



RFS Monthly Loan Level Reporting

Supplemental Loan Level Forbearance File

Version 1.2.2 Final

SEE VERSION HISTORY FOR CHANGES 05 01 2020 (updated 05 07 2020)

Introduction

1. Ginnie Mae is requesting supplemental loan level reporting, related specifically to loans in forbearance. This is for Single Family only.
2. A supplemental loan level forbearance file is requested to be submitted monthly by each issuer.
3. The supplemental loan level forbearance file is a “standalone file”, that supplements the existing RFS monthly loan level reporting. The existing RFS monthly reporting is unchanged.
4. Ginnie Mae is requesting a physically separate monthly supplemental loan level file, that will provide one record per loan in forbearance. The file will only contain records for loans in forbearance. The instructions are provided in this document.

Introduction

Supplemental Forbearance Loan Level File Summary Characteristics

Characteristic	Description
Single Monthly Text File Per Issuer	One record per active Single-Family forbearance. This will be one physical file with a header record and no trailer record.
File Naming	Files must be named in accordance with the naming specification herein. Otherwise file will be rejected
File Upload via GMEP1.0 File Upload Screen	A specific radio button will be on the existing GMEP 1.0 File Upload screen. Files must be uploaded on GMEP1.0. This is the only means of providing the monthly supplemental file. This will be available NLT 5/15/2020
Record Format	The file format is flexible but must be delimited. All Records are to be produced as text format, with one row per record (each loan level supplemental record is one row) <u>The fields in the record must be fixed length in the order per the layout herein; or with separation between fields in csv delimited format.</u>
Schedule	Supplemental Forbearance files are due NLT 4th BD of the month, for the report period.
Population of Records	One record for each loan with Forbearance in effect (granted, approved) for the Report Period. (same reporting period as monthly pool and loan) The scope includes active loans and loans liquidated in the Report Period with a forbearance—a “snapshot” at the end of the reporting period. The file is for the reporting month, provided monthly, of all loans with forbearance in effect. The monthly “snapshot” should be whatever is available per the layout for the particular month.
Sort Order of Records	Header Record in first row; supplemental loan level records sorted by Ginnie Mae Unique Loan ID; ascending
Record Type	There is no record type field in the records. Each record will begin with the Ginnie Mae Unique Loan ID in the first position. There is a Header Record—this is mandatory
Implementation Date	Ginnie Mae’s goal is to begin collecting files as soon as May 2020 for those issuers who can provide files. Reporting will start in June 2020 with files due 4 th BD of June

Ginnie Mae Supplemental Loan Level Forbearance File Version History

Document Version	History
Version 1.0 4/28/2020	Draft Initial Version for Review
Version 1.1 4/30/2020	Draft Start and End Positions Added to Layouts 04 30 2020
Version 1.1 4/30/2020	Draft Changed “Status Code” to “Exit Code” Text change only; no change to layout or codes
Version 1.2 5/1/2020	Moved Issuer Loan ID to be Item 7 in the Layout
Version 1.2 5/1/2020	Moved Case Number to be Item 8 in the Layout
Version 1.2 5/1/2020	Item 5 COVID Flag Added code value “U” = Unavailable”
Version 1.2 5/1/2020	Item 6 Exit Codes Added code value “9” = Unavailable
Version 1.2 5/1/2020	Header Record Added Item 04 Record Count
Version 1.2 5/1/2020	Final Version 1.2 Document Removed “Draft”
Version 1.2.1 5/6/2020	Field 6 Added two codes; and minor editorial changes
Version 1.2.2 5/7/2020	Minor editorial changes

FILE NAMING: GNMAFyyyymmss.iiii where GNMAF is constant; yyyymm is the report period; ss is a sequence number; iiii is the Ginnie Mae Issuer ID. Start the sequence number at 01 for the report period.

Example GNMAF20200401.1401

If for some reason the issuer sends a second file, the sequence number would be 02

Example GNMAF20200402.1401

Supplemental Forbearance Loan Level File – Description of the Header Record and the Loan Level Record

File Header Record (One Header Record in the File)

Item	Data Element	Type	Max Length	Start*	End*	Format	Definition
01	Record Name	Character	2	1	2	HH	File Header Record
02	Issuer ID	Numeric	6	3	8	nnnn	Ginnie Mae issuer ID for the records in the file
03	Create Date	Date	8	9	16	YYYYMMDD	The date that the file is produced.
04	Record Count	Numeric	6	17	22	nnnnnn	The count of loan level records in the file

***Note: Start and End columns are relevant for file with fixed-length records.
For .csv format Start and End columns are not relevant for comma-delimited file.**

Supplemental Loan Level Record. Records are to be sorted by Ginnie Mae Unique Loan ID

Item	Data Element	Type	Max Length	Start*	End*	Format	Remarks
01	Ginnie Mae Unique Loan ID **	Character	9	1	9	nnnnnnnnn	The Ginnie Mae Unique Loan ID assigned to the loan 9 digits
02	Forbearance Term **	Character	2	10	11	nn	The total number of months for the current Forbearance; if this is 3 months report 03; if 4 months report 04, etc. If the borrower's forbearance has been extended report the total number of months for the current forbearance
03	Begin Date **	Date	8	12	19	YYYYMMDD	The start date of the current Forbearance; month/day/year. <u>This is the scheduled installment date of the first month payment forbearance</u>
04	End Date **	Character	8	20	27	YYYYMMDD	The end date of the current Forbearance; month/day/year. <u>The last scheduled Installment date of the forbearance</u>
05	COVID Flag++	Character	1	28	28		Y=Yes a COVID related Forbearance; N = No not COVID related U = Unavailable <u>If this is not available in the issuer's system, must report "U" on all records</u>
06	Forbearance Exit Codes++	Character	1	29	29		1 = Lump Sum Repayment Plan 2 = Installment Repayment Plan 3 = FHA lump sum end of loan Payment 4 = Loan Modified; liquidated from pool this report period 5 = Loan Refi; liquidated from pool this report period 6 = Loan Default/Foreclose; liquidated from pool this report period 7 = Other Type of Workout Plan 8 = Unavailable <u>If this is not available in the issuer's system, must report "8" on all records</u>
07	Issuer Loan ID ++	Character	20	30	49		The loan ID number assigned by the servicer to uniquely identify the loan in the issuers servicing system
08	Case Number++	Character	15	50	64		Optional: Agency Case Number; The Ginnie Mae 15 character standard case number; or the specific agency case number

**** Mandatory Must be reported monthly.**

++ Optional Report if Available in the issuer system; otherwise must report as "unavailable"

***Note: Start and End columns are not relevant for delimited "csv" files.**