

Ginnie Mae HMBS Pool Disclosure File Version 5.1 12/30/2023

**This Document is for New Issuance and for Monthly Disclosure
of Active, Single-Family Data**

See Version History for details

Ginnie Mae HMBS Pool Disclosure File

Document Version	History
Version 1.0	02/28/2014. Initial Version.
Version 2.0	03/14/2014. Initial version plus these changes: (1) revised to remove references to the word “Monthly”; (2) added language to indicate that this same format is used for Enhanced Pool/New Issuance Daily and Weekly disclosure, and Enhanced Monthly Pool disclosure. All record formats remain the same; no changes
Version 3.0	04/21/2014. Version 2.0 with these changes: (1) Highlighted changes to legacy Pool Monthly Disclosure format; (2) renamed field 6, “Beginning Security Interest Rate” , in the “D” record to “Current Security Interest Rate”.

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Version 3.1	09/24/2014. Version 3.0 with these changes: (1) renamed field 17, “Maximum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Maximum WAC (Q4)(the reported prospective WAC)”; (2) renamed field 18 “Minimum WAC (Q4)(the calculated prospective WAC)” in the “D” record to “Minimum WAC (Q4)(the reported prospective WAC)”;
Version 4.0	<p>03/01/2015. Version 3.1 with these changes:</p> <p>(1) Add to Pool Details (Type “D”) record:</p> <ul style="list-style-type: none"> - Pay Op LUMP SUM related fields: Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB, UPB of Participations as % of Principal Limit of HECM Loans, UPB of Participations as % of MCA of HECM Loans, HECM UPB as a % of Principal Limit of HECM Loans, HECM UPB as % of MCA of HECM Loans. - Original Security Interest Rate (WAC) - Maximum WAC (Q4) (the original WAC) - Minimum WAC (Q0) (the original WAC) - Non-borrowing Spouse Number of Participations - Non-borrowing Spouse UPB of Participations - Non-borrowing Spouse UPB of Participations as % of Pool UPB - Remaining Property Charges Set Aside Number of Participations - Remaining Property Charges Set Aside UPB of Participations - Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB <p>(2) (2) Add to Supplemental Pool Detail (Type “U”) record:</p> <ul style="list-style-type: none"> - Add Payment Option Single Disb Lump Sum fields: Number of Participations, UPB of Participations, UPB of Participations as % of Pool UPB <p>(3) (3) Add to Weighted Averages and Quartiles Pool Detail (Type “W”) record:</p>

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	<ul style="list-style-type: none"> - Renamed “Lifetime Interest Rate Cap” fields to “Lifetime Interest Rate Change Cap” - Add Periodic Interest Rate Change Cap fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Add Maximum Interest Rate fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB - Added Non-borrowing Spouse age fields: Weighted Average, Maximum (Q4), 75th Percentile (Q3), Median (Q2), 25th Percentile (Q1), Minimum (Q0), Not Available - Number of Participations, Not Available – UPB, Not Available - % of UPB <p>(4) (4) Add a new Non-borrowing Spouse Data (Type “X”) record that contains age-related fields/information similar to the Borrower age-related fields of the Various Record (“V”)</p>
Version 4.1	<p>03/01/2015. Version 4.0 with these changes:</p> <ul style="list-style-type: none"> (1) Renamed field 150 of the “W” record from “Periodic Interest Rate Change Cap” to “Annual Interest Rate Change Cap”. (2) Revised the format of fields 159-164 in the “W” record related to Maximum Interest Rate to be 9(2)v9(3)
Version 4.2	<p>04/01/2015. Version 4.1 with these changes:</p> <ul style="list-style-type: none"> (1) Renamed all references of “Non-borrowing Spouse” to “Eligible Non-borrowing Spouse” (2) Revised the effective date from 03/01/2015 to 04/01/2015.
Version 4.3	<p>10/27/2017. Version 4.2 with these changes:</p> <ul style="list-style-type: none"> (1) Added quartiles to the Type W record for 2 fields added to the loan level disclosure for HREMIC – Initial Monthly Scheduled Payment and Initial Remaining Available Line of Credit. The

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	<p>quartiles for these 2 fields will be populated with nines in the Pool New Issuance Daily/Monthly disclosures.</p>
Version 4.4	<p>04/01/2020. Version 4.3 with these changes:</p> <ul style="list-style-type: none"> (1) Added Pool Maturity Date to the end of the Pool Details (“D”) record (2) Dropped reference to the “Enhanced” descriptor in the file name and layout.
Version 5.0	<p>01/30/2023. Version 4.4 with these changes:</p> <ul style="list-style-type: none"> (1) Converted fixed record layout to pipe-delimited, Stratified record layout. (2) Added new fields: Pool Unpaid Principal Balance; Security RPB; RPB Factor (see Pool/Security Detail record). (3) Renamed “WAC of the Participations” to “Prospective Security Interest Rate” (see Pool/Security Detail record). (4) Added full Quartiles (Q0 – Q4) for the following fields (see Record Type 01 Quartiles record): Participation Original Principal Balance (formerly Max/Min AOPS); Participation UPB (formerly Max/Min Participation UPB); Participation Original Interest Rate (formerly Max/Min Original WAC); Participation Current Interest Rate (new field); Participation Prospective Interest Rate (formerly Max/Min Prospective WAC); HECM Loan Age (formerly Max/Min WALA); Ratio: Participation UPB/HECM loan Maximum Claim Amount (formerly Max/Min Participation UPB/HECM Max Claim Amount) (5) Renamed “Participation Original Principal Balance for State” to “Original Principal Balance of Participations”; “Current Pool UPB Balance for State” to “UPB of Participations”; “Pool UPB Balance for State as a % of total Pool UPB” to “UPB of Participations as % of Pool UPB” (see Record Type 08 State Code record). (6) Added Low Moderate Borrower Income data (see Record Type 11 Low Moderate Borrower Income record).

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Version 5.1	12/30/2023. Corrected version 5.0 as follows: (1) added a “Number of Participations” field (field 8) to the HMBS Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format to be in accordance with the Record Type 13 Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Record, Two-Field Stratification record description; (2) revised Appendix 1 to reflect the implementation of the “SA” pool type.
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HMBS Pool Level Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	<p><u>HMBS Pool/Security File</u>: Pool/Security information with one record per active 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><u>HMBS Pool Supplemental File</u>: 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>
HMBS Pool/Security Record Type	One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, and Weighted Averages (WA) for various attributes. This record is an enhanced version of the current “D” record in the HMBS Disclosure File V4.4. The HMBS Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
HMBS Pool Supplemental Record Types	Thirteen (13) Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these record types have common format and enumeration characteristics.
Flexible Format	All Records are produced as text format with Pipe () delimited separation between fields. The files will be published in compressed (zip) format.

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Population of Records and Fields	<p>HMBS Pool/Security Record will always be produced. There can be occurrences of “ ” (bar-bar) where there is no data value for a field.</p> <p>HMBS Pool Supplemental Records are “data driven” and therefore individual Record Types are produced based on the characteristics of the pool.</p> <p>Fields within Record Types are “data driven” and therefore populated based on characteristics of the pool. There can be occurrences of “ ” (bar-bar), where there is no data value for a field.</p>
Explicit Decimal Point	<p>For fields that have values with decimal points, the HMBS Pool/Security File records and the HMBS Pool Supplemental File records will explicitly include the decimal point;</p>
Sort Order of Records	<p><u>HMBS Pool/Security File</u>: Records will be sorted by Pool ID in ascending order.</p> <p><u>HMBS Pool Supplemental File</u>: Records will be sorted by Pool ID (ascending order); Record Type within Pool</p>
Record Type Layouts—Item Number	<p>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.</p>
Daily New Issuance, Monthly New Issuance, and Monthly Portfolio	<p>The file layouts are the same for: HMBS Daily Pool New Issuance, Monthly Pool New Issuance, and HMBS Pool Monthly Portfolio disclosures. The Low Moderate Borrower Income Record stratification record (record type “11”) will not appear in the Daily Pool New Issuance and Monthly Pool New Issuance files.</p>
Implementation Dates	<p>New Issuance Files (Daily and Monthly), as well as the Monthly Portfolio are targeted for production release beginning in the 1st quarter 2024.</p>
Production Test Files (for Version 5.1)	<p>Sample Production test files for the HMBS Pool Level Disclosures will be available in the 4th quarter 2023.</p>
Transition Period	<p>Ginnie Mae will produce the existing HMBS Pool Disclosure File V4.4 files and the HMBS Pool Disclosure File V5.1 files, in parallel, for a period of at least 3 months.</p>

General Characteristics of the Files and Records

This section of the document provides an overview of the common characteristics of the records in the files. The detailed technical specification of files and record formats is in the following section of this document.

HMBS Pool/Security 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.

HMBS Pool Supplemental File—The records in this file are standardized and have stratifications and enumerations. There are 5 unique, different record layouts. Two (2) of the record layouts have specific common formats:

- Unique Record Types
 - Unique Records – Record Types “01” and “02” (each with a unique record layout)

- Common Stratification Layouts
 - One-Field Stratification Records – Record Types “03” – “12”; Record Types “03” – “06”, “07” - “12”, and “08” have unique record layouts.
 - Two-Field Stratification Records – Record Type “13”

HMBS Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	Quartiles
02	None	Various
03	1	Payment Option
04	1	Property Type
05	1	Age of Youngest Borrower/Co-borrower
06	1	Age of Youngest Eligible Non-Borrowing Spouse
07	1	Metropolitan Statistical Areas (MSA) Code
08	1	State Code
09	1	Loan Purpose

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10	1	HECM Saver
11	1	Low Moderate Borrower Income Record
12	1	Not Available
13	2	Joint-Single Loan Indicator/Youngest Borrower or Co-Borrower Gender

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The HMBS Pool Supplemental file will contain stratification records that can be “one field” or “two field” stratifications. The general characteristics of each is presented below, as each particular type of stratification record will have its own common format. The general specification of each common format is provided as a general guide to the technical specifications.

HMBS Pool Supplemental File Record Types 03 through 06 “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “03” through “06”.
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 (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Field Value	Character	2		Values described in Record Types “03” through “06”.
07	Number of Participations	Numeric	5		The number of participations in the pool for the field value.
08	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the field value.
09	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the field value.
10	UPB of Participations as % of Principal Limit of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the field value.
11	UPB of Participations as % of MCA of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the field value.
12	HECM UPB as % of Principal Limit of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the field value.

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13	HECM UPB as % of MCA of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the field value.
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HMBS Pool Supplemental File Record Types 07, and 09 through 12 “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “07” and “09” through “12”.
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 (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Field Value	Character	5		Values described in Record Types “07”, and “09” through “12”.
07	Number of Participations	Numeric	5		The number of participations in the pool for the field value.
08	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the field value.
09	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the field value.

HMBS Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “13”
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 (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Field 1 Value	Character	1		Values in the first stratification field as described in Record Type “13”.
07	Field 2 Value	Character	1		Values in the second stratification field as described in Record Types “13”.
08	Number of Participations	Numeric	5		The number of participations in the pool for the two field values.
09	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the two field values.
10	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the two field values.
11	UPB of Participations as % of Principal Limit of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the two field values.
12	UPB of Participations as % of MCA of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the two field values.
13	HECM UPB as % of Principal Limit of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the two field values.

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14	HECM UPB as % of MCA of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the two field values.
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HMBS POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE HEADER, FILE TRAILER, AND POOL/SECURITY DETAIL RECORD TYPES

Record Type HP, HMBS Pool/Security File Header Record (One Header Record in the File)

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

Record Type PS, HMBS Pool/Security Detail - One Record per Pool. Records are sorted by Pool ID.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PS	Character	2		HMBS Pool/Security Detail Record
02	CUSIP Number	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. Value is H.

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05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Index Type	Character	5		The type of ARM index being used. It will be either CMT (Constant Maturity Treasury), LIBOR (London Interbank Offered Rate), or SOFR (Secured Overnight Financing Rate). (SOFR implementation TBD).
07	Pool Issue Date	Date	8	YYYYMMDD	The date the pool was issued.
08	Pool Maturity Date	Date	8	YYYYMMDD	The date on which the final payment for the Security is scheduled to be paid.
09	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer responsible for the pool.
10	Issuer Name	Character	40		The name of the Issuer currently responsible for the pool.
11	Original Aggregate Amount	Numeric	16	13.2	The aggregate principal amount (UPB at issuance) of the participations in the pool at pool issuance.
12	Pool Unpaid Principal Balance	Numeric	16	13.2	Sum of the UPB amounts of the active participations in the pool.
13	Security RPB	Numeric	16	13.2	The remaining principal balance for the Security.
14	RPB Factor	Numeric	10	1.8	The decimal value of the Security's Remaining Principal Balance divided by the Original Aggregate Amount. The factor is 1 at issuance, and zero in the period of final payment.
15	Number of Participations in pool.	Numeric	5		The current total number of participations in the pool.
16	Number of Participations with Payments this Period	Numeric	5		Count of the Participations which had a full or partial payment this period.
17	Unpaid Principal Balance of Participations with Payments	Numeric	14	11.2	The sum of the ending Participation UPB values of the Participations which had payments this period.
18	Percent of UPB Paid Off	Numeric	6	3.2	The total Pool Payments amount divided by the total ending Pool UPB amount.
19	Average Original Participation Size (AOPS)	Numeric	9	6.2	Simple average of the participation Original Principal Balance (OPB) values, for all the current participations in the pool.
20	Current Period Average Balance	Numeric	14	11.2	Average Participation Size. The sum of the participation UPBs divided by the number of participations.

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21	Original Security Interest Rate (WAC)	Numeric	6	2.3	The interest rate of the Ginnie Mae Security when it was issued.
22	Current Security Interest Rate (WAC)	Numeric	6	2.3	The interest rate of the Ginnie Mae Security. This is the rate in effect for the report period.
23	Prospective Security Interest Rate	Numeric	6	2.3	The prospective WAC of the pool. This is the rate that will be in effect for the next report period.
24	Ratio: Pool Outstanding Balance to Max Claim Amount of HECM Loans	Numeric	6	3.2	The total ending Pool UPB amount divided by the sum of the Max Claim Amount of the HECM loans.
25	Ratio: Pool Outstanding Balance to Principal Limit of HECM Loans	Numeric	6	3.2	The total ending Pool UPB amount divided by the sum of the Principal Limit of the HECM loans
26	WA Loan Age (WALA) of the Participations	Numeric	3	9(3)	The average Loan age (based on HECM Loan Origination date) for all the participations in a pool, weighted by the UPB of each participation that is in the pool.
27	WA Expected Mortgage Interest Rate	Numeric	6	2.3	Weighted Average of Expected Average Mortgage Interest Rate for each loan represented by a participation in the pool. The Expected Average Mortgage Interest Rate is the original expected average mortgage interest.
28	WA Servicing Fee Set Aside	Numeric	14	11.2	Weighted Average of Servicing Fee Set Aside Amount for each loan represented by a participation in the pool. The Servicing Fee Set Aside Amount is an amount initially set aside from the Principal Limit as reported by the issuer
29	WA Original Funding Age	Numeric	3	9(3)	Weighted Average of Original Funding Age for each loan represented by a participation in the pool. The Original Funding Age for each loan is calculated based on the HECM Original Funding Date value and the Reporting Period of the data. The Original Funding Date is the date the loan was first funded
30	WA Property Valuation Amount	Numeric	14	11.2	Weighted Average of Property Valuation Amount for each loan represented by a participation in the pool. The Property Valuation Amount is as reported by the issuer at pool issuance
31	WA Original Term of Payments	Numeric	3	9(3)	Weighted Average of Original Term of Payments for each loan represented by a participation in the pool. The Original Term of Payments is the original number of monthly

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					payments on a term or modified term loan, as of the Origination Date
32	WA Property Charges Set Aside	Numeric	14	11.2	Weighted Average of Property Charges Set Aside Amount for each loan represented by a participation in the pool. The Property Charges Set Aside Amount is an amount that a borrower sets aside at closing to cover property charges such as taxes, insurance, ground rents, homeowner's association fees, as reported by the issuer.
33	WA Property Repair Set Aside	Numeric	14	11.2	Weighted Average of Property Repair Set Aside Amount for each loan represented by a participation in the pool. The Property Repair Set Aside Amount is an amount that a borrower sets aside at closing to cover property repairs, as reported by the issuer.
34	WA Original Available Line of Credit	Numeric	14	11.2	Weighted Average of Original Line of Credit Amount for each loan represented by a participation in the pool.
35	WA Original Draw Amount	Numeric	14	11.2	Weighted Average of Original Draw Amount for each loan represented by a participation in the pool. The Original Draw Amount is the original amount drawn on a line of credit loan.
36	WA Mortgage Margin	Numeric	6	2.3	Weighted Average of Mortgage Margin for each loan represented by a participation in the pool. The Mortgage Margin is the percentage points added to the index rate to determine an ARM's interest rate.
37	WA Lifetime Floor Rate	Numeric	6	2.3	Weighted Average of Lifetime Floor Rate for each loan represented by a participation in the pool. The Lifetime Floor Rate is the minimum interest rate that can be applied during the loan term.
38	WA Remaining Available Line of Credit	Numeric	14	11.2	Weighted Average of Remaining Line of Credit Amount for each loan represented by a participation in the pool. The Remaining Line of Credit reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides
39	WA Monthly Scheduled Payment	Numeric	14	11.2	Weighted Average of Monthly Scheduled Payment for each loan represented by a participation in the pool. The Monthly Scheduled Payment is the scheduled amount that is payable to the borrower on a monthly basis.

