



Ginnie Mae Multifamily

Pool and Loan Disclosure File Production Version 3.3

Effective for Monthly Portfolio and New Issuance Disclosure (Daily/Monthly)

See Version History for details.

Ginnie Mae Single Family Pool Level Disclosure Version History

Document Version	History
Version 1.0	Initial Version.
Version 1.1	5/5/2020. Non-format change. Corrected the definition of the Loan Term field
Version 2.0	8/1/2021. Added Security RPB and RPB Factor to the Pool Data portion of the disclosure record. Added these fields as fields P28 and P29.
Version 3.0	11/11/2021. Added Green Loan Status to the Loan Data portion of the disclosure record; field L43
Version 3.1	04/29/2022. Added Affordable Loan Status to the Loan Data portion of the disclosure record; field L44
Version 3.2	02/28/2023. Non-format change. Revised the Affordable Status field value “NAF” (not affordable) to be “MKT” (market).
Version 3.3	03/10/2023. Added Project Loan Security Interest Rate to the Pool Data portion of the disclosure record; field P30. Will only be populated for <u>CL and CS</u> pool types. 05/10/2023. <u>Added Estimated Mortgage Amount to the Pool Data portion of the disclosure record; field P31. Will only be populated for CL and CS pool types.</u>

Introduction

This document provides the technical specification for the file layouts, record types, and data for the Multifamily Pool and Loan Disclosure.

Multifamily Pool and Loan Disclosure Summary Characteristics

Characteristic	Description
One Physical File	Multifamily Pool and Loan File: Information with one record per active pool. This will be one physical file with single header record at the beginning of the file and single trailer record at the end of the file.
Flexible Format	All records are produced as text format with Pipe () delimited separation between fields. The files will be published in compressed (zip) format.
Population of Records and Fields	Multifamily Pool and Loan Record will always be produced. There can be occurrences of “ ” bar-bar where there is no data value for a field.
Explicit Decimal Point	For fields that have values with decimal points, the Multifamily Pool and Loan File record will explicitly include the decimal point.
Sort Order of Records	Records will be sorted by Pool ID in ascending order.
Record Type Layouts—Item Number	Each of the Record Type layouts in this document have an “Item” number column. The Item numbers are for documentation reference only, and are not included in the physical output record.

Multifamily Pool and Loan File—The records in this file have a single common format, where there is one record per pool with specified fields. This file does not have stratifications or enumerations.

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



Item	Data Element	Type	Max Length	Format	Description
	Pool Data Portion of Record				
P1	CUSIP Number	String	9		CUSIP Number: A nine-character unique identifier for the MBS security for the pool.
P2	Pool Number	String	6		Pool ID: The six-character identifier for the pool.
P3	Pool Indicator (X)	String	1		Pool Indicator: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool. Always equal to "X" (Ginnie Mae I).
P4	Pool Type	String	2		Pool Type: The two-character pool type for the pool.
P5	Security Interest Rate	Numeric	6	2.3	Security Interest Rate: The current interest rate associated with the Security.
P6	Pool Issue Date	Date	8	CCYYMMDD	Pool Issue Date: The date the pool was issued.
P7	Pool Maturity Date	Date	8	CCYYMMDD	Pool Maturity Date: The date the pool matures, i.e., the pool last payment date.
P8	Original Aggregate Amount	Numeric	16	13.2	Original Aggregate Amount: The pool principal balance at origination. This is the sum of the mortgage outstanding balances.
P9	Issuer Number	Numeric	4		Issuer Number: The number assigned by Ginnie Mae to the issuer organization.
P10	Issuer Name	String	40		Issuer Name: The name of the issuer.
P11	Issuer Address 1	String	30		Issuer Address 1: The street address of the Issuer.
P12	Issuer Address 2	String	30		Issuer Address 2: The second address of the Issuer (if needed.)
P13	Issuer City	String	30		Issuer City: The city where the Issuer is located.
P14	Issuer State	String	2		Issuer State: The state where the Issuer is located.
P15	Issuer Zip Code 1	Numeric	5		Issuer Zip Code 1: The zip code where the Issuer is located.
P16	Issuer Zip Code 2	Numeric	4		Issuer Zip Code 2: The four additional digits to identify a geographic segment within the five-digit delivery area.

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



P17	Pool UPB	Numeric	14	11.2	Pool UPB: The sum of the loan UPB balances for the loans in this pool.
P18	Number of loans in pool	Numeric	6		Number of loans in pool: The number of loans in the pool.
P19	Number of Loans 30 days delinquent	Numeric	6		Number of Loans 30 days delinquent: The number of loans that are 30 days delinquent.
P20	UPB of Loans 30 days delinquent	Numeric	14	11.2	UPB of Loans 30 days delinquent: The UPB of loans that are 30 days delinquent.
P21	Percentage of UPB of Loans 30 days delinquent	Numeric	6	3.2	Percentage of UPB of Loans 30 days delinquent: The percentage of UPB of loans that are 30 days delinquent.
P22	Number of Loans 60 days delinquent	Numeric	6		Number of Loans 60 days delinquent: The number of loans that are 60 days delinquent.
P23	UPB of Loans 60 days delinquent	Numeric	14	11.2	UPB of Loans 60 days delinquent: The UPB of loans that are 60 days delinquent.
P24	Percentage of UPB of Loans 60 days delinquent	Numeric	6	3.2	Percentage of UPB of Loans 60 days delinquent: The percentage of UPB of loans that are 60 days delinquent.
P25	Number of Loans 90+ days delinquent	Numeric	6		Number of Loans 90+ days delinquent: The number of loans that are 90 days delinquent.
P26	UPB of Loans 90+ days delinquent	Numeric	14	11.2	UPB of Loans 90+ days delinquent: The UPB of loans that are 90 days delinquent.
P27	Percentage of UPB of Loans 90+ days delinquent	Numeric	6	3.2	Percentage of UPB of Loans 90+ days delinquent: The percentage of UPB of loans that are 90 days delinquent.
P28	Security RPB	Numeric	14	11.2	Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period.
P29	RPB Factor	Numeric	10	1.8	RPB Factor: Outstanding principal balance / original principal balance.
P30	Project Loan Security Interest Rate	Numeric	6	2.3	Project Loan Security Interest Rate: The interest rate associated with the Permanent Project Loan Security, from the Prospectus. Will only be populated for CS Pool Types.

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



Formatted Table

<u>P31</u>	<u>Estimated Mortgage Amount</u>	<u>Numeric</u>	<u>14</u>	<u>11.2</u>	<u>Estimated Mortgage Amount: the mortgage amount that will be associated with the loan when the construction loan converts to a project loan.</u>
	Loan Data Portion of Record				
L1	Disclosure Sequence Number	Numeric	10		Disclosure Sequence Number: An internal sequence number associated with the particular disclosure record.
L2	Case Number	String	15		Case Number: The case number assigned to the mortgage by the insuring agency.
L3	Agency Type	String	1		Agency Type: Identifier of the government agency. F = Federal Housing Administration. R = Rural Development.
L4	Loan Type	String	3		Loan Type: A code that identifies a specific type of loan, either "FMF" or "RMF".
L5	Loan Term	Numeric	3		Loan Term: Original number of monthly payments on a term or modified term loan as of the First Payment Date.
L6	First Payment Date	Date	8	CCYYMMDD	First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note.
L7	Maturity Date of Loan	Date	8	CCYYMMDD	Maturity Date of the Loan: The maturity date of this loan in accordance with the mortgage/note.
L8	Loan Interest Rate	Numeric	6	2.3	Loan Interest Rate: The current interest rate of the loan.
L9	Modified Loan Indicator	String	1		Modified Loan Indicator: A value of "M" indicates that the loan has been modified, else blank.
L10	Non-level Payments Indicator	String	1		Non-level Payments Indicator: A value of "P" indicates if the project loan has future non-level payments, else blank.
L11	Mature Loan Certification Flag	Numeric	1		Mature Loan Certification Flag: A value of "1" indicates a Mature Loan pool type, else blank.

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



L12	Loan Origination Date	Date	8	CCYYMMDD	Loan Origination Date: The date of loan origination.
L13	Initial Endorsement Date	Date	8	CCYYMMDD	Initial Endorsement Date: The date the mortgage note was first endorsed by FHA or the Loan Note Guarantee was first executed by RD.
L14	Final Endorsement Date	Date	8	CCYYMMDD	Final Endorsement Date: The date the mortgage note was finally endorsed by FHA or the Loan Note Guarantee was finally executed by RD.
L15	Lockout Term	Numeric	2		Lockout Term: The lockout term of the loan (prepayment provision), expressed in years.
L16	Lockout Period End Date	Date	8	CCYYMMDD	Lockout Period End Date: The period of time that the loan cannot have accelerated payments to the principal.
L17	Prepayment Premium Period	Numeric	2		Prepayment Premium Period: The period in which the borrower cannot make additional payments to the principal expressed in years.
L18	Prepayment End Date	Date	8	CCYYMMDD	Prepayment End Date: The end date of the prepayment premium period.
L19	Interest Approval Date	Date	8	CCYYMMDD	Interest Approval Date: The approval date obtained from Ginnie Mae when the Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread.
L20	Pre-Payment Penalty Flag	String	1		Pre-Payment Penalty Flag: A value of "Y" indicates if the project loan has any prepayment provisions, else blank.
L21	Original Principal Balance	Numeric	12	9.2	Original Principal Balance: The original principal balance of the loan at pool issuance.
L22	UPB at Issuance	Numeric	12	9.2	UPB at Issuance: The unpaid principal balance of the loan at pool issuance.
L23	Unpaid Principal Balance	Numeric	12	9.2	Unpaid Principal Balance: The unpaid principal balance of the loan as of the reporting period. Will always be blank for new issuance.
L24	Draw Number	String	2		Draw Number: Represents each issuance of a construction loan draw security.
L25	Approved Draw Amount	Numeric	13	10.2	Approved Draw Amount: The full draw amount approved by HUD for the FHA Advance of Mortgage Proceeds.
L26	Months Delinquent	Numeric	1		Months Delinquent: The number of months the loan is delinquent (1, 2, 3, 4, 5, 6 where 6 means 6 or more Scheduled installments are due but not paid). Only available for delinquent loans. A value of

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



					“0” indicates a non-delinquent loan. Will always be “0” for new issuance.
L27	Current Month Liquidation Flag	String	1		Current Month Liquidation Flag: A code that indicates if the loan was liquidated in this reporting month (Y = Yes, N = No). This value is derived from Removal Reason.
L28	Removal Reason	Numeric	1		Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool. 1-6 for liquidated loans, blank for all other loans (blank in this field will correspond to a value of “N” for the Current Month Liquidated Flag): 1 = Mortgagor Payoff, 2 = Repurchase of Delinquent Loan, 3 = Foreclosure, 4 = Loss Mitigation, 5 = Substitution, 6 = Other.
L29	Seller Issuer ID	Numeric	4		Seller Issuer ID: The four-digit identifier for the Issuer selling the pool. This only applies to loans in pools transferred in the current month; otherwise, this field will be blank.
L30	Property Name	String	60		Property Name: The name of the property.
L31	Property Street	String	55		Property Street: The street address of the property.
L32	Property City	String	30		Property City: The city where the property is located.
L33	Property State	String	2		Property State: The state where the property is located.
L34	Property Zip	Numeric	9		Property Zip: The zip code where the property is located.
L35	MSA	Numeric	5		MSA: The five-digit code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. This value is derived from the Zip Code associated with the property address.
L36	Number of Units	Numeric	4		Number of Units: The number of residential units associated with the property.
L37	Current Principal and Interest Amount	Numeric	12	9.2	Current Principal and Interest Amount: The current principal and interest payment on an individual <i>loan</i> . Also known as the P&I payment amount.
L38	Prepayment Description	String	245		Prepayment Description: A description of the Prepayment Penalty terms; however, the field is also used as a free-format descriptor.

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V3.3



L39	Description of Non-Level Adjustment Period	String	230		Description of Non-Level Adjustment Period: A description of the Non-Level Adjustment Period, however the field is also used as a free-format descriptor.
L40	FHA Program Section Code	String	20		FHA Program Section Code: The area identification and section of the National Housing Act.
L41	Insurance Type	String	1		Insurance Type: A value that indicates if the loan is Fully Insured ("F") or Co-insured ("C"). A blank indicates the insurance type is unknown.
L42	As of Date	Date	6	CCYYMM	As of Date: The reporting period for the data.
L43	Green Status	String	3		Green Status: A value that indicates if the loan is for a "green" property. Possible values include: GRM (green/market); GRA (green/affordable); GRB (green/broadly affordable); NGR (not green); and blank (unknown). Always blank for new issuance. <u>Applicable only to FHA MF loans.</u>
L44	Affordable Status	String	3		Affordable Status: A value that indicates if the loan is for an "affordable" property. Possible values include: AFF (affordable); BAF (broadly affordable); MKT (market); and blank (unknown). Always blank for new issuance. <u>Applicable only to FHA MF loans.</u>

Appendix 1 – Pool Types

Pool Type	Description
PL	Identifies a pool consisting of a single, level payment FHA insured project loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement
PN	Identifies a pool consisting of a single, non-level payment FHA insured or Rural Development, RD guarantees loan that (A) has a first scheduled payment date no more than 24 months before the issue date of the securities and (B) has not been modified subsequent to FHA’s final endorsement, and execution
LM	Identifies a pool consisting of (A) a single project loan with a first scheduled payment date more than 24 months before the issue date of the securities or (B) a loan that has been modified subsequent to FHA’s final endorsement
LS	Identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a small project as determined by FHA or an RD-Section 538 guaranteed loan that has been used for the revitalization of the Section 515 loan portfolio, (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities and (C) none of which has been modified subsequent to final endorsement, or issuance of the RD permanent loan guarantee
RX	Identifies a pool consisting of one or more project loans, (A) each of which is secured by a lien on a Mark-to-Market project as determined by FHA and the Office of Affordable Housing Preservation (OAHP) and (B) each of which has a first scheduled payment date no more than 24 months before the issue date of the securities
CL	Identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CL pool will also be the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.
CS	Identifies a pool consisting of a single construction loan; the interest rate payable on the securities backed by a CS pool will differ from the interest rate payable, upon conversion of the construction loan securities, on the resulting project loan securities.

Appendix 2 – 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