
APPENDIX VI-17

HMBS ISSUER POOLING & REPORTING SPECIFICATION FOR MORTGAGE-BACKED SECURITIES ADMINISTRATION AGENT [MBSAA]

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The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The information provides specific deal information and serves to educate investors. The information collected will not be disclosed outside the Department except as required by law.

- Applicability:** Ginnie Mae II HMBS Program only.
- Purpose:** To provide Ginnie Mae with information concerning HMBS pool, loan level and participation level activity. Pool, loan and participation level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS), HMBS Reporting and Administration (HRA) module. These files are to be transmitted monthly to Ginnie Mae.
- 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. Correction of HRA exceptions related to the pool, loan and participation records must be made no later than 7:00 pm (Eastern Time) on the 10th business day of each month.

1 Monthly Reporting Pool Accounting and Loan-Level Requirements

The Issuer will report Pool and Loan-Level accounting data to the Ginnie Mae Data Collection Agent on a monthly basis. The reporting approach in general follows the current Ginnie Mae II reporting on the pool of loans and security.

The Issuer will report the following monthly reporting data in separate submission files:

- Pool/Security Accounting Records — accounting data about the pool that will include Collateral Information and reporting about the HMBS security.
- Participation Accounting Records — accounting data about each Participation, including interest accruals and payment amounts.
- HECM Loan Data Accounting Records — accounting data about the securitized portion of the HECM loan, the un-securitized portion of the HECM loan, and the HECM loan as a whole.

File Naming Conventions

For a submission file that contains data for only one Issuer ID, the file naming convention is:

xiiiimyyss.dat where:

- “x” is a constant that describes the type of records contained in the file; “S” = Pool/Security Accounting records; “L” = HECM Loan Accounting records; “P” = Participation Accounting records.
- “iiii” is the Issuer Number
- “mmyy” is the month and year (last 2 digits) of the 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 of the same record type (i.e. “S”/”L”/”P”) submitted during the same reporting period.

For example, if an Issuer submits three “S” files during a given reporting period the valid file names would be Siiiimyy01.dat, Siiiimyy02.dat, and Siiiimyy03.dat .

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; and
 - 9999 is the Issuer ID.

Each submission file must have a header record, trailer record, and some number of individual records depending on the Issuer data associated with that particular file type. Typically, each of the submission files would have a header, all of the individual records as applicable for the reporting period, and a trailer record.

Each upload file layout is followed by the definitions of each field in the record layout.

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9’s), report numeric values as right justified.
2. Some fields allow signed (negative or positive) amounts. In such fields if reporting a negative amount, place the explicit negative sign to the left of the left most significant digit. Do not report positive signs.

Header Accounting Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-------------|-------|-----|-----------|--------|---------------------|
| 1 | Record_Type | 1 | 1 | Character | 1 | Constant H - Header |
| 2 | Record_Date | 2 | 7 | Date | 6 | YYYYMM |
| 3 | File_Date | 8 | 15 | Date | 8 | MMDDYYYY |
| 4 | File_Type | 16 | 16 | Character | 1 | S, P, L |

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. Record_Date: The Ginnie Mae reporting month for the data being reported to Ginnie Mae.
3. File_Date: The date the file was created.
4. File_Type: The type of data records contained in the file. Record types cannot be commingled. Values are “S” (Security), “P” (Participation), or “L” (HECM Loan).

Trailer Accounting Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|--------------|-------|-----|-----------|--------|----------------------|
| 1 | Record_Type | 1 | 1 | Character | 1 | Constant T - Trailer |
| 2 | Record_Count | 2 | 7 | Numeric | 6 | |
| 3 | Issuer_Count | 8 | 10 | Numeric | 3 | |

1. Record_Type: The letter T will be the first character on each trailer record.
2. Record_Count: The number of records the Issuer is reporting in this file.
3. Issuer_Count: The number of Issuers represented in the file.

Pool/Security Accounting Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|--|--|-------|-----|-----------|--------|-----------------------------------|
| 1 | Record_Type | 1 | 1 | Character | 1 | Constant S - Security |
| 2 | Issuer_ID_Number | 2 | 5 | Numeric | 4 | |
| 3 | Pool_Number | 6 | 11 | Character | 6 | Must be a valid Ginnie Mae pool. |
| 4 | Participation_Count | 12 | 16 | Numeric | 5 | |
| 5 | HECM_Status_Count | 17 | 20 | Numeric | 4 | |
| Collateral Information | | | | | | |
| 6 | Prior_Period_Pool_UPB | 21 | 33 | Numeric | 13 | 9999999999.99 |
| 7 | Pool_Accrued_Interest_This_Period | 34 | 46 | Numeric | 13 | 9999999999.99 |
| 8 | Number_Payments_This_Period | 47 | 52 | Numeric | 6 | |
| 9 | Pool_Ending_UPB | 53 | 65 | Numeric | 13 | 9999999999.99 |
| 10 | Not Used—report all zeroes to fill the field | 66 | 78 | Numeric | 13 | Report 000000000000 in this field |
| Reporting about the HMBS Security | | | | | | |
| 11 | Prior_Security_RPB | 79 | 91 | Numeric | 13 | 9999999999.99 |
| 12 | Security_Payments_This_period | 92 | 104 | Numeric | 13 | 9999999999.99 |
| 13 | Not Used—report all zeroes to fill the field | 105 | 117 | Numeric | 13 | Report 000000000000 in this field |
| 14 | Not Used---report all zeroes to fill the field | 118 | 130 | Numeric | 13 | Report 000000000000 in this field |
| 15 | Security_Accrued_Interest_This_Period | 131 | 143 | Numeric | 13 | 9999999999.99 |
| 16 | Not Used---report all zeroes to fill the field | 144 | 156 | Numeric | 13 | Report 000000000000 in this field |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|---|-------|-----|-----------|--------|-------------------------------------|
| 17 | Not Used—report all zeroes to fill the field | 157 | 170 | Numeric | 14 | Report 00000000000000 in this field |
| 18 | Security_Ending_RPB | 171 | 183 | Numeric | 13 | 9999999999.99 |
| 19 | Guaranty_Fee_Amount | 184 | 196 | Numeric | 13 | 9999999999.99 |
| 20 | Security_Interest_Rate | 197 | 202 | Numeric | 6 | 99.999 |
| 21 | P&I_Account_Name | 203 | 227 | Character | 25 | |
| 22 | P&I_Account_Number | 228 | 237 | Character | 10 | |
| 23 | P&I_Fund_Balance | 238 | 250 | Numeric | 13 | 9999999999.99 |
| 24 | Escrow_Account_Name | 251 | 275 | Character | 25 | If applicable |
| 25 | Escrow_Account_Number | 276 | 285 | Character | 10 | If applicable |
| 26 | Escrow_Fund_Balance | 286 | 298 | Numeric | 13 | 9999999999.99; If applicable |
| 27 | Monthly_Amortized_Amount_of_OID | 299 | 310 | Numeric | 12 | 9999999999.99 |
| 28 | Market_Discount_Fraction | 311 | 319 | Numeric | 9 | .99999999 |
| 29 | Security Prospective Weighted Average Interest Rate | 320 | 325 | Numeric | 6 | 99.999 |
| 30 | ABA Number of P&I Custodial Accounts | 326 | 334 | Character | 9 | 999999999 |

1. Record_Type: The letter S will be the first character on each pool/security record.
2. Issuer_ID_Number: The number assigned by Ginnie Mae to this HECM Mortgage-Backed Securities Issuer organization.

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3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
 4. Participation_Count: The number of the Participations reported for this pool this period. Include participations that have been fully liquidated this period. This includes Participations that may have had a partial payment in the reporting period.
 5. HECM_Status Count: The number of HECM loans associated with this pool not in good standing this period. This count ties to the HECM Loan Data Accounting Records where the HECM_Status_Code field has a value indicating the loan is not in good standing (HECM_Status_Code has a value other than "1").
 6. Prior_Period Pool_UPB: The ending pool principal balance from last period. The ending balance from the last period's report becomes the beginning balance for the current month's report. This value should match the ending pool principal balance reported last month.
 7. Pool_Accrued_Interest _This_Period: The total interest accrued on the pool of Participations for this reporting period. This is the sum of the individual accrued interest amounts on the participations in the pool this period. This is the sum of the individual amounts of the Participation_Accrued_Interest_This_Period for all participations in the pool.
 8. Number_Payments this Period: The number of Participations with payment amounts (partial and full) in this pool this period. This is an end of period count. If a HECM loan had multiple payments in the period, these would flow through to the Participation(s) at the end of the period as one payment amount and would count as one participation with payment.
 9. Pool_Ending_UPB: The sum of the ending Participation_UPB balances of the Participations in this pool this period. This must equal the Security Ending_RPB this period within a 1 percent threshold.
 10. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.
 11. Prior_Security_RPB: The ending Security Principal Balance from last period. This becomes the opening balance for the current period. This value should match the ending security principal balance value reported last month.
 12. Security_Payments this Period: The sum of the participation payment amounts. This payment amount is the amount that is passed through to the Security holders this period. This should equal the payment amount reported to the Ginnie Mae Central Paying and Transfer Agent (CPTA).
 13. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

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14. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.
15. Security_Accrued_Interest (unadjusted)This_Period: The unadjusted total amount of accrued interest on the security this period. This is the amount calculated from multiplying the (prospective) weighted average interest rate and RPB from the close of last period, divided by 12. Do not adjust this amount. Report the total from the calculation.
16. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.
17. Reserved. This field is not used. Report all zeroes (14 zeroes) in the field.
18. Security_Ending_RPB: The ending security balance for the security this period. This is the sum of the beginning Security RPB balance, plus Security Accrued Interest this Period, minus Payment Amount this Period. This value should be the same as the "RPB" reported to the CPTA.
19. Guaranty_Fee_Amount: Six Basis Points or TLI Basis Points applied to the Security closing balance from the last reporting period. The Guaranty fee is that balance times the guaranty fee rate divided by 12.
20. Security_Interest_Rate: The Security Interest Rate is the rate that interest accrued on the HMBS for this reporting period. The Security Interest Rate is the Prospective Security Rate that was calculated and reported at the close of last period.
21. P&I_Account_Name: See MBS Guide requirements for monthly reporting.
22. P&I_Account_Number: See MBS Guide requirements for monthly reporting.
23. P&I_Fund_Balance: See MBS Guide requirements for monthly reporting.
24. Escrow_Account_Name: See MBS Guide requirements for monthly reporting.
25. Escrow_Account_Number: See MBS Guide requirements for monthly reporting.
26. Escrow_Fund_Balance: See MBS Guide requirements for monthly reporting, if applicable.
27. Monthly_Amortized_Amount_of_OID: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the Issuer. This can be reported as zero. If the Issuer considers the OID to be not applicable, the Issuer will report spaces in the field.
28. Market_Discount_Fraction: This is the monthly market discount fraction related to the OID, as calculated by the Issuer. This is always less than 1, and can be zero. If the Issuer considers the OID to be not applicable, the Issuer will report spaces in the field.

29. Security Prospective Weighted Average Interest Rate: The weighted average interest rate that will be in effect for the next reporting period. This is the weighted average interest rate computed on the Participation Prospective Interest Rate and Participation principal balance. Report the security interest rate that will be in effect for the next reporting period, regardless of whether there have been rate changes. Always report this field. This is calculated based on eight digits to the right of the decimal point and rounded to three (99.999). This rate is calculated monthly by the Issuer, at the close of each reporting period.

30. ABA Number of P&I Custodial Accounts: The ABA/Federal Routing Number of the financial institution that maintains the Issuer's principal and interest custodial account.

Participation Accounting Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|--|-------|-----|-----------|--------|---|
| 1 | Record_Type | 1 | 1 | Character | 1 | Constant P - Participation |
| 2 | Issuer_ID_Number | 2 | 5 | Numeric | 4 | |
| 3 | Pool_Number | 6 | 11 | Character | 6 | Must be a valid Ginnie Mae pool. |
| 4 | Unique_Loan_ID | 12 | 20 | Numeric | 9 | Ginnie Mae unique loan number assigned to the HECM. |
| 5 | Participation_Number | 21 | 23 | Numeric | 3 | 3 digit suffix associated to Unique_Loan_ID |
| 6 | Participation_OPB | 24 | 36 | Numeric | 13 | 9999999999.99 |
| 7 | Participation_Interest_Rate | 37 | 42 | Numeric | 6 | 99.999 |
| 8 | Participation_Prior UPB | 43 | 55 | Numeric | 13 | 9999999999.99 |
| 9 | Participation_Accrued_Interest_This_Period | 56 | 68 | Numeric | 13 | 9999999999.99 |
| 10 | Participation_Adjust_Payment | 69 | 82 | Numeric | 14 | (+/-)9999999999.99 |
| 11 | Participation Adjust_UPB_Other | 83 | 96 | Numeric | 14 | (+/-)9999999999.99 |
| 12 | Participation_UPB | 97 | 109 | Numeric | 13 | 9999999999.99 |
| 13 | Not Used Report all zeroes in the field | 110 | 122 | Numeric | 13 | Report 000000000000 in this field |
| 14 | Participation_Payment_This_Period | 123 | 135 | Numeric | 13 | 9999999999.99 |
| 15 | Not Used Report all zeroes in the field | 136 | 148 | Numeric | 13 | Report 000000000000 in this field |
| 16 | Not Used Report all zeroes in the field | 149 | 161 | Numeric | 13 | Report 000000000000 in this field |
| 17 | Participation Gross Interest_This_Period | 162 | 174 | Numeric | 13 | 9999999999.99 |
| 18 | Participation Servicing Fee_This_Period | 175 | 182 | Numeric | 8 | 99999.99 |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|---|-------|-----|---------|--------|---------|
| 19 | Participation Prospective Interest Rate | 183 | 188 | Numeric | 6 | 99.999 |

1. Record_Type: The letter P will be the first character on each Participation record.
2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities Issuer organization.
3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
4. Unique_Loan_ID: A number assigned by Ginnie Mae that uniquely identifies this loan.
5. Participation_Number: A three-character suffix associated with the HECM loan that uniquely identifies this HECM loan Participation.
6. Participation_OPB: The original principal balance of the Participation at the time of pool origination.
7. Participation_Interest_Rate: The rate that interest accrued on the Participation for the reporting period. The Participation Interest Rate is the Participation Prospective Interest Rate calculated and reported at the close of last period.
8. Participation_Prior_UPB: This is the ending UPB of the Participation from last report.
9. Participation_Accrued_Interest_This_Period: Interest accrued this period on the Participation. This value should equal the closing Participation balance from last period times the Participation Interest Rate divided by 12. Report the full month's interest accrued this period for this participation, even if there is a full or partial payment to the participation. Do not adjust this field.
10. Participation_Adjust_Payment: Use this adjustment field only to report adjustment to the participation as a result of passing through additional payment to security holder, to avoid over/under collateralization, e.g. if there is an interest shortfall between the HECM loan and the Participation that must be funded to the security holder report the payment amount in this field. Report this as a negative amount, i.e. negative sign in leftmost position. (Do not include this in the Security_RPB_Adjustment sum)
11. Participation_Adjust_UPB_Other: Use this field to report adjustments to the Participation this period other than payment per Field 10 above. The sum of this adjustment field is the amount that is summed into the Security_RPB_Adjustment field.

12. Participation_UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation. This value should equal $\text{Participation_Prior_UPB} + \text{Participation_Accrued_Interest_This_Period} + \text{Participation_Adjust_UPB_Other} - \text{Participation_Payment}$.

13. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

14. Participation_Payment this Period: The payment amount for this Participation this period as calculated by the Issuer using the HECM HMBS payment proration and any payment adjustment pass through. Payments are prorated to the HECM loan and then to the Participations. Note: If payments to the HECM occur during the month, the Issuer must calculate the interest shortfall between the full month's interest accrual on the Participation and the HECM "days interest" related to the Participation, and pass this through as payment to security holder. Include such amount in this field. Participation Payment should equal the total payment passed through to security holders this period.

15. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

16. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

17. Participation Gross Interest This Period: This is the amount of total HECM loan interest allocated to the Participation this period. It is the amount of total interest at the HECM note rate associated with the Participation.

18. Participation Servicing Fee this Period: This is the amount of total HECM servicing fee allocated to the Participation this period.

19. Participation Prospective Interest Rate: This is the interest rate that will be in effect for the Participation for the next reporting period. Always report this field. This field will be used to calculate the security prospective weighted average interest rate that will be in effect for the next reporting period.

Table 1: HECM Loan Data Accounting Record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|-----------------------------|---|-------|-----|-----------|--------|---|
| 1 | Record_Type | 1 | 1 | Character | 1 | Constant L - HECM Loan |
| 2 | Issuer_ID_Number | 2 | 5 | Numeric | 4 | |
| 3 | Unique_Loan_ID | 6 | 14 | Numeric | 9 | Ginnie Mae unique loan number assigned to the HECM. |
| 4 | Loan_Type | 15 | 15 | Character | 1 | FHA |
| 5 | Case_Number | 16 | 30 | Numeric | 15 | Must report all 15 digits. |
| 6 | Issuer_Loan_Number | 31 | 50 | Character | 20 | |
| 7 | Maximum_Claim_Amount | 51 | 63 | Numeric | 13 | 999999999.99 |
| 8 | Principal_Limit | 64 | 76 | Numeric | 13 | 999999999.99 |
| 9 | Loan_Servicing_Fee_Code | 77 | 77 | Character | 1 | 1=Fixed Monthly 2=Spread |
| 10 | Eligible Non-Borrowing Spouse | 78 | 78 | Character | 1 | Y=Yes N=No |
| 11 | Annual Interest Rate Change Cap | 79 | 80 | Numeric | 2 | |
| 12 | Lifetime Interest Rate Change Cap | 81 | 82 | Numeric | 2 | |
| 13 | Maximum Interest Rate | 83 | 88 | Numeric | 6 | 99.999 |
| 14 | Remaining Property Charges Set-Aside Amount | 89 | 101 | Numeric | 13 | 999999999.99 |
| Report on Total HECM | | | | | | |
| 15 | HECM_OPB | 102 | 114 | Numeric | 13 | 999999999.99 |
| 16 | HECM_Accrued_Interest_This_Period | 115 | 127 | Numeric | 13 | 999999999.99 |
| 17 | Not Used-Report all zeroes in the field | 128 | 140 | Numeric | 13 | Report 000000000000 in this field |
| 18 | HECM_UPB | 141 | 153 | Numeric | 13 | 999999999.99 |
| 19 | HECM_Payment Amount this Period | 154 | 166 | Numeric | 13 | 999999999.99 |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|--|---|-------|-----|-----------|--------|--|
| 20 | HECM_Interest_Rate | 167 | 172 | Numeric | 6 | 99.999 |
| 21 | HECM_Status_Code | 173 | 174 | Numeric | 2 | 1) Current, 2) Default, 3) Due & Payable, 4) Foreclosure |
| 22 | Payment_Reason (Payment Code) | 175 | 176 | Numeric | 2 | 1) Refinance, 2) Voluntary full Repayment, 3) Borrower move, 4) Death of the borrower 5) Mandatory purchase event, 6) Optional purchase event, 7) Foreclosure, 8) Other, 9) Partial Prepayment, 10) Due and payable purchase event, 11) Partial payment with pending claim |
| 23 | Liquidation Date | 177 | 184 | Date | 8 | MMDDYYYY |
| 24 | Remaining_Available_Line_of_Credit (LOC)_Amount | 185 | 197 | Numeric | 13 | 9999999999.99 |
| 25 | Monthly_Servicing_Fee | 198 | 210 | Numeric | 13 | 9999999999.99 |
| 26 | Monthly_Scheduled_Payment Amount | 211 | 223 | Numeric | 13 | 9999999999.99 |
| 27 | Remaining_Terms_of_Payments | 224 | 226 | Numeric | 3 | 999 |
| 28 | MIN | 227 | 244 | Character | 18 | 999999999999999999 |
| 29 | MOM | 245 | 245 | Character | 1 | Y = Yes, N = No |
| 30 | Payment_Option | 246 | 246 | Numeric | 1 | 1) Tenure, 2) Term, 3) Line of Credit, 4) Modified Term, 5) Modified Tenure, 6) Single Disbursement Lump Sum |
| Report on Securitized Part of HECM Loan | | | | | | |
| 31 | HECM_Securitized_Principal_Balance | 247 | 259 | Numeric | 13 | 9999999999.99 |
| 32 | Accrued_Interest_HECM_Securitized | 260 | 272 | Numeric | 13 | 9999999999.99 |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|--|---|-------|-----|-----------|--------|---------------|
| 33 | Payments_This_Period_HECM_Securitized | 273 | 285 | Numeric | 13 | 9999999999.99 |
| 34 | Payments_Total_HECM_Securitized | 286 | 298 | Numeric | 13 | 9999999999.99 |
| 35 | Participation_Count | 299 | 302 | Numeric | 4 | |
| Report on Unsecuritized Part of HECM Loan | | | | | | |
| 36 | HECM_Unsecuritized_Principal_Balance | 303 | 315 | Numeric | 13 | 9999999999.99 |
| 37 | Accrued_Interest_HECM_Unsecuritized | 316 | 328 | Numeric | 13 | 9999999999.99 |
| 38 | Payments_This_Period_HECM_Unsecuritized | 329 | 341 | Numeric | 13 | 9999999999.99 |
| 39 | Payments_Total_HECM_Unsecuritized | 342 | 354 | Numeric | 13 | 9999999999.99 |
| Report on Sensitive Data of HECM Loan | | | | | | |
| 40 | Address_Street | 355 | 409 | Character | 55 | |
| 41 | Address_City | 410 | 439 | Character | 30 | |
| 42 | Address_State | 440 | 441 | Character | 2 | |
| 43 | Address_Zip | 442 | 450 | Numeric | 9 | |
| 44 | Borrower_First_Name | 451 | 475 | Character | 25 | |
| 45 | Borrower_Last_Name | 476 | 500 | Character | 25 | |
| 46 | Borrower_Birth_Date | 501 | 508 | Date | 8 | MMDDYYYY |
| 47 | Borrower_Gender | 509 | 509 | Character | 1 | M, F, U |
| 48 | Co-Borrower_First_Name_1 | 510 | 534 | Character | 25 | |
| 49 | Co-Borrower_Last_Name_1 | 535 | 559 | Character | 25 | |
| 50 | Co-Borrower_Birth_Date_1 | 560 | 567 | Date | 8 | MMDDYYYY |
| 51 | Co-Borrower_Gender_1 | 568 | 568 | Character | 1 | M, F, U |
| 52 | Co-Borrower_First_Name_2 | 569 | 593 | Character | 25 | |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|--|-------|-----|-----------|--------|----------|
| 53 | Co-Borrower_Last_Name_2 | 594 | 618 | Character | 25 | |
| 54 | Co-Borrower_Birth_Date_2 | 619 | 626 | Date | 8 | MMDDYYYY |
| 55 | Co-Borrower_Gender_2 | 627 | 627 | Character | 1 | M, F, U |
| 56 | Co-Borrower_First_Name_3 | 628 | 652 | Character | 25 | |
| 57 | Co-Borrower_Last_Name_3 | 653 | 677 | Character | 25 | |
| 58 | Co-Borrower_Birth_Date_3 | 678 | 685 | Date | 8 | MMDDYYYY |
| 59 | Co-Borrower_Gender_3 | 686 | 686 | Character | 1 | M, F, U |
| 60 | Co-Borrower_First_Name_4 | 687 | 711 | Character | 25 | |
| 61 | Co-Borrower_Last_Name_4 | 712 | 736 | Character | 25 | |
| 62 | Co-Borrower_Birth_Date_4 | 737 | 744 | Date | 8 | MMDDYYYY |
| 63 | Co-Borrower_Gender_4 | 745 | 745 | Character | 1 | M, F, U |
| 64 | Eligible_Non-Borrowing_Spouse_First_Name_1 | 746 | 770 | Character | 25 | |
| 65 | Eligible_Non-Borrowing_Spouse_Last_Name_1 | 771 | 795 | Character | 25 | |
| 66 | Eligible_Non-Borrowing_Spouse_Birth_Date_1 | 796 | 803 | Date | 8 | MMDDYYYY |
| 67 | Eligible_Non-Borrowing_Spouse_Gender_1 | 804 | 804 | Character | 1 | M, F, U |
| 68 | Eligible_Non-Borrowing_Spouse_First_Name_2 | 805 | 829 | Character | 25 | |
| 69 | Eligible_Non-Borrowing_Spouse_Last_Name_2 | 830 | 854 | Character | 25 | |
| 70 | Eligible_Non-Borrowing_Spouse_Birth_Date_2 | 855 | 862 | Date | 8 | MMDDYYYY |
| 71 | Eligible_Non-Borrowing_Spouse_Gender_2 | 863 | 863 | Character | 1 | M, F, U |
| 72 | Eligible_Non-Borrowing_Spouse_First_Name_3 | 864 | 888 | Character | 25 | |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|--|-------|-----|-----------|--------|----------|
| 73 | Eligible_Non-Borrowing_Spouse_Last_Name_3 | 889 | 913 | Character | 25 | |
| 74 | Eligible_Non-Borrowing_Spouse_Birth_Date_3 | 914 | 921 | Date | 8 | MMDDYYYY |
| 75 | Eligible_Non-Borrowing_Spouse_Gender_3 | 922 | 922 | Character | 1 | M, F, U |

1. Record_Type: The letter L will be the first character on each HECM loan data record.
2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities Issuer organization.
3. Unique_Loan_ID: A number assigned by Ginnie Mae that uniquely identifies this loan.
4. Loan_Type: A code that depicts the government agency associated with this loan.
5. Case_Number: The agency case number assigned to the loan by the government agency associated with the loan: FHA. It must be the same case number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.
6. Issuer_Loan_Number: The number assigned by the Issuer to uniquely identify the loan to the internal system.
7. 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.
8. Principal_Limit: Report the current principal limit for the HECM loan. Principal limit is the maximum HECM mortgage amount.
9. Loan_Servicing_Fee_Code: A code that describes the type of Loan Servicing Fee applied to this loan.
10. Eligible_Non-Borrowing_Spouse: If an Eligible Non-Borrowing Spouse is identified on the loan and still remains eligible per FHA requirements. Must be = "Y" if Yes or "N" if No. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.

11. 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 loans.

12. 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 loans.

13. Maximum_Interest_Rate (Monthly ARM): The maximum interest rate on the note. This field is required only for monthly adjustable loans.

14. Remaining_Property_Charges_Set-Aside_Amount: The remaining amount in the set-aside established at closing 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.”

15. HECM_OPB: The original principal balance of the HECM.

16. HECM_Accrued_Interest_This_Period: Interest accrued this period on the total HECM loan, as per the FHA loan servicing requirements.

17. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

18. HECM_UPB: The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period. This value should equal HECM_Securitized_Principal_Balance value + HECM_Unsecuritized_Principal_Balance value (including Issuer advances).

19. HECM_Payment_Amount_This_Period: The payment amount for this HECM this period. If more than one payment is applied to the HECM this period, report the total of all payments.

20. HECM_Interest_Rate: The interest rate of the HECM Loan.

21. HECM_Status_Code: (1) Current: current with all loan obligations; 2) Default: delinquent in property charges; 3) Due & Payable: in the event of borrower’s death or move to another residence; 4) Foreclosure: foreclosure has been initiated.

22. Payment_Reason: (Payment Code) The reason for the payment amount, including whether partial or full. Must be provided when a full or partial payment is reported, and must be one of the following values: 1) Refinance - loan purchased in full from the pool due to refinance by the borrower to another reverse or other mortgage; 2) Voluntary Full Prepayment - a full prepayment of the loan by the borrower where the prepayment is not associated with borrower refinance, move, or death; 3) Borrower Move - a full prepayment of the loan by the borrower due to the borrower’s move to another residence

for reasons other than foreclosure; 4) Death of Borrower - a full prepayment of the loan by the borrower, or the borrower's estate, due to the death of the borrower; 5) Mandatory purchase event - purchase of all pooled participations related to a HECM when the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount; 6) Optional purchase event - optional purchase of all pooled participations related to a HECM when any mortgagor's request for an additional advance, if funded, together with the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount; 7) Foreclosure - loan purchased from pool in full due to foreclosure, REO sale, or REO related claim settled by FHA; 8) Other - full prepayment of the loan for reasons not specified above. Use of Other requires Ginnie Mae approval; 9) Partial Prepayment - a voluntary partial prepayment of the loan from the borrower, where the loan/participations are not fully liquidated. Partial prepayments that are the proceeds from hazard insurance and condemnation proceeds to the extent not used to repair the property. Partial prepayments that are payments from an Issuer's own funds to purchase participations related to the principal amount of a mortgage finally discharged by a bankruptcy court; 10) Due and payable purchase event using Issuer corporate funds - optional purchase of all pooled participations related to a HECM when the HECM has become, and continues to be, due and payable in accordance with its terms; 11) Pending FHA claim with partial payment - Partial prepayment of proceeds from a sale of the property when (a) mortgagor sells property for less than the loan balance and mortgagee releases the HECM to facilitate the sale, (b) mortgagee forecloses and a bidder other than the mortgagee purchases the property for less than the loan balance, or (c) mortgagee acquired title and sold property for less than the loan balance.

23. Liquidation_Date: The date of the liquidation (payoff) of the HECM loan. If reporting a Payment Reason in Field 17 for a payment in full, also report the Liquidation date. For a partial payment, do not report the date.

24. Remaining_Available_Line_of_Credit (LOC)_Amount: Reflects the remaining cash available to the borrower (net of any property charges, repairs, repair administration fees, and servicing fee set-asides. If Payment Option is = 3 this field is required.

25. Monthly_Servicing_Fee: The total monthly servicing fee in dollars that is payable to the Issuer. Report the monthly servicing fee on the HECM loan, for fixed servicing.

26. Monthly_Scheduled_Payment_Amount: The monthly payment amount scheduled to be made to the borrower as of the reporting cut-off date, 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.

27. Remaining_Terms_of_Payments: Remaining number of monthly payments as of the reporting cut-off date on a term or modified term loan. Must be numeric or blank/zeros.

28. MIN: MERS Identification Number. The number assigned to this mortgage by MERS.

29. MOM: MERS as original mortgagee. Must be = “Y” if Yes or “N” if No.

30. Payment_Option: The method to receive payments that was selected by the borrower associated with the HECM loan as of Pool Issue Date. Must be one of the following values: 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.

31. HECM_Securitized_Principal_Balance: The accumulated net principal balance of all securitized parts of the HECM loan this period. This value should equal the sum of all Participation_UPB for the period across all Pools that have Participations for this HECM loan.

32. Accrued_Interest_HECM_Securitized: Total accrued interest this period for all Participations. This value should equal the sum of associated Participation accrued interest for this period.

33. Payments_This_Period_HECM_Securitized: The total of payments applied to Participations this period. This value should equal the sum of payments of all Participations for this period for this HECM. Payments include pass through amounts (of “Issuer funds”) to cover interest shortfalls.

34. Payments_Total_HECM_Securitized: The total accumulated payments applied to Participations for this HECM. This value should equal last month’s Payments_Total_HECM_Securitized value plus this month’s Payments_This_Period_HECM_Securitized value.

35. Participation_Count: The number of Participations associated with this HECM loan, including Participations liquidated this period. Do not include previously liquidated Participations.

36. HECM_Unsecuritized_Principal_Balance: The accumulated net principal balance of the unsecuritized part of the HECM loan this period.

37. Accrued_Interest_HECM_Unsecuritized: Total accrued interest this period for the unsecuritized part of the HECM loan, as per the servicing requirements.

38. Payments_This_Period_HECM_Unsecuritized: The total payment applied to the unsecuritized part of the HECM loan this period.

39. Payments_Total_HECM_Unsecuritized: The total accumulated payments applied to the unsecuritized part of the HECM loan. This value should equal last month’s Payments_Total_HECM_Unsecuritized value plus this month’s Payments_This_Period_HECM_Unsecuritized value.

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40. Address_Street: The street address of the property that is mortgaged under this loan.
 41. Address_City: The name of the city in which the property associated with this mortgage is located.
 42. Address_State: The U.S. Postal Service code for the state for the property.
 43. Address_Zip: The U.S. Postal Service ZIP code of the property.
 44. Borrower_First_Name: First name of the borrower of this loan.
 45. Borrower_Last_Name: Last name of the borrower of this loan.
 46. Borrower_Birth_Date: Birth date of the borrower of this loan.
 47. Borrower_Gender: Gender of the borrower of this loan.
 48. Co-Borrower_First_Name_1: First name of the first co-borrower of this loan.
 49. Co-Borrower_Last_Name_1: Last name of the first co-borrower of this loan.
 50. Co-Borrower_Birth_Date_1: Birth date of the first co-borrower of this loan.
 51. Co-Borrower_Gender_1: Gender of the first co-borrower of this loan.
 52. Co-Borrower_First_Name_2: First name of the second co-borrower of this loan.
 53. Co-Borrower_Last_Name_2: Last name of the second co-borrower of this loan.
 54. Co-Borrower_Birth_Date_2: Birth date of the second co-borrower of this loan.
 55. Co-Borrower_Gender_2: Gender of the second co-borrower of this loan.
 56. Co-Borrower_First_Name_3: First name of the third co-borrower of this loan.
 57. Co-Borrower_Last_Name_3: Last name of the third co-borrower of this loan.
 58. Co-Borrower_Birth_Date_3: Birth date of the third co-borrower of this loan.
 59. Co-Borrower_Gender_3: Gender of the third co-borrower of this loan.
 60. Co-Borrower_First_Name_4: First name of the fourth co-borrower of this loan.
 61. Co-Borrower_Last_Name_4: Last name of the fourth co-borrower of this loan.
 62. Co-Borrower_Birth_Date_4: Birth date of the fourth co-borrower of this loan.

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63. Co-Borrower_Gender_4: Gender of the fourth co-borrower of this loan.
64. Eligible_Non-Borrowing_Spouse_First_Name_1: First name of the first Eligible Non-Borrowing Spouse identified on this loan.
65. Eligible_Non-Borrowing_Spouse_Last_Name_1: Last name of the first Eligible Non-Borrowing Spouse identified on this loan.
66. Eligible_Non-Borrowing_Spouse_Birth_Date_1: Birth date of the first Eligible Non-Borrowing Spouse identified on this loan.
67. Eligible_Non-Borrowing_Spouse_Gender_1: Gender of the first Eligible Non-Borrowing Spouse identified on this loan
68. Eligible_Non-Borrowing_Spouse_First_Name_2: First name of the second Eligible Non-Borrowing Spouse identified on this loan.
69. Eligible_Non-Borrowing_Spouse_Last_Name_2: Last name of the second Eligible Non-Borrowing Spouse identified on this loan.
70. Eligible_Non-Borrowing_Spouse_Birth_Date_2: Birth date of the second Eligible Non-Borrowing Spouse identified on this loan.
71. Eligible_Non-Borrowing_Spouse_Gender_2: Gender of the second Eligible Non-Borrowing Spouse identified on this loan.
72. Eligible_Non-Borrowing_Spouse_First_Name_3: First name of the third Eligible Non-Borrowing Spouse identified on this loan.
73. Eligible_Non-Borrowing_Spouse_Last_Name_3: Last name of the third Eligible Non-Borrowing Spouse identified on this loan.
74. Eligible_Non-Borrowing_Spouse_Birth_Date_3: Birth date of the third Eligible Non-Borrowing Spouse identified on this loan.
75. Eligible_Non-Borrowing_Spouse_Gender_3: Gender of the third Eligible Non-Borrowing Spouse identified on this loan.

Note:

(1) The Issuer must report any changes to the list of borrowers/co-borrowers. If there is a change, the Issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data fields above in Table 1 - Report on Sensitive Data of HECM Loan.

(2) The Issuer must report any changes to the list of Eligible Non-Borrowing Spouses. An Eligible Non-Borrowing Spouse can be removed from the list after pool issuance, but one cannot be added. The Issuer can also make changes to the list above in order to correct errors made in the at-issuance data submittal. If there is a change, the Issuer must report the updated complete set of Eligible Non-Borrowing Spouses information in the monthly accounting data fields above in Table 1 - Report on Sensitive Data of HECM Loan. The Issuer must change the submission in field 10 above to “No” if there no longer are any Eligible Non-Borrowing Spouses identified on the loan.

(3) If the Issuer is updating the address fields 40 through 43, the Issuer may report only the field that will change. Issuers have the option of reporting only the changes as they occur or of reporting all borrower/co-borrower data each period. Ginnie Mae’s systems always consider the last data reported as the current data.

2 SECURITY

Ginnie Mae anticipates that services will be offered to transmit or receive data in a secure environment. At this time, the following general standards apply:

- sFTP — Secure FTP via approved secure FTP products
- Ginnie Mae Enterprise Portal

Ginnie Mae has defined a sensitive data section of the HECM Loan Data record:

Sensitive Data — Due to privacy concerns of sensitive/personal data, Issuers requested that sensitive reporting data be reported as infrequently as possible. To address this concern, sensitive data will be reported once at origination via the HECM Loan Issuance Record (11706). If any change occurs to a value in one of these fields, it will be reported as a change within the Sensitive Data section of the HECM Loan Data Accounting Record Type. Any changes to Sensitive Data will be recognized and handled appropriately.

Cross Footing Supplement

The information in this appendix is to be used only for informational purposes related to “cross footing” rules for HMBS monthly reporting. This information is not a record layout or an edit specification. Rather, it is a supplement to the HMBS Monthly Reporting Specification. The cross footing supplement should be used in conjunction with the reporting layouts in Appendix VI-17 and with the HMBS Investor Reporting Guide.

Pool/Security Accounting Record

| Field # | Field Name | | |
|---------|------------------|--|--|
| 1 | Record_Type | | |
| 2 | Issuer_ID_Number | | |

| Field # | Field Name | | |
|---------|-----------------------------------|---|--|
| 3 | Pool_Number | | |
| 4 | Participation_Count | | The number of active participations including any participations that are liquidating this report period |
| 5 | HECM_Status_Count | | |
| 6 | Prior_Period_Pool_UPB | Equals last month's Pool_Ending_UPB (Field 9); or Pool OAA (GinnieNET 11705H OAA) for new issuance month. | Equals the Sum of (Participation_Prior_UPBs) Field 8 Participation Accounting Record or for new issuance the sum of GinnieNET 11706 Participation UPBs |
| 7 | Pool_Accrued_Interest_This_Period | | Equals the Sum of (Participation_Accrued_Interest_This_Period) Field 9 Participation Accounting Record |
| 8 | Number_Payments_This_Period | Number_Payments_This_Period must be less than or equal to Participation_Count | Count the number of Participations with payments this period per instructions for Field 8 on the Pool/Security Accounting Record |
| 9 | Pool_Ending_UPB | | Equals the Sum of Participation_UPB(Field 12 Participation Accounting Record) |
| 10 | Not Used | Reserved | |
| 11 | Prior_Security_RPB | Must equal last month's Security_Ending_RPB (Field 18 Pool/Security Accounting Record); or Pool OAA (GinnieNET 11705H OAA) for new issuance month | |
| 12 | Security_Payments_This_Period | Must equal the Payment Amount reported to CPTA (BNY) for GinnieNet monthly report RPB report (Appendix VII-2 Field 10). | Equals the Sum of Participation_Payment_This_Period(Field 14 of the Participation Accounting Record) |
| 13 | Not Used | Reserved | |
| 14 | Not Used | Reserved | |

| Field # | Field Name | | |
|---------|---------------------------------------|---|--|
| 15 | Security_Accrued_Interest_This_Period | Equals Prior_Security_RPB (Field 11) * Security_Interest_Rate (Field 20) /12 on the Pool/Security Accounting Record | Equals Prior_Security_RPB (Field 11) * Security_Interest_Rate (Field 20) /12 on the Pool/Security Accounting Record |
| 16 | Not Used | Reserved | |
| 17 | Not Used | Reserved | |
| 18 | Security_Ending_RPB | Equals Prior_Security_RPB + (Field 11) Security_Accrued_Int erest_This_Period (Field 15) - Security_Payments_T his_period (Field 12) | Must match Security_RPB reported to BNY via GinnieNet monthly report. |
| 19 | Guaranty_Fee_Amount | Equals Prior_Security_RPB (Field 11) * Guaranty_Fee_Rate divided by 12; For issue month use pool OAA | Should be the same as CPTA Pre Collection and Draft. Amount Reported in Field 19 will be compared to amount drafted from P&I account. |
| 20 | Security_Interest_Rate | | Equals last periods Security Prospective Weighted Average Interest Rate (Field 29 of Pool/Security Accounting Record and Prospective Rate reported on RPB report to CPTA (Appendix VII 2 Field 8 WAC)) |
| 21 | P&I_Account_Name | | |
| 22 | P&I_Account_Number | | |
| 23 | P&I_Fund_Balance | | Must be equal or greater than Security_Payments_This_Period (Field 12) |
| 24 | Escrow_Account_Name | | |
| 25 | Escrow_Account_Number | | |
| 26 | Escrow_Fund_Balance | | |
| 27 | Monthly_Amortized_Amount_of_OID | | |
| 28 | Market_Discount_Fraction | | |

| Field # | Field Name | | |
|---------|---|--|---|
| 29 | Security_Prospective_Weighted_Average_Interest_Rate | | Equals Weighted Average Coupon of the Participations -- Participation_Prospective_Interest_Rate (Field 19 Participation Accounting Record) weighted by Participation_UPB (Field 12 Participation Accounting Record). Use the standard formula for a weighted average. |
| 30 | ABA Number of P&I Central Account | | |

Participation Accounting Record

| Field # | Field Name | | |
|---------|--|--|--|
| 1 | Record_Type | | |
| 2 | Issuer_ID_Number | | |
| 3 | Pool_Number | | |
| 4 | Unique_Loan_ID | | |
| 5 | Participation_Number | | |
| 6 | Participation_OPB | | Should equal GinnieNET 11706H Principal Balance Being Securitized for issuance month |
| 7 | Participation_Interest_Rate | | |
| 8 | Participation_Prior_UPB | Equals last month's Participation_UPB (Field 12); will equal GinnieNET 11706H Principal Balance Being Securitized for issuance month | |
| 9 | Participation_Accrued_Interest_This_Period | Equals Participation_Prior_UPB (Field 8) * Participation_Interest_Rate (Field 7) divided by 12 | |
| 10 | Participation Adjust_Payment | | |
| 11 | Participation Adjust UPB_Other | | |
| 12 | Participation_UPB | Equals Participation_Prior_UPB (Field 8)+ | |

| Field # | Field Name | | |
|---------|---|---|---|
| | | Participation_Accrued _Interest_This_Period (Field 9) + Participation Adjust UPB_Other (Field 11) - Participation_Payment _This_Period (Field 14) | |
| 13 | Not Used | Reserved | |
| 14 | Participation_Payment_This_Period | | |
| 15 | Not Used | Reserved | |
| 16 | Not Used | Reserved | |
| 17 | Participation Gross Interest_This_Period | | Total amount of gross interest for the HECM Loan; associated with this Participation, based on the ratio of the Participation UPB and the HECM loan UPB |
| 18 | Participation Servicing Fee_This_Period | | The amount of HECM loan servicing fee associated with this Participation; based on the ratio of the Participation UPB and the HECM loan UPB. |
| 19 | Participation_Prospective_Interest_Rate | | The Participation Interest Rate that will be in effect next reporting period for this Participation. |

HECM Loan Data Accounting Record

| Field # | Field Name | | |
|---------|----------------------|--|--|
| 1 | Record_Type | | |
| 2 | Issuer_ID_Number | | |
| 3 | Unique_Loan_ID | | |
| 4 | Loan_Type | | |
| 5 | Case_Number | Must conform to Ginnie Mae standards for 15 digit case number | |
| 6 | Issuer_Loan_Number | | |
| 7 | Maximum_Claim_Amount | | |

| Field # | Field Name | | |
|---------|---|--|--|
| 8 | Principal_Limit | The current Principal Limit for the HECM loan | |
| 9 | Loan_Servicing_Fee_Code | | |
| 10 | Eligible Non-Borrowing Spouse | | |
| 11 | Annual Interest Rate Change Cap | | |
| 12 | Lifetime Interest Rate Change Cap | | |
| 13 | Maximum Interest Rate | | |
| 14 | Remaining Property Charges Set-Aside Amount | | |
| 15 | HECM_OPB | | |
| 16 | HECM_Accrued_Interest_This_Period | Equals Accrued_Interest_HECM_Securitized (Field 32) + Accrued_Interest_HECM_Unsecuritized (Field 37) + sum of Participation Payment Adjustment (Field 10 of all associated Participation Accounting Records) | |
| 17 | Not Used | Reserved | |
| 18 | HECM_UPB | Equals HECM_Securitized_Principal_Balance (Field 31) + HECM_Unsecuritized_Principal_Balance (Field 36) Must be greater than Zero when not liquidating | |
| 19 | HECM_Payment Amount this Period | Equals Payments_This_Period_HECM_Securitized (Field 33) + Payments_This_Period_HECM_ | |

| Field # | Field Name | | |
|---------|---|--|--|
| | | Unsecuritized (Field 38) + sum of Participation Payment Adjustment (Field 10 of all associated Participation Accounting Records) | |
| 20 | HECM_Interest_Rate | | |
| 21 | HECM_Status_Code | | |
| 22 | Payment_Reason (Payment Code) | | |
| 23 | Liquidation_Date | Cannot be blank when liquidating in full. Must be in current reporting period | A Payment Reason of 1, 2, 3, 4, 5, 6, 7, 8,10 or 11 will require a Payment Date. |
| 24 | Remaining Available Line of Credit Amount | | |
| 25 | Monthly Servicing Fee | | |
| 26 | Monthly Scheduled Payment Amount | | |
| 27 | Remaining Term of Payments | | |
| 28 | MIN | | |
| 29 | MOM | | |
| 30 | Payment Option | | |
| 31 | HECM_Securitized_Principal_Balance | | Equals the Sum of Participation_UPB (Field 12 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period. |
| 32 | Accrued_Interest_HECM_Securitized | | Equals the SumParticipation_Accrued_Interest_This_Period (Field 9 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period. |
| 33 | Payments_This_Period_HECM_Securitized | | Equals the Sum of Participation_Payment_This_Period |

| Field # | Field Name | | |
|---------|---|--|--|
| | | | d (Field 14 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period. |
| 34 | Payments_Total_HECM_Securitized | Must equal last month's Payments_Total_HECM_Securitized (Field 34) + this month's Payments_This_Period_HECM_Securitized (Field 33) | A running total of payments for HECM securitized |
| 35 | Participation_Count | Must be greater than zero | Equals count of participations reported under this HECM |
| 36 | HECM_Unsecuritized_Principal_Balance | Not zero when not liquidating | |
| 37 | Accrued_Interest_HECM_Unsecuritized | | |
| 38 | Payments_This_Period_HECM_Unsecuritized | | |
| 39 | Payments_Total_HECM_Unsecuritized | Equals last period's Payments_Total_HECM_Unsecuritized (Field 39) + this period's Payments_This_Period_HECM_Unsecuritized (Field 38) | |