



Disclosure Plus

User Guide

Version 1.0

May 2025

Document History

Version	Date	Additions / Modifications
1.0	05/30/2025	Disclosure Plus User Guide

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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

Launching in August 2025

REMIC/Platinum Tool

Launching in November 2025

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.

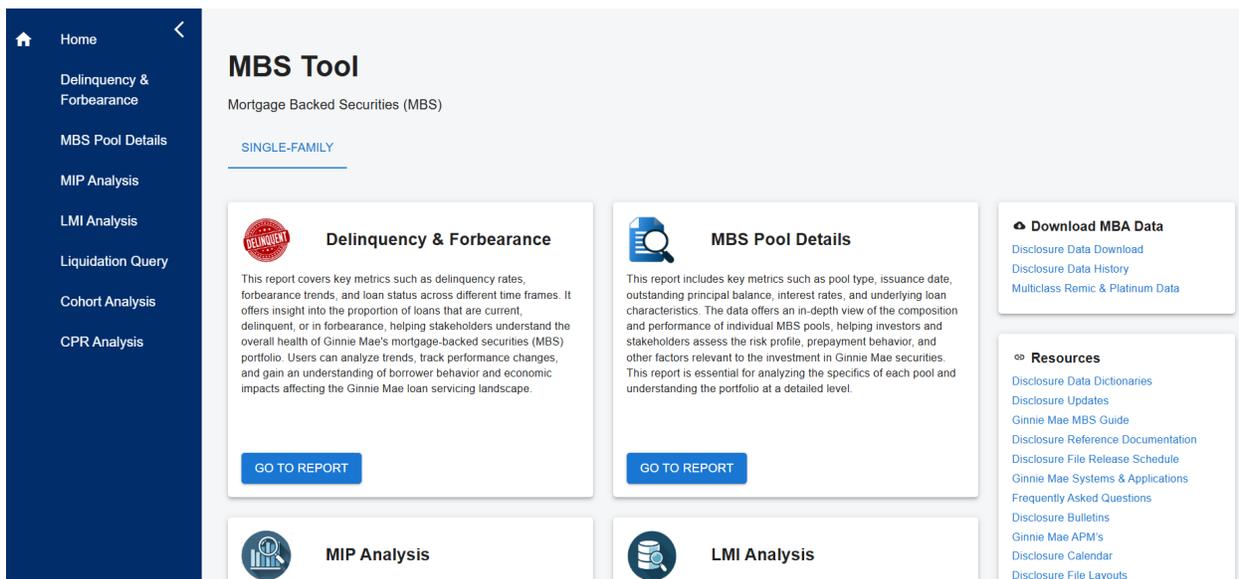
2. Getting Started:

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

MBS Pool Details Report

This section provides insights and tools for MBS Pool Details. Select one of the areas below to proceed.

Pool Details | Pool Analysis

Controls

Issue Date Start: 01/01/1990 | Issue Date End: 06/13/2025 | Maturity Date Start: 01/01/2000 | Maturity Date End: 01/01/2075 | Pool Indicator: All | Pool Type: All

Issuer ID: All | Issuer Name: All | Security Rate Low: 0 | Security Rate High: Enter value

All data is for active pools from the current month report period.

CUSIP	Pool ID	Pool Indicator	Pool Type	Issue Date	Maturity Date	Issuer ID	Security Int Rate	OAA	RPB	RPB Factor	Loan Count	UPB	ADLS	WAOLS	WAC	WARM
36202K522	008637	M	AR	Jun 1, 1995	Jun 20, 2025	9999	4.88	28,079,741	0	0	0	0	86,856	86,856		
36202K530	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
36202K548	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
36204RM86	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	
36205NU20	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	396546	X	SF	Jun 1, 1995	Jun 15, 2025	3162	8.5	2,026,569	0	0	0	0	49,400	49,400	9	
36205QP68	397423	X	SN	Jun 1, 1995	Jun 15, 2025	3842	7.5	2,521,270	0	0	1	214.8	28,800	28,800	8	1
36205VMH8	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

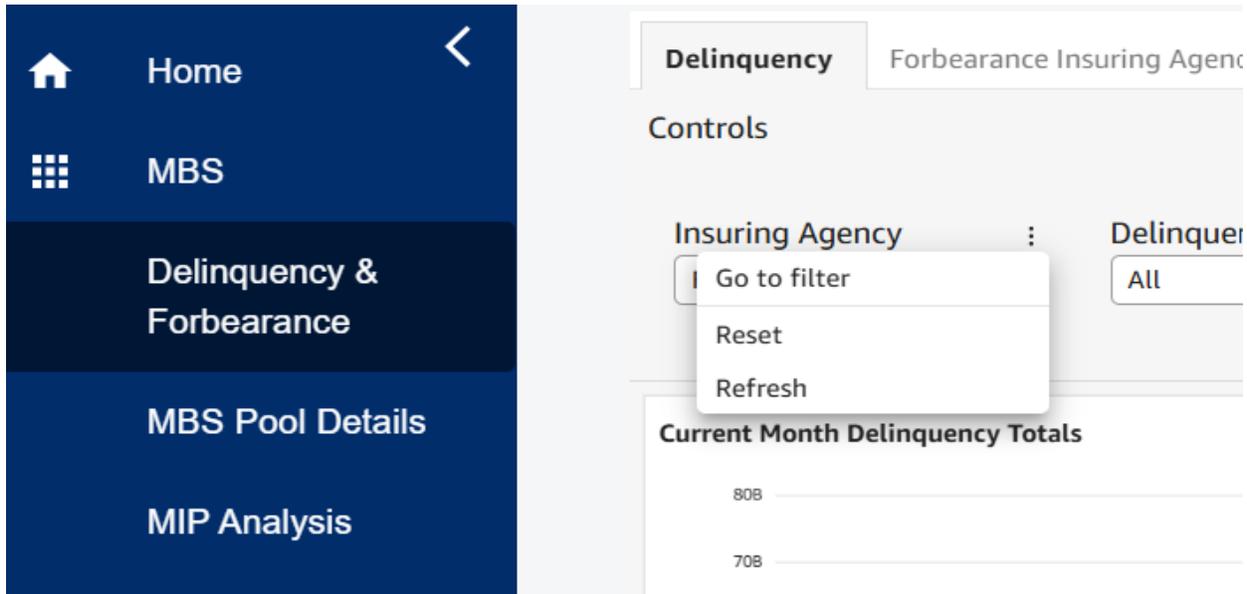
Pool ID	CUSIP	Pool Indicator	Pool Type	Issue Date	Maturity Date	Security Int Rate	Pool UPB	All Loans in Pool	All Delinq Loan Count	All Delinq Loan Count %	All Delinq Loan UPB	All Delinq Loan UPB %
406564	362068TV3	X	SF	Jun 1, 1995	Jun 15, 2025	8.5	468.51		1	100	468.51	10
407863	362060889	X	SF	Sep 1, 1995	Jun 15, 2025	6.56	3,246.73		1	9.09	267.24	8.2
676682	36295PKK3	X	SF	Jun 1, 2010	Jun 15, 2025	4.5	13,556.25		2	11.12	2,725.32	20.4
739122	3620ATD38	X	SF	Jun 1, 2010	Jun 15, 2025	4	1,280.29		1	100	1,280.29	10

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

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 Count %	All Delinq Loan UPB	All Delinq Loan UPB %
406564	362068TV3	X	SF	Jun 1, 1995	Jun 15, 2025	8.5	468.51		1	100	468.51	10
407863	362060889	X	SF	Sep 1, 1995	Jun 15, 2025	6.56	3,246.73		1	9.09	267.24	8.2
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739122	3620ATD38	X	SF	Jun 1, 2010	Jun 15, 2025	4	1,280.29		1	100	1,280.29	10

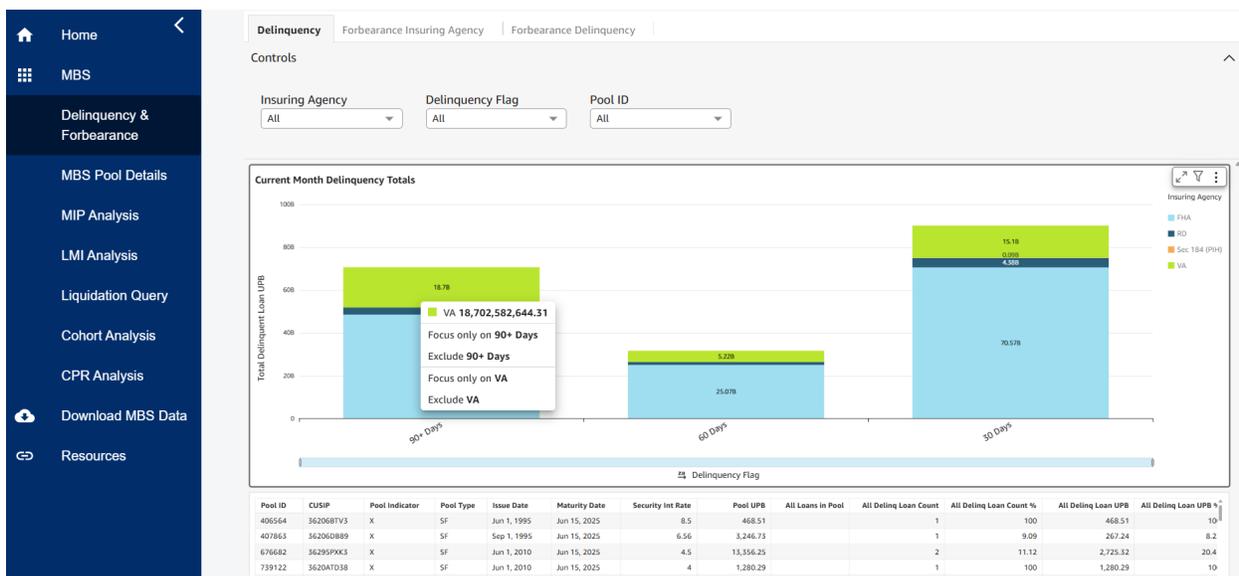
To reset a filter:

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



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.



To delete a visualization-based filter:

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

The screenshot displays the 'Delinquency' dashboard. The main chart, 'Current Month Delinquency Totals', shows 'Total Delinquent Loan UPB' on the y-axis and 'Delinquency Flag' on the x-axis. The chart is divided into three segments: '90+ Days' (48,568 UPB), '60 Days' (25,078 UPB), and '30 Days' (70,578 UPB). A table below the chart lists various pool details including Pool ID, CUSIP, Pool Indicator, Pool Type, Issue Date, Maturity Date, Security Int Rate, Pool UPB, All Loans in Pool, All Delinq Loan Count, and All Delinq Loan Count %.

The right-side 'Filters' pane is open, showing several active filters: 'Insuring Agency Flag', 'Delinquency Flag', 'POOL_ID', and 'LOAN_TYPE_DELIQUEN...'. A dropdown menu is open for the 'Insuring Agency Flag' filter, with the 'Delete filter' option highlighted in red. An 'ADD FILTER' button is visible at the bottom of the filter pane.

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.

- Home
- MBS
- Delinquency & Forbearance
- MBS Pool Details
- MIP Analysis
- LMI Analysis
- Liquidation Query
- Cohort Analysis
- CPR Analysis
- Download MBS Data
- Resources

Delinquency | Forbearance Insuring Agency | Forbearance Delinquency

Controls | Insuring Agency All | Delinquency Flag All | Pool ID All

Current Month Delinquency Totals

Delinquency Flag	FHA	RD	Sec 184 (PH)	VA
90+ Days	48,568	3,568	18,78	
60 Days	25,078		5,228	
30 Days	70,578	4,588	0,718	15,18

Pool ID	CUSIP	Pool Indicator	Pool Type	Issue Date	Maturity Date	Security Int Rate	Pool UPR	All Loans in Pool	All Delinq Loan Count	All Delinq Loan Count %	All Delinq	
406554	362068TV3	X	SF	Jun 1, 1995	Jun 15, 2025	8.5	468.51		1	100		
407863	362060889	X	SF	Sep 1, 1995	Jun 15, 2025	6.56	3,246.73		1	9.09		
676682	36295PKX3	X	SF	Jun 1, 2010	Jun 15, 2025	4.5	13,356.25		2	11.12	2,725.32	20.4
739122	3620ATD38	X	SF	Jun 1, 2010	Jun 15, 2025	4	1,280.29		1	100	1,280.29	10
745104	3620CDX94	X	SF	Jun 1, 2010	Jun 15, 2025	4	2,567.72		1	33.33	874.02	34.0
004704	3620ZF6M2	M	SF	Jun 1, 2010	Jun 20, 2025	4.5	4,089.12		1	20	1,017.01	24.8
367575	36204EJ2	X	SF	Jul 1, 1995	Jul 15, 2025	8	1,345.62		1	100	1,345.62	10
719205	3620ASAE9	X	SF	Jul 1, 2010	Jul 15, 2025	4	127,833.6		1	1.23	621.28	0.4
719206	3620ASAF6	X	SF	Jul 1, 2010	Jul 15, 2025	4.5	26,732.74		1	5.26	9,106.65	34.0
719207	3620ASAG4	X	SF	Jul 1, 2010	Jul 15, 2025	5	1,123.68		1	33.33	109.96	9.7

Export to CSV
Export to Excel