



Ginnie Mae Enhanced Single Family MBS Disclosure 09/10/2018

Ginnie Mae Enhanced Single Family Pool Level Disclosure

Introduction

Ginnie Mae continues to enhance the disclosure data provided to the marketplace. The Consolidated Disclosure Files (daily.txt, nissues_YYYYMM.txt, and monthly_YYYYMM.txt), CD Version 2.2, are being transformed to provide separate, more focused and enhanced files on Single Family pools. In Disclosure Bulletin 2018-047 Ginnie Mae announced enhancements to the disclosure data for Multifamily securities. Multifamily disclosure will be removed from the CD V2.2 and will be in separate enhanced files specific to the Multifamily products.

The final step in transforming existing CD V2.2 is the enhancement of the Single Family MBS disclosures, which will be disclosed in separate enhanced files specific to Single Family products. This document provides a discussion draft that details the planned new file and record formats for the Enhanced Single Family Pool Level Disclosure.

Table 1 - Enhanced Single Family Pool Level Disclosure Summary Characteristics

Two Physical Files	<p>File 1: Pool/Security information with one record per pool. This will be one physical file with single header record at beginning of file and single trailer record at end of file.</p> <p>File 2: Supplemental information for all pools, with multiple records per pool. This will be in one physical file with single header record at beginning of file and single trailer record at end of file.</p>
Pool/Security Record	Provides basic information about the Pool and also provides the Security RPB, Factor, and weighted averages. This record in effect, is an enhanced version of the current “D” record in the CD V2.2.
Supplemental Record Types	Provides 21 Supplemental Record types for each pool with extensive information about the pool activity and characteristics. Most of these 21 Record types have common characteristics. These records are enhancements to the existing record types in the current CD V2.2.

Flexible Format	A Pipe () delimited format will be used instead of fixed length records in the CD V2.2. Additionally, some common “stratification” record formats will be used instead of the existing lengthy fixed field records in CD 2.2.
Daily New Issuance and Monthly Portfolio	The Enhanced Single Family Pool Level Disclosure will apply to MBS Daily New Issuance and MBS Monthly Portfolio disclosures. MBS Loan Level Disclosure will remain as is.

General Characteristics of the Files and Records

Pool/Security File—The records in this file have a “flat” structure, where there is one record per pool with specified fields. This file does not have stratifications or enumerations. The actual records for the Pool/Security File are presented on pages 9-11 of this document.

Supplemental File—The records in this file are standardized and have stratifications and/or enumerations. There are 4 unique records layouts and 3 types of layouts with general stratification records:

- 4 Pool Records, each with a specific focus and unique record layout – Record Types “01” – “04”
- 14 One-Field Stratification Records – a common layout for Record Types “05” – “18”
- 2 Two-Field Stratification Records – a common layout for Record Types “19” – “20”
- 1 Three-Field Stratification Record – a common layout for Record Type “21” only

Table 2 -- List of Record Types in the Supplemental File
The layout for each Record begins on page 12.

Record ID	Stratification Level	Record Name
01	None	Adjustable Rate Mortgage (ARM) Pool Detail
02	None	Issuer-Level Pool Detail
03	None	Transfer Activity
04	None	Quartiles
05	1	Loan Type
06	1	Loan Purpose
07	1	Living Units
08	1	First Time Homebuyer
09	1	Buy-down Code
10	1	Down Payment Assistance Flag

11	1	Loan Origination Type
12	1	Origination Year
13	1	Refinance Code
14	1	Metropolitan Statistical Areas (MSA) Code
15	1	State
16	1	Upfront Mortgage Insurance Premium (MIP)
17	1	Annual Mortgage Insurance Premium (MIP)
18	1	Pre-Modification
19	2	Loan Type/Loan Purpose
20	2	Removal Type/Issuer
21	3	Delinquency/Loan Type/Issuer

The general characteristics of the three stratification records are covered below in Tables 3, 4, and 5.

The actual records for the Supplemental File are presented beginning on page 12 of this document.

Table 3 - Supplemental File “One-field” Stratification Record (Record Types 05 through 18). These records all have the “one-field” format as presented below.

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID	Character	2		The record type, unique for each record type “05” through “18”
02	CUSIP	Character	9		Always the CUSIP of the pool
03	Pool ID	Character	6		Always the Pool ID
04	Pool Indicator	Character	1		Always the Pool Indicator
05	Pool Type	Character	2		Always the Pool Type
06	Field Value	Character	X		A variable, each different field value is associated with the Record ID
07	Number of Loans	Numeric	6		Always the Number of Loans in the pool for the field value
08	% Number of Loans	Numeric	6	3.2	Always the % of Loans in the pool for the field value
09	UPB	Numeric	16	13.2	Always the Unpaid Balance (UPB) of the pool for the field value
10	% Of UPB	Numeric	6	3.2	Always the percentage of the pool’s Total Unpaid Balance (UPB)for the field value

Table 4 - Supplemental File “Two-field” Stratification Record (Record Types 19 through 20). These records all have the “two-field” format as presented below.

Item	Data Element	Type	Max Length	Format	Definition
01	Record	Character	2		The record type, unique for each record type “19” through “20”
02	CUSIP	Character	9		Always the CUSIP of the pool
03	Pool ID	Character	6		Always the Pool ID
04	Pool Indicator	Character	1		Always the Pool Indicator

05	Pool Type	Character	2		Always the Pool Type
06	Field 1 Value	Character	X		A variable, each different field value combination (Field 1 and 2) is associated with the Record ID
07	Field 2 Value	Character	X		A second variable, each different field value combination (Field 1 and 2) is associated with the Record ID
08	Number of Loans	Numeric	6		Always the Number of Loans in the pool for the field value combination
09	% Number of Loans	Numeric	6	3.2	Always the % of Loans in the pool for the field value combination
10	UPB	Numeric	16	13.2	Always the Unpaid Balance (UPB) of the pool for the field value combination
11	% Of UPB	Numeric	6	3.2	Always the percentage of the pool's Total Unpaid Balance (UPB) for the field value combination

Table 5 - Supplemental File “Three-field” Stratification Record (Record Type 21 only). This record has the “three-field” format as presented below.

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 21	Character	2		The record type, unique for record type “21” only
02	CUSIP	Character	9		Always the CUSIP of the pool
03	Pool ID	Character	6		Always the Pool ID
04	Pool Indicator	Character	1		Always the Pool Indicator
05	Pool Type	Character	2		Always the Pool Type
06	Field 1 Value	Character	X		A variable, each different field value combination (Field 1, 2, and 3) is associated with the Record ID
07	Field 2 Value	Character	X		A second variable, each different field value combination (Field 1, 2, and 3) is associated with the Record ID
08	Field 3 Value	Character	X		A third variable, each different field value combination (Field

					1, 2, and 3) is associated with the Record ID
09	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID for the field value combination
10	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans for the field value combination
11	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID for the field value combination
12	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB) for the field value combination

POOL SECURITY FILE -- DETAILED DESCRIPTION OF THE RECORD TYPES

File Header Record (One Record in the File), Record Type HP

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = HP	Character	2		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period that the data is associated with.
03	Create Date	Date	8	YYYYMMDD	The date that the file is produced.

Pool/Security Detail - One Record per Pool for Custom and Multi-issuer Pools, Record Type PS

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = PS	Character	2		Pool/Security Detail Record
02	CUSIP Number	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool Number	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling.
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool.
06	Pool Issue Date	Date	8	YYYYMMDD	The date that the pool was issued/originated. Always the first of the month.
07	Security Interest Rate, Current	Numeric	6	2.3	The interest rate of the Ginnie Mae Security this period.
08	Pool Maturity Date	Numeric	8		The last possible date on which the last payment of the longest loan in the pool may be paid.
09	Original Aggregate Amount	Numeric	16	13.2	The sum of the original principal amount for all loans in the pool

					when the pool was issued.
10	Remaining Security RPB	Numeric	16	13.2	The Remaining Principal Balance of the Security as of the end of the Reporting Period.
11	RPB Factor	Numeric	10	1.8	The factor percentage of the Security's Remaining Principal Balance.
12	Issuer Number	Numeric	4		A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities; 8000 for aggregate multi-issuer records.
13	Issuer Name	Character	40		The name of the issuing institution for the pool; blank for aggregate multi-issuer records.
14	Number of loans in pool	Numeric	6		The total number of loans
15	Pool UPB	Numeric	16	13.2	The sum of the Loan UPBs
16	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan)
17	WAC	Numeric	3		Weighted Average Coupon Rate (Interest Rate) of all loans in the pool.
18	WARM	Numeric	3		Weighted Average Remaining Maturity (months left before maturity) of each loan in the pool.
19	WALA	Numeric	3		Weighted Average Loan Age (age of loan in months) of each loan in the pool.
20	WAOLT	Numeric	3		Weighted Average Original Loan Term (original length of loan in months) for each loan in the pool.
21	WAGM	Numeric	5		Weighted Average Gross Margin for each loan in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's current adjustable interest rate.
22	WA LTV	Numeric	3		Weighted Average Loan-to-Value Ratio for each loan in the pool. Loan-to-Value is the ratio of the original loan principal amount to the fair market value of the collateral property.
23	WA CLTV	Numeric	3		CLTV is Combined Loan-to-Value Ratio. The "combined" loan to value ratio includes in the numerator of the ratio ALL loans against the given property, such as second mortgages.
24	WA Credit Score	Numeric	3		The Weighted Average value of the three-digit credit score for the borrower(s) which was used by the lender in the decision to

					underwrite the mortgage loan.
25	WA Debt Income Ratio	Numeric	6	3.2	The Weighted Average ratio of the borrower(s) debt obligations to the borrower(s) income.
26	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized. The difference is weighted by the current period unpaid principal balance of the loan.
27	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification, plus the total number of loans, total UPB of these loans, and UPB as a percentage of the pool's total UPB.
28	WAC at Issuance	Numeric	3		Weighted Average Coupon Rate (Interest Rate) of all loans in the pool at issuance.
29	WARM at Issuance	Numeric	3		Weighted Average Remaining Maturity (months left before maturity) of each loan in the pool at issuance.
30	WALA at Issuance	Numeric	3		Weighted Average Loan Age (age of loan in months) of each loan in the pool at issuance.
31	WAOLT at Issuance	Numeric	3		Weighted Average Original Loan Term (original length of loan in months) for each loan in the pool at issuance.

File Trailer Record (One Record in the File), Record Type TP

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = TP	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period that the data is associated with.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	8		Control total of the total number of records with Record ID = "PS" in the file.

SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE RECORD TYPES

ARM Pool/Security Detail - One Record per Pool for ARM Custom and ARM Multi-Issuer Pools, Record Type 01

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 01	Character	2		Adjustable Rate Mortgage Record
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Look Back Period	Numeric	2		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.
07	Index Type	Character	5		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).
08	Security Interest Rate at Issuance	Numeric	6	2.3	The interest rate of the Ginnie Mae Security at Pool Issuance.
09	Prospective Interest Rate	Numeric	6	2.3	The next Interest rate for the ARM Pool, if applicable.
10	Next Interest Adjustment Date	Date	8	DDMMYYYY	The date of the next Interest Rate Adjustment for the ARM Pool.

11	Prior Interest Adjustment Date	Date	8	DDMMYYYY	The date of the current Interest Rate Adjustment for the ARM Pool.
12	Next Payment Adjustment Date	Date	8	DDMMYYYY	The date of the next Payment Adjustment for the ARM Pool.
13	Months To Adjust	Numeric	3		The number of months remaining until the Next Adjustment Date.
14	Weighted Average Mortgage Margin	Numeric	6	2.3	Weighted Average of the Mortgage Margins for each of the loans in the ARM pool weighted by (the Loan UPB multiplied by the “percentage” in the ARM pool).
15	Maximum Mortgage Margin	Numeric	6	2.3	The maximum Mortgage Margin of the loans in the ARM pool.
16	Minimum Mortgage Margin	Numeric	6	2.3	The minimum Mortgage Margin of the loans in the ARM pool.
17	Initial Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) in an ARM pool for the initial interest rate change. Values are 1 or 2 depending on the ARM Pool type.
18	Subsequent Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) 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).
19	Lifetime Interest Rate Cap	Numeric	1		The maximum interest rate change (+ or -) in an ARM pool over the life of the pool.
20	Lifetime Interest Rate Ceiling	Numeric	6	2.3	The maximum interest rate that the ARM pool can have for the life of the pool. This is a constant value and does not change over the life of the pool.
21	Next Interest Rate Ceiling	Numeric	6	2.3	The maximum interest rate that the 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.
22	Lifetime Interest Rate Floor	Numeric	6	2.3	The minimum interest rate that the ARM pool can have for the life of the pool. This is a constant value and does not change over the life of the pool.

Pool/Security Issuer-Level Detail - Multiple Records per Pool for Multi-issuer Pools, Record Type 02

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 02	Character	2		Issuer-Level Pool/Security Detail Record for MIP Pools
02	CUSIP Number	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool Number	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling.
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool.
06	Issuer Number	Numeric	4		A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities; 8000 for aggregate multi-issuer records.
07	Issuer Name	Character	40		The name of the issuing institution for the pool; blank for aggregate multi-issuer records.
08	Number of loans in pool	Numeric	6		The total number of loans
09	Pool UPB	Numeric	16	13.2	The sum of the Loan UPBs
10	WA Original Loan Size	Numeric	16	13.2	Weighted Average of the Original Loan Size (principal amount of the loan)
11	WAC	Numeric	3		Weighted Average Coupon Rate (Interest Rate) of all loans in the pool.
13	WARM	Numeric	3		Weighted Average Remaining Maturity (months left before maturity) of each loan in the pool.
14	WALA	Numeric	3		Weighted Average Loan Age (age of loan in months) of each loan in the pool.
15	WAOLT	Numeric	3		Weighted Average Original Loan Term (original length of loan in months) for each loan in the pool.
16	WAGM	Numeric	5		Weighted Average Gross Margin for each loan in the pool. For an adjustable rate loan, the Gross Margin is the amount added to

					the ARM index for the loan to determine the loan's current adjustable interest rate.
17	WA LTV	Numeric	3		Weighted Average Loan-to-Value Ratio for each loan in the pool. Loan-to-Value is the ratio of the original loan principal amount to the fair market value of the collateral property.
18	WA CLTV	Numeric	3		CLTV is Combined Loan-to-Value Ratio. The "combined" loan to value ratio includes in the numerator of the ratio ALL loans against the given property, such as second mortgages.
19	WA Credit Score	Numeric	3		The Weighted Average value of the three-digit credit score for the borrower(s) which was used by the lender in the decision to underwrite the mortgage loan.
20	WA Debt Income Ratio	Numeric	6	3.2	The Weighted Average ratio of the borrower(s) debt obligations to the borrower(s) income.
21	WA Pre-Modified LAD	Numeric	3		The Weighted Average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized. The difference is weighted by the current period unpaid principal balance of the loan.
22	WA Pre-Modified OPB	Numeric	16	13.2	The Weighted Average value for modified loans of the original loan size (Pre-Modified OPB) before loan modification, plus the total number of loans, total UPB of these loans, and UPB as a percentage of the pool's total UPB.

Pool Transfer Details Record, Record Type 03

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 03	Character	2		Pool Transfer Record
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling.
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Pool Issue Date	Date	8	YYYYMMDD	The issue date of the pool. Always the first of the month.
07	Transfer Type	Numeric	1		The type of pool transfer. Values are: 1 = PIIT 2 = Regular
08	Selling Issuer	Numeric	6		Unique Identifier of the issuer selling (transferring the pool)
09	Buying Issuer	Numeric	6		Unique identifier of the issuer buying (receiving the pool)
10	Number of Loans	Numeric	6		Total number of loans in the pool
11	UPB of Loans	Numeric	16	13.2	Aggregate UPB balances of the loans in the pool. Balances are "actual" UPB.

Quartiles Record, Record Type 04

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 04	Character	2		Quartiles Record
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling.
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Quartiles	Character	1		Values are: 4 = Maximum (100%) Quartile 3 = 75 th Percentage Quartile 2 = Median (50%) Percentage Quartile 1 = 25 th Percentage Quartile 0 = Minimum (0%) Quartile
07	Original Loan Size	Numeric	16	13.2	Original Loan Size (principal amount of the loan) for all loans in the pool.
08	Coupon Rate	Numeric	6	2.3	Coupon Rate (Interest Rate) of all loans in the pool.
09	Remaining Maturity	Numeric	3		Remaining Maturity (months left before maturity) of each loan in the pool.
10	Loan Age	Numeric	3		Loan Age (age of loan in months) of each loan in the pool.
11	Original Loan Term	Numeric	3		Original Loan Term (original length of loan in months) for each loan in the pool.
12	Gross Margin	Numeric	6	2.3	Gross Margin for each loan in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's current adjustable interest rate.
13	LTV	Numeric	3		Loan-to-Value Ratio for each loan in the pool. Loan-to-Value is the ratio of the original loan principal amount to the fair

					market value of the collateral property.
14	CLTV	Numeric	3		CLTV is Combined Loan-to-Value Ratio. The “combined” loan to value ratio includes in the numerator of the ratio ALL loans against the given property, such as second mortgages.
15	Credit Score	Numeric	3		The three-digit credit score for the borrower(s) which was used by the lender in the decision to underwrite the mortgage loan.
16	Debt Income Ratio	Numeric	5	1.3	The ratio of the borrower(s) debt obligations to the borrower(s) income.
17	Pre-mod LAD	Numeric	3		The weighted average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized. The difference is weighted by the current period unpaid principal balance of the loan.
18	Pre-mod OPB	Numeric	16	13.2	The value for modified loans of the original loan size (Pre-Modified OPB) before loan modification, plus the total number of loans, total UPB of these loans, and UPB as a percentage of the pool’s total UPB.

List of Stratification Records, Record Types 05-21

Loan Type Record, Record Type 05

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 05	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Loan Type Value	Character	1		This is the government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Loan Purpose Record, Record Type 06

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 06	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Loan Purpose Value	Numeric	1		Values are: 1 = Regular 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Living Units Record, Record Type 07

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 07	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Living Units Value	Numeric	1		Values are: 1 = 1 Unit 2 = 2 Units 3 = 3 Units 4 = 4 Units 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

First-Time Homebuyer Record, Record Type 08

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 08	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	First Time Homebuyer Value	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Buy-down Record, Record Type 09

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 09	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Buy-down Value	Numeric	1		Values are: 1 = Buy-down Loan 2 = Not Buy-down Loan 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Down Payment Assistance Record, Record Type 10

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 10	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Down Payment Assistance Flag Value	Character	1		Values are: Y = Yes N = No 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Loan Origination Type Record, Record Type 11

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 11	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Loan Origination Type Value	Numeric	1		Values are: 1 = Broker 2 = Correspondent 3 = Retail 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Origination Year Record, Record Type 12

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 12	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Origination Year Value	Numeric	4		Values are: 1 = Origination Year 1 2 = Origination Year 2 3 = Origination Year 3 4 = Origination Year 4 5 = Origination Year 5
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Refinance Code Record, Record Type 13

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 13	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Refinance Code Value	Numeric	1		Values are: 1 = Not Streamlined, Not Cash Out 2 = Cash Out 3 = Streamlined 9 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

MSA Record, Record Type 14

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 14	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	MSA Value	Numeric	5		The highest 10 MSA values and the MSA Not Available are provided. Values are: Highest MSA 2 nd Highest MSA 3 rd Highest MSA 4 th Highest MSA 5 th Highest MSA 99999 = MSA Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

State Code Record, Record Type 15

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 15	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	State Code	Character	2		The abbreviation of the state or territory where the loan property exists.
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Upfront MIP Rate Record, Record Type 16

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 16	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Upfront MIP Rate	Numeric	3		Values are FHA Upfront Mortgage Insurance Premium (MIP) rates: 000 = 000 Basis Points (BPS) 001 = 001 BPS 050 = 050 BPS 100 = 100 BPS 125 = 125 BPS 150 = 150 BPS 175 = 175 BPS 200 = 200 BPS 225 = 225 BPS 240 = 240 BPS 250 = 250 BPS 300 = 300 BPS 380 = 380 BPS 999 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given



					Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Annual MIP Rate Record, Record Type 17

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 17	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Annual MIP Rate	Numeric	3		Values are FHA Annual Mortgage Insurance Premium (MIP) rates: 000 = 000 Basis Point (BPS) 025 = 25 BPS 035 = 35 BPS 045 = 45 BPS 050 = 50 BPS 055 = 55 BPS 060 = 60 BPS 070 = 70 BPS 075 = 75 BPS 080 = 80 BPS 085 = 85 BPS 090 = 90 BPS 095 = 95 BPS 100 = 100 BPS 105 = 105 BPS 110 = 110 BPS 115 = 115 BPS 120 = 120 BPS 125 = 125 BPS

					130 = 130 BPS 135 = 135 BPS 145 = 145 BPS 150 = 150 BPS 155 = 155 BPS 999 = Not Available
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Pre-Modification Value Record, Record Type 18

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 18	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Pre-Modification Value	Numeric	1		Values are: 1 = Pre-Modified First Payment Date 2 = Pre-Modified Original Principle Balance
07	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
08	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
09	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
10	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Loan Type / Loan Purpose Record, Record Type 19 Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 19	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Loan Type Value	Character	1		This is the government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American 9 = Not Available
07	Loan Purpose Value	Numeric	1		Values are: 1 = Purchase 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 9 = Not Available
08	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
09	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
10	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
11	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Removal Type / Issuer Record, Record Type 20 Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 20	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Removal Type Value	Numeric	1		This is a code of the reason for removal from the pool. Values are: 1 = Mortgager Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution 6 = Other Removal
07	Issuer Value	Numeric	4		Issuer ID
08	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
09	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
10	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
11	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

Delinquency Value / Loan Type / Issuer Record, Record Type 21. Three-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record ID = 21	Character	2		
02	CUSIP	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
03	Pool ID	Character	6		The Pool identifier; this is assigned by Ginnie Mae at pooling
04	Pool Indicator	Character	1		Identifies the Issue Type of the given pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of the Ginnie Mae pool. See Appendix 1 for a listing of pool types.
06	Delinquency Value	Numeric	1		Values are: 1 = 1 Month 2 = 2 Months 3 = 3+ Months
07	Loan Type Value	Character	1		This is the government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American 9 = Not Available
08	Issuer Value	Numeric	4		Issuer ID
09	Number of Loans	Numeric	6		Total number of loans within the pool for the given Record ID.
10	% Number of Loans	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total number of loans.
11	UPB	Numeric	16	13.2	Total Unpaid Balance (UPB) within the pool for the given Record ID.
12	% Of UPB	Numeric	6	3.2	Loans for the given Record ID expressed as a percentage of the pool's total Unpaid Balance (UPB).

APPENDIX 2 – GINNIE MAE SINGLE FAMILY POOL TYPES

Pool Type Name	Issue Type	Pool Type
Ginnie Mae I Single Family Pools		
Single Family Level Payment Fixed Rate Pool	X	SF
Single Family Buydown Mortgages Pool	X	BD
Serial Notes Pool (backed by Single Family Fixed Rate Level Payment Mortgages)	X	SN
Single Family Graduated Payment Mortgages Pool	X	GP or GT
Single Family Growing Equity Mortgages Pool	X	GA or GD

Pool Type Name	Issue Type	Pool Type
Ginnie Mae II Single Family Level Payment Pools		
Single Family Fixed Rate Custom Pool	C	SF
Single Family Buydown Mortgage Custom Pool	C	BD
Multiple Issuer Pool – Each Loan Package	M	SF
Multiple Issuer Pool – Each Loan Package	M	FS
Multiple Issuer Pool – Each Loan Package containing Certain High Balance Loans Originated in Pursuant to the Economic Stimulus Act of 2008	M	JM
Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: Constant Maturity Treasury (CMT)		

Custom ARM – 1 Year ARM	C	AR
Custom ARM – 3 Year ARM	C	AT
Custom ARM – 5 Year ARM	C	AF or FT
Custom ARM – 7 Year ARM	C	AS
Custom ARM – 10 Year ARM	C	AX
Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: London Interbank Offered Rate (LIBOR)		
Custom ARM – 1 Year ARM	C	RL
Custom ARM – 3 Year ARM	C	TL
Custom ARM – 5 Year ARM	C	FL or FB
Custom ARM – 7 Year ARM	C	SL
Custom ARM – 10 Year ARM	C	XL
Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: Constant Maturity Treasury (CMT)		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	AR or AQ
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	AT
Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	AF or FT
Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	AS
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	AX
Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: London Interbank Offered Rate (LIBOR)		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	RL
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	TL
Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	FL or FB

Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	SL
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	XL
Ginnie Mae II Graduated Payment Mortgage Pools		
Graduated Payment Custom Pool	C	GP or GT
Multiple Issuer Pool – Each Loan Package	M	GP or GT
Ginnie Mae II Growing Equity Mortgage Pools		
Growing Equity Custom Pool	C	GA or GD
Multiple Issuer Pool – Each Loan Package	M	GA or GD
Ginnie Mae II Manufactured Home Mortgage Pools		
Manufactured Home Custom	C	MH

APPENDIX 3 – STATE CODES

State Name	State Code	State Name	State Code
Alaska	AK	Montana	MT
Alabama	AL	North Carolina	NC
Arkansas	AR	North Dakota	ND
Arizona	AZ	Nebraska	NE
California	CA	New Hampshire	NH
Colorado	CO	New Jersey	NJ
Connecticut	CT	New Mexico	NM
District of Columbia	DC	Nevada	NV
Delaware	DE	New York	NY
Florida	FL	Ohio	OH
Georgia	GA	Oklahoma	OK
Guam	GU	Oregon	OR
Hawaii	HI	Pennsylvania	PA
Iowa	IA	Puerto Rico	PR
Idaho	ID	Rhode Island	RI
Illinois	IL	South Carolina	SC
Indiana	IN	South Dakota	SD
Kansas	KS	Tennessee	TN
Kentucky	KY	Texas	TX
Louisiana	LA	Utah	UT
Massachusetts	MA	Virginia	VA
Maryland	MD	Virgin Islands	VI
Maine	ME	Vermont	VT
Michigan	MI	Washington	WA
Minnesota	MN	Wisconsin	WI
Missouri	MO	West Virginia	WV
Mississippi	MS	Wyoming	WY