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APPENDIX VI-19

REPORTING AND FEEDBACK SYSTEM (RFS) ISSUER MONTHLY REPORT OF POOL AND LOAN DATA

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Purpose: To be used by an Issuer to complete monthly accounting reporting as required by Chapter 17 of this Guide. Monthly loan and pool level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS).

Prepared by: Issuer.

Prepared in: Electronic form. Submitted via the Ginnie Mae Enterprise Portal and via secure FTP.

Due Date: Data is due by 7:00 pm (Eastern Time) on the 2nd business day of the month and the correction of critical RFS exceptions that are designated as Errors ("E") and Critical ("C") related to the pool and loan record must be made no later than 7:00 pm (Eastern Time) on the 4th business day. RFS exceptions that are designated High ("H"), Medium ("M") and Low ("L") should be corrected by the 10th business day. All other corrections to Monthly Report of Pool and Loan Data must be submitted no later than 7:00 pm (Eastern Time) on the 10th business day of each month.

Overview

This document provides information to Issuers and servicers about Ginnie Mae’s requirements for monthly pool and loan level reporting. Its focus is specifically on “post origination and settlement” pool (and loan package) and loan-level Single-Family (to include Manufactured Housing except as otherwise noted) and Multifamily reporting.

Other Documentation Required

1. Monthly Reporting Certification –RSA Token For each monthly reporting period, each Issuer is required to certify the monthly pool and loan data reported to Ginnie Mae. This certification must be completed using the Monthly Reporting Certification screen located within RFS, and an RSA Token (See Chapter 4 and Chapter 17 of the MBS Guide).
2. MyGinnieMae and Ginnie Mae Enterprise Portal (GMEP) documentation and Registration forms. See Appendix III-29 of the MBS Guide.

RFS Pool Accounting Exception Feedback (PA-EF) User Guide

Additional information for correct monthly loan and pool processing can be found in the RFS PA-EF User Guide. Section 4 of the User Guide includes definitions for Exception Feedback Severity Levels and RFS Issuer Submission Options.

Record Layout Structure

Ginnie Mae RFS accepts six upload record formats. These upload files are used by Issuers for their monthly pool administration reporting to Ginnie Mae. These six types of records may be included for monthly loan and pool reporting:

- H – Header Issuer Record
This mandatory record is a control record. This record is always present in the submission file.
- P – Pool Record
This record contains data elements related to the Ginnie Mae pool, including the Security RPB; one record reports on one pool. A file would typically have one pool record for each pool reported by the Issuer. It is not mandatory that a submission file always have Pool Records.
- L – Loan Record
This loan-level record contains data elements related to the loans associated with the pool records (one record for each loan). A file would have one loan record for each loan reported by the Issuer. It is not mandatory that a submission file always have Loan Records.

- **S – Sensitive Loan Record**
This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to the data or if there is a reporting exception message that requires correction of the data. A file would typically have relatively few or no Sensitive Loan Records.
- **V – Various Loan Record**
This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted or if there is a reporting exception message that requires correction of the data. Selected fields in this record are controlled fields. A file typically would have relatively few or no Various Loan Records.
- **T – Trailer Issuer Record**
This mandatory record is a control record. This record is always present in the submission file. This record contains summarization numbers from other records. This record also contains a flag to indicate that the Issuer’s submission of data is complete.

All submission files must have a header record, trailer record and some number of individual records depending on the Issuer data for that particular submission. Typically, a single submission file would contain a header, all of the individual records as applicable for the reporting period, and a trailer record. For follow-up submissions and corrections, the submission file may have a header, any combination of detail records, and a trailer. Multiple files can be submitted during the reporting period.

Multiple Issuer data can be submitted in a single submission. In this case, the submission file must have a header, detail records, and trailer for each different Issuer’s data. The submission file would have multiple sets of headers, detail records, and trailers for the number of Issuers whose data is being reported.

File Naming Convention

The file naming convention for a submission file that contains data for only one Issuer ID is as follows:

rfsyyyymmss.iiii where:

- “rfs” is constant
- “yyyymm” is the reporting year/month
- “ss” is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during the same reporting period.

(For example, if an Issuer submits four files during a given reporting period, the valid formats would be rfsyyyymm01.iiii, rfsyyyymm02.iiii, rfsyyyymm03.iiii, and rfsyyyymm04.iiii).

- “iiii” is the Issuer ID # for the Issuer

Additionally, the file naming convention for a submission file that contains data for more than one Issuer ID is:

rfsyyyymmss.iiim where:

- “iiii” is the Issuer ID # for any of the Issuers represented in the file.
(For example, if a single submission file contains data for Issuer with Issuer ID#’s 9997, 9998, and 9999, the valid formats would be any of the following:
rfsyyyymmss.9997m, rfsyyyymmss.9998m, or rfsyyyymmss.9999m).
- “m” is constant.

For each submission file received, a functional acknowledgement file is produced to provide the Issuer feedback on the status of the submission file. The functional acknowledgement file naming convention is:

fayyyymmss.9999 where:

- fa is constant
- yyyymm is the reporting period
- ss is the file sequence number
- 9999 is the Issuer ID #

A sample Issuer Monthly Report and the set of file failure conditions and instructions for proper record processing are listed at the end of this appendix.

RFS Exception Severity Level Definitions

The table below explains the severity levels and correction timeframes for resolving monthly reporting exceptions in RFS.

Severity Level	Correction Timeframe	Severity Description
E	<p>Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.</p> <p>Corrections to Various and Sensitive record exceptions are due no later than the 10th business day.</p>	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
C	Corrections must be addressed by the 4 th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally, these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
H	Corrections should be addressed by the 10 th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
M	Corrections should be addressed by the 10 th business day.	Single-Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period.
L	Corrections should be addressed by the 10 th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

RFS Record Layout Formats

Each file layout is followed by the definitions of each field in the record layout. The definitions are numbered to correspond to the file layout. The definitions are followed by Exception Messages that may occur if business rules are not observed. Italicized Exception Messages result from inconsistencies between pool- and loan-level reporting. These exceptions may occur when the loans are summarized to the pool-level. The Ginnie Mae Investor Reporting Manual provides additional information related to RFS monthly reporting.

Unless otherwise noted in the “Remarks” column, fill character fields to the right with spaces and fill numeric fields to the left with leading spaces or zeroes. Decimal points are part of the field lengths – include decimal points for dollar amounts, interest, and other rates. Use a leading hyphen or dash “-” to indicate negative numbers. Fields designated as signed in the record layout require a “+”, “-”, or “space” as the first character. The symbols “+”, “-”, and “space” are the only valid values; a space in a signed field implies positive. Only fields designated as signed fields in the layout allow a “+”, “-”, or “space” in the first character; non-signed fields must not be reported with a “-” in the first character of the field.

H – Header Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant H – Header
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM

Header Record Field Instructions

3. Record Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the Issuer.
4. Issuer ID: Issuer number Ginnie Mae assigned to the Issuer organization.
5. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.

Exception Messages

- E-RFS200 Reporting Period must be specified.
- E-RFS201 Reporting Period must be a valid year and month.
- E-RFS202 Reporting Period must be in YYYYMM format e.g. 200601.
- E-RFS205 Reporting Period no loans or pools have been reported.

P - Pool Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant P - Pool
2	Pool ID	2	7	Character	6	Must be a valid Ginnie Mae pool.
3	Adjust FIC	8	19	Numeric	12	99999999.99 Signed Field
4	Pool FIC	20	30	Numeric	11	99999999.99
5	Servicing Fee	31	41	Numeric	11	99999999.99
6	Weighted Average Interest Rate	42	48	Numeric	7	99.9999
7	Net Adjust RPB	49	62	Numeric	14	9999999999.99 Signed Field
8	Deferred GPM Interest	63	73	Numeric	11	99999999.99
9	Serial Note	74	86	Numeric	13	9999999999.99
10	Security RPB	87	99	Numeric	13	9999999999.99 The reported security RPB for the reporting period
11	T&I Escrow Balance	100	111	Numeric	12	99999999.99 Signed Field
12	P&I Fund Balance	112	123	Numeric	12	99999999.99 Signed Field
13	Other Balance	124	135	Numeric	12	99999999.99 Signed Field
14	Replacement Reserve Balance	136	146	Numeric	11	99999999.99
15	Construction Loan Principal Balance	147	158	Numeric	12	99999999.99 Signed Field
16	P&I Account Number	159	168	Character	10	
17	P&I Bank ID	169	177	Character	9	
18	T&I Account Number	178	187	Character	10	
19	T&I Bank ID	188	196	Character	9	
20	Replacement Reserve Account Number	197	206	Character	10	
21	Replacement Reserve Bank ID	207	215	Character	9	
22	Construction Loan Principal Account Number	216	225	Character	10	
23	Construction Loan Principal Bank ID	226	234	Character	9	

Field #	Field Name	Start	End	Type	Length	Remarks
24	Filler	235	246	Character	12	
25	Filler	247	255	Character	9	

Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*
- H-POOL055 FIC Adjustment should not be specified for a fixed rate pool.

4. Pool FIC: Dollar amount of the Fixed Installment Control for this pool for this reporting period.

Exception Messages

- E-POOL100 Pool FIC must be specified for amortizing pools.
- E-POOL101 Pool FIC must be numeric.
- E-POOL103 Pool FIC must include a decimal point.
- C-POOL104 Pool FIC should equal the sum of the Loan FICs for non-ARM, non-GEM/GPM pools.

5. Servicing Fee: Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report “zeroes” to RFS.

Exception Messages

- E-POOL150 Servicing Fee must be specified.
- E-POOL151 Servicing Fee must be a positive numeric or zero.
- E-POOL152 Servicing Fee must include a decimal point.
- *H-POOL153 Servicing Fee should be within a dollar of calculated servicing fee.*

6. Weighted Average Interest Rate: The weighted average interest rate per the Ginnie Mae MBS Guide. The exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive POOL200 if not provided.

Exception Messages

- E-POOL200 Weighted Average Interest Rate must be specified.

- E-POOL201 Weighted Average Interest Rate must be numeric.
- C-POOL202 Weighted Average Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.
- C-POOL203 Weighted Average Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.
- E-POOL204 Weighted Average Interest Rate must include a decimal point.
- C-POOL205 Weighted Average Interest Rate should be greater than Security Interest Rate by between 3.25 and 4.75 for MH pools issued after August 2010.

7. Net Adjust RPB: A signed field. Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.)

Exception Messages

- E-POOL300 Net RPB Adjustment must be numeric.
- C-POOL301 Net RPB Adjustment should not cause Total Principal Remitted to be negative.
- H-POOL302 Net RPB Adjustment should be within tolerance when Loan FIC is adjusted for growing equity.
- H-POOL303 Net RPB Adjustment should be within a dollar of FIC Adjustment made for growing equity.
- H-POOL304 Net RPB Adjustment should not be less than FIC Adjustment made for growing equity when a curtailment exists.
- H-POOL305 Net RPB Adjustment should not be less than Interest Adjustment made for Curtailment when an FIC was also adjusted for growing equity.
- H-POOL306 Net RPB Adjustment should not be less than (interest adjustment made for Curtailment) and FIC Adjustment made for growing equity.
- E-POOL308 Net RPB Adjustment must include a decimal point.
- E-POOL309 Net RPB Adjustment must include a sign in first position.

8. Deferred GPM Interest: Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.

Exception Messages

- L-POOL350 Deferred GPM Interest should not be entered for non-GPM pools (GT, GP).
- E-POOL351 Deferred GPM Interest must be numeric.
- L-POOL352 Deferred GPM Interest should be positive.
- L-POOL353 Deferred GPM Interest should be less than sum of Scheduled Principal, Liquidations, and Curtailments.
- E-POOL354 Deferred GPM Interest must include a decimal point.

9. Serial Note: Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. The monthly serial notes accounting schedule, Form 1710B is described in Appendix VI-12 of the Ginnie Mae MBS Guide.

Exception Messages

- L-POOL400 Serial Note should not be entered for non-SN pools.
- E-POOL401 Serial Note must be numeric.
- L-POOL402 Serial Note should be a multiple of \$25,000 when not final installment.
- E-POOL404 Serial Note must include a decimal point.

10. Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4th business day. If an Issuer reports a Security RPB after 7 PM on the 4th business day, an exception will generate (see Exception H-POOL454 below). The released Security RPB information is displayed on the Pool Activity screen in the Ginnie Mae Enterprise Portal.

Exception Messages

- E-POOL450 Security RPB is missing.
- E-POOL451 Security RPB must be numeric.
- C-POOL452 Security RPB should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).
- C-POOL453 Security RPB should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.
- H-POOL454 Security RPB does not match the final Security RPB.
- C-POOL455 Security RPB should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.
- E-POOL456 Security RPB must include a decimal point.
- C-POOL457 Security RPB should equal Initial Pool UPB for the reporting period in which it is issued.
- E-POOL458 Security RPB must be less than the previous month Security Remaining Principal Balance for Single Family pools, except SN pools.
- E-POOL459 Security RPB must be equal to or less than the previous month Security Remaining Principal Balance for SN pools and non-CL/CS Multifamily pools.

11. T&I Escrow Balance: A signed field. The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.

Exception Messages

- E-POOL500 Tax & Insurance Balance must be specified.
- E-POOL501 Tax & Insurance Balance must be numeric.
- L-POOL502 Tax & Insurance Balance should not be greater than the Original Principal Amount.
- L-POOL503 Tax & Insurance Balance should not equal zero two months in a row.
- L-POOL504 Tax & Insurance Balance should not be negative.
- E-POOL505 Tax & Insurance Balance must include a sign in first position.
- E-POOL506 Tax & Insurance Balance must include a decimal point.

12. P&I Fund Balance: A signed field. The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.

Exception Messages

- L-POOL550 Principal & Interest Balance should be specified.
- E-POOL551 Principal & Interest Balance must be numeric.
- L-POOL552 Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).
- E-POOL553 Principal & Interest Balance must include a decimal point.
- E-POOL554 Principal & Interest Balance must include a sign in first position.

13. Other Balance: A signed field. The dollar amount of the balance of other funds.

Exception Messages

- E-POOL601 Other Fund Balance must be numeric.
- E-POOL602 Other Fund Balance must include a decimal point.
- E-POOL603 Other Fund Balance must include a sign in first position.

14. Replacement Reserve Balance: Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.

Exception Messages

- L-POOL650 Replacement Reserve Balance should not be specified for a Single Family Pool Type.
- E-POOL651 Replacement Reserve Balance must be numeric.
- E-POOL652 Replacement Reserve Balance must include a decimal point.

15. Construction Loan Principal Balance: A signed field. The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.

Exception Messages

- L-POOL700 Construction Loan Principal Balance should not be specified for a Single Family Pool Type.
- E-POOL701 Construction Loan Principal Balance must be numeric.
- E-POOL702 Construction Loan Principal Balance must include a decimal point.
- E-POOL703 Construction Loan Principal Balance must include a sign in first position.

16. P&I Account Number: The custodial bank account number holding the principal and interest for this pool.

Exception Messages

- C-POOL751 P&I Account Number should be specified.

17. P&I Bank ID: The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

Exception Messages

- C-POOL750 P&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL752 P&I Bank ID should be specified.

18. T&I Account Number: The custodial bank account number holding the taxes and insurance for this pool.

Exception Messages

- H-POOL801 T&I Account Number should be specified.

19. T&I Bank ID: The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.

Exception Messages

- H-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.
- H-POOL802 T&I Bank ID should be specified.

20. Replacement Reserve Account Number: The custodial bank account number holding the repair and replacement fund for this Multifamily pool.

21. Replacement Reserve Bank ID: The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.

Exception Messages:

Exception Messages

- H-POOL850 Replacement Reserve Bank ID should be a valid American Bankers Association routing number.

22. Construction Loan Principal Account Number: The custodial bank account number.

23. Construction Loan Principal Bank ID: The American Bankers Association routing number of the custodial bank.

Exception Messages

Exception Messages

- H-POOL900 Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.

24. Filler: Reserved for future use.

25. Filler: Reserved for future use.

L - Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant L – Loan
2	Unique Loan ID	2	10	Numeric	9	
3	Pool ID	11	16	Character	6	Must be a valid Ginnie Mae pool.
4	Loan Type	17	19	Character	3	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV
5	Case Number	20	34	Character	15	
6	Issuer Loan ID	35	54	Character	20	
7	First Payment Date	55	62	Date	8	MMDDYYYY
8	Loan Maturity Date	63	70	Date	8	MMDDYYYY
9	Loan Interest Rate	71	77	Numeric	7	99.9999
10	Loan OPB	78	90	Numeric	13	9999999999.99
11	Loan FIC	91	101	Numeric	11	99999999.99
12	Last Installment Paid Date	102	109	Date	8	MMDDYYYY
13	In Foreclosure Flag	110	110	Character	1	N or Y (default N)
14	Delinquent Interest	111	121	Numeric	11	99999999.99
15	Delinquent Principal	122	134	Numeric	13	9999999999.99
16	Prepaid Interest	135	145	Numeric	11	99999999.99
17	Prepaid Principal	146	158	Numeric	13	9999999999.99
18	Install Interest	159	169	Numeric	11	99999999.99
19	Install Principal	170	182	Numeric	13	9999999999.99
20	Curtailment	183	195	Numeric	13	9999999999.99
21	Adjust Interest	196	207	Numeric	12	99999999.99 Signed Field
22	Net Adjust UPB	208	221	Numeric	14	9999999999.99 Signed Field
23	Loan UPB	222	235	Numeric	14	9999999999.99 Signed Field
24	Removal Date	236	243	Date	8	MMDDYYYY
25	Removal Reason Code	244	244	Numeric	1	1, 2, 3, 4, 5, 6, 7
26	Liquidation Interest Due	245	255	Numeric	11	99999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	9999999999.99
28	Liquidation Principal Balance	269	282	Numeric	14	9999999999.99 Signed Field

Field #	Field Name	Start	End	Type	Length	Remarks
29	Loan T&I Balance	283	294	Numeric	12	99999999.99 Signed Field
30	Scheduled UPB	295	307	Numeric	13	999999999.99
31	Scheduled Monthly Principal Amount	308	318	Numeric	11	99999999.99
32	Scheduled Monthly Interest Amount	319	329	Numeric	11	99999999.99
33	Gross Service Fee Amount Collected	330	340	Numeric	11	99999999.99
34	Actual Payment Date	341	348	Date	8	MMDDYYYY
35	Curtailement Principal Code	349	349	Character	1	1, 2, 3
36	ARM Prospective Interest Rate	350	356	Numeric	7	99.9999
37	ARM Prospective Monthly P&I	357	369	Numeric	13	999999999.99
38	ARM Adjustment Effective Date	370	377	Date	8	MMDDYYYY

Loan Record Reporting Instructions

Note: Reporting Loans in the loan record: In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period. Do not report inactive loans from prior periods.

Instructions for reporting active Single-Family loans:

- Report data in fields 1 through 23, field 29, and fields 30 through 35.
- Report data in fields 30 through 32, when they become available on the Issuer's servicing system, for the loan.
- Report data in fields 36 through 38 for adjustable loans when they become available on the Issuer's servicing system, for the loan. Report all 3 fields in the same reporting period.
- RFS assumes that the loan record represents an active loan as of the end of the reporting period.

Instructions for reporting active Multifamily loans:

- Report data in fields 1 through 23
- Report data in fields 30 through 32, except for CL/CS loans.
- Report data for fields 33, 34 and 35.
- RFS assumes that the loan record represents an active loan as of the end of the reporting period

Instructions for reporting active Single-Family loans that are being liquidated in the current period:

- Report data in fields 1 through 29.
- Report data in fields 30 through 32, and fields 33 through 35 as applicable.
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated.
- In Field 23 - Loan UPB, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation. Do not report zero unless the actual UPB is zero.

Instructions for reporting active **Multifamily** loans that are being **liquidated** in the current period:

- Report data in fields 1 through 28.
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated. Reason code 7 is not applicable for Multifamily loans.
- Report data in fields 30 through 32, except for CL/CS loans.
- Report data for fields 33, 34, and 35.
- In Field 23 - Loan UPB, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.

Loan Record Field Instructions

1. Record Type: The letter L will be the first character on each loan record.

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- C-RFS204 Ginnie Mae Unique Loan ID no activity is reported this period.

3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.

4. Loan Type: A code, which denotes the government agency, associated with this loan.

Exception Messages

- E-NOTE050 Loan Type must be specified.
- E-NOTE051 Loan Type must be valid.
- C-NOTE054 Loan Type RMF should be CL, CS, LS, or PN pool type only.
- C-NOTE055 Loan Type FH1 should be pool type MH.
- C-NOTE056 Loan Type FMF should be pool type: CL, CS, LM, LS, PL, PN, or RX.
- C-NOTE057 Loan Type PIH should be pool type: BD, ET, GA, GD, GP, GT, RG, SF, or SN.
- C-NOTE058 Loan Type (FHA, RHS, VAG, or VAV) should be pool type: AF, AQ, AR, AS, AT, AX, BD, ET, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RG, RL, SF, SL, SN, TL, or XL.
- C-NOTE059 Loan Type should be RMF or FMF for a CL, CS, LS, or PN pool type.
- L-NOTE060 Loan Type has been changed from loan data at pool issuance.

5. Case Number: The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time

of pool origination. All Case Numbers must contain 15 character positions.

Exception Messages

- E-NOTE100 Case Number must be specified.
- E-NOTE101 Case Number must be numeric.
- E-NOTE102 Case Number must be 15 digits long.
- M-NOTE103 Case Number should be unique for loan. Another Case Number exists for this pool, property address, Unique Loan ID, or Social Security Number.
- M-NOTE104 Case Number change is suspended.
- E-NOTE105 Case Number must not contain all identical numeric values (all zeroes, all nines, etc.).
- M-NOTE110 FHA Case Number 1st two digits should be zeroes.
- M-NOTE111 FHA Case Number 3rd through 5th digits should match an FHA field office code.
- M-NOTE112 FHA Case Number 12th digit should equal the computed check value.
- M-NOTE113 FHA Case Number last 3 digits should match an ADP code for the Section of the Housing Act.
- M-MAT001 Case Number for this loan should match the external agency file.
- M-NOTE120 VA Case Number 1st three digits should be zeroes.
- M-NOTE121 VA Case Number 4th through 7th digits should match VA jurisdiction/origin codes.
- M-NOTE123 VA Case Number 8th digit should match a VA loan type.
- M-NOTE130 RHS Case Number 1st digit should be zero.
- M-NOTE131 RHS Case Number 2nd through 6th digits should match a state/county code.
- M-NOTE140 PIH Case Number 1st six digits should be zeroes.
- M-NOTE141 PIH Case Number 7th through 9th digits should match an area code.
- M-NOTE150 FHA Title 1 Case Number 1st three digits should be zeroes.
- M-NOTE160 FHA Multifamily Case Number 1st seven digits should be zeroes.
- M-NOTE161 FHA Multifamily Case Number 8th through 10th digits should match an FHA field office code.

6. Issuer Loan ID: The number assigned by the Issuer to uniquely identify the loan to their internal system.

Exception Messages

- E-NOTE200 Issuer Loan ID must be specified.
- L-NOTE201 Issuer Loan ID should be a unique id for this Issuer number.

7. First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note. For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.

Exception Messages

- E-NOTE250 First Payment Date must be specified.
- E-NOTE251 First Payment Date must be a valid year, month and day.
- E-NOTE252 First Payment Date must be in MMDDYYYY format e.g. 01012006.
- H-NOTE253 First Payment Date should not be more than one month after issue date for Single Family loans.
- H-NOTE254 First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF.
- L-NOTE255 First Payment Date has been changed from loan data at pool issuance (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, PL, or RX).

8. Loan Maturity Date: The maturity date of this loan in accordance with mortgage/note. For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.

Exception Messages

- E-NOTE300 Loan Maturity Date must be specified.
- E-NOTE301 Loan Maturity Date must be a valid month.
- E-NOTE302 Loan Maturity Date must be a valid day of the month.

- E-NOTE303 Loan Maturity Date must be in MMDDYYYY format e.g. 01152036.
- H-NOTE304 Loan Maturity Date should be after First Payment Date.
- C-NOTE305 Loan Maturity Date should not be more than one month greater than the Pool Maturity Date.
- L-NOTE306 Loan Maturity Date has been changed from loan data at pool issuance.
- M-MAT005 Loan Maturity Date should match the external agency file.

9. Loan Interest Rate: The interest rate of the loan. For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.

Exception Messages

- E-NOTE350 Loan Interest Rate must be specified.
- E-NOTE351 Loan Interest Rate must be numeric.
- C-NOTE352 Loan Interest Rate should be greater than zero.
- C-NOTE353 Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.
- C-NOTE354 Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.
- C-NOTE355 Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.
- E-NOTE356 Loan Interest Rate must include a decimal point.
- M-NOTE357 Loan Interest Rate change is suspended.
- C-NOTE358 Loan Interest Rate must be greater than Security Interest Rate by between 3.25 and 4.75 for MH pools issued after August 2010.
- L-NOTE359 Loan Interest Rate has been changed from loan data at pool issuance.
- M-MAT003 Loan Interest Rate should match the external agency file.

10. Loan OPB: Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.

Exception Messages

- E-NOTE450 Original Principal Amount must be specified.
- E-NOTE451 Original Principal Amount must be numeric.
- H-NOTE452 Original Principal Amount should be greater than zero.
- M-NOTE453 Original Principal Amount should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC, and loan duration.
- M-MAT002 Original Principal Amount for this loan should match the external agency file.
- M-NOTE455 Original Principal Amount change is suspended.
- E-NOTE456 Original Principal Amount must include a decimal point.
- L-NOTE457 Original Principal Amount has been changed from loan data at pool issuance for a non-modified loan (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, PL, PN, or RX).

11. Loan FIC: The current fixed installment constant of principal and interest payments for this loan. For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.

Exception Messages

- C-NOTE400 Loan FIC should be specified except CL and CS pools.
- C-NOTE401 Loan FIC should be blank for construction loan.
- E-NOTE402 Loan FIC must be numeric.
- C-NOTE403 Loan FIC should be greater than zero for amortized project loan.
- E-NOTE405 Loan FIC must include a decimal point.
- L-NOTE406 Loan FIC has been changed from loan data at pool issuance and (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, LM, PL, PN, or RX).

12. Last Installment Paid Date: The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).

Exception Messages

- H-LOAN100 Last Installment Paid Date should be specified.
- E-LOAN101 Last Installment Paid Date must be a valid year and month.
- E-LOAN102 Last Installment Paid Date must be in MMDDYYYY format e.g. 07012007.
- C-LOAN103 Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.
- C-LOAN104 Last Installment Paid Date should not be after Loan Maturity Date.

13. In Foreclosure Flag: A flag that indicates whether or not this loan is in foreclosure.

Exception Messages

- E-LOAN700 In Foreclosure Flag must be either N or Y.
- L-LOAN701 In Foreclosure Flag should not be Y for non-delinquent loan.

14. Delinquent Interest: The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN250 Delinquent Interest should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN251 Delinquent Interest should not be specified when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN252 Delinquent Interest must include a decimal point.
- H-LOAN253 Delinquent Interest should be within a dollar of calculated Delinquent Interest.

15. Delinquent Principal: The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN300 Delinquent Principal should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN301 Delinquent Principal should not exist when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN302 Delinquent Principal must include a decimal point.
- H-LOAN303 Delinquent Principal should be within a dollar of calculated Delinquent Principal.

16. Prepaid Interest: The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Interest on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN150 Prepaid Interest should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN151 Prepaid Interest should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN152 Prepaid Interest must include a decimal point.

17. Prepaid Principal: The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Principal on

Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN200 Prepaid Principal should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN201 Prepaid Principal should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN202 Prepaid Principal must include a decimal point.

18. Install Interest: The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.

Exception Messages

- H-LOAN350 Installment Interest should be specified.
- E-LOAN351 Installment Interest must be numeric.
- E-LOAN353 Installment Interest must include a decimal point.

19. Install Principal: The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.

Exception Messages

- H-LOAN400 Installment Principal should be specified.
- H-LOAN401 Installment Principal should not exist for construction and non-amortized project loans.
- E-LOAN402 Installment Principal must include a decimal point.

20. Curtailment: The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Report any type of curtailment of principal in this field including items such as partial claims. Do not report liquidation-in-full in this field. Do not report curtailments of principal in Field 22.

Exception Messages

- E-LOAN452 Curtailment must be numeric.
- C-LOAN453 Curtailment should not be negative.
- C-LOAN454 Curtailment should not exceed Loan Unpaid Principal Balance.
- E-LOAN455 Curtailment must include a decimal point.

21. Adjust Interest: A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

Exception Messages

- E-LOAN552 Interest Adjustment must be numeric.
- E-LOAN555 Interest Adjustment must include a decimal point.
- E-LOAN556 Interest Adjustment must include a sign in first position.

22. Net Adjust Unpaid Principal Balance (UPB): A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting. Use Field 20 to report principal curtailments in the report period.

Exception Messages

- E-LOAN601 Net UPB Adjustment must be numeric.
 - E-LOAN605 Net UPB Adjustment must include a decimal point.
 - E-LOAN606 Net UPB Adjustment must include a sign in first position.
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- C-LOAN607 Draw should not be negative.

23. Loan UPB: A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.

Exception Messages

- E-LOAN650 Loan Unpaid Principal Balance must be specified.
- E-LOAN651 Loan Unpaid Principal Balance must include a decimal point.
- H-LOAN652 Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.
- H-LOAN653 Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.
- C-LOAN654 Loan Unpaid Principal Balance should be greater than zero for un-liquidated loan.
- C-LOAN655 Loan Unpaid Principal Balance is not consistent with other values reported on the loan record.
- E-LOAN656 Loan Unpaid Principal Balance must include a sign in first position.
- H-LOAN657 Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.
- H-LOAN658 Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.

24. Removal Date: For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.

Exception Messages

- E-LIQ100 Removal Date must be specified when Removal Reason exists.
- E-LIQ101 Removal Date must be a valid year and month.
- E-LIQ102 Removal Date must be a valid day of the month.
- E-LIQ103 Removal Date must be in MMDDYYYY format e.g. 01012006.
- H-LIQ105 Removal Date should be during the Reporting Period.

25. Removal Reason Code: A code that denotes the reason why the loan was removed from the Ginnie Mae pool. Possible values are:

- 1 = Mortgagor Payoff
- 2 = Buyout of Delinquent Loan
- 3 = Foreclosure with or without Claim Payment
- 4 = Loss Mitigation
- 5 = Substitution
- 6 = Other Removal
- 7 = Special Assistance

Descriptions of the Removal Reason Codes are as follows:

1 = Mortgagor Payoff – Removal Reason Code 1 applies when the Issuer has received and deposited funds on behalf of the mortgagor to pay the loan in full.

2 = Buyout of Delinquent Loan – Removal Reason Code 2 applies when the Issuer has used its funds to buy out a loan from the pool as result of delinquency as prescribed in Chapter 18 Part 3-B of the MBS Guide.

3 = Foreclosure with or without Claim Payment – Removal Reason Code 3 applies when the Issuer has received and deposited insurance/guaranty funds from FHA, VA, RHS, or PIH, or, if upon completion of the foreclosure process,

the Issuer advances its funds, prior to any claim proceeds being received or, if the proceeds from the foreclosure sale are sufficient to pay off the loan.

4 = Loss Mitigation – Removal Reason Code 4 applies when the Issuer executes a buyout of a loan from a pool, in accordance with Chapter 18 Part 3-B of the MBS Guide, with the express intention of performing loss mitigation procedures specified by FHA, VA, RHS, or PIH.

5 = Substitution – Requires Ginnie Mae approval. Removal Reason Code 5 applies when the Issuer removes a defective loan from a pool and substitutes an eligible loan in its place in accordance with Chapter 14 Part 8-D of the MBS Guide.

6 = Other Removal – Removal Reason Code 6 applies when a loan is liquidated from a pool for any reason that does not meet the requirements of any other Reason Codes.

- Requires Ginnie Mae approval: Removal of an uninsured/uninsurable loan, i.e. not insured/guaranteed by FHA, VA, PIH or RHS, or removal of a loan that does not meet the pooling requirements and cannot be remedied, or removal of a loan for any other reason not otherwise specified, but only if approved by Ginnie Mae.
- Does not require Ginnie Mae approval: The taking of the mortgaged property by eminent domain; condemnation proceedings; the receipt of hazard claim or flood insurance claim proceeds.

7 = Special Assistance Removal - Removal Reason Code 7 applies to Special Assistance Programs announced by Ginnie Mae pursuant to Chapter 34 of the MBS Guide. Removal Reason Code 7 is not applicable to any Multifamily loan types.

Exception Messages

- E-LIQ050 Removal Reason must be one of the following choices: 1-Mortgagor Payoff, 2-Buyout of Delinquent Loan, 3-Foreclosure with or without Claim Payment, 4-Loss Mitigation, 5-Substitution, 6-Other Removal, 7- Special Assistance)
- H-LIQ051 Removal Reason Code 2 is not consistent with the Last Installment Paid Date.

26. Liquidation Interest Due: The dollar amount of the interest, due the pool.

Exception Messages

- E-LIQ150 Liquidation Interest Due must be specified when Removal Reason exists.
- E-LIQ151 Liquidation Interest Due must be numeric when Removal Reason exists.
- H-LIQ152 Liquidation Interest Due should be greater than or equal to zero.
- H-LIQ153 Liquidation Interest Due should be within a dollar of calculated Liquidated Interest Due.
- E-LIQ154 Liquidation Interest Due must include a decimal point.

27. Liquidation Principal Remitted: The sum of each of the installment principal amounts remitted.

Exception Messages

- E-LIQ200 Liquidated Principal Remitted must be specified when Removal Reason exists except construction and unamortized project loans.
- E-LIQ201 Liquidated Principal Remitted must be numeric.
- H-LIQ202 Liquidated Principal Remitted should be within a dollar of calculated Liquidated Principal Remitted.
- E-LIQ203 Liquidated Principal Remitted must include a decimal point.

28. Liquidation Principal Balance: A signed field. The remaining principal balance of the loan at liquidation.

Exception Messages

- E-LIQ250 Liquidation Principal Balance must be specified when Removal Reason exists.
 - E-LIQ251 Liquidation Principal Balance must be numeric.
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- C-LIQ252 Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.
- C-LIQ253 Liquidation Principal Balance should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.
- E-LIQ254 Liquidation Principal Balance must include a sign in first position.
- E-LIQ255 Liquidation Principal Balance must include a decimal point.

29. Loan T&I Balance: A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single-Family loans only and is not required for Multifamily loans.

Exception Messages

- E-LOAN750 Loan T&I Balance must be specified.
- E-LOAN751 Loan T&I Balance must be numeric.
- E-LOAN752 Loan T&I Balance must include a sign in first position.
- E-LOAN753 Loan T&I Balance must include a decimal point.

30. Scheduled UPB: The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period. The calculated scheduled (per the amortization schedule) unpaid principal balance of the mortgage as of the end of the reporting period. For a current loan the Scheduled UPB is generally equal to the actual principal balance of the mortgage amortized one month beyond the report period. Prepaid or delinquent loans must be “normalized/amortized” to the Scheduled UPB (to the current period and then amortized one month beyond the report period). The balance can be zero, but not negative. The Scheduled UPB is a calculated amount, by the Issuer, for reporting to RFS.

Scheduled UPB is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.

The Scheduled UPB calculations will differ depending on the last installment paid date reported in Field 12 of the Loan Record. Field 12 is to be used to determine the loan status:

- The loan is current, if Field 12 equals the Report Period
- The loan is delinquent if Field 12 is less than the Report Period, or
- The loan is prepaid (paid ahead) if Field 12 is greater than the Report Period

In the calculation sections below the term “UPB” (unpaid principal balance) is used to refer the principal balance of the loan. The calculations are intended to be functional and represent a guide for Issuers/servicers. However, it is understood that Issuers/servicers may have their own formulas that calculate the same result. It is the Issuer/servicer’s responsibility to report the correct Schedule UPB for the loan.

Rounding Considerations in Calculating Scheduled UPB, Scheduled Monthly Principal Amount, or Scheduled Monthly Interest Amount

The output of the calculation of Scheduled UPB is dollars and cents; and the same for Scheduled Monthly Principal Amount or Scheduled Monthly Interest Amount—always dollars and cents. For dollar and cents rounding; look to the “thousandths decimal place”. If the number is 5 or more round up; if less than 5 round down. Issuers/servicers control their own specific formulas and intermediate calculations, if any, depending on their particular platform/servicing system. If the Issuer needs to specify/configure a rounding rule or is using “factors” in the calculation; for such calculations carry the “rate” out to 8 decimal places. Issuers are responsible for their own servicing platforms and the calculations therein. It is the Issuer’s responsibility to implement formulas to meet the requirements of this Appendix VI-19.

Two guiding rules for the Scheduled Monthly Principal Amount and Scheduled Monthly Interest Amount and Scheduled UPB Calculation are:

Scheduled Monthly Principal Amount (Field 31) + Scheduled Monthly Interest Amount (Field 32) = FIC (monthly P&I constant) Field 11

For Current Loan the Closing (Actual) UPB - Scheduled Monthly Principal Amount = Scheduled UPB

Calculation of the Scheduled UPB uses the monthly FIC (Field 11 of the Loan Record) also referred to as P&I constant. The calculations below are intended to be functional statements, as there are multiple formulas that can be used to arrive at the same result. It is up to the Issuer/servicer to implement their specific formula.

IF THE LOAN IS CURRENT WHERE FIELD 12 EQUALS THE REPORT PERIOD CALCULATE THE SCHEDULED UPB:

1. (Current Actual UPB x Note Rate) divided by 12 = Interest Amount (gross interest amount)
2. FIC – Interest Amount = Principal Amount
3. Current Actual UPB (same amount used in step 1) – Principal Amount calculated in Step 2 = Scheduled UPB. This in effect amortizes one month beyond the Report Period

IF THE LOAN IS DELINQUENT WHERE FIELD 12 IS LESS THAN THE REPORT PERIOD CALCULATE THE SCHEDULED UPB:

1. Follow Step 1 above for each monthly installment delinquent. Bring the UPB to current (calculated UPB as of the Report Period)
2. Calculate the additional month using the formula above to amortize to one month beyond the Report Period

IF THE LOAN IS PREPAID ONE MONTH (PAID AHEAD) WHERE FIELD 12 IS ONE MONTH GREATER THAN REPORT PERIOD CALCULATE THE SCHEDULED UPB

1. No calculation necessary as the Scheduled UPB is the same as the actual UPB

IF THE LOAN IS PREPAID MORE THAN ONE MONTH (PAID AHEAD) WHERE FIELD 12 IS TWO OR MORE MONTHS GREATER THAN REPORT PERIOD CALCULATE THE SCHEDULED UPB

1. Follow Step 1 for a current loan but in the reverse order to amortize the loan UPB back to the month that is Report Period + One Month
2. Result is the Scheduled UPB

Exception Messages

- C-LOAN800 Scheduled UPB should be specified.
- E-LOAN801 Scheduled UPB must be numeric.
- E-LOAN802 Scheduled UPB must include a decimal point.
- H-LOAN803 Scheduled UPB should not be specified for CL/CS loans.
- C-LOAN804 Scheduled UPB should be greater than zero for unliquidated loans
- C-LOAN805 Scheduled UPB is not consistent with prior period Scheduled UPB and current period Scheduled Monthly Principal Amount.
- C-LOAN806 Scheduled UPB should be within tolerance of a calculated value based on prior period Scheduled UPB, Loan Interest Rate and Loan FIC for fixed rate loans.
- H-LOAN807 Scheduled UPB should be less than prior period Scheduled UPB.

- H-LOAN808 Scheduled UPB should be less than the Initial Loan UPB.

31. Scheduled Monthly Principal Amount: The calculated scheduled (per the amortization schedule) monthly principal amount for the mortgage as of the end of the reporting period. The Scheduled Monthly Principal Amount is equal to the principal due on the scheduled payment due on the mortgage amortized one month beyond the report period for a current loan. Prepaid or delinquent loans must be “normalized/amortized” to the Scheduled Monthly Principal Amount (to the current period and then amortized one month beyond the report period (consistent with Field 30 Scheduled UPB calculations)). The Scheduled Monthly Principal Amount is a calculated amount, by the Issuer, for reporting to RFS. However, the Scheduled Monthly Principal Amount cannot be zero or negative. Do not use this field to reflect adjustments of any kind as this field is the principal component of Field 11 FIC (P&I constant).

Scheduled Monthly Principal Amount is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.

Scheduled Monthly Principal Amount is calculated as follows: subtract the current month's scheduled UPB from the prior month's scheduled UPB.

Exception Messages

- C-LOAN810 Scheduled Monthly Principal Amount should be specified.
- E-LOAN811 Scheduled Monthly Principal Amount must be numeric.
- E-LOAN812 Scheduled Monthly Principal Amount must include a decimal point.
- H-LOAN813 Scheduled Monthly Principal Amount should not be specified for CL/CS loans.
- C-LOAN814 Scheduled Monthly Principal Amount should be greater than zero.
- C-LOAN815 Scheduled Monthly Principal Amount should be within tolerance of a calculated value based on Prior Scheduled UPB, Loan Interest Rate and Loan FIC for fixed rate loans.
- H-LOAN816 Scheduled Monthly Principal Amount should be greater than the prior period Scheduled Monthly Principal Amount.
- H-LOAN817 Scheduled Monthly Principal Amount plus Scheduled Monthly Interest Amount should equal the Loan FIC.

32. Scheduled Monthly Interest Amount: The calculated scheduled (per the amortization schedule) monthly interest amount for the mortgage as of the end of the reporting period. The Scheduled Monthly Interest Amount is generally equal to the interest due on the scheduled payment due on the mortgage amortized to one month beyond the report period for a current loan. Prepaid or delinquent loans must be “normalized/amortized” to the Scheduled Monthly Interest Amount (to the current period and then amortized one month beyond the report period (consistent with Field 30 Scheduled UPB calculations)). The Scheduled Monthly Interest Amount is a calculated amount, by the Issuer, for reporting to RFS. However, the Scheduled Monthly Interest Amount cannot be zero or negative. Do not use this field to reflect adjustments of any kind as this field is the principal component of Field 11 FIC (P&I constant).

Scheduled Monthly Interest Amount is not applicable to Single Family loan types GPM and GEM, or Multifamily loan types CL and CS.

Scheduled Monthly Interest Amount is calculated as follows: $(\text{Prior Month's Scheduled UPB} \times \text{Note Rate}) \div 12$ gives the Scheduled Monthly Interest Amount.

Exception Messages

- C-LOAN820 Scheduled Monthly Interest Amount should be specified.
- E-LOAN821 Scheduled Monthly Interest Amount must be numeric.

- E-LOAN822 Scheduled Monthly Interest Amount must include a decimal point.
- H-LOAN823 Scheduled Monthly Interest Amount should not be specified for CL/CS loans.
- C-LOAN824 Scheduled Monthly Interest Amount should be greater than zero.
- C-LOAN825 Scheduled Monthly Interest Amount should be within tolerance of a calculated value based on Prior Scheduled UPB, Loan Interest Rate and Loan FIC for fixed rate loans.
- H-LOAN826 Scheduled Monthly Interest Amount should be less than the prior period Scheduled Monthly Interest Amount for fixed rate loans.
- H-LOAN827 Scheduled Monthly Interest Amount plus Scheduled Monthly Principal Amount should equal the Loan FIC.

33. Gross Service Fee Amount Collected: The dollar amount of servicing fee collected on the mortgage, for the report period. A dollar amount field must be greater than zero (otherwise spaces or zeros per existing RFS instructions).

The gross service fee collected is based on actual collections of installment interest in the report period (as reported in Field 18 Installment Interest). It is the proportion of installment interest that the issuer takes as gross service fee (includes the Guaranty Fee).

Gross Service Fee Collected is calculated as follows: $\text{Installment Interest Collected (Field 18)} * (\text{“service fee rate”} / \text{“pool rate”}) = \text{Gross Service Fee Collected}$.

See Appendix VI-4 of the MBS Guide for further information about “service fee rate” and “pool rate”.

Exception Messages

- C-LOAN830 Gross Service Fee Collected should be specified if interest is collected.
- E-LOAN831 Gross Service Fee Collected must be numeric.
- E-LOAN832 Gross Service Fee Collected must include a decimal point.
- C-LOAN833 Gross Service Fee Collected should be within tolerance of a calculated value.
- C-LOAN834 Gross Service Fee Collected should be greater than or equal to zero.

34. Actual Payment Date: The actual date the last scheduled payment was received (the posting date for the scheduled installment). A date field, report a blank if there was no actual payment in the period.

General Rules for Actual Payment Date:

Always based on one or more scheduled installment payments made by the borrower during the report period. This is a payment posting date.

If there are multiple installment payments in the report period, report only the actual payment date of the latest installment (the greatest date).

Do not use this field for any type of partial payment. The actual payment date reported must be for payment of one or more full installments (FIC).

Do not use this field for any “adjustments”. This is a discrete field that applies only to the individual report period. For example, if two installment payments were made in the period and one was reversed, report based on the remaining installment that was posted.

Exception Messages

- C-NOTE840 Actual Payment Date should be specified, if LPID is reported (Field 12)
- E-NOTE841 Actual Payment Date must be a valid year, month and day

- E-NOTE842 Actual Payment Date must be in MMDDYYYY format e.g., 09142021
- H-NOTE843 Actual Payment Date should not be more than one month prior to First Payment Date
- H-NOTE844 Actual Payment Date should not be greater than current reporting period plus one month

35. Curtailment Principal Code: A code indicating the type of curtailment reported. A value must be reported when a Curtailment is reported in Field 20. Possible values are:

- 1 = Borrower Funds Curtailment
- 2 = Claim Funds Curtailment
- 3 = Other Funds Curtailment (Principal Reduction Funds that flow through the loan; HAMP Incentive funds)

Exception Messages

- C-LOAN860 Curtailment Principal Code should be reported if a Curtailment is reported in Field 20.
- C-LOAN861 Reported Curtailment Principal Code must be one of the following choices: 1-Borrower Funds Curtailment, 2-Claim Funds Curtailment, 3-Other Funds Curtailment.

General Rules for Reporting ARM Adjustment Fields 36, 37, and 38. Report all 3 fields together in the report period that the adjustments become available on the issuer's servicing system. Do not repeat reporting each month, report only in the month that the ARM adjustment information becomes available. Report the ARM Adjustment Fields in the report period in which they become available in the issuer's servicing system. Otherwise report blank in these fields. (If there is a need to "correct" the fields, the standard RFS approach applies—report another "L" record and that replaces what was reported previously.)

36. ARM Prospective Interest Rate: The new "to be" interest rate of the ARM loan. It must be greater than zero, if reported (otherwise spaces or zeros per existing RFS instructions).

ARM Prospective Interest Rate is not applicable to Multifamily loan types.

Exception Messages

- C-LOAN870 ARM Prospective Interest Rate should be specified for Single-Family ARM Loans that will adjust in the next reporting period.
- E-LOAN871 ARM Prospective Interest Rate must be numeric.
- E-LOAN872 ARM Prospective Interest Rate must include a decimal point.
- C-LOAN873 ARM Prospective Interest Rate should be greater than or equal to zero.

37. ARM Prospective Monthly P&I: The new "to be" monthly P&I payment amount of the ARM loan. A dollar amount field. It must be greater than zero, if reported (otherwise spaces or zeros per existing RFS instructions). It is always the P&I per the updated amortization schedule for the loan.

ARM Prospective Monthly P&I is not applicable to Multifamily loan types.

Exception Messages

- C-NOTE880 ARM Prospective Monthly P&I should be specified for all Single-Family ARM Loans that will adjust in the next reporting period
- E-NOTE881 ARM Prospective Monthly P&I must be numeric
- E-NOTE882 ARM Prospective Monthly P&I must include a decimal point
- C-NOTE883 ARM Prospective Monthly P&I should be greater than or equal to zero

38. ARM Adjustment Effective Date: The effective date of the ARM adjustment; the scheduled installment due date of the new "to be" P&I on the loan. This is the date on which the interest rate adjustment goes into effect. It must be a valid date value if reported (otherwise spaces).

ARM Adjustment Effective Date is not applicable to Multifamily loan types.

Exception Messages

- C-NOTE890 ARM Adjustment Effective Date must be specified for all Single-Family ARM Loans when the amortization schedule has been updated.
- E-NOTE891 ARM Adjustment Effective Date must be a valid year, month and day.
- E-NOTE892 ARM Adjustment Effective Date must be in MMDDYYYY format e.g., 10012021.
- C-NOTE893 ARM Adjustment Effective Date should be the scheduled installment date for the next report period.

S – Sensitive Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant S – Sensitive
2	Unique Loan ID	2	10	Numeric	9	
3	Loan Street	11	65	Character	55	Property address
4	Loan City	66	95	Character	30	Property city
5	Loan State	96	97	Character	2	Property state
6	Loan Zip	98	106	Numeric	9	Property zip code
7	SSN 1	107	115	Numeric	9	
8	First Name 1	116	140	Character	25	
9	Last Name 1	141	165	Character	25	
10	SSN 2	166	174	Numeric	9	
11	First Name 2	175	199	Character	25	
12	Last Name 2	200	224	Character	25	
13	SSN 3	225	233	Numeric	9	
14	First Name 3	234	258	Character	25	
15	Last Name 3	259	283	Character	25	
16	SSN 4	284	292	Numeric	9	
17	First Name 4	293	317	Character	25	
18	Last Name 4	318	342	Character	25	
19	SSN 5	343	351	Numeric	9	
20	First Name 5	352	376	Character	25	
21	Last Name 5	377	401	Character	25	

Sensitive Record Reporting Instructions

NOTES:

- Issuers should use the “Sensitive” Loan record only to make changes to incorrect or incomplete data. Do not report “Sensitive” records routinely each month. These are to be reported as exceptions when there is a change.
- If there is a change to report in one or more of the five borrower fields in the “Sensitive” data record, the Issuer should submit all borrower fields for reprocessing, including those for which there are no changes.
- Any reporting of Social Security Number (SSN), First Name, or Last Name fields in the Sensitive record should include reporting of all SSN, First Name, or Last Name fields in the record; this ensures that all borrower data for the loan is accurate and complete.

Sensitive Record Field Instructions

1. Record Type: The letter S will be the first character on each sensitive loan record.

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.

3. Loan Street: The street address of the property that is mortgaged under this loan.

Exception Messages

- E-NOTE650 Address must be specified.

4. Loan City: The name of the city in which the property associated with this mortgage is located.

Exception Messages

- E-NOTE700 City must be specified.

5. Loan State: The U.S. Postal Service code for the state in which the property is located.

Exception Messages

- E-NOTE750 State must be specified.
- H-NOTE751 State should be valid.

6. Loan Zip: The U.S. Postal Service ZIP code of the property.

Exception Messages

- E-NOTE800 Zip Code must be specified.
- E-NOTE801 Zip Code must be either 5 digits or 9 digits.
- L-NOTE802 Zip Code 6th - 9th digits should be numeric or not used.
- L-NOTE803 Zip Code should correspond to state code.
- M-MAT004 Zip Code should match zip code found in external agency file.
- M-NOTE805 Zip Code change is suspended.

7. SSN 1: Social Security Number or Tax ID for the loan.

Exception Messages

- E-NOTE500 Social Security Number/Tax ID must be specified.
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

8. First Name 1: The First name of the borrower of this loan.

Exception Messages

- L-NOTE550 Borrower First Name should be specified.

9. Last Name 1: Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.

Exception Messages

- E-NOTE600 Company Name must be specified.
- E-NOTE601 Borrower Last Name must be specified.

10. SSN 2: Social Security Number of a second borrower of the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

11. First Name 2: The First name of the second borrower of this loan.

- L-NOTE552 Borrower 2 First Name should be specified.

12. Last Name 2: Last name of the second borrower of this loan.

- E-NOTE602 Borrower 2 Last Name must be specified.

13. SSN 3: Social Security Number of the third borrower for the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

14. First Name 3: The First name of the third borrower of this loan.

- L-NOTE553 Borrower 3 First Name should be specified.

15. Last Name 3: Last name of the third borrower of this loan.

- E-NOTE603 Borrower 3 Last Name must be specified.

16. SSN 4: Social Security Number of the fourth borrower for the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

17. First Name 4: The First name of the fourth borrower of this loan.

- L-NOTE554 Borrower 4 First Name should be specified.

18. Last Name 4: Last name of the fourth borrower of this loan.

- E-NOTE604 Borrower 4 Last Name must be specified.

19. SSN 5: Social Security Number of the fifth borrower for the mortgage loan.

Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

20. First Name 5: The First name of the fifth borrower of this loan.

- L-NOTE555 Borrower 5 First Name should be specified.

21. Last Name 5: Last name of the fifth borrower of this loan.

- E-NOTE605 Borrower 5 Last Name must be specified.

V – Various Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant V – Various
2	Unique Loan ID	2	10	Numeric	9	
3	Living Units ¹	11	11	Numeric	1	1, 2, 3, 4, Blank
4	Loan Purpose ¹	12	12	Character	1	1, 2, 3, 4, 5, Blank
5	Loan to Value ¹	13	18	Numeric	6	999.99, *, Blank
6	Filler	19	19	Character	1	
7	Debt Service Ratio	20	26	Numeric	7	99.9999, *, Blank
8	Credit Score ¹	27	29	Numeric	3	999, *, Blank
9	Loan Buydown Code ¹	30	30	Character	1	1, 2, Blank
10	MIN	31	48	Character	18	Valid value, *, Blank
11	MERS Original Mortgagee	49	49	Character	1	N or Y, *, Blank
12	GEM Percent Increase	50	56	Numeric	7	99.9999, *, Blank
13	Down Payment Assistance Flag ¹	57	57	Character	1	1 or 2, Blank
14	Combined LTV Ratio Percent ¹	58	63	Numeric	6	999.99, *, Blank
15	Total Debt Expense Ratio Percent ¹	64	69	Numeric	6	999.99, *, Blank
16	Refinance Type ¹	70	70	Numeric	1	1, 2, 3, *, Blank
17	Pre-Modification First Installment Due Date ¹	71	78	Date	8	YYYYMMDD, *, Blank
18	Pre-Modification Original Principal Balance (OPB) Amount ¹	79	89	Numeric	11	99999999.99, *, Blank
19	Pre-Modification Interest Rate Percent	90	95	Numeric	6	99.999, *, Blank
20	Pre-Modification Loan Maturity Date	96	103	Date	8	YYYYMMDD, *, Blank
21	First-Time Homebuyer Indicator ¹	104	104	Character	1	N or Y, *, Blank
22	Third-Party Origination Type ¹	105	105	Character	1	1, 2, 3, Blank
23	Upfront MIP Rate ¹	106	111	Numeric	6	99.999, *, Blank
24	Annual MIP Rate ¹	112	117	Numeric	6	99.999, *, Blank
25	Loan Origination Date ¹	118	125	Date	8	YYYYMMDD, *, Blank

Field #	Field Name	Start	End	Type	Length	Remarks
26	Servicer/Subservicer ID	126	129	Numeric	4	Ginnie Mae Issuer ID, *, Blank
27	Document Custodian	130	135	Character	6	Ginnie Mae Doc Custodian ID, *, Blank

¹ Controlled Fields – RFS maintains data that was reported to GinnieNET at pool issuance (new pool delivery), or the most recent data reported to RFS by the Issuer. RFS has system controls on changes to data previously reported for these fields. If the Issuer is changing data that was originally reported to GinnieNET as part of pool issuance, or if the Issuer is changing data that was previously reported to RFS, the incoming data will be suspended and the Issuer will be contacted by Ginnie Mae to provide a justification for the changes to previously reported data.

A. Various Record General Reporting Instructions

Issuers are encouraged to review the Various Loan Record layout, general instructions, and the item-by-item field-level instructions below, prior to the submission of any corrections in the Various Loan Record.

With the exception of Fields 26 and 27, Ginnie Mae collects the various data elements at pool issuance, on the GinnieNET 11706 Schedule of Pooled Mortgages. However, there may be circumstances where the data was incomplete or requires an update (i.e., a change from previously reported data). With the exception of Fields 26 and 27, **Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706-Schedule of Pooled Mortgages filed at pool issuance.**

1. Issuers should submit only the data fields on the Various Loan Record that are being corrected. All other fields that are not being corrected should be filled with spaces (shown in the Remarks column of the Various Loan Record description as “Blank”).
2. Issuers must not report the Various Loan Record if no changes are present.
3. Deleting previously reported Data: To delete previously reported data, report an asterisk “*” in the field’s left-most position and fill with spaces to the right.
4. Fields 1, 2, 3, 4, 9, 13, and 22 cannot be deleted and must have valid values if reported.
5. Field 21 cannot be deleted when Loan Purpose = 1 and must have valid values if reported.
6. Fields 23 and 24 cannot be deleted when Loan Type is FHA and must have valid values if reported.
7. Field 27 is not applicable to Multifamily loan types.

Issuers should ensure that any data reported on the Various Loan Record meets the objective of changing previously incorrect or incomplete data or is updating fields such as the “MIN” and “MERS Original Mortgagee” due to MERS related activity.

B. Various Record Field Instructions

1. Record Type: The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously reported value.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.

- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.

3. Living Units: The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc. Valid values are: 1, 2, 3, and 4. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value.

Exception Messages

- E-VARY050 Living Units must be numeric.
- E-VARY051 Living Units must be 1, 2, 3, or 4.
- L-VARY052 Living Units are not applicable for a Multifamily loan.

4. Loan Purpose: A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 - Loan Modification (HAMP), 4 - Loan Modification (non-HAMP), and 5 Re-performing. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.

Exception Messages

- E-VARY100 Loan Purpose must be 1, 2, 3, 4, or 5.
- L-VARY101 Loan Purpose is not applicable for a Multifamily loan.
- E-VARY102 Loan Purpose is reported as 3 or 4 and all Pre-Modification fields are blank.
- E-VARY103 Loan Purpose is reported as 1 and First-Time Homebuyer Indicator is blank.
- L-VARY104 Loan Purpose has been changed from loan data at pool issuance (applies to Single Family loans only).
- E-VARY105 Loan Purpose must be consistent with Pool Type (must be 5 for RG Pool Type, 3 or 4 for ET Pool Type, 1-4 for non-ET/non-RG Pool Type).

5. Loan to Value: The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.

Exception Messages

- E-VARY150 Loan to Value must be numeric.
- E-VARY151 Loan to Value must include a decimal point.

6. Filler: Reserved for future use.

7. Debt Service Ratio: The debt service ratio can be blank. This field applies to Multifamily pools only.

Exception Messages

- E-VARY250 Debt Service Ratio must be numeric.
- E-VARY251 Debt Service Ratio must include a decimal point.
- L-VARY252 Debt Service Ratio is not applicable for a Single Family loan.

8. Credit Score: Numeric credit score resulting from credit evaluation model. This field applies to Single-Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

Exception Messages

- E-VARY300 Credit Score must be numeric.
- L-VARY301 Credit Score is not applicable for a Multifamily loan.

9. Loan Buydown Code: A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value.

Exception Messages

- E-VARY350 Loan Buydown Code must be 1 or 2.
- L-VARY351 Loan Buydown Code is not applicable for a Multifamily loan.

10. MIN: A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single-Family and Multifamily loans.

11. MERS Original Mortgagee: A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single-Family and Multifamily loans.

Exception Messages

- L-VARY400 MERS Original Mortgagee should be N or Y.

12. GEM Percent Increase: Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single-Family loans only.

Exception Messages

- E-VARY450 GEM Percent Increase must be numeric.
- E-VARY451 GEM Percent Increase must include a decimal point.
- L-VARY452 GEM Percent Increase is not applicable for a Multifamily loan.

13. Down Payment Assistance Flag: A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value.

Exception Messages

- E-VARY500 Down Payment Assistance Flag must be 1 or 2.
- L-VARY501 Down Payment Assistance Flag is not applicable for a Multifamily loan.

14. Combined LTV (CLTV) Ratio Percent: The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. . If there is no second lien, report the LTV. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record.

Exception Messages

- E-VARY510 Combined LTV Ratio Percent must be numeric.
- E-VARY511 Combined LTV Ratio Percent must include a decimal point.
- L-VARY512 Combined LTV Ratio Percent should be equal to or greater than the Loan to Value ratio.

15. Total Debt Expense Ratio Percent: The ratio of all debts of the borrower(s) to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter "000.00" This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record.

Exception Messages

- E-VARY520 Total Debt Expense Ratio Percent must be numeric.
- E-VARY521 Total Debt Expense Ratio Percent must include a decimal point.

- L-VARY522 Total Debt Expense Ratio Percent is not applicable for a Multifamily loan.

16. Refinance Type: Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “2”.

Exception Messages

- E-VARY530 Refinance Type must be 1, 2, or 3.
- E-VARY531 Refinance Type must only be reported for a refinance loan (Loan Purpose = 2).

17. Pre-Modification First Installment Due Date: The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.

Exception Messages

- E-VARY540 Pre-Modification First Installment Due Date must be a valid month.
- E-VARY541 Pre-Modification First Installment Due Date must be a valid day of the month.
- E-VARY542 Pre-Modification First Installment Due Date must be in YYYYMMDD format e.g. 20400115.
- E-VARY543 Pre-Modification First Installment Due Date must only be reported for a modified loan (Loan Purpose = 3 or 4).

18. Pre-Modification Original Principal Balance Amount: The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.

Exception Messages

- E-VARY550 Pre-Modification Original Principal Balance Amount must be numeric.
- E-VARY551 Pre-Modification Original Principal Balance Amount must include a decimal point.
- E-VARY552 Pre-Modification Original Principal Balance Amount must be greater than zero.
- E-VARY553 Pre-Modification Original Principal Balance Amount must only be reported for a modified loan (Loan Purpose = 3 or 4).

19. Pre-Modification Interest Rate Percent: The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single-Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.

Exception Messages

- E-VARY560 Pre-Modification Interest Rate Percent must be numeric.
- E-VARY561 Pre-Modification Interest Rate Percent must include a decimal point.
- E-VARY562 Pre-Modification Interest Rate Percent must be greater than zero.
- E-VARY563 Pre-Modification Interest Rate Percent must only be reported for a modified loan (Loan Purpose = 3 or 4).

20. Pre-Modification Loan Maturity Date: The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single-Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.

Exception Messages

- E-VARY570 Pre-Modification Loan Maturity Date must be a valid month.
- E-VARY571 Pre-Modification Loan Maturity Date must be a valid day of the month.
- E-VARY572 Pre-Modification Loan Maturity Date must be in YYYYMMDD format e.g. 20400115.
- E-VARY573 Pre-Modification Loan Maturity Date must only be reported for a modified loan (Loan Purpose = 3 or 4).

21. First-Time Homebuyer Indicator: A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single-Family loans only and applies only to purchase loans (i.e., Loan Purpose = "1"). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.

Exception Messages

- E-VARY580 First-Time Homebuyer Indicator must be N or Y if reported.
- E-VARY581 First-Time Homebuyer Indicator must only be reported for a purchase loan (Loan Purpose = 1).
- E-VARY582 First-Time Homebuyer Indicator cannot be deleted for a Single Family loan.
- L-VARY583 First-Time Homebuyer Indicator is not applicable for a Multifamily loan.

22. Third-Party Origination Type: Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value.

Exception Messages

- E-VARY590 Third-Party Origination Type must be 1, 2, or 3 for a Single Family loan.
- L-VARY591 Third-Party Origination Type is not applicable for a Multifamily loan.

23. Upfront MIP Rate: The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value when the Loan Type is FHA.

Exception Messages

- E-VARY600 Upfront MIP Rate must be numeric.
- E-VARY601 Upfront MIP Rate must include a decimal point.
- E-VARY602 Upfront MIP Rate must be zero or greater.
- E-VARY603 Upfront MIP Rate must only be reported for a purchase or refinance loan (Loan Purpose = 1 or Loan Purpose = 2).
- E-VARY604 Upfront MIP Rate must only be reported for a Single Family FHA loan.
- E-VARY605 Upfront MIP Rate cannot be deleted for a Single Family FHA loan.

24. Annual MIP Rate: The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously reported value when the Loan Type is FHA.

Exception Messages

- E-VARY610 Annual MIP Rate must be numeric.
- E-VARY611 Annual MIP Rate must include a decimal point.
- E-VARY612 Annual MIP Rate must be greater than zero.
- E-VARY613 Annual MIP Rate must only be reported for a Single Family FHA loan.
- E-VARY614 Annual MIP Rate cannot be deleted for a Single Family FHA loan.

25. Loan Origination Date: The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

Exception Messages

- E-VARY620 Loan Origination Date must be a valid month.
- E-VARY621 Loan Origination Date must be a valid day of the month.
- E-VARY622 Loan Origination Date must be in YYYYMMDD format e.g. 20140101.
- E-VARY623 Loan Origination Date must be valid for the Lookback Period in the ARM pool.

- E-VARY624 Loan Origination Date cannot be deleted for a Single Family loan.

General Rules for Reporting Fields 26, and 27. For new issuance pools; first month reporting to RFS, report Field 26 and Field 27 for every loan in each new pool (for example for May 1 2021 issue date pool; for the May 2021 Monthly RFS Reporting by 2nd BD of June; report Fields 26 and 27 for every loan in May 1, 2021 issued date pools. Thereafter report only the changes, when the Servicer/Subservicer or Document Custodian changes.

26. Servicer/Subservicer ID: The organization actually servicing the mortgage. The Issuer ID of the servicer/subservicer servicing the loan. Report this field whenever there is a change in Servicer/Subservicer for the loan. Otherwise report blank. It is mandatory that issuers report complete and accurate Servicer/Subservicer ID information. Report only when there is a change.

Exception Messages

- C-VARY640 Servicer/Subservicer ID must either be blank or 4 digits.
- C-VARY641 Must be a valid Ginnie Mae issuer ID.

27. Document Custodian: The Document Custodian ID for the document custodian of the mortgage. Ginnie Mae Document Custodian ID. Report this field whenever there is a change in Document Custodian ID for the loan. This must be consistent with the Document Custodian ID on the pool. Report only when there is a change.

Document Custodian is not applicable to Multifamily loan types.

Exception Messages

- C-VARY650 Document Custodian must either be blank or 6 digits.
- C-VARY651 Must be a valid Ginnie Mae Doc Custodian ID.

T – Trailer Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM
4	Pool Count	12	17	Numeric	6	
5	Loan Count	18	24	Numeric	7	
6	Sensitive Count	25	31	Numeric	7	
7	Various Count	32	38	Numeric	7	
8	Summarize Flag	39	39	Character	1	N or Y (default N)

Trailer Record Field Instructions

1. **Record Type**: The letter T will be the first character on each trailer record.
2. **Issuer ID**: Issuer number Ginnie Mae assigned to the Issuer organization.
3. **Record Date**: The Ginnie Mae reporting month being reported to Ginnie Mae.
4. **Pool Record Count**: The number of pools for this Issuer that are being reported in this file.
5. **Loan Record Count**: The number of loan records for the Issuer that is being reported in this file.
6. **Sensitive Record Count**: The number of sensitive loan records for the Issuer that is being reported in this file.
7. **Various Record Count**: The number of various loan records for the Issuer that are being reported in this file.
8. **Summarize Flag**: A Yes or No flag to indicate whether the loan information should be summarized to the pool level. See explanation for this field at the beginning of Section 7.

Monthly Reporting Certification

After the Issuer's Monthly Reporting is complete, including corrections, the Issuer is required to complete and submit a Monthly Reporting Certification. This is accomplished by first reviewing the status of the Issuer's reporting to RFS via the Issuer Summary Screen. The Issuer will click on the Monthly Certification link displayed on the screen to complete and save a Monthly Reporting Certification for the reporting period. This requires an RSA token holder/user. Saving the Monthly Reporting Certification indicates that the Issuer agrees that the information displayed on the Issuer Summary screen is complete and accurate. See Chapter 17 of the MBS Guide.

For additional instructions, download the RFS Pool Accounting/Exception Feedback User Guide. Select **User Guide** from the top menu of the Exception Feedback module in RFS.

Considerations for Issuer Monthly Reporting via Data Files

- (1) A file may contain data from multiple Issuers.
- (2) All Pool, Loan, Sensitive, and Various records are associated with the Issuer identified in the Header record that precedes them and the Trailer record that follows them.
- (3) Pool, Loan, Sensitive and Various records can be in any order within the Header and Trailer records. For example, if an Issuer has 100 Pool records, 1000 Loan records, 500 Sensitive records, and 200 Various records to submit, those 1800 records can be in any order within the file's Header and Trailer records.
- (4) The entire file will be rejected if it fails any of the following:
 - Must pass an Anti-virus check
 - The file name is not valid.
 - “YYYYMM” does not match the current reporting period.
 - “SS” is not a file sequence number.
 - “III” is not a valid active Issuer id number.
 - “m” suffix is used for files that do not contain multiple Issuers.
 - The file content is not in ASCII format.
 - The first character in each record is not H, L, P, S, T, or V.
 - No Header record exists.
 - The Issuer ID in the Header record does not match the file name suffix (except m type suffixes).
 - The Reporting Period in the Header record does not match the current Reporting Period.
 - Record lengths are not consistent with the record type.
 - H record length is not 11 characters.
 - L record length is not between 294 and 377 characters for Single Family loans.
 - L record length is not between 294 and 349 characters for Multifamily loans.
 - P record length is not between 196 and 255 characters.
 - S record length is not between 141 and 401 characters.
 - V record length is not between 11 and 135 characters.
 - T record length is not 39 characters.
 - No Trailer record exists.
 - The Issuer ID in the Trailer record does not match the Issuer ID in the Header record.
 - The Reporting Period in the Trailer record does not match the current reporting period.
 - The Trailer record Pool Count does not match the actual number of “P” records.
 - The Trailer record Loan Count does not match the actual number of “L” records.
 - The Trailer record Sensitive Count does not match the actual number of “S” records.
 - The Trailer record Various Count does not match the actual number of “V” records.
- (5) The following must be adhered to in order to ensure proper processing:
 - Pad character fields with trailing spaces.

- Spaces or zeroes (with the properly placed decimal point) must be used for unreported numeric fields.
- Numeric fields must be padded with spaces or zeroes to the left of the value.
- A leading space in a signed field indicates a positive value.
- A leading space or “+” or “-” must be present when padding signed fields with zeroes.
- Dates are formatted month day year - MMDDYYYY.

(6) Should an Issuer not be ready to provide values for the fields added to the Loan and Various records upon implementation of the revised VI-19 reporting specification, they can still submit Loan and Various records with the previous length and format during a transition period. The system will process/edit the provided records accordingly.

For example, if a Loan record is provided that is comprised of only 294 characters, the system will not edit or provide exceptions for Fields 30 – 38. Similarly, if a Various record is provided that is only 125 characters long, the system will not edit or provide exceptions for Fields 26 and 27.

Changes made to the Appendix on May 26, 2023

Record/Data Element/Item Changed	Documentation Change
“P” Record, Field 3 (Adjust FIC)	<ul style="list-style-type: none"> Exception H-POOL055 “FIC Adjustment should not be specified for a fixed rate pool.” has been added.
“L” Record, Field 4 (Loan Type)	<ul style="list-style-type: none"> Pool Types “ET” and “RG” have been added to the list of pool types for Exception C-NOTE057. Pool Types “ET” and “RG” have been added to the list of pool types for Exception C-NOTE058. Exception L-NOTE060 “Loan Type has been changed from loan data at pool issuance.” has been added.
“L” Record, Field 7 (First Payment Date)	<ul style="list-style-type: none"> Exception L-NOTE255 “First Payment Date has been changed from loan data at pool issuance (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, PL, or RX).” has been added.
“L” Record, Field 8 (Loan Maturity Date)	<ul style="list-style-type: none"> Exception L-NOTE306 “Loan Maturity Date has been changed from loan data at pool issuance.” has been added.
“L” Record, Field 9 (Loan Interest Rate)	<ul style="list-style-type: none"> Exception L-NOTE359 “Loan Interest Rate has been changed from loan data at pool issuance.” has been added.
“L” Record, Field 10 (Loan OPB)	<ul style="list-style-type: none"> Exception L-NOTE457 “Original Principal Amount has been changed from loan data at pool issuance for a non-modified loan (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, PL, PN, or RX).” has been added.
“L” Record, Field 11 (Loan FIC)	<ul style="list-style-type: none"> Exception L-NOTE406 “Loan FIC has been changed from loan data at pool issuance and (applies to all Single Family Pool Types and to Multifamily Pool Types: LS, LM, PL, PN, or RX).” has been added.
“L” Record, Field 20 (Curtailment)	<ul style="list-style-type: none"> Revised the field reporting instructions regarding the reporting of Curtailments (Field 20), versus the reporting of Net Adjust UPB (Field 22). Deleted the LOAN451 edit/exception
“L” Record, Field 22 (Net Adjust UPB)	<ul style="list-style-type: none"> Revised the field reporting instructions regarding the reporting of Curtailments (Field 20), versus the reporting of Net Adjust UPB (Field 22).
“L” Record, Field 25 (Removal Reason Code)	<ul style="list-style-type: none"> Exception H-LIQ051 “Removal Reason Code 2 is not consistent with the Last Installment Paid Date.” has been added. Added Reason Code 7 – “Special Assistance” Revised Reason Code 2 from “Repurchase of Delinquent Loan” to “Buyout of Delinquent Loan” Revised Reason Code 3 from “Foreclosure with Claim Payment” to “Foreclosure with or without Claim Payment” Provided descriptions of the Reason Codes Revised exception E-LIQ050 to reflect new reason codes
“L” Record, Fields 30 – 38 (new fields) 30. Scheduled UPB 31. Scheduled Monthly Principal Amount 32. Scheduled Monthly Interest Amount 33. Gross Service Fee Collected	<ul style="list-style-type: none"> Added 9 fields (fields 30 – 38) to the end of the “L” record layout Added format, description, processing formula and/or considerations (as needed), and exception messages for each field, to the Loan Record Field Instructions section Revised the Loan Record Reporting Instructions section as needed for the new fields

34. Actual Payment Date 35. Curtailment Principal Code 36. ARM Prospective Interest Rate 37. ARM Prospective Monthly P&I 38. ARM Adjustment Effective Date	
“V” Record, Field 4 (Loan Purpose)	<ul style="list-style-type: none"> • New value “5 – Re-performing” has been added. • Exception E-VARY100 “Loan Purpose must be 1, 2, 3, or 4.” has been changed to “Loan Purpose must be 1, 2, 3, 4, or 5.” • Exception L-VARY104 “Loan Purpose has been changed from loan data at pool issuance (applies to Single Family loans only).” has been added. • Exception E-VARY105 “Loan Purpose must be consistent with Pool Type (must be 5 for RG Pool Type, 3 or 4 for ET Pool Type, 1-4 for non-ET/non-RG Pool Type.” has been revised.
“V” Record, Fields 26, 27 (new fields) 26. Servicer/Subservicer ID 27. Document Custodian	<ul style="list-style-type: none"> • Added 2 fields (fields 26 and 27) to the end of the “V” record layout • Added format, description, processing formula and/or considerations (as needed), and exception messages for each field, to the Various Record Field Instructions section • Revised the Various Record Reporting Instructions section as needed for the new fields
“S” Record, Reporting Instructions	<ul style="list-style-type: none"> • Revised by adding the following: Do not report “Sensitive” records routinely each month. These are to be reported as exceptions when there is a change
General Updates	<ul style="list-style-type: none"> • Removed/Revised references to the 11710-D and Appendix VI-5, which are no longer applicable. • Removed the diagram of the Sample Monthly Issuer Report/File from the Considerations for Issuer Monthly Reporting via Data Files section.