GINNIE MAE - FINAL DATA STATEMENT FILE LAYOUT
Document Title: GINNIE MAE-SERIES YEAR-DEAL (File Name: GNMA-YYYY-XXX-@FDS.txt)

Field Name	Description	Starts	Ends	Format	Length
CUSIP Number	The nine-character CUSIP number assigned by the CUSIP Service Bureau to the GINNIE MAE Pool (Certificate) and to the Tranche. For component tranche, the CUSIP number must be C99999999.	1	9	alpha	9
Pool Number & Suffix	*For MBS Collateral* - The six-digit GINNIE MAE Pool (Certificate) number & program type which comprises of 6 numeric + 1 alpha (X = GINNIE MAE I; C = GINNIE MAE II Custom; or M = GINNIE MAE II Multiple Issuer) *For Tranche Collateral* - The Deal name and the Tranche preceded by the Issuer ID. The Issuer ID are FN for FNMA, FH for FHLMC and GN for GINNIE MAE For example, for a FNMA Tranche: FN-1997-G100-AA12 For example, for a FHLMC Tranche: FH-G100-AA12 For example, for a GINNIE MAE Tranche: GN-1997-100-AA12	11	30	alpha numeric - left justify	20
Mortgage (Pool) Type	*For MBS Collateral* - The type of Mortgage Loans underlying the GINNIE MAE Pool (Certificate) e.g. SF for Single Family, etc. *For Tranche Collateral* - The value must be "TRN"	32	34	alpha - left justify	3
Issue Date	The date the GINNIE MAE Pool (Certificate) or the Tranche was issued	36	43	numeric - right justify (yyyymmdd)	8
Certificate Rate	*For MBS Collateral* - The interest rate on the GINNIE MAE Pool (Certificate) *For Tranche Collateral* - The coupon or floating coupon on the Tranche as of the Series Closing Date	45	50	numeric - right justify - leading blanks (XX.XXX)	6
Maturity Date	The maturity date of the GINNIE MAE Pool (Certificate) or the final distribution date of the Tranche	52	59	numeric - right justify (yyyymmdd)	8
Initial (Original) Principal Balance	The portion of the initial principal balance of the GINNIE MAE Pool (Certificate) or the Tranche included in this Series as of the Series Closing Date	61	76	numeric - right justify - leading blanks (XXXXXXXXXXXX.XX)	16
Remaining (Current) Principal Balance	The remaining principal balance of the GINNIE MAE Pool (Certificate) or the Tranche included in this Series as of the Series Closing Date	78	93	numeric - right justify - leading blanks (XXXXXXXXXXXX.XX)	16
Current WAC	*For MBS Collateral* - The weighted average coupon of the Mortgage Loans underlying the Ginnie Mae Pool (Certificate) as of the Series Closing Date. *For Tranche Collateral* - The value must be "99.999"	95	100	numeric - right justify - leading blanks (XX.XXX)	6

Field Name	Description	Starts	Ends	Format	Length
Current WALA	*For MBS Collateral* - The weighted average loan age of the Mortgage Loans underlying the Ginnie Mae Pool (Certificate) as of the Series Closing Date. In absence of any published WALA information on the Chemical Bank Quarterly Tape, the WALA is computed as the difference between the original loan maturity (i.e. 180, 240, 360) and the Current WARM. *For Tranche Collateral* - The value must be "999"	102	104	numeric - right justify (XXX)	3
Current WARM	*For MBS Collateral* - In absence of any published WARM information on the Chemical Bank Quarterly Tape, the WARM is computed as the number of months between the Settlement Date and the Pool Maturity Date as specified on the Chemical Bank Factor Tape. The weighted average remaining term to maturity of the Mortgage Loans underlying the Ginnie Mae Pool (Certificate) as of the Series Closing Date. *For Tranche Collateral* - The value must be "999"	106	108	numeric - right justify (XXX)	3
Collateral Group ID	Collateral Group Identification, if any	110	112	numeric - right justify (XXX)	3
Depository Institution	Location at which collateral account is held. *For MBS Collateral* - The Depository is "FED" *For Tranche Collateral* - The Depository may be "DTC" or "FED"	114	116	alpha - left justify (XXX)	3
Index Name***	*For GINNIE MAE II ARM MBS Collateral only* - The index used in making annual interest rate adjustment. This index is the weekly index for one-year Treasury constant maturities available 30 days prior to the Next Interest Adjustment Date and published by the Federal Reserve in a statistical release titled, Selected Interest Rates.	118	131	alpha - left justify	14
Original Certificate Rate***	*For GINNIE MAE II ARM MBS Collateral only* - The initial interest rate on the GINNIE MAE Pool (Certificate).	133	138	numeric - right justify - leading blanks (XX.XXX)	6
Lifetime Cap Certificate Rate***	*For GINNIE MAE II ARM MBS Collateral only* - The maximum rate for the GINNIE MAE Pool (Certificate) at any time. This rate is set at 5% over the Original Certificate Rate at issuance of the GINNIE MAE Pool (Certificate).	140	145	numeric - right justify - leading blanks (XX.XXX)	6
Lifetime Floor Certificate Rate***	*For GINNIE MAE II ARM MBS Collateral only* - The minimum rate for the GINNIE MAE Pool (Certificate) at any time. This rate is set at 5% below the Original Certificate Rate at issuance of the GINNIE MAE Pool (Certificate).	147	152	numeric - right justify - leading blanks (XX.XXX)	6
Security Margin***	*For GINNIE MAE II ARM MBS Collateral only* - This is an amount in basis points to be added to the index each year in establishing rate adjustments for the GINNIE MAE Pool (Certificate). This margin is established and announced (with the Original Certificate Rate) by GINNIE MAE prior to the issuance of the GINNIE MAE Pool (Certificate). The margin remains constant for the life of the pool. The margin is typically 150 basis points, but some 200 basis points and 50 basis points margin pools have been issued.	154	159	numeric - right justify - leading blanks (XX.XXX)	6
Periodic Rate Cap***	*For GINNIE MAE II ARM MBS Collateral only* - The maximum annual rate increase or decrease in establishing the annual rate adjustments. This rate is set at 1% above or below the previous Certificate Rate.	161	166	numeric - right justify - leading blanks (XXX.XX)	6
Payment Adjustment Frequency	*For GINNIE MAE II ARM MBS Collateral only* - The frequency of payment adjustment after the first payment adjustment date. The first payment adjustment is 12 to 18 months after the first payment date; it is annual thereafter. Custom pools allow the first payment adjustment to be less than 12 months. The payments are recalculated each year to fully amortize the loan, with level payments over the remaining life of the loan. Therefore, the frequency is 12, indicating annual adjustment.	168	169	numeric - right justify (XX)	2

Field Name	Description	Starts	Ends	Format	Length
Interest Adjustment Frequency	*For GINNIE MAE II ARM MBS Collateral only* - The frequency of interest (rate) adjustment after the first interest (rate) adjustment date. The GINNIE MAE Pool (Certificate) interest rate is adjusted annually, on one of the four specified dates. Therefore, the frequency is 12, indicating annual adjustment. The adjusted rate (Certificate Rate) is calculated by adding a Security Margin to the current index, and rounding to the nearest 1/8 percent. However, the adjusted rate may never be higher or lower than the immediate prior rate by more than the Periodic Rate Cap (which is 1%), may never be higher than the Lifetime Cap Certificate Rate, and may never be lower than the Lifetime Floor Certificate Rate.	171	172	numeric - right justify (XX)	2
Next Payment Adjustment Date	*For GINNIE MAE II ARM MBS Collateral only* - The next payment adjustment date.	174	181	numeric - right justify (yyyymmdd)	8
Next Interest Adjustment Date	*For GINNIE MAE II ARM MBS Collateral only* - The next interest (rate) adjustment date.	183	190	numeric - right justify (yyyymmdd)	8
Filler		192	200		8

*** Information does not change month to month

NOTE 1: The bold section accommodates GINNIE MAE II ARM fields only.

NOTE 2: There is a "filler" space between each field

NOTE 3: Each file will have a header record containing the Document Title **GINNIE MAE-YYYY-XXX-@FDS** and a trailer record containing the totals for Initial (Original Principal Balance and Remaining (Current) Principal Balance columns. Programs should bypass the header and trailer records.

4/1/2015