



Disclosure Plus

User Guide

Version 1.2

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Document History

Version	Date	Additions / Modifications
1.0	05/30/2025	Disclosure Plus User Guide
1.1	9/11/2025	Added HMBS & Platinum dashboard descriptions
1.2	11/10/2025	Added Advanced Filtering instructions

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1. Introduction:

Welcome to **Disclosure Plus**, Ginnie Mae's free disclosure analysis and visualization tool for institutional investors, analysts, traders, and risk managers. This platform enables detailed evaluation of MBS pool and collateral performance via interactive dashboards and downloadable data.

-  **No login required:** Visit the [Disclosure Plus homepage](#), select a product, and explore user-friendly visualizations and tables.
-  **Monthly updates:** Data is refreshed by the 8th business day of each month.

MBS Tool

Delinquency & Forbearance

This report covers key metrics such as delinquency rates, forbearance trends, and loan status across different time frames. It offers insight into the proportion of loans that are current, delinquent, or in forbearance, helping stakeholders understand the overall health of Ginnie Mae's mortgage-backed securities (MBS) portfolio. Users can analyze trends, track performance changes, and gain an understanding of borrower behavior and economic impacts affecting the Ginnie Mae loan servicing landscape.

MBS Pool Details

This report includes key metrics such as pool type, issuance date, outstanding principal balance, interest rates, and underlying loan characteristics. The data offers an in-depth view of the composition and performance of individual MBS pools, helping investors and stakeholders assess the risk profile, prepayment behavior, and other factors relevant to the investment in Ginnie Mae securities. This report is essential for analyzing the specifics of each pool and understanding the portfolio at a detailed level.

MIP Analysis

This report includes key metrics related to MIP collections, trends, and compliance. It aims to help stakeholders understand the financial health and risk exposure of the mortgage insurance system supporting Ginnie Mae's mortgage-backed securities (MBS). By analyzing these metrics, users can gain insights into premium payments, evaluate trends in borrower contributions, and assess the sustainability and performance of the underlying insurance structure.

LMI Analysis

This report showcases key metrics that underscore Ginnie Mae's efforts in promoting housing accessibility, affordability, and community welfare. It offers data on initiatives related to building quality, support for marginalized communities, and operational transparency. This report caters to stakeholders interested in evaluating Ginnie Mae's commitment to principles of responsible governance, offering valuable insights into the societal and operational impacts of the insuring agency's mortgage programs.

Liquidation Query

This report provides detailed insights into the liquidation status of securities in the Ginnie Mae portfolio. It allows users to query and view historical and current liquidation data, including the number of loans in liquidation, liquidation proceeds, and any related financial metrics. This report helps users monitor the effectiveness of Ginnie Mae's liquidation process, track progress over time, and ensure compliance with regulations. The page offers customizable filters, enabling users to generate reports based on specific timeframes, loan types, and other relevant parameters, giving them the flexibility to analyze the data most pertinent to their needs.

Cohort Analysis

The Cohort Analysis Report for the Ginnie Mae Disclosure Plus site provides a comprehensive view of mortgage-backed securities (MBS) performance based on grouped loan characteristics. This report enables users to analyze trends in prepayments, default rates, and loan performance by segmenting loans into cohorts based on key attributes such as issuance year, loan origination period, loan type, interest rate bands, servicer, and geographic distribution. This report is an essential tool for investors, analysts, and risk managers who require data-driven insights into Ginnie Mae MBS performance, helping them make informed investment and portfolio management decisions.

CPR Analysis

The CPR (Conditional Prepayment Rate) Analysis Report for the Ginnie Mae Disclosure Plus site provides a detailed evaluation of prepayment trends within Ginnie Mae mortgage-backed securities (MBS). The report calculates and analyzes CPR metrics to measure the speed at which loans within a given pool or cohort are being paid off ahead of schedule. This report is essential for fixed-income investors, risk managers, and analysts who need to evaluate prepayment risks and trends in Ginnie Mae MBS, allowing for better decision-making in portfolio management and hedging strategies.

HMBS Tool

HMBS Pool Details

This report provides detailed information on individual HECM (Home Equity Conversion Mortgage) pools within Ginnie Mae's HMBS program. It includes pool characteristics such as issuance date, loan count, balances, and factor updates, giving stakeholders transparency into the structure and performance of reverse mortgage securities. By tracking these details, users can monitor trends, evaluate servicing activity, and gain deeper insight into the HMBS market landscape.

HMBS Loan Purpose

This report breaks down Ginnie Mae HMBS securities by loan purpose, such as new originations, refinances, or other activity. It provides visibility into issuance trends, aggregated balances, and the distribution of loan purposes within HMBS pools. By highlighting borrower intent, the report helps stakeholders track market shifts, evaluate program performance, and better understand the factors shaping the reverse mortgage landscape.

REMIC/Platinum Tool

MBS Platinum

This report focuses on Ginnie Mae Platinum securities, which consolidate multiple MBS pools into a single, larger security to improve liquidity and efficiency. It highlights key characteristics such as pool composition, aggregated balances, coupon structures, and maturity profiles. By offering visibility into Platinum issuance and performance, the report enables investors and analysts to assess market trends, optimize trading strategies, and better understand the role of Platinum securities in the broader Ginnie Mae program.

HMBS Platinum

This report highlights key metrics for Ginnie Mae HMBS Platinum securities, which combine multiple HECM pools into a single, larger security to enhance liquidity and reduce servicing costs. It provides insights into aggregated balances, issuance activity, and pool composition, offering stakeholders a clearer view of trends in the reverse mortgage market. Users can track performance, assess refinancing activity, and better understand the dynamics driving the HMBS Platinum program within Ginnie Mae's portfolio.

MBS Platinum Loan Type

This report provides a breakdown of Ginnie Mae MBS Platinum securities by underlying loan type, such as Single-Family, Multifamily, or Manufactured Housing. It offers visibility into issuance activity, aggregated balances, and loan composition within Platinum pools. By highlighting how different loan categories contribute to the structure of Platinum securities, the report helps stakeholders analyze market trends, assess portfolio diversification, and evaluate the role of loan types in driving performance and liquidity.

MBS Platinum Loan Purpose

This report presents a view of Ginnie Mae MBS Platinum securities by underlying loan purpose, such as purchase, refinance, or other categories. It highlights issuance activity, aggregated balances, and the distribution of loan purposes within Platinum pools. By showing how borrower intent shapes the composition of Platinum securities, the report enables stakeholders to analyze market trends, track shifts in lending activity, and better understand the factors influencing performance and liquidity.

Multifamily Tool

Pool & Loan Information

This report provides monthly loan-level and pool-level data on Ginnie Mae's multifamily mortgage-backed securities, offering transparency into pool composition, loan performance, and risk. It includes details like pool IDs, loan balances, interest rates, property types, and delinquency status, helping investors assess portfolio health and make informed decisions. The report reflects Ginnie Mae's commitment to transparency and is available for download via the Multifamily Disclosure Data Search page.

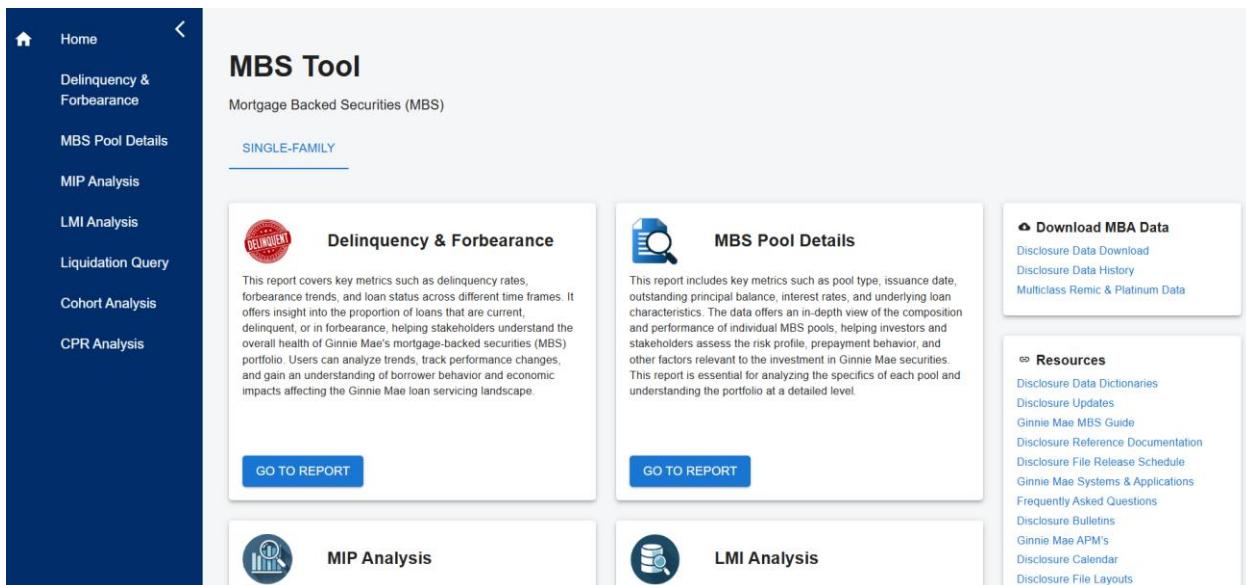
2. Getting Started:

To access Disclosure Plus:

A. Visit: **Disclosure > Disclosure Search Tools > Disclosure Plus**
(or go directly to the [landing page](#))



B. Select a product (e.g., **MBS**, **HMBS**, etc.) to open its main page.



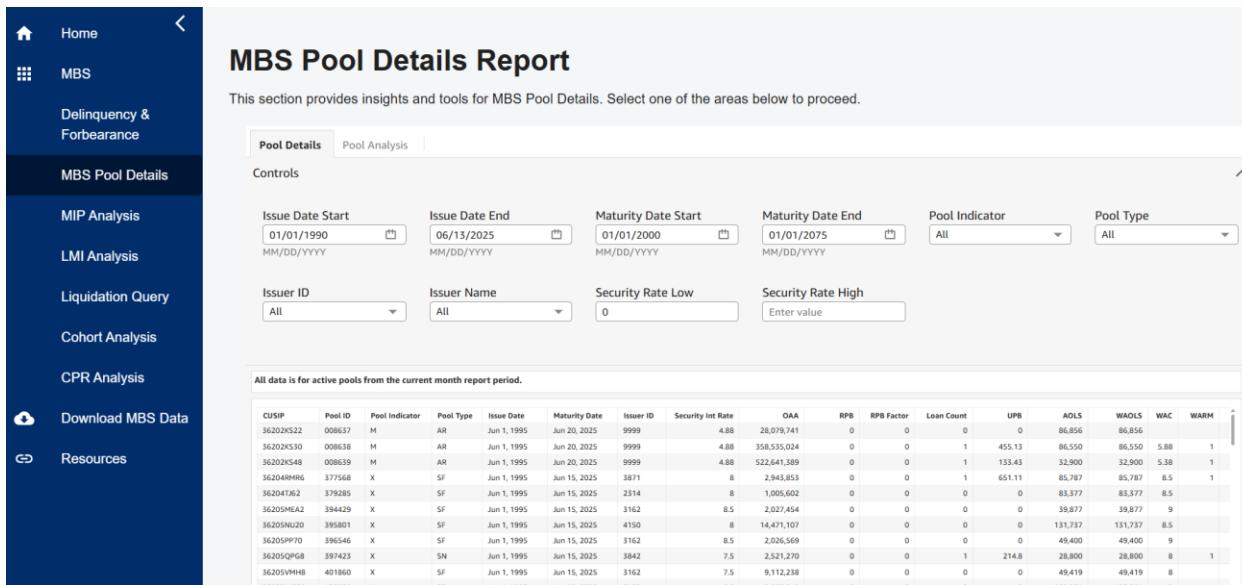
Each product page will contain links to each dashboard associated with that product. Click on any dashboard by hitting the ‘Go To Report’ button, or by clicking on the dashboard name on the left side menu (MBS Pool Details shown below). You can return to the landing page at any time by clicking the ‘Home’ button at the top left of the side menu. Users can also access the disclosure data and resources from the product page at the bottom left of the side menu.

C. Use the **left-side menu** to:

- Navigate to dashboards (click “Go to Report” or dashboard name)
- Return to the landing page (click **Home**)
- Access resources and download links

👉 Tip: Each product page includes:

- Quick links to data downloads (CSV/Excel)
- Resource guides and release schedule

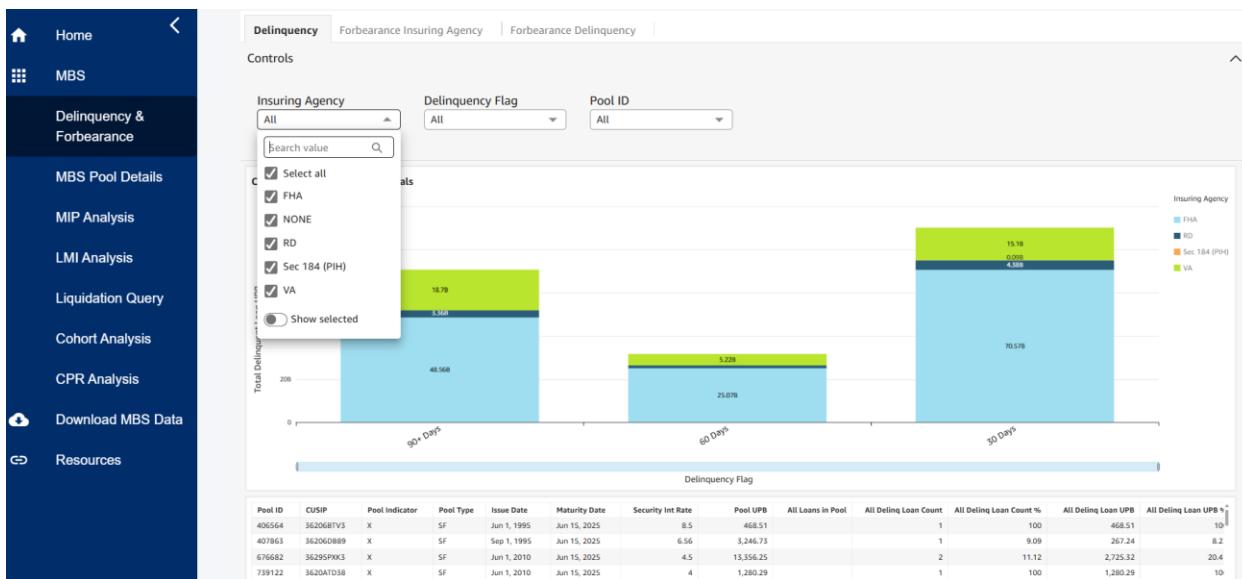


CUSIP	Pool ID	Pool Indicator	Pool Type	Issue Date	Maturity Date	Issuer ID	Security Int Rate	OAA	RPB	RPB Factor	Loan Count	UPB	AOLs	WAOLs	WAC	WARM
36202KS22	008637	M	AR	Jun 1, 1995	Jun 20, 2025	9999	4.88	28,079,741	0	0	0	0	86,856	86,856		
36202KS30	008638	M	AR	Jun 1, 1995	Jun 20, 2025	9999	4.88	358,535,024	0	0	1	455.13	86,550	86,550	5.88	1
36202KS48	008639	M	AR	Jun 1, 1995	Jun 20, 2025	9999	4.88	522,641,389	0	0	1	133.43	32,900	32,900	5.38	1
36204RH6	377568	X	SF	Jun 1, 1995	Jun 15, 2025	3871	8	2,943,853	0	0	1	651.11	85,787	85,787	8.5	1
36204TJ62	379285	X	SF	Jun 1, 1995	Jun 15, 2025	2314	8	1,005,602	0	0	0	0	83,377	83,377	8.5	
36205ME42	394429	X	SF	Jun 1, 1995	Jun 15, 2025	3162	8.5	2,027,454	0	0	0	0	39,877	39,877	9	
36205NH20	395801	X	SF	Jun 1, 1995	Jun 15, 2025	4150	8	14,471,107	0	0	0	0	131,737	131,737	8.5	
36205PP70	395548	X	SF	Jun 1, 1995	Jun 15, 2025	3162	8.5	2,026,569	0	0	0	0	49,400	49,400	9	
36205QH68	397423	X	SN	Jun 1, 1995	Jun 15, 2025	3842	7.5	2,321,270	0	0	1	214.8	28,800	28,800	8	1
36205VH8B	401860	X	SF	Jun 1, 1995	Jun 15, 2025	3162	7.5	9,112,238	0	0	0	0	49,419	49,419	8	
36205VH8B	401860	X	SF	Jun 1, 1995	Jun 15, 2025	3162	7.5	9,112,238	0	0	0	0	49,419	49,419	8	

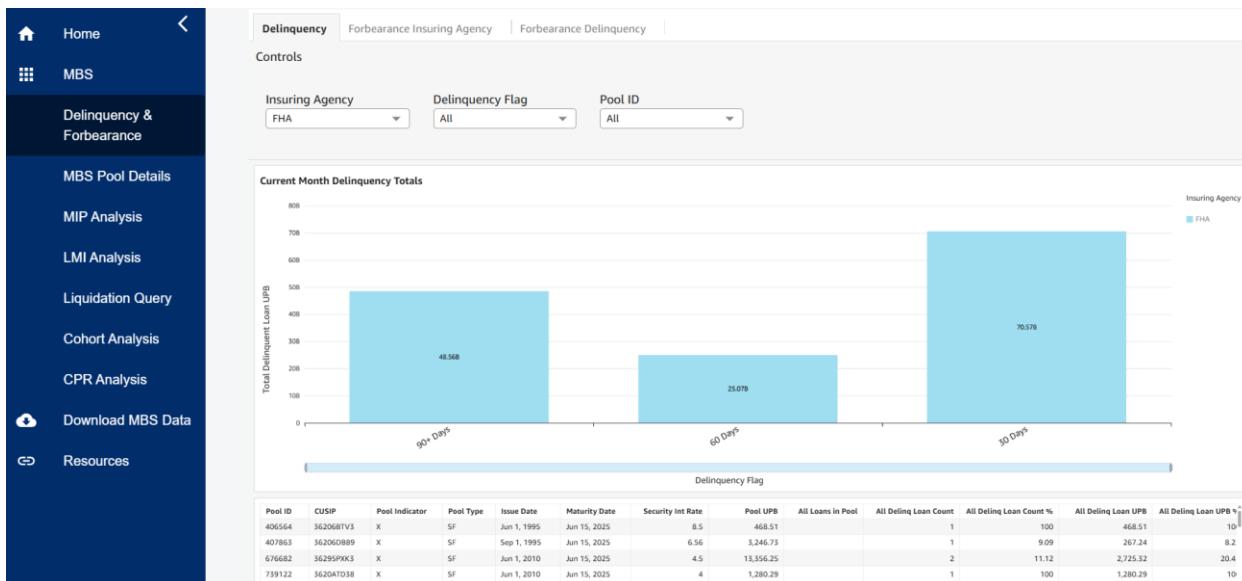
3. Using Dashboard Filters:

Filtering options:

- Use the **top filter menu** (dropdowns, date pickers, text entry)
- Click directly on any chart, graph, or table value

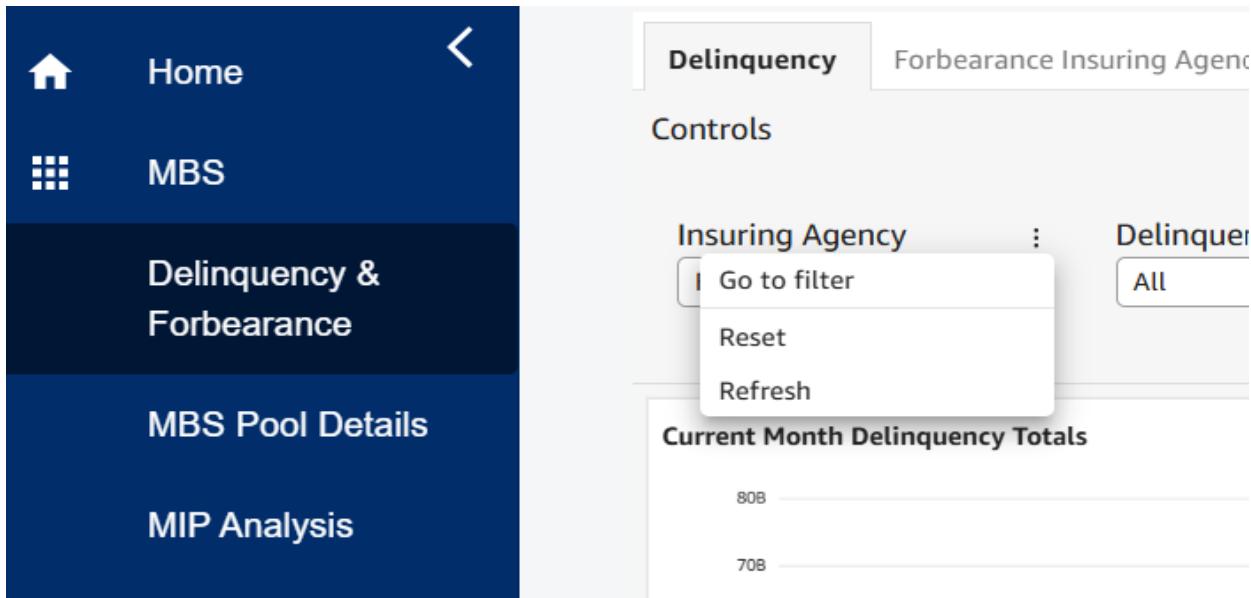


📌 **Example:** Under “Insuring Agency,” select **FHA** from the dropdown. The dashboard will auto-refresh.



To reset a filter:

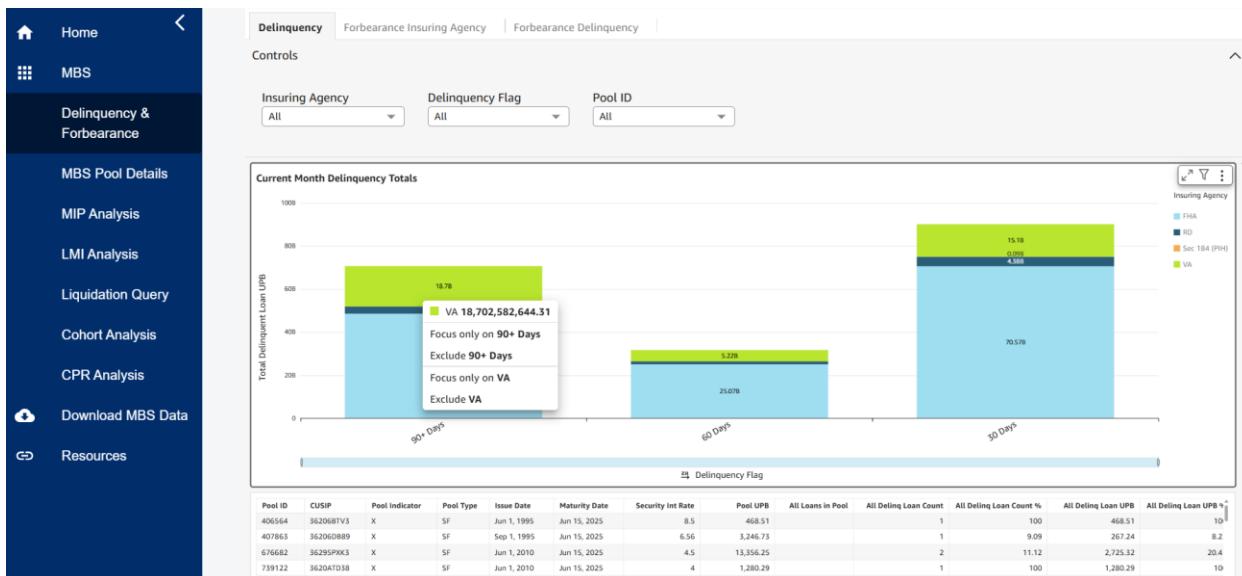
- Hover over the filter box
- Click the **three-dot menu (⋮)**
- Select **Reset**



The screenshot shows the Disclosure Plus dashboard with the 'Delinquency & Forbearance' section selected. A context menu is open over a bar chart in the 'Current Month Delinquency Totals' section. The menu includes options: 'Go to filter', 'Reset', and 'Refresh'. The 'Reset' option is highlighted.

👉 **Tip:** You can filter data by clicking directly on any field value within a chart or table—no need to use the top filter menu.

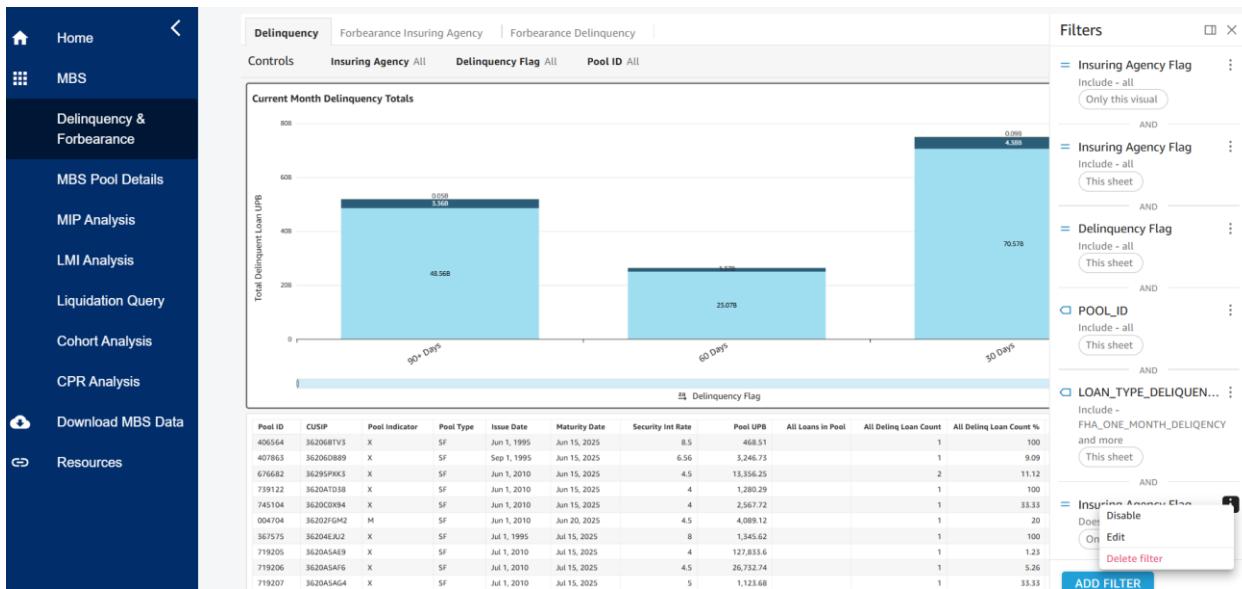
👉 **Example:** Click on a bar in a bar chart (e.g., the left-side bar) to instantly filter the dashboard by that value. A menu will appear with additional filtering options and a display of data totals related to your selection.



The screenshot shows the Disclosure Plus dashboard with the 'Delinquency & Forbearance' section selected. A context menu is open over a bar chart in the 'Current Month Delinquency Totals' section. The chart shows total delinquent loans for 90+ days, 60 days, and 30 days, with a breakdown by Insuring Agency (FHA, RD, Sec 184 (PH), VA). The menu includes options: 'Focus only on 90+ Days', 'Exclude 90+ Days', 'Focus only on VA', and 'Exclude VA'. The 'Focus only on 90+ Days' option is selected.

To delete a visualization-based filter:

- Open the **right-side filter pane**
- Click **:** next to the filter name
- Select **Delete Filter**



The screenshot shows the Disclosure Plus User Guide interface. On the left is a sidebar with various analysis options: Home, MBS, Delinquency & Forbearance, MBS Pool Details, MIP Analysis, LMI Analysis, Liquidation Query, Cohort Analysis, CPR Analysis, Download MBS Data, and Resources. The main area displays a dashboard with a bar chart titled 'Current Month Delinquency Totals' and a table of 'Pool ID' details. A 'Filters' pane on the right lists several filters with dropdown menus. One filter, 'Insuring Agency Flag', has a 'Delete filter' option highlighted with a red box. A tooltip for this option is visible, showing 'Delete filter' and 'Delete'.

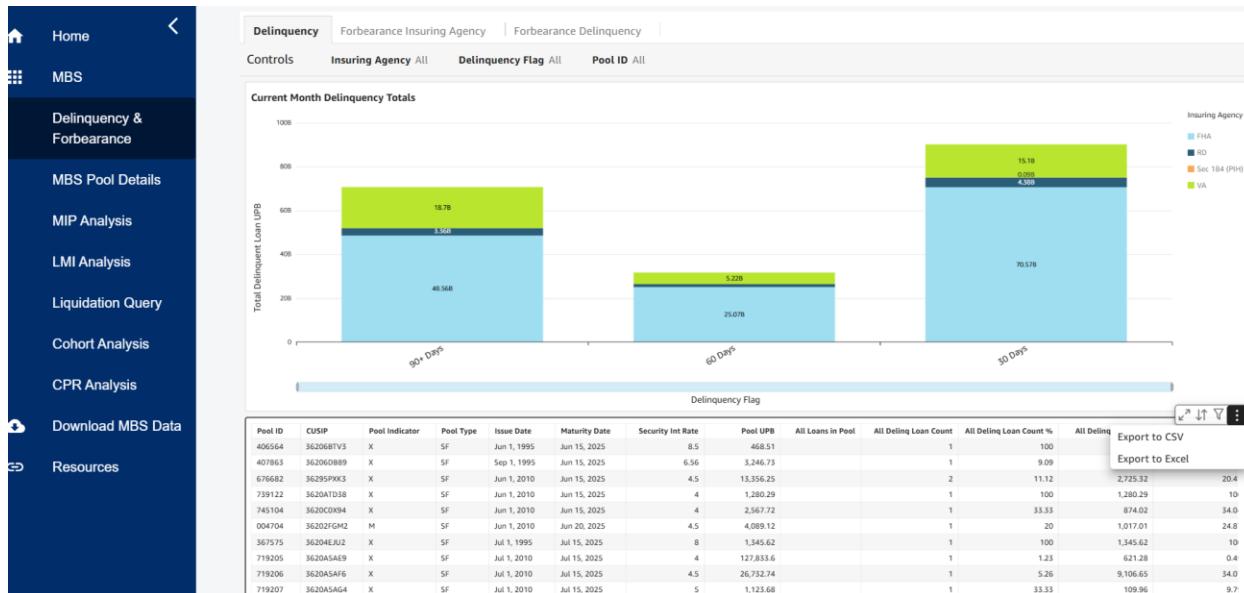
Pool ID	CUSIP	Pool Indicator	Pool Type	Issue Date	Maturity Date	Security Int Rate	Pool UPB	All Loans in Pool	All Delinq Loan Count	All Delinq Loan %
40564	362068TV3	X	SF	Jun 1, 1995	Jun 15, 2025	8.5	468.51		1	100
407863	362060899	X	SF	Sep 1, 1995	Jun 15, 2025	6.56	3,246.73		1	9.09
676682	36295PK3	X	SF	Jun 1, 2010	Jun 15, 2025	4.5	13,356.25		2	11.12
739122	3620AT038	X	SF	Jun 1, 2010	Jun 15, 2025	4	1,280.29		1	100
745104	3620CDX94	X	SF	Jun 1, 2010	Jun 15, 2025	4	2,567.72		1	33.33
004704	36202FM2	M	SF	Jun 1, 2010	Jun 20, 2025	4.5	4,089.12		1	20
367575	36204EJU2	X	SF	Jul 1, 1995	Jul 15, 2025	8	1,345.62		1	100
719205	3620A5A99	X	SF	Jul 1, 2010	Jul 15, 2025	4	127,833.6		1	1.23
719206	3620A5A46	X	SF	Jul 1, 2010	Jul 15, 2025	4.5	26,732.74		1	5.26
719207	3620A5A44	X	SF	Jul 1, 2010	Jul 15, 2025	5	1,123.68		1	33.33

4. Downloading Data:

To download any table or chart:

1. Click the **three-dot menu (⋮)** at the top-right of the visual
2. Choose your desired format: **CSV** or **Excel**

 Downloads are available on every dashboard and product page.

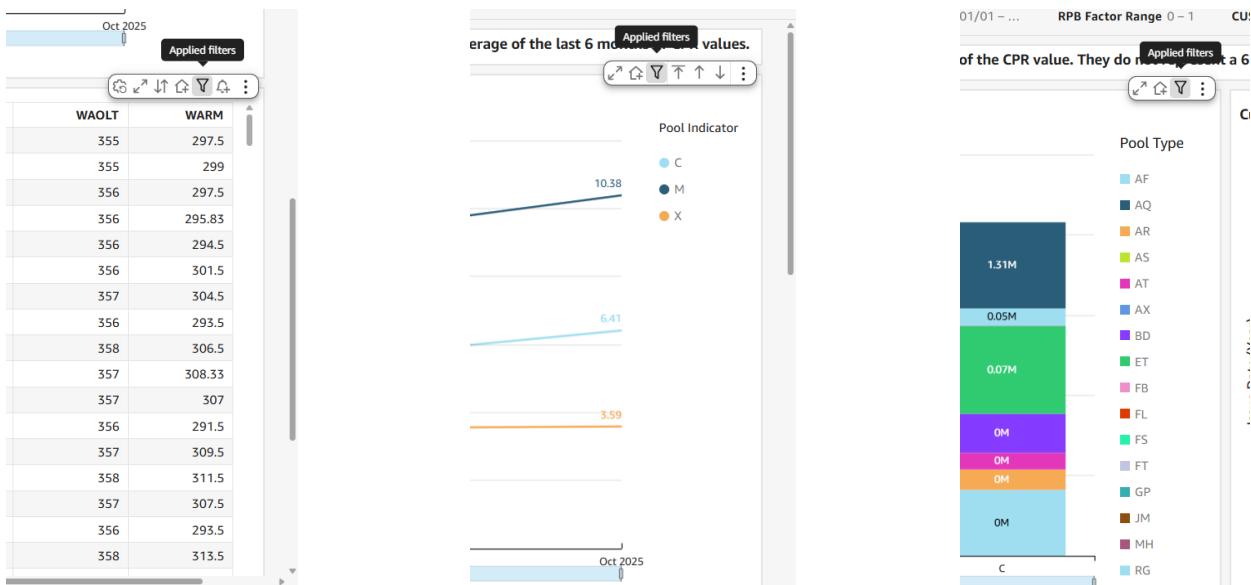


5. Using Advanced Filters:

For Users that would like to drill down into the data further than the standard filters allow, you can explore the dataset by clicking anywhere on the desired visualization.

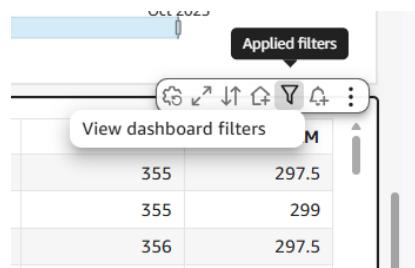
1. Hover to the upper right-hand corner, and click the filter icon (Applied Filters).

Example:



2. After clicking on the filter icon (Applied Filters), click the 'View dashboard filters' pop-up.

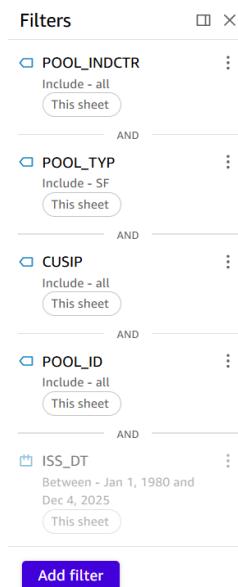
Example:



This will open up the filter pane on the right-hand side of the screen. The filter pane will display all filters currently applied to the dashboard (it also includes all control filters at the top of the dashboard).

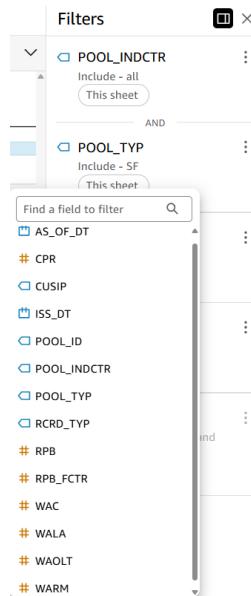
3. Click the 'Add Filter' button.

 **Example:**



The data element window will open up, allowing you to select the specific filter you want to add to the visualization:

 **Example:**



The filter box allows you to set the aggregation and any filter conditions for the selected field. In this example we have selected the data element 'WARM' (Weighted Average Remaining Maturity). We want to view any records that have a WARM value greater than 300.

4. Select the 'Greater than' option from the 'Filter condition' drop down menu.
5. Enter '300' in the 'Minimum Value' box.
6. Click the 'Apply' button.

📌 Example:

Applied to   

Only this visual

WARM   

Greater than - 300

Aggregation   

No aggregation   

Filter condition   

Greater than   

Use parameters

Minimum value   

300

Null options   

Include nulls   

OR

[Add filter condition](#)   

Note: There are limitations on how you can group filters.

[Learn more](#)

To edit, disable, or delete your new filter, click the three-dot menu (:) on the right-hand side of your filter to display the option box:

 **Example:**

Include - SF
This sheet

AND

CUSIP
Include - all
This sheet

AND

POOL_ID
Include - all
This sheet

AND

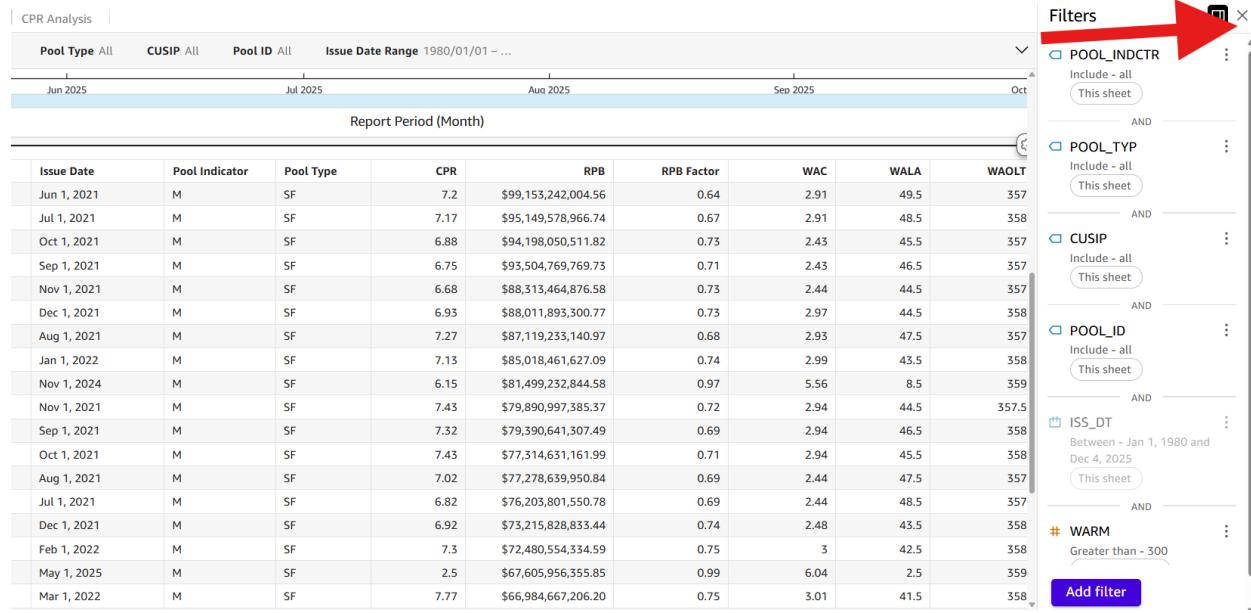
ISS_DT
Between - Jan 1, 1980 and
Dec 4, 2025
This sheet

AND

WAP* **Disable**
Great **On** **Edit**
[Delete Filter](#)

Add filter

To get rid of the side filter pane and view the dashboard in full screen, click the X button at the top right-hand side of the filter pane.



The screenshot shows the CPR Analysis dashboard. At the top, there are filter buttons for Pool Type (All), CUSIP (All), Pool ID (All), and Issue Date Range (1980/01/01 – ...). Below these are date range buttons for Jun 2025, Jul 2025, Aug 2025, Sep 2025, and Oct. A table titled 'Report Period (Month)' follows, showing data for various months from Jun 2021 to Mar 2022. To the right of the table is a 'Filters' pane. The 'Filters' pane contains several filter rules with checkboxes and dropdowns for 'This sheet'. The filters include:

- POOL_INDCTR: Include - all (This sheet)
- POOL_TYP: Include - all (This sheet)
- CUSIP: Include - all (This sheet)
- POOL_ID: Include - all (This sheet)
- ISS_DT: Between - Jan 1, 1980 and Dec 4, 2025 (This sheet)
- WARM: Greater than - 300

At the bottom right of the 'Filters' pane is a blue 'Add filter' button.