purpose Not Available % of UPB: The Loan Purpose, Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
28. 1 Unit UPB: The sum of (the Living Unit/Property Type of 1 Unit UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
29. 1 Unit % of UPB: The Living Unit/Property Type of 1 Unit UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
30. 2 - 4 Unit UPB: The sum of (the Living Unit/Property Type of 2-4 Units UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
31. 2 - 4 Unit % of UPB: The Living Unit/Property Type of 2-4 Units UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
32. Living Units Not Available UPB: The sum of (the Living Unit/Property Type Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
33. Living Units Not Available % of UPB: The Living Unit/Property Type Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
34. Weighted Average Original CLTV: Weighted Average Combined Loan-to-Value Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
35. Pool UPB: The sum of the pool UPBs for the Platinum Pool for the reporting month. This is the UPB of the collateral underlying the Platinum Pool.
36. As of Date (CCYYMM): Reporting period for the data.

Various Data Record Type W All Pools -- One Record per Pool

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 (X, C, or M)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type (W = Various Data)	19	19	Character	1	X
6	Weighted Average Credit Score	20	22	Numeric	3	9(3)
7	Credit Score Not Available UPB	23	35	Numeric	13	9(11)v9(2)
8	Credit Score Not Available % of Total UPB	36	40	Numeric	5	9(3)v9(2)
9	Weighted Average Debt Income Ratio	41	44	Numeric	4	9(1)v9(3)
10	Debt Income Ratio Not Available UPB	45	57	Numeric	13	9(11)v9(2)
11	Debt Income Ratio Not Available % of Total UPB	58	62	Numeric	5	9(3)v9(2)
12	Down Payment Assistance UPB of Loans	63	75	Numeric	13	9(11)v9(2)
13	Down Payment Assistance % of Total UPB	76	80	Numeric	5	9(3)v9(2)
14	Without Payment Assistance UPB of Loans	81	93	Numeric	13	9(11)v9(2)

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Item	Data Item	Begin	End	Type	Length	Remarks
15	Without Payment Assistance % of Total UPB	94	98	Numeric	5	9(3)v9(2)
	Agency Loan Information					
16	FHA Pool UPB	99	111	Numeric	13	9(11)v9(2)
17	FHA UPB as a Percent of total pool	112	116	Numeric	5	9(3)v9(2)
18	VA Pool UPB	117	129	Numeric	13	9(11)v9(2)
19	VA UPB as a Percent of total pool	130	134	Numeric	5	9(3)v9(2)
20	RD Pool UPB	135	147	Numeric	13	9(11)v9(2)
21	RD UPB as a Percent of total pool	148	152	Numeric	5	9(3)v9(2)
22	PIH Pool UPB	153	165	Numeric	13	9(11)v9(2)
23	PIH UPB as a Percent of total pool	166	170	Numeric	5	9(3)v9(2)
	Removals Information (Liquidations)					
24	Unpaid Principal Balance of Loans Paid Off	171	183	Numeric	13	9(11)v9(2)
25	Percent of UPB of Loans Paid Off	184	188	Numeric	5	9(3)v9(2)
26	UPB of Repurchased Delinquent Loans	189	201	Numeric	13	9(11)v9(2)
27	Percent of UPB of Repurchased Delinquent Loans	202	206	Numeric	5	9(3)v9(2)
28	UPB of loans Foreclosed with claim payment	207	219	Numeric	13	9(11)v9(2)
29	Percentage of UPB of loans Foreclosed with claim payment	220	224	Numeric	5	9(3)v9(2)
30	UPB of Repurchased Loss Mitigation Loans	225	237	Numeric	13	9(11)v9(2)
31	Percent of UPB of Repurchased Loss Mitigation Loans	238	242	Numeric	5	9(3)v9(2)
32	UPB of Repurchased Substitution Loans	243	255	Numeric	13	9(11)v9(2)
33	Percent of UPB of Repurchased Substitution Loans	256	260	Numeric	5	9(3)v9(2)
34	UPB of Other Removal Repurchased Loans	261	273	Numeric	13	9(11)v9(2)
35	Percent of UPB of Other Removal Repurchased Loans	274	278	Numeric	5	9(3)v9(2)
	Delinquency Information					
36	UPB of Loans 30 days delinquent	279	291	Numeric	13	9(11)v9(2)
37	Percentage of UPB of Loans 30 days delinquent	292	296	Numeric	5	9(3)v9(2)
38	UPB of Loans 60 days delinquent	297	309	Numeric	13	9(11)v9(2)
39	Percentage of UPB of Loans 60 days delinquent	310	314	Numeric	5	9(3)v9(2)
40	UPB of Loans 90+ days delinquent	315	327	Numeric	13	9(11)v9(2)
41	Percentage of UPB of Loans 90+ days delinquent	328	332	Numeric	5	9(3)v9(2)
42	As-Of Date (CCYYMM)	333	338	Numeric	6	9(6)
	Length of Record		338			

1. CUSIP Number: A unique, nine-character identification number assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned to the Platinum pool by Ginnie Mae at pooling.
3. Pool Indicator: The one-character value identifying the Issue Type of the given Platinum pool (X, C, or M).
4. Pool Type: The two-character value identifying the pool type of Platinum pool.
5. Record Type: "W" for the Platinum Pool Various Record.
6. Weighted Average Credit Score: Weighted Average Credit Score of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
7. Credit Score Not Available UPB: The sum of (the Credit Score Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
8. Credit Score Not Available % of Total UPB: The Credit Score Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
9. Weighted Average Debt Income Ratio: Weighted Average Debt Income Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
10. Debt Income Ratio Not Available UPB: The sum of (the Debt Income Ratio Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.

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11. Debt Income Ratio Not Available % of Total UPB: The Debt Income Ratio Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
12. Down Payment Assistance UPB of Loans: The sum of (the Down Payment Assistance UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
13. Down Payment Assistance % of Total UPB: The Down Payment Assistance UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
14. Without Payment Assistance UPB of Loans: The sum of (the Without Payment Assistance UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
15. Without Payment Assistance % of Total UPB: The Without Payment Assistance UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
16. FHA Pool UPB: The sum of (the FHA UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
17. FHA UPB as a Percent of total pool: The FHA Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
18. VA Pool UPB: The sum of (the VA UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
19. VA UPB as a Percent of total pool: The VA Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
20. RD Pool UPB: The sum of (the RD UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
21. RD UPB as a Percent of total pool: The RD Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
22. PIH Pool UPB: The sum of (the PIH UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
23. PIH UPB as a Percent of total pool: The PIH Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
24. Unpaid Principal Balance of Loans Paid Off: The sum of (the UPBs of "UPB of Loans Paid Off" multiplied by the "percentage") for the pools included in the Platinum pool.
25. Percent of UPB of Loans Paid Off: The "UPB of Loans Paid Off" UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
26. UPB of Repurchased Delinquent Loans: The sum of (the UPBs of Repurchased Delinquent Loans multiplied by the "percentage") for the pools included in the Platinum pool.
27. Percent of UPB of Repurchased Delinquent Loans: The UPBs of Repurchased Delinquent Loans of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
28. UPB of loans Foreclosed with claim payment: The sum of (the UPBs of loans Foreclosed with claim payment multiplied by the "percentage") for the pools included in the Platinum pool.
29. Percentage of UPB of loans Foreclosed with claim payment: The UPBs of loans Foreclosed with claim payment of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
30. UPB of Repurchased Loss Mitigation Loans: The sum of (the UPBs of Repurchased Loss Mitigation Loans multiplied by the "percentage") for the pools included in the Platinum pool.
31. Percent of UPB of Repurchased Loss Mitigation Loans: The UPBs of Repurchased Loss Mitigation Loans of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
32. UPB of Repurchased Substitution Loans: The sum of (the UPBs of Repurchased Substitution Loans multiplied by the "percentage") for the pools included in the Platinum pool.
33. Percent of UPB of Repurchased Substitution Loans: The UPBs of Repurchased Substitution Loans of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
34. UPB of Other Removal Repurchased Loans: The sum of (the UPBs of Other Removal Repurchased Loans multiplied by the "percentage") for the pools included in the Platinum pool.
35. Percent of UPB of Other Removal Repurchased Loans: The UPBs of Other Removal Repurchased Loans of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
36. UPB of Loans 30 days delinquent: The sum of (the UPBs of Loans 30 days delinquent multiplied by the "percentage") for the pools included in the Platinum pool.

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37. Percentage of UPB of Loans 30 days delinquent: The UPBs of Loans 30 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
38. UPB of Loans 60 days delinquent: The sum of (the UPBs of Loans 60 days delinquent multiplied by the "percentage") for the pools included in the Platinum pool.
39. Percentage of UPB of Loans 60 days delinquent: The UPBs of Loans 60 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
40. UPB of Loans 90+ days delinquent: The sum of (the UPBs of Loans 90 days delinquent multiplied by the "percentage") for the pools included in the Platinum pool.
41. Percentage of UPB of Loans 90+ days delinquent: The UPBs of Loans 90 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
42. As of Date (CCYYMM): Reporting period for the data.

Information for Platinum WAC ARM Pools Only (Record Type Y)

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 "Y"	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	Min Adjustment Date (Collateral)	111	118	Numeric	8	9(8)
27	Weighted Average Months to Next Interest Rate Adjustment	119	121	Numeric	3	9(3)
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	Max Adjustment Date (Collateral)	131	138	Numeric	8	9(8)
32	As-Of Date (CCYYMM)	139	144	Numeric	6	9(6)

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Item	Data Item	Begin	End	Type	Length	Remarks
	Length of Record		144			

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: "Y" 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 "01" for 30-day lookback, "02" for 45-day lookback, and "03" for a mixture of 30-day and 45-day lookback periods.)
8. Interest Rate Adjustment Frequency: The nominal adjustment frequency of the collateral pools underlying the WAC ARM Platinum Pool. Is based on the Platinum WAC ARM pool type, which will reflect the nominal adjustment frequency of the collateral pools. For example, for a WC pool type, where all of the collateral pools are 5-year hybrid ARMs, then a value of "05" will be disclosed.
9. Weighted Average Mortgage Margin: Weighted Average of the Mortgage Margins of the collateral pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage" in the pool).
10. 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).
11. Maximum Security Margin: The Maximum Security Margin of the collateral pools in the Platinum pool.
12. Minimum Security Margin: The Minimum Security Margin of the collateral pools in the Platinum 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.

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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. Min Adjustment Date (Collateral): The next interest rate adjustment date that is nearest to the present date (the Disclosure As-Of Date) of all the collateral pools.
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. Max Adjustment Date (Collateral): The next interest rate adjustment date that is furthest from the present date (the Disclosure As-Of Date) of the collateral pools. This date is initially calculated at issuance and recalculated monthly. This field indicates when the last collateral pool starts adjusting annually. This field will be blank for all annually-adjusting Platinum ARM Pools.
32. As-Of Date: Reporting period for the data.

Information for Platinum WAC ARM Pools Only: Rate Reset Data (Record Type A)

This Record contains Interest Rate Reset Data (Next Change Date information) for the WAC ARM Platinum Pools only. Pools with a “Y” Record will have one or more “A” Records. There will be one “A” Record for each reset period (change date), (e.g. April, July, October, January). The WAC ARM collateral pools adjust quarterly, and therefore “A” Records will be for calendar quarters.

The “A” Records are a stratification of the overall Platinum WAC ARM pool, by reset date (rate change date). Each “A” record is an aggregate of information about the WAC ARM Platinum pool’s underlying collateral pools that have the same reset date.

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 “A”	19	19	Character	1	X
6	Reset Change Date	20	27	Numeric	8	9(8)
7	Reset Security RPB	28	42	Numeric	15	9(13)v9(2)
8	Reset Percentage of RPB	43	48	Numeric	6	9(2)v9(4)
9	Reset Weighted Average Security Rate	49	53	Numeric	5	9(2)v9(3)
10	Reset Maximum Security Rate	54	58	Numeric	5	9(2)v9(3)
11	Reset Minimum Security Rate	59	63	Numeric	5	9(2)v9(3)
12	Reset Weighted Average Pool Rate	64	68	Numeric	5	9(2)v9(3)

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Item	Data Item	Begin	End	Type	Length	Remarks
13	Reset Maximum Pool Rate	69	73	Numeric	5	9(2)v9(3)
14	Reset Minimum Pool Rate	74	78	Numeric	5	9(2)v9(3)
15	Reset Weighted Average Security Margin	79	82	Numeric	4	9v9(3)
16	Reset Maximum Security Margin	83	86	Numeric	4	9v9(3)
17	Reset Minimum Security Margin	87	90	Numeric	4	9v9(3)
18	Reset Weighted Average Lifetime Interest Rate Ceiling	91	95	Numeric	5	9(2)v9(3)
19	Reset Maximum Lifetime Interest Rate Ceiling	96	100	Numeric	5	9(2)v9(3)
20	Reset Minimum Lifetime Interest Rate Ceiling	101	105	Numeric	5	9(2)v9(3)
21	Reset Weighted Average Lifetime Interest Rate Floor	106	110	Numeric	5	9(2)v9(3)
22	Reset Maximum Lifetime Interest Rate Floor	111	115	Numeric	5	9(2)v9(3)
23	Reset Minimum Lifetime Interest Rate Floor	116	120	Numeric	5	9(2)v9(3)
24	As-Of-Date	121	126	Numeric	6	9(6)
	Length of Record		126			

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.
5. Record Type: "A" for Platinum WAC ARM Reset Rate Record
6. Reset Change Date: The date of the Reset Period; the year, month, and day that the interest rate is next subject to change (e.g. 20180401 reset date is effective for April 1st) for the subject collateral pools.
7. Reset Security RPB: The Security RPB of the collateral in the Platinum WAC ARM Pool for the reset period.
8. Reset Percentage of RPB: The Percentage of the Security RPB of the collateral in the Platinum WAC ARM Pool for the reset period.
9. Reset Weighted Average Security Rate: The Weighted Average of the Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period. This is the net rate.
10. Reset Maximum Security Rate: The Maximum Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
11. Reset Minimum Security Rate: The Minimum Security Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
12. Reset Weighted Average Pool Rate: The Weighted Average of the Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period. This is the gross rate.
13. Reset Maximum Pool Rate: The Maximum Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
14. Reset Minimum Pool Rate: The Minimum Pool Rate of the collateral in the Platinum WAC ARM Pool for the reset period.
15. Reset Weighted Average Security Margin: The Weighted Average of the Security Margins of the collateral in the Platinum WAC ARM Pool for the reset period.
16. Reset Maximum Security Margin: The Maximum Security Margin of the collateral in the Platinum WAC ARM Pool for the reset period.
17. Reset Minimum Security Margin: The Minimum Security Margin of the collateral in the Platinum WAC ARM Pool for the reset period.
18. Reset Weighted Average Lifetime Interest Rate Ceiling: The Weighted Average of the Lifetime Interest Rate Ceilings of the collateral in the Platinum WAC ARM Pool for the reset period.
19. Reset Maximum Lifetime Interest Rate Ceiling: The Maximum Lifetime Interest Rate Ceiling of the collateral in the Platinum WAC ARM Pool for the reset period.
20. Reset Minimum Lifetime Interest Rate Ceiling: The Minimum Lifetime Interest Rate Ceiling of the collateral in the Platinum WAC ARM Pool for the reset period.

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21. Reset Weighted Average Lifetime Interest Rate Floor: The Weighted Average of the Lifetime Interest Rate Floors of the collateral in the Platinum WAC ARM Pool for the reset period.
22. Reset Maximum Lifetime Interest Rate Floor: The Maximum Lifetime Interest Rate Floor of the collateral in the Platinum WAC ARM Pool for the reset period.
23. Reset Minimum Lifetime Interest Rate Floor: The Minimum Lifetime Interest Rate Floor of the collateral in the Platinum WAC ARM Pool for the reset period.
24. As-Of Date: Reporting period for the data.

Platinum Enhanced Layout Notes:

- This layout applies to files generated at New Issuance and Monthly.
- File Naming Convention
 - For the New Issuance file: "platdaily.txt".
 - For the Monthly file: "platmon_YYYYMM.txt", where "YYYY" is the four-digit year, and "MM" is the month.
- Platinum pools can contain other Platinum Pools, Single Issuer Pools, or Multiple Issuer Pools.
- For Platinum Enhanced fields in the "P" and "W" records, the "percentage" is defined as the percentage of the Collateral pool included in the Platinum Pool; this is found in the Platinum Collateral file ("J" Record, field 14).