

ATTACHMENT A

POOL RECORD LAYOUT (11705) P01

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P01
2	Filler	Space	1		4	4	
3	Pool Number	Alphanumeric	6		5	10	999999 or XX9999
4	Issue Type	Alpha	1		11	11	X, C or M
5	Pool Type	Alpha	2		12	13	
6	Issuer ID	Alphanumeric	4		14	17	9999
7	Custodian ID	Alphanumeric	6		18	23	999999
8	Issue Date	Date	8		24	31	YYYYMMDD
9	Settlement Date	Date	8		32	39	YYYYMMDD
10	OAA	Numeric	14	2	40	53	999999999999.99'
11	Security Rate	Numeric	6	3	54	59	99.999
12	Low Rate	Numeric	6	3	60	65	99.999
13	High Rate	Numeric	6	3	66	71	99.999
14	Method	Alpha	2		72	73	CD or IR
15	Lookback Period	Numeric	2		74	75	30 or 45
16	Filler	Space	5		76	80	

1. Record Type- Always P01.
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier
4. Issue Type: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool or loan package. Always equal to "X (Ginnie Mae I), C (Ginnie Mae II Custom) or M (Ginnie Mae II loan Package to
5. Pool Type - The type of Single Family MBS pool, defined as follows:
 - SF -- A pool consisting of Single-Family, level-payment mortgages.
 - MH -- A pool consisting of Manufactured Home mortgages, also known as Mobile Home mortgages.
 - GP -- A pool consisting of Graduated- Payment mortgages, on which monthly payments increase annually for no more than the first five years, and on which payment of a portion of the interest due monthly during the early years is deferred.
 - GT -- A pool consisting of Graduated-Payment mortgages, on which monthly payments increase annually for no more than the first ten years, and on which payment of a portion of the interest due monthly during the early years is deferred.
 - GA -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at a rate of 4% over the life of the loan.
 - GD -- A pool consisting of Growing-Equity mortgages, on which monthly payments increase annually at any rate or for any number of years acceptable to FHA or VA.
 - AR or AQ -- A pool consisting of 1 Year adjustable rate CMT mortgages
 - AT -- A pool consisting of 3 Year adjustable rate CMT mortgages
 - AF or FT -- A pool consisting of 5 Year adjustable rate CMT mortgages.
 - AS -- A pool consisting of 7 Year adjustable rate CMT mortgages
 - AX -- A pool consisting of 10 Year adjustable rate CMT mortgages
 - RL or QL -- A pool consisting of 1 Year adjustable rate LIBOR mortgages
 - TL -- A pool consisting of 3 Year adjustable rate LIBOR mortgages
 - FL -- A pool consisting of 5 Year adjustable rate LIBOR mortgages
 - FB -- A pool consisting of 5 Year adjustable rate LIBOR mortgages

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- SL -- A pool consisting of 7 Year adjustable rate LIBOR mortgages
- XL -- 10 Year adjustable rate LIBOR mortgages
- BD -- A pool consisting entirely of Buydown mortgages
- FS -- FHA Secure
- JM -- Jumbo Pool
- SN -- Serial Notes

6. Issuer ID -Number Ginnie Mae assigned to this Mortgage-Backed Securities issuer organization.
7. Document Custodian ID Number - The issuer's document custodian ID number assigned to this pool.
8. Pool Issue Date - The date the pool was issued; always the first of any given month.
9. Settlement Date -The date the new issue security should be delivered to the Fed for clearing.
10. Original Aggregate Amount - The pool principal balance at origination. This is the sum of the mortgage outstanding balances.
11. Security Rate - Interest rate associated with the Security.
12. Low Rate -The lowest loan interest rate in the pool.
13. High Rate -The highest loan interest rate in the pool.
14. Method -The pool amortization method; CD = Concurrent Date and IR = Internal Reserve
15. Lookback Period - Establishes the index used to calculate the new interest rate for an adjustable-rate mortgage on each scheduled interest rate change date.
16. Filler

MORTGAGE RECORD LAYOUT (11706) M11

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M11
2	Combined LTV Ratio	Numeric	6	2	4	9	999.99
3	Total Debt Expense Ratio Percent	Numeric	6	2	10	15	999.99
4	Refinance Type	Numeric	1		16	16	1, 2 or 3
5	Last Paid Installment Due Date	Date	8		17	24	YYYYMMDD
6	Pre-Modification First Installment	Date	8		25	32	YYYYMMDD
7	Pre-Modification Original Principal Balance (OPB) Amount	Numeric	11	2	33	43	99999999.99
8	Pre-Modification Interest Rate	Numeric	6	3	44	49	99.999
9	Pre-Modification Loan Maturity Date	Date	8		50	57	YYYYMMDD

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10	Third Party Origination Type	Alphanumeric	1		58	58	1, 2 or 3
11	Upfront MIP Rate	Numeric	6	3	59	64	99.999
12	Annual MIP Rate	Numeric	6	3	65	70	99.999
13	Loan Origination Date	Date	8		71	78	YYYYMMDD
14	Filler	Space	2		79	80	

1. Record Type - Always M11

2. Combined LTV Ratio Percent - The result of dividing the combined original principal balance (OPB) amounts of the first and all subordinate mortgages by the property valuation amount.

3. Total Debt Expense Ratio Percent - The ratio of all debts of the borrower to the borrower's qualifying income as defined by the mortgage insurer or guarantor (AKA Back End Ratio).

4. Refinance Type - Identify the refinance type::

1. Not Streamlined, Not Cash Out
2. Cash Out
3. Streamlined

5. Last Paid Installment Due Date - The due date of last paid installment in full, not any partial payment of an installment, that has been collected on the mortgage.

6. PreModification First Installment Due Date - The original first scheduled installment due prior to the modification (First Payment Due Date prior to the modification).

7. PreModification Original Principal Balance (OPB) Amount - The original principal balance of the modified loan prior to the modification taking place. The unmodified original principal balance (OPB) of the loan per the original note.

8. PreModification 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.

9. PreModification Loan Maturity Date - The original loan maturity date of the modified loan prior to the modification taking place. The maturity date of the loan per the unmodified original note.

10. Third Party Origination Type

1. Broker
2. Correspondent
3. Retail

11. Upfront MIP Rate - If Loan is identified as FHA Loan and if Loan is identified as Purchase or Refinance per Loan Purpose Code 1 or 2 on the M10 Record.

12. Annual MIP Rate - If Loan is identified as FHA Loan.

13. Loan Origination Date - The date the loan was originated; Also known as "NOTE DATE".

14. Filler