
APPENDIX VI-10

FORM HUD 11714 - ISSUER'S MONTHLY REMITTANCE ADVICE RECORD LAYOUT

Applicability: Ginnie Mae I MBS Program.

Purpose: To be used by the issuer to provide remittance information to Ginnie Mae confirming that the issuer's certificated holders were paid in accordance with the MBS Guide Chapter 15 and other sections as applicable. This reporting layout provides information about the holders of the certificates, the current month's remittance transactions, interest and principal to be distributed, and outstanding balance. Monthly Remittance Advice data must be submitted electronically, in accordance with this appendix; or entered online to Ginnie Mae's Reporting and Feedback System (RFS). **Prepared by:** Issuer of the securities (or subcontract servicer). **Distribution:**

Electronic form. Submitted via the Ginnie Mae Enterprise Portal File Upload application

Due Date: Data is due by 7 PM (Eastern Time) on the 8th business day.

Ginnie Mae Remittance Advice Reporting File Layout

| Document Version | History |
|------------------|-----------------|
| Version 1.0 | Initial Version |

File Naming instructions for Submitting Remittance Data Files to Ginnie Mae:

The file naming convention for a submission file is as follows:

rmtyyyymmss.iiii where:

- “rmt” is constant
- “yyyymm” is the reporting year/month (the Ginnie Mae reporting period)
- “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.
- “iiii” is the Issuer ID number for the issuer (Ginnie Mae 4 digit issuer ID number)

File and Record Layout Structure

1. All records in the file must be of length 200. Records with lengths less than 200 may be processed by Ginnie Mae’s system. However records with length greater than 200 will be rejected.
2. The files do not have an overall header or trailer for the file.
3. The files do have individual records of the following types, and can be organized by each security holder, as follows:
 - a. “H” Record ---Header Record (See layout below for header record)
 - b. “D” Record ---Detail Record (See layout below for detail record)
 - c. “T” Record ---Trailer Record (See layout below for detail record)
4. The three record types occur as “sets” within the file. For each security holder there will be a Header Record; one or more Detail Records; and one Trailer Record. If for example there were 100 security holders there would be 100 “sets” of records in the file. If one security holder had three certificates for 3 different pools, there will be one Header Record; three Detail Records; and one Trailer Record.
5. All records and fields are fixed length per the layouts provided below.
6. Signed Fields are signified by over-punch characters. The sign in the signed numeric fields must be represented as an over-punch in the rightmost position of the field. The over-punch character also represents the significant digit of the number being reported.
7. Implied decimal point fields are defined in the layout. Decimals, as required by the particular field specification are always implied. Do not report explicit decimal points in the data.
8. Zero fill (right justify and numeric fill to the left) numeric fields as required by the layout.
9. The layouts below are fixed length fields that are also defined in terms on COBOL file description to clarify the signed numeric field, implied decimal point requirements.
10. **NOTE:** See MBS Guide Appendix VI-11 for the 11714SN Serial Note Remittance Advice record layouts. The Header and the Trailer records are exactly the same. The Detail records are different between the 11714 D Record and the 11714SN D Record. These two D records can be reported in the same file, with the same Header and Trailer record. Detail records for one Security Holder, with 11714SF certificates and 11714SN certificates can be reported in a single file within a single Header and Trailer record for the Security Holder.

File Layout for Ginnie Mae Remittance Advices
The following is the file layout required for electronic submission

Record Type H
File Header Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-----------------|-------|-----|-----------|--------|---|
| 1 | Record Type | 1 | 1 | Character | 1 | PIC X Constant H - Header |
| 2 | Issuer ID | 2 | 5 | Numeric | 4 | PIC 9(4) Must be a valid Issuer ID. |
| 3 | Issuer Name | 6 | 55 | Character | 50 | PIC X(50) |
| 4 | Security Holder | 56 | 85 | Character | 30 | PIC X (30) |
| 5 | Pay Date | 86 | 91 | Date | 6 | PIC 9(6) MMDDYY |
| 6 | Create Date | 92 | 97 | Date | 6 | PIC 9(6) MMDDYY |
| 7. | Filler | 98 | 200 | | 103 | PIC X(103) |

Header Record Field Descriptions:

1. Record Type: "H" for Header Record.
2. Issuer ID: Issuer Number that Ginnie Mae assigned to the organization.
3. Issuer Name: The name of the Issuer Institution.
4. Security Holder: The name of the Security Holder.
5. Pay Date: The date the Security Holder is to be paid.
6. Create Date: The date the file was created.

**Record Type D
HUD 11714 Detail Record**

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-----------------------------|-------|-----|----------------|--------|--|
| 1 | Record Type | 1 | 1 | Character | 1 | PIC X Constant D - Detail |
| 2 | Pool Indicator | 2 | 2 | Character | 1 | PIC X X or M |
| 3 | Pool Number | 3 | 8 | Character | 6 | PIC 9(6) Must be a valid Pool number. |
| 4 | Certificate Number | 9 | 20 | Character | 12 | PIC X(12) |
| 5 | Interest Rate | 21 | 27 | Signed Numeric | 7 | PIC S99V9(5) 9999999 |
| 6 | Pro Rata Share Percentage | 28 | 38 | Signed Numeric | 11 | PIC S9(3) V9(8) 99999999999 |
| 7 | Principal Amount | 39 | 50 | Signed Numeric | 12 | PIC S9(10) V99 999999999999 |
| 8 | Interest Due Amount | 51 | 62 | Signed Numeric | 12 | PIC S9(10) V99 999999999999 |
| 9 | Additional Principal Amount | 63 | 74 | Signed Numeric | 12 | PIC S9(10) V99 999999999999 |
| 10 | Adjustment Amount | 75 | 86 | Signed Numeric | 12 | PIC S9(10) V99 999999999999 |
| 11 | Federal Tax Amount | 87 | 98 | Signed Numeric | 12 | PIC S9(10) V99 999999999999 |
| 12 | Total Amount Due | 99 | 112 | Signed Numeric | 14 | PIC S9(12) V99 99999999999999 |
| 13 | Outstanding Balance | 113 | 128 | Signed Numeric | 16 | PIC S9(14) V99 9999999999999999 |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-------------|-------|-----|-----------|--------|-----------|
| 14 | Explanation | 129 | 200 | Character | 72 | PIC X(72) |

Detail Record Field Descriptions:

1. Record Type: "D" for Detail Record.
2. Pool Indicator: Must be a valid Pool Indicator for the pool.
3. Pool Number: A number uniquely assigned by Ginnie Mae to identify the pool.
4. Certificate Number: This is a 12 position field that must be reported as follows:
 - a. First 8 positions; report the specific certificate number for the holder
 - b. Positions 9 and 10, report the Pool Type SF or SN
 - c. Positions 11 and 12; report blanks (spaces)
5. Interest Rate: The interest rate for the certificate. This is a signed field, always report the over-punch character in the right most position.
6. Pro Rata Share Percentage: The holders pro rata share per the certificate (original principal amount of the security holder's securities divided by the original principal amount of the entire pool, carried out to eight decimal places). This is a signed field, always report the over-punch character in the right most position.
7. Principal Amount: The scheduled principal amount for the certificate. For GPM securities, the amount entered may be negative. Such negative amounts represent deferrals of interest, which are added to the outstanding principal amount. This is a signed field, always report the over-punch character in the right most position.
8. Interest Due Amount: The interest due the Security Holder this period. If the remittance is made in connection with GPM securities and the amount of interest actually disbursed is less than the calculated interest, the amount actually disbursed should be reported. This is a signed field, always report the over-punch character in the right most position.
9. Additional Collections: Any additional principal collections, if applicable. This is a signed field, always report the over-punch character in the right most position.
10. Adjustments: Adjustments for this period, if applicable. This is a signed field, always report the over-punch character in the right most position.
11. Federal Tax: Federal income tax withheld from interest, if applicable. This is a signed field, always report the over-punch character in the right most position.
12. Total Amount Due: The total amount due the Security Holder this period. This is a signed field, always report the over-punch character in the right most position.
13. Outstanding Balance: The outstanding balance of the Certificate. This is a signed field, always report the over-punch character in the right most position.
14. Explanation: Any explanation for the items reported, if applicable.

**Record Type T
File Trailer Record**

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|------------------|-------|-----|-------------------|--------|------------------------------|
| 1 | Record Type | 1 | 1 | Character | 1 | PIC X Constant T - Header |
| 2 | Record Count | 2 | 9 | Numeric | 8 | PIC Z(8) |
| 3 | Total Amount Due | 10 | 25 | Signed Numeric | 16 | PIC S9(14) V99 |
| | Filler | 26 | 200 | | | PIC X(175) |
| | Record Length | | 200 | | | |

Trailer Record Field Instructions:

1. Record Type: "T" for Trailer Record.
2. Record Count: The number of records the Issuer is reporting in this file. This field is to be right justified, and do not zero fill to the left.
3. Total Amount Due: The total amount due being reported in this file, for all of the Detail records total amount due.

**Issuer's Monthly
Remittance Advice**

**U.S. Department of Housing
and Urban Development**
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 05/31/2016)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the following Security Holder:

| | | | |
|---|---|-----------------------------------|---------------------------|
| • | • | Ginnie Mae pool/commitment Number | Date |
| • | • | Certificate Number | Reporting Month |
| | | Security Interest Rate | Pro Rata Share Percentage |

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.
 The check will be forwarded separately but no later than the 15th of the current month. The remittance will be made electronically on the 15th of the month or, if the 15th is not a business day, on the next business day.

| | |
|---|------|
| A. Cash distribution due Security Holder for scheduled principal amortization | \$ |
| B. Cash distribution due Security Holder for interest | \$ |
| C. Cash distribution of additional principal collections | \$ |
| D. Adjustments (+ or -) (Explain below) | \$ |
| E. Less Federal income tax withheld from interest (if any) | \$ - |
| F. Total cash distribution due Security Holder | \$ |
| G. Outstanding balance of this certificate after credit of the above distribution | \$ |

Explanation for items above

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. **(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)**

| | |
|----------------|----------------------|
| Issuer | Authorized Signature |
| Street Address | City and State |