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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. 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.

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- **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.
 - **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.iiiiim 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 #

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

1. 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.

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.

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	Actual 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	9999999999.99
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, 4
36	ARM Prospective Interest Rate	350	356	Numeric	7	99.9999
37	ARM Prospective Monthly P&I	357	369	Numeric	13	9999999999.99
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, beginning in the first report period that the data becomes available on the Issuer's servicing system, for the loan.
- Report data in fields 36 through 38 for adjustable loans for the report period that the data becomes available on the Issuer's servicing system, for the loan. Report all three fields in the same reporting period. Only report for the one report period, do not repeat. If in a subsequent report period there is a correction, report all three fields. RFS retains the last reported data.
- 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 blanks in fields 30 through 32, Report data in 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 – Actual 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 – Actual 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 Ginnie Mae's electronic pooling application 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 the loan data reported 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 the loan data reported 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 the loan data reported 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 the loan data reported 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.

