
APPENDIX III-28

HMBS POOLING – IMPORT FILE LAYOUTS:

SCHEDULE OF SUBSCRIBERS & GINNIE MAE GUARANTY AGREEMENT (FORM HUD 11705H) AND SCHEDULE OF POOLED PARTICIPATIONS AND MORTGAGES (FORM HUD 11706H)

- Applicability:** Ginnie Mae II HMBS Program. This form and these instructions should be used only by HMBS Issuers transmitting HMBS pool data through web-based GinnieNET, in conjunction with help screens offered online at www.ginnienet.net.
- Purpose:** To establish the contract between the Issuer and Ginnie Mae and provide a listing of subscribers and other information needed to prepare HMBS.
- Completion Instructions:** Electronic file formats as indicated below.

The Issuer, by submitting HMBS pool data electronically for form HUD 11705H, agrees as follows:

Ginnie Mae Guaranty Agreement for Securities Backed by Participations Related to Home Equity Conversion Mortgages: The Issuer, by executing this form, and Ginnie Mae, by approving the proposed issue, and for other good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, agree as follows: (1) the Issuer and Ginnie Mae contract for the issuance and guaranty of securities backed by the mortgages and the related participations listed on the accompanying Schedule of Mortgages and Pooled Participations, which form is incorporated herein by reference, and the Issuer hereby certifies to the accuracy of the information contained thereon; (2) the Issuer and Ginnie Mae incorporate by reference, and the Issuer agrees to comply with, all of the terms and conditions of the Ginnie Mae Mortgage-Backed Securities Guide in effect as of the issue date specified above (Ginnie Mae Handbook 5500.3, the "Guide"), and the Issuer acknowledges that it has received the complete text of the Guide and agrees that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of such Guide; (3) the Issuer and Ginnie Mae incorporate by reference all of the terms and conditions of the Guaranty Agreement included in the Guide for the pool type described above as of the issue date specified above and agree, further, that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of the Guaranty Agreement that is included in the Guide for that pool type as of the issue date specified above (which shall prevail over any inconsistent terms of the applicable Guide), and that the terms of any and all previously effective Guaranty Agreements and Contractual Agreements shall be null and void and of no further effect in defining the rights and obligations of the Issuer and Ginnie Mae with respect to any pool that is currently the responsibility of the Issuer; (4) the effective date of this form and Guaranty Agreement shall be the issue date specified above; and (5) pursuant to the Guide, the Issuer transfers, assigns, sets over and otherwise conveys to Ginnie Mae all of the Issuer's right, title, and interest in and to the mortgages and the related participations identified and described in the attached Schedule of Pooled

Participations and Mortgages. Such transfer shall be effective as of the date and time of delivery of the securities by Ginnie Mae or the CPTA, but shall include: (a) for each mortgage related to a Participation, all unscheduled payments received after the date on which the original principal balance of the pool was determined for purposes of this Schedule, and (b) for each mortgage related to a Participation, (i) all advances made before, on, or after the issue date specified above for principal payments to or on behalf of the mortgagor, and (ii) all servicing fees, mortgage insurance premiums, and interest accruals before, on, or after the issue date specified above.

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 |
| 4 | Issue Type | Alpha | 1 | | 11 | 11 | H |
| 5 | Pool Type | Alpha | 2 | | 12 | 13 | |
| 6 | Issuer ID | Numeric | 4 | | 14 | 17 | 9999 |
| 7 | Custodian ID | Numeric | 6 | | 18 | 23 | 999999 |
| 8 | Issue Date | Date | 8 | | 24 | 31 | YYYYMMDD |
| 9 | Settlement Date | Date | 8 | | 32 | 39 | YYYYMMDD |
| 10 | Filler | Space | 1 | | 40 | 40 | |
| 11 | OAA | Numeric | 13 | 2 | 41 | 53 | 99999999999.99 |
| 12 | Security Rate | Numeric | 6 | 3 | 54 | 59 | 99.999 |
| 13 | Low Rate | Numeric | 6 | 3 | 60 | 65 | 99.999 |
| 14 | High Rate | Numeric | 6 | 3 | 66 | 71 | 99.999 |
| 15 | Filler | Space | 2 | | 72 | 73 | |
| 16 | Subservicer | Alphanumeric | 4 | | 74 | 77 | |
| 17 | Filler | Space | 3 | | 78 | 80 | |

1. Record Type - Always P01.
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier.
4. Issue Type - Designates the type of pool. All HMBS pools are designated as type "H."
5. Pool Type - The type of HMBS pool, defined as follows:
 - RF - Fixed Rate
 - RA - One Year Adjustable Rate, CMT
 - RM - Monthly Adjustable Rate, CMT
 - AL - One Year Adjustable Rate, LIBOR
 - ML - Monthly Adjustable Rate, LIBOR
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. Filler
11. Original Aggregate Amount - The pool principal balance of the Pool Issue Date. The original aggregate amount is equal to or less than the sum of the mortgage outstanding balances as of the Pool Issue Date.
12. Security Rate - Interest rate associated with the Security.
13. Low Rate - The lowest loan interest rate in the pool.
14. High Rate - The highest loan interest rate in the pool.
15. Filler
16. Subservicer - The Ginnie Mae Issuer ID number of the subcontract servicer of mortgages in the corresponding pool/loan package, if applicable.
17. Filler

POOL RECORD LAYOUT (11705)**P02**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|------------------|---------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alpha | 3 | | 1 | 3 | P02 |
| 2 | Payment Date | Date | 8 | | 4 | 11 | YYYYMMDD |
| 3 | Filler | Space- | 8 | | 12 | 19 | |
| 4 | Term | Numeric | 2 | | 20 | 21 | |
| 5 | Tax ID | Numeric | 9 | | 22 | 30 | |
| 6 | # of Loans | Numeric | 5 | | 31 | 35 | |
| 7 | Sec. Rate Margin | Numeric | 6 | 3 | 36 | 41 | 99.999 |
| 8 | Total Positions | Numeric | 15 | 2 | 42 | 56 | |
| 9 | Filler | Space | 1 | | 57 | 57 | |
| 10 | Filler | Space | 1 | | 58 | 58 | |
| 11 | CMT or LIBOR | Alpha | 1 | | 59 | 59 | C or L |
| 12 | Filler | Space | 1 | | 60 | 60 | |
| 13 | Cert. Agreement | Numeric | 1 | | 61 | 61 | 1 or 2 |
| 14 | Sent 11711 | Numeric | 1 | | 62 | 62 | 1 or 2 |
| 15 | Filler | Space | 6 | | 63 | 68 | |
| 16 | Annual Cap | Numeric | 2 | | 69 | 70 | |
| 17 | Lifetime Cap | Numeric | 2 | | 71 | 72 | |

| | | | | | | | |
|----|------------------|---------|---|--|----|----|--|
| 18 | # of Subscribers | Numeric | 4 | | 73 | 76 | |
| 19 | Filler | Space | 4 | | 77 | 80 | |

1. Record Type - Always P02.
2. Initial Payment Date – The pool first payment date.
3. Filler
4. Term - Term of the pool.
5. Tax ID – The IRS Tax ID Number assigned to each pool.
6. # of Loans - The number of loans included in the pool.
7. Sec. Rate Margin – Not used – report zeroes to fill this field.
8. Total Positions - The total dollar amount of the positions to be delivered to the Fed (book-entry) for settlement. This amount must be equal to the Original Aggregate Amount.
9. Filler
10. Filler
11. CMT or LIBOR – Adjustable Rate Mortgage (ARM) Index being used for the pool. It will be either C = CMT (Constant Maturity Treasury) or L = LIBOR (London Interbank Offered Rate). This field is only required for adjustable rate loan pools.
12. Filler
13. Cert. Agreement – Certification & Agreement - Refers to the status of security agreements. 1 = Any and all security agreements affecting the mortgages in the referenced pool or loan packages are limited by a duly executed Release of security interest. 2 = No mortgages in the referenced pool or loan package is now subject to any security agreement.
14. Sent 11711 – Indicates whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 13 is coded with a 1. 1 = Yes, 2 = No.
15. Filler
16. Annual Cap - A cap that limits the annual interest rate increase or decrease of the loans in the pool. The value is “2” for 1-Year adjusting loans. This field is only required for annually adjustable rate loan pools.

17. Lifetime Cap - A cap that limits the interest rate increase or decrease over the life of the loans in the pool. The value is "5" for 1-Year adjusting loans. This field is only required for annually adjustable rate loan pools.

18. # of Subscribers - The total number of subscribers (Fed participants) in the pool.

19. Filler

POOL RECORD LAYOUT (11705)

P06

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|----------------|--------------|--------|-------------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | P06 |
| 2 | Custodian Name | Alpha | 40 | | 4 | 43 | |
| 3 | P&I Account # | Alphanumeric | 20 | | 44 | 63 | |
| 4 | P&I Bank ID # | Alphanumeric | 9 | | 64 | 72 | |
| 5 | Filler | Space | 8 | | 73 | 80 | |

1. Record Type – Always P06.
2. Custodian Name – The name of the document custodian who will be submitting the initial certification for the pool.
3. P&I Account # - The master principal and interest custodial account where the P&I funds are held. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the account number entered.
4. P&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the Issuer's principal and interest custodial account. There must be a Master Agreement Form 11709 on file with the Pool Processing Agent (PPA) for the number entered.
5. Filler

POOL RECORD LAYOUT (11705)**P07***This record is not required if NET Maintenance has been updated*

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-------------------|--------------|--------|-------------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | P07 |
| 2 | Custodian Address | Alpha | 40 | | 4 | 43 | |
| 3 | Custodian City | Alpha | 21 | | 44 | 64 | |
| 4 | Custodian State | Alpha | 2 | | 65 | 66 | |
| 5 | Custodian Zip | Alphanumeric | 9 | | 67 | 75 | |
| 6 | Filler | Space | 5 | | 76 | 80 | |

1. Record Type – Always P07.
2. Custodian Address - The street address of the document custodian who will be responsible for the initial pool certification.
3. Custodian City - The city of the document custodian who will be responsible for the initial pool certification.
4. Custodian State - The state of the document custodian who will be responsible for the initial pool certification.
5. Custodian Zip - The zip code of the document custodian who will be responsible for the initial pool certification.
6. Filler

POOL RECORD LAYOUT (11705)**P20****(This is not an import file; however it will be a part of the export file from GinnieNET)**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--------------------|--------------|--------|-------------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | P20 |
| 2 | Pool Status | Alpha | 1 | | 4 | 4 | |
| 3 | Edit Status | Alpha | 1 | | 5 | 5 | |
| 4 | FTN | Alpha | 32 | | 6 | 37 | |
| 5 | FCN-FRN | Alphanumeric | 32 | | 38 | 69 | |
| 6 | Certification Date | Alphanumeric | 8 | | 70 | 77 | |
| 7 | Guarantee Fee | Numeric | 2 | | 78 | 79 | |
| 8 | Filler | Space | 1 | | 80 | 80 | |

POOL RECORD LAYOUT (11705)**P21****(This is not an import file; however it will be a part of the export file from GinnieNET)**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|---------------|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | P21 |
| 2 | Maturity Date | Alphanumeric | 8 | | 4 | 11 | YYYYMMDD |
| 3 | Filler | Space | 69 | | 12 | 80 | |

MORTGAGE RECORD LAYOUT (11706)

M01

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-------------------------------|--------------|--------|-------------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M01 |
| 2 | Eligible Non-Borrowing Spouse | Alpha | 1 | | 4 | 4 | Y or N |
| 3 | Pool Number | Numeric | 6 | | 5 | 10 | 999999 |
| 4 | Issue Type | Alpha | 1 | | 11 | 11 | H |
| 5 | Pool Type | Alpha | 2 | | 12 | 13 | |
| 6 | Mort. Number | Numeric | 15 | | 14 | 28 | |
| 7 | Case Number | Alphanumeric | 15 | | 29 | 43 | |
| 8 | Mort. Type | Alpha | 1 | | 44 | 44 | |
| 9 | Original Interest Rate | Numeric | 6 | 3 | 45 | 50 | 99.999 |
| 10 | Interest Rate | Numeric | 6 | 3 | 51 | 56 | 99.999 |
| 11 | Participation Loan Number | Alphanumeric | 3 | | 57 | 59 | |
| 12 | Maximum Claim Amount | Numeric | 13 | 2 | 60 | 72 | |
| 13 | Principal Limit Factor | Numeric | 6 | 3 | 73 | 78 | |
| 14 | Joint or Single | Numeric | 1 | | 79 | 79 | 1 or 2 |
| 15 | Payment Option | Numeric | 1 | | 80 | 80 | |

1. Record Type – Always M01.
2. Eligible Non-Borrowing Spouse – If an Eligible Non-Borrowing Spouse was identified at the time of loan closing. Y if Yes, N if No. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.
3. Pool Number - The Ginnie Mae Pool identifier.
4. Issue Type - Designates the type of pool. All HMBS pools are designated as type “H.”
5. Pool Type - The type of HMBS pool, defined as follows:
 - RF - Fixed Rate

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- RA - One Year Adjustable Rate, CMT
 - RM - Monthly Adjustable Rate, CMT
 - AL - One Year Adjustable Rate, LIBOR
 - ML - Monthly Adjustable Rate, LIBOR
6. Mortgage Number – The Issuer’s loan number.
 7. Case Number – The FHA case number assigned to the mortgage. Case number must begin with “00” followed by the 10 digit FHA case number, followed by the 3 digit ADP code.
 8. Mortgage Type – The type of mortgage, FHA (Federal Housing Administration).
 9. Original Interest Rate - The original interest rate of the loan as disclosed on the note.
 10. Interest Rate - The current interest rate of the loan.
 11. Participation Loan Number - A 3-digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation.
 12. Maximum Claim Amount - The maximum claim amount is the lesser of the appraised value of the property, the sale price of the property being purchased, or the national mortgage limit as determined in accordance with FHA guidelines.
 13. Principal Limit Factor - The percent of the maximum claim amount that equals the principal limit. It is determined by the age of the youngest borrower or Eligible Non-Borrowing Spouse, if applicable, and the expected average mortgage interest rate.
 14. Joint or Single Loan - Indicates whether there is only one borrower, or if there are co-borrowers. 1 = Single, 2 = Joint.
 15. Payment Option - The method to receive payment(s) (1 = tenure, 2 = term, 3 = line of credit, 4 = modified term, 5 = modified tenure, 6 = single disbursement lump sum, for fixed rate HECMs with an FHA case number assigned on or after September 30, 2013) that was selected by the borrower associated with the HECM loan as of Pool Issue Date.

MORTGAGE RECORD LAYOUT (11706)**M02**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--|--------------|--------|-------------|-------|-----|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M02 |
| 2 | Principal Balance Being Securitized | Numeric | 13 | 2 | 4 | 16 | 9999999999.99 |
| 3 | Principal Balance Not Being Securitized | Numeric | 13 | 2 | 17 | 29 | 9999999999.99 |
| 4 | Principal Balance Previously Securitized | Numeric | 13 | 2 | 30 | 42 | 9999999999.99 |
| 5 | Principal Limit | Numeric | 13 | 2 | 43 | 55 | 9999999999.99 |
| 6 | Mortgage Margin | Numeric | 6 | 3 | 56 | 61 | 99.999 |
| 7 | MOM | Alpha | 1 | | 62 | 62 | Y or N |
| 8 | MIN | Alphanumeric | 18 | | 63 | 80 | |

1. Record Type - Always M02
2. Principal Balance Being Securitized - As of the Pool Issue Date that portion of the HECM loan principal balance that is being securitized via this Participation. This is the “participation” amount of the HECM loan that is assigned to the pool being assembled/issued.
3. Principal Balance Not Being Securitized - As of the Pool Issue Date that portion of the HECM loan (accumulated principal) that has not been securitized in HMBS.
4. Principal Balance Previously Securitized - As of the Pool Issue Date that portion of the HECM loan that had been previously securitized in HMBS - the sum of the principal balance of the existing Participations.
5. Principal Limit - The principal limit is the maximum HECM mortgage amount as disclosed in the HECM Loan Agreement; it equals the Maximum Claim Amount times the Principal Limit Factor.
6. Mortgage Margin - Percentage points added to the index to determine an ARM’s interest rate. Must be reported; cannot be zero.
7. MOM – MERS as Original Mortgagee. Y if Yes, N if No.
8. MIN – MERS Identification Number – the number assigned to this mortgage by MERS.

MORTGAGE RECORD LAYOUT (11706)**M03**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|---------------|--------------|--------|-------------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M03 |
| 2 | Mort. Address | Alpha | 40 | | 4 | 43 | |
| 3 | Mort. City | Alpha | 21 | | 44 | 64 | |
| 4 | Mort. State | Alpha | 2 | | 65 | 66 | |
| 5 | Mort. Zip | Alphanumeric | 9 | | 67 | 75 | |
| 6 | Filler | Space | 5 | | 76 | 80 | |

1. Record Type - Always M03.
2. Mortgage Address – The street address of the mortgage property.
3. Mortgage City – The city where the mortgage property is located.
4. Mortgage State - The state where the mortgage property is located.
5. Mortgage Zip - The zip code of the mortgage property.
6. Filler

MORTGAGE RECORD LAYOUT (11706)**M04**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|---------------------|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M04 |
| 2 | Borrower First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Borrower Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Borrower SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Borrower Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

1. Record Type - Always M04.
2. Borrower First Name – The first name of the borrower.
3. Borrower Last Name – The last name of the borrower.
4. Borrower Social Security Number - The social security number of the borrower.
5. Borrower Birth Date - The birth date of the borrower.
6. Borrower Gender - The gender of the borrower.
7. Filler

MORTGAGE RECORD LAYOUT (11706)**M05**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|------------------------|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M05 |
| 2 | Co-Borrower First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Co-Borrower Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Co-Borrower SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Co-Borrower Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Co- Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

MORTGAGE RECORD LAYOUT (11706)**M06**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|------------|------------------------|--------------|---------------|--------------------|--------------|------------|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M06 |
| 2 | Co-Borrower First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Co-Borrower Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Co-Borrower SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Co-Borrower Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Co-Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

MORTGAGE RECORD LAYOUT (11706)**M07**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|------------------------|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M07 |
| 2 | Co-Borrower First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Co-Borrower Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Co-Borrower SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Co-Borrower Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Co-Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

MORTGAGE RECORD LAYOUT (11706)**M08**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|------------------------|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M08 |
| 2 | Co-Borrower First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Co-Borrower Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Co-Borrower SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Co-Borrower Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Co-Borrower Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

GinnieNET will accommodate one borrower and up to four co-borrowers. Co-borrower records (M05 – M08) only need to be created for the number of co-borrowers on the mortgage.

1. Record Type - Always M05, M06, M07, or M08.
2. Co-Borrower First Name – The first name of the co-borrower of the mortgage.

3. Co - Borrower Last Name – The last name of the co-borrower of the mortgage.
4. Co - Borrower Social Security Number - The social security number of the co-borrower.
5. Co-Borrower Birth Date – The birth date of the co-borrower.
6. Co-Borrower Gender – The gender of the co-borrower.
7. Filler

MORTGAGE RECORD LAYOUT (11706)**M10**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------------------------|--------------|--------|-------------|-------|-----|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M10 |
| 2 | Unique Loan ID | Numeric | 9 | | 4 | 12 | 999999999 |
| 3 | Loan Type Code | Numeric | 1 | | 13 | 13 | 1 thru 7 |
| 4 | LTV Ratio | Numeric | 5 | 2 | 14 | 19 | 99.99 |
| 5 | Living Units | Numeric | 1 | | 20 | 20 | 1, 2, 3, or 4 |
| 6 | Filler | Space | 5 | | 21 | 25 | |
| 7 | Loan Servicing Fee Code | Numeric | 1 | | 26 | 26 | 1 or 2 |
| 8 | Filler | Space | 16 | | 27 | 42 | |
| 9 | Date of Origination | Date | 8 | | 43 | 50 | YYYYMMDD |
| 10 | Participation Interest Rate | Numeric | 6 | 3 | 51 | 56 | 99.999 |
| 11 | Property Type | Numeric | 1 | | 57 | 57 | 1, 2, 3, or 4 |
| 12 | Filler | Space | 23 | | 58 | 80 | |

1. Record Type – Always M10.
2. Unique Loan ID – The unique loan identifier assigned to the loan by Ginnie Mae. This field should be blank unless the mortgage being included in the pool was previously assigned a Unique Loan ID by Ginnie Mae.
3. Loan Type Code - A code that identifies the specific type of loan. Must be 1 = FHA.

4. LTV Ratio - The Loan-to-Value Ratio (LTV) associated with this loan at the Origination Date. LTV is the Principal Limit divided by the Property Valuation Amount.
5. Living Units - standard number of family units. Acceptable values are 1, 2, 3, or 4.
6. Filler
7. Loan Servicing Fee Code - A code which describes the type of Loan Servicing Fee applied to this loan; 1 = Fixed, 2 = Spread.
8. Filler
9. Date of Origination - The date the HECM loan was originated.
10. Participation Interest Rate - The interest rate for the Participation. The interest rate for the participation will be determined by the Issuer at the time of pool issuance.
11. Property Type – The type of property: 1 = Single Family, 2 = Condominium, 3 = Manufactured Housing, 4 = Planned Unit Development.
12. 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 | Initial Change Date | Date | 8 | | 4 | 11 | YYYYMMDD |
| 3 | Index Type | Alpha | 5 | | 12 | 16 | |
| 4 | Adjustment Date (Annual/Monthly Reset Date) | Date | 8 | | 17 | 24 | YYYYMMDD |
| 5 | Type of ARM Note | Alphanumeric | 14 | | 25 | 38 | |
| 6 | Annual Interest Rate Change Cap | Alphanumeric | 2 | | 39 | 40 | |
| 7 | Filler | Space | 2 | | 41 | 42 | |
| 8 | Lifetime Interest Rate Change Cap | Alphanumeric | 2 | | 43 | 44 | |
| 9 | Maximum Interest Rate | Numeric | 6 | 3 | 45 | 50 | 99.999 |
| 10 | Mandatory Property Charges Set-Aside | Alpha | 1 | | 51 | 51 | Y or N |
| 11 | Filler | Space | 29 | | 52 | 80 | |

1. Record Type - Always M11.
2. Initial Change Date - The first change date on the note.
3. Index Type - The type of ARM index being used. It will be either CMT (Constant Maturity Treasury) or LIBOR (London Interbank Offered Rate).
4. Adjustment Date (Annual/Monthly Reset Date) - The first date after the Pool Issue Date on which the interest rate on the HECM related to the Participation pooled will adjust. For monthly adjustable HECMs the date must be the first day of the month immediately following pool issuance. For annually adjustable HECMs, the date must be the first day of a month within twelve months following the month of pool issuance.
5. Type of ARM Note - The type of ARM loan, i.e., with a monthly or annually adjustable interest rate.
6. Annual Interest Rate Change Cap (Annual ARM) - A cap that limits the annual interest rate increase or decrease of the loan. The value is "2" for 1-Year adjusting loans. This field is required only for annually adjustable rate loans.

7. Filler

8. **Lifetime Interest Rate Change Cap (Annual ARM)** - A cap that limits the lifetime interest rate increase or decrease of the loan. The value is "5" for 1-Year adjusting loans. This field is required only for annually adjustable rate loans.

9. **Maximum Interest Rate (Monthly ARM)** – The maximum interest rate on the note. This field is required only for monthly adjustable rate loans.

10. **Mandatory Property Charges Set-Aside** – The results of the borrower’s financial assessment required a mandatory property charges set-aside, also referred to as a “Life Expectancy Set-Aside” by FHA. Y if Yes, N if No. First year property charges set-asides pursuant to 24 C.F.R. 206.205 are not considered mandatory.

11. Filler**MORTGAGE RECORD LAYOUT (11706)****M12**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|---|--------------|--------|-------------|-------|-----|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M12 |
| 2 | Expected Average Mortgage Interest Rate | Numeric | 6 | 3 | 4 | 9 | 99.999 |
| 3 | Servicing Fee Set-Aside Amount | Numeric | 13 | 2 | 10 | 22 | 9999999999.99 |
| 4 | HECM Original Funding Date | Date | 8 | | 23 | 30 | YYYYMMDD |
| 5 | Property Valuation Amount | Numeric | 13 | 2 | 31 | 43 | 9999999999.99 |
| 6 | Original Term of Payments | Numeric | 3 | | 44 | 46 | 999 |
| 7 | Property Charges Set-Aside Amount | Numeric | 13 | 2 | 47 | 59 | 9999999999.99 |
| 8 | Property Repair Set-Aside Amount | Numeric | 13 | 2 | 60 | 72 | 9999999999.99 |
| 9 | Property Valuation Effective Date | Date | 8 | | 73 | 80 | YYYYMMDD |

1. Record Type – Always M12.

2. Expected Average Mortgage Interest Rate - The original expected average mortgage interest rate per FHA guidelines as disclosed on the HECM Loan Agreement. It is fixed throughout the life of the loan and is used to determine payments to the borrower. For a fixed rate loan, the expected rate is the fixed interest rate. For an adjustable rate loan, the expected rate is the sum of the lender's margin and either (1) the U.S. Treasury Securities rate adjusted to a constant maturity of ten years if the loan interest rate adjusts based on the Constant Maturity Treasury (CMT) index or (2) the ten year London Interbank Offered Rate (LIBOR) swap rate if the loan interest rate adjusts based on the LIBOR index.
3. Servicing Fee Set-Aside Amount - An amount initially set aside from the Principal Limit as indicated on the Payment Plan Exhibit to the HECM Loan Agreement, to be applied to payment due for a fixed monthly charge for servicing activities of Issuer or its Subcontract Servicer. Such servicing activities are necessary to protect Issuer's interest in the property. A servicing fee set-aside, if any, is not available to the Borrower for any purpose, except to pay for loan servicing.
4. HECM Original Funding Date - The date the HECM loan was first funded.
5. Property Valuation Amount - Valid property valuation as of the Origination Date.
6. Original Term of Payments - Original number of monthly payments on a term or modified term loan as of the Pool Issue Date. If Payment Option is 2 or 4 this field is required. If Payment Option is 1, 3, or 5 enter zero.
7. Property Charges Set-Aside Amount - At closing, the amount set aside to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees, whether it is made up of a first-year property charges set-aside pursuant to 24 C.F.R. 206.205 or an FHA-defined "Life Expectancy Set-Aside."
8. Property Repair Set-Aside Amount - At closing, the amount that a borrower sets aside to cover property repairs, plus the repair administration fee.
9. Property Valuation Effective Date - Effective date of the property valuation on the subject property as of the Origination Date.

MORTGAGE RECORD LAYOUT (11706)**M13**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--------------------------|--------------|--------|-------------|-------|-----|------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M13 |
| 2 | Loan Origination Company | Alphanumeric | 30 | | 4 | 33 | |
| 3 | HECM Loan Purpose Code | Numeric | 1 | | 34 | 34 | 1, 2, or 3 |
| 4 | HECM Saver | Alpha | 1 | | 35 | 35 | Y or N |

| | | | | | | | |
|---|--|---------|----|---|----|----|---------------|
| 5 | Original Available Line of Credit (LOC) Amount | Numeric | 13 | 2 | 36 | 48 | 9999999999.99 |
| 6 | Original Draw Amount | Numeric | 13 | 2 | 49 | 61 | 9999999999.99 |
| 7 | Lifetime Floor Rate | Numeric | 6 | 3 | 62 | 67 | 99.999 |
| 8 | Filler | Space | 13 | | 68 | 80 | |

1. Record Type – Always M13.
2. Loan Origination Company - The entity that processed the HECM Loan Application.
3. HECM Loan Purpose Code - The purpose for which the HECM loan was originated: 1 = HECM Traditional, 2 = HECM Refinance, 3 = HECM Purchase.
4. HECM Saver – Code which indicates if this is a HECM Saver Loan. Y if Saver, N if Standard.
5. Original Available Line of Credit (LOC) Amount - Original available line of credit amount. If Payment Option is 3, 4, or 5 this field is required.
6. Original Draw Amount - The original amount drawn on a line of credit loan. If Payment Option is 3, 4, or 5, this field is required.
7. Lifetime Floor Rate - The minimum interest rate that can be applied during the life of the loan term. For annual adjustable loans, the Original Interest Rate minus the Lifetime Cap but not less than the Margin. For monthly adjusting loans the Margin is the lifetime floor rate.
8. Filler

MORTGAGE RECORD LAYOUT (11706)**M14**

| N o. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|------|---|--------------|--------|-------------|-------|-----|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M14 |
| 2 | Remaining Available Line of Credit (LOC) Amount | Numeric | 13 | 2 | 4 | 16 | 9999999999.99 |
| 3 | Monthly Scheduled Payment Amount | Numeric | 13 | 2 | 17 | 29 | 9999999999.99 |
| 4 | Remaining Term of Payments | Numeric | 3 | | 30 | 32 | 999 |

| | | | | | | | |
|---|------------------------------|---------|----|---|----|----|--------------|
| 5 | Credit Line Set-Aside Amount | Numeric | 13 | 2 | 33 | 45 | 999999999.99 |
| 6 | Filler | Spaces | 35 | | 46 | 80 | |

1. Record Type – Always M14.
2. Remaining Available Line of Credit (LOC) Amount - Remaining line of credit balance at the Pool Issue Date.
3. Monthly Scheduled Payment Amount – The monthly payment amount as of the monthly report scheduled to be made to the borrower, including if applicable, the amount that will be withheld from borrower’s monthly payment for property charges. If Payment Option is 1, 2, 4, or 5 this field is required.
4. Remaining Term of Payments - Remaining number of monthly payments on a term or modified term loan at the Pool Issue Date. If Payment Option is 2 or 4 this field is required.
5. Credit Line Set-Aside Amount – In exchange for reduced monthly payments, the specified amount of money set aside as of the Pool Issue Date for a line of credit, on which the borrower can draw until the line of credit is exhausted. If Payment Option is 4 or 5 this field is required.
6. Filler

MORTGAGE RECORD LAYOUT (11706)**M15**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M15 |
| 2 | Eligible Non-Borrowing Spouse First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Eligible Non-Borrowing Spouse Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Eligible Non-Borrowing Spouse SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Eligible Non-Borrowing Spouse Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Eligible Non-Borrowing Spouse Gender | Alpha | 1 | | 71 | 71 | M or F |

| | | | | | | | |
|---|--------|-------|---|--|----|----|--|
| 7 | Filler | Space | 9 | | 72 | 80 | |
|---|--------|-------|---|--|----|----|--|

MORTGAGE RECORD LAYOUT (11706)**M16**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M16 |
| 2 | Eligible Non-Borrowing Spouse First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Eligible Non-Borrowing Spouse Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Eligible Non-Borrowing Spouse SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Eligible Non-Borrowing Spouse Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |
| 6 | Eligible Non-Borrowing Spouse Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

MORTGAGE RECORD LAYOUT (11706)**M17**

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|--|--------------|--------|-------------|-------|-----|----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | M17 |
| 2 | Eligible Non-Borrowing Spouse First Name | Alpha | 25 | | 4 | 28 | |
| 3 | Eligible Non-Borrowing Spouse Last Name | Alpha | 25 | | 29 | 53 | |
| 4 | Eligible Non-Borrowing Spouse SSN | Alphanumeric | 9 | | 54 | 62 | |
| 5 | Eligible Non-Borrowing Spouse Birth Date | Date | 8 | | 63 | 70 | YYYYMMDD |

| | | | | | | | |
|---|--------------------------------------|-------|---|--|----|----|--------|
| 6 | Eligible Non-Borrowing Spouse Gender | Alpha | 1 | | 71 | 71 | M or F |
| 7 | Filler | Space | 9 | | 72 | 80 | |

GinnieNET will accommodate one borrower, four co-borrowers and up to three Eligible Non-Borrowing Spouses. Eligible Non-Borrowing Spouse records (M15 – M17) only need to be created for the number of eligible Non-Borrowing Spouses identified on the mortgage.

1. Record Type - Always M15, M16, or M17.
2. Eligible Non-Borrowing Spouse First Name - The first name of the Eligible Non-Borrowing Spouse.
3. Eligible Non-Borrowing Spouse Last Name - The last name of the Eligible Non-Borrowing Spouse.
4. Eligible Non-Borrowing Spouse Social Security Number - The social security number of the Eligible Non-Borrowing Spouse.
5. Eligible Non-Borrowing Spouse Birth Date - The birth date of the Eligible Non-Borrowing Spouse.
6. Eligible Non-Borrowing Spouse Gender - The gender of the Eligible Non-Borrowing Spouse.
7. Filler

SUBSCRIBER RECORD LAYOUT

S01

| No. | Field Name | Type | Length | Dec. Places | Start | End | Format |
|-----|-----------------|--------------|--------|-------------|-------|-----|---------------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | S01 |
| 2 | Filler | Space | 1 | | 4 | 4 | |
| 3 | Pool Number | Alphanumeric | 6 | | 5 | 10 | 999999 |
| 4 | Issue Type | Alpha | 1 | | 11 | 11 | H |
| 5 | Pool Type | Alpha | 2 | | 12 | 13 | |
| 6 | Position | Numeric | 13 | 2 | 14 | 26 | 9999999999.99 |
| 7 | ABA # | Numeric | 9 | | 27 | 35 | |
| 8 | Deliver To | Alphanumeric | 20 | | 36 | 55 | |
| 9 | FRB Description | Alpha | 25 | | 56 | 80 | |

1. Record Type – Always S01.

-
2. Filler
 3. Pool Number - The Ginnie Mae Pool identifier.
 4. Issue Type – Always equal to “H.”
 5. Pool Type - The type of HMBS pool, defined as follows:
 - RF - Fixed Rate
 - RA - One Year Adjustable Rate, CMT
 - RM - Monthly Adjustable Rate, CMT
 - AL - One Year Adjustable Rate, LIBOR
 - ML - Monthly Adjustable Rate, LIBOR
 6. Position – The dollar amount of the pool to be delivered to the Fed customer.
 7. ABA # - The ABA/Federal Routing Number of the financial institution that will be clearing the pool (used for pool settlement).
 8. Deliver To – Instructions detailing who the pool is to be delivered to.
 9. FRB Description – Any other descriptive delivery information to be sent to the Fed.

SUBSCRIBER RECORD LAYOUT**S02**

| No. | Field Name | Type | Length | Dec. | Start | End | Format |
|-----|-----------------|--------------|--------|------|-------|-----|--------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | S02 |
| 2 | FRB Description | Alpha | 55 | | 4 | 58 | |
| 3 | Filler | Space | 22 | | 59 | 80 | |

1. Record Type – Always S02.
2. FRB Description – Any other descriptive delivery information to be sent to the Fed.
3. Filler

MASTER AGREEMENT RECORD LAYOUT**A01***This record is not required if GinnieNET Maintenance has been updated*

| No. | Field Name | Type | Length | Decimal Places | Start | End | Format |
|-----|---------------|--------------|--------|----------------|-------|-----|-----------|
| 1 | Record Type | Alphanumeric | 3 | | 1 | 3 | A01 |
| 2 | Filler | Space | 1 | | 4 | 4 | |
| 3 | Pool Number | Alphanumeric | 6 | | 5 | 10 | 999999 |
| 4 | Issue Type | Alpha | 1 | | 11 | 11 | H |
| 5 | Pool Type | Alpha | 2 | | 12 | 13 | |
| 6 | T&I Account # | Alphanumeric | 20 | | 14 | 33 | |
| 7 | T&I Bank ID # | Alphanumeric | 9 | | 34 | 42 | 999999999 |
| 8 | Filler | Space | 38 | | 43 | 80 | |

1. Record Type – Always A01.
2. Filler
3. Pool Number - The Ginnie Mae Pool identifier.
4. Issue Type – Always “H” for HMBS.
5. Pool Type - The type of HMBS pool, defined as follows:
 - RF - Fixed Rate
 - RA - One Year Adjustable Rate, CMT
 - RM - Monthly Adjustable Rate, CMT
 - AL - One Year Adjustable Rate, LIBOR
 - ML - Monthly Adjustable Rate, LIBOR
6. T&I Account Number - The bank account number of the master T&I account where the T&I funds are held. There must be a Master Agreement Form on file with the Pool Processing Agent (PPA) for the account number entered.
7. T&I Bank ID # - The ABA/Federal Routing Number of the financial institution that maintains the Issuer’s T&I custodial account. There must be a Master Agreement on file with the Pool Processing Agent (PPA) for the number entered.
8. Filler