

Record Type 28 Low Moderate Borrower Income Record.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 28	Character	2		Low Moderate Borrower Income Stratification. Pools with Low and Moderate Income characteristics based on Federal Financial Institutions Examination Council (FFIEC) data. This record includes loans in pools issued January 2012 and thereafter.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Low Moderate Borrower Income	Character	1		Values are: Y = Borrower Income is Less than 80% of the FFIEC Median Family Income (MFI) N = Borrower Income is Greater than or Equal to 80% of the FFIEC Median Family Income (MFI) 9 = Not Available
07	Number of Loans	Numeric	6		The number of loans in the pool for the Low Moderate Borrower Income Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Low Moderate Borrower Income Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Low Moderate Borrower Income Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Low Moderate Borrower Income Value.