



Ginnie Mae Disclosure Definitions Version 2.1

The following five Sections provide the definitions, calculations, and descriptions of the data elements under Ginnie Mae’s Mortgage-Backed Securities (MBS) Disclosure:

Section #	Section Name
1	Definition of Terms
2	Definitions of Statistics Disclosed/How the Statistics are Derived
3	Examples of Calculations for WARM, WALA, and WAOLT
4	Record Types and Data Items Disclosed
5	Ginnie Mae Disclosure Change History
Appendix A	Disclosure Files Summary (Daily/Weekly/Monthly)

Disclaimer related to these disclosure definitions: The data related to these definitions in Ginnie Mae’s Mortgage-Backed Securities (MBS) Disclosure were originally provided to Ginnie Mae by Ginnie Mae Issuers. Ginnie Mae makes no warranty, express or implied, on the accuracy, adequacy, completeness, legality or reliability of the data. Ginnie Mae hereby disclaims any liability associated with use of this data or any damages resulting from third party use of this data. This disclaimer applies to both isolated and aggregate uses of information.

Section 1 - Definition of Terms

Definition of Terms

Term	Definition
Mortgage or Mortgage Loan	A mortgage or mortgage loan is a loan obtained by a borrower to purchase a new or existing home or to refinance an existing mortgage loan. For the mortgage loan, the home or property involved is the collateral securing the loan. In this discussion, the mortgage loan is referred to simply as “the loan”.
Primary Mortgage Market	In the primary mortgage market, mortgage loans are originated. A mortgage is originated by borrowers working directly with lenders, or maybe with the assistance of a mortgage broker. There are several different types of mortgage lending institutions: banks, savings and loans, credit unions, and mortgage finance companies.
Secondary Mortgage Market	A market comprising investors who buy large numbers of mortgages from the primary lenders and resell them to other investors.
MBS	In the context of this discussion, a security is a financial instrument sold or traded as an investment. MBS stands for Mortgage-Backed Security. A mortgage-backed security is a security which is considered “asset-based” because the security is backed by a mortgage or collection of mortgages. Typically, holders of mortgage-backed securities receive periodic payments based on the regular scheduled payments made by the borrowers for the underlying mortgage loans.

Definition of Terms

Term	Definition
Ginnie Mae	Government National Mortgage Association (GNMA or Ginnie Mae) is a government organization that participates in the secondary mortgage market, guaranteeing securities based on pools of loans made under the Federal government programs FHA, VA, PIH, and RD. The four agencies FHA, VA, PIH, and RD are defined below.
Ginnie Mae MBS	A Ginnie Mae MBS is a mortgage-backed security issued by the Government National Mortgage Association. The Ginnie Mae MBS securities are the only MBS products which are backed by the full faith and credit of the United States government. This makes the Ginnie Mae MBS unique among the MBS products in the secondary mortgage market.
Pool	A collection of mortgage loans, which is the basis for a mortgage-backed security.
Multi-Issuer Pool	For some loan pools, the pool is issued by only one issuer. This is referred to as a single-issuer pool. Other pools are made up of packages of loans where each loan package may have been issued by a different issuer. This is referred to as a multi-issuer pool.
Loan	An individual mortgage loan which is part of a loan pool. Disclosure statistics are provided at the pool level and many of these statistics are aggregated from data at the loan level.

Definition of Terms

Term	Definition
Issuer	Issuer refers to an entity which issues and is obligated to pay amounts due on securities. For each issuer, there is a unique four digit issuer number and a name of the issuing institution.
Agencies	All of the mortgage loans underlying Ginnie Mae MBS pools of loans are made under one of the four the Federal government programs FHA, VA, PIH, or RD. Each of these agencies has one or more programs to help provide opportunities for home ownership. Each of these agencies is involved in the underwriting of the original loans made under the agency's respective programs. Each of these agencies provides data to Ginnie Mae on a continuing basis for the loans made under the given agency's programs. These four agencies are defined below.
FHA	FHA or Federal Housing Administration is part of the US Department of Housing and Urban Development (HUD). FHA has many programs to support homeownership. FHA is the largest mortgage insurer in the world and also regulates housing industry business.
VA	VA stands for Veterans Administration. The VA loan program is part of the US Department of Veterans Affairs. The Department of Veterans Affairs is the federal agency responsible for the VA loan guaranty program as well as other services for eligible veterans. In general, qualified veterans can apply for home loans with no down payment and a funding fee of 1 percent of the loan amount.

Definition of Terms

Term	Definition
PIH	PIH stands for Public and Indian Housing. PIH is part of the US Department of Housing and Urban Development (HUD). The role of the Office of Public and Indian Housing is to ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants.
RD	RD stands for the Office of Rural Development, which is part of the US Department of Agriculture. RD has programs for homeownership in rural areas and also programs to support construction of community facilities in rural areas.
Disclosure	In the United States, publicly-traded securities are regulated by the Securities and Exchange Commission (SEC). The SEC requires that for publicly-traded securities disclosure information must be provided.
Purpose of Disclosure	Disclosure information is used by investors, potential investors, and investment analysts to help evaluate the potential investment value and risk involved in a given security, such as a mortgage-backed security (MBS).
Disclosure Data Sources	For Ginnie Mae mortgage-backed securities, the sources of the information provided in disclosure are: the issuer of the given security and the agencies helping underwrite the underlying mortgages: FHA, VA, PIH, and RD.

Definition of Terms

Term	Definition
Types of Data Disclosed	Some disclosure data concerns the loan pool itself, such as the date the pool was issued, the date all of the pools loans are scheduled to be paid off, the number of active loans remaining in the pool, the pool's total UPB, and the name and issuer number of the loan pool's issuer. Other disclosure items are aggregated from the pool's loans. Aggregation includes summing up values from the loans, counting or averaging values from the loans, or forming weighted averages and quartiles from values in the loans. There are many characteristics of the underlying loans within a pool which are aggregated and disclosed. These include the original loan amount, interest rate, year of origin, geographical area of the property (both state and MSA), and delinquency status. These data items are listed and described in detail for each record type produced by disclosure. These details follow in the section called "Record Types and Data Items Disclosed".
Frequency of Disclosure	Comprehensive disclosure is produced on a monthly basis. There is also disclosure information produced daily and weekly for new issuance of loan pools.
Data Item or Data Field	A data item or "data field" is one specific piece of information within a disclosure record. Examples are "pool issued date" in the Pool Detail Record and "number of loans" for a given state in the State or Geo Record.

Definition of Terms

Term	Definition
Data Condition	<p>Certain variables in the data may have a set of discrete possibilities, somewhat like multiple choice. An example would be “Property Type”. In Ginnie Mae disclosure, the Property Type for a given loan may be “1 unit”, “2-4 units”, or “Property Type Not Available”. Each of these three is considered a distinct data condition. There is a separate aggregation and reporting for each of these three data conditions. This means that for the Property Type data condition “1-unit”: the number of “1-unit” loans for the pool is reported, as well as the total UPB of “1-unit” loans, and also that UPB amount expressed as a percentage of the pool’s total UPB. These same three statistics (number of loans, the total UPB for these loans, and that UPB as a percentage of the pool’s total UPB) are also separately reported for loans for “2-4 units” and for “Property Type Not Available”.</p>

Section 2 - Description of Statistics Disclosed and How the Statistics are Derived

Description of Statistics Disclosed

Most statistics disclosed are gathered at the loan level and aggregated for disclosure at the pool level. There are four statistics commonly disclosed for a given data condition:

Data Statistic	Description	Formula
Number of Loans	Number of Loans within the pool having a given condition, such as the number of loans having “MD” (Maryland) as the value of state code. The number of loans having a given condition is obtained by counting for the pool the number of loans having that condition.	Count of Loans with given condition
Total UPB	Total UPB (Unpaid Principal Balance) of pool’s loans having a given condition, such as the total UPB of loans with “MD” for state code. The total UPB for loans within the pool having a given condition is obtained by summing the UPB of all such loans.	Sum of UPB for Loans with given condition

Description of Statistics Disclosed

Data Statistic	Description	Formula
UPB as a Percentage of the Pool's Total UPB	Total UPB of pool's loans having a given condition as a Percentage of the Pool's Total UPB, such as percentage of pool's UPB which is for loans with "MD" for state code. This UPB percentage is calculated by dividing the total UPB of the given condition by the pool's total UPB. The pool's total UPB is obtained by accumulating for the pool the values of each loan's UPB where that loan's UPB is a valid numeric value.	Sum of UPB for Loans with given condition divided by Pool's Total UPB
Number of Loans as a Percentage of Pool's Total Number of Loans	Number of loans within the pool having a given condition as a Percentage of Pool's Total Number of Loans, such as the percentage of the pool's loans which have "MD" for state code. This percentage is obtained by dividing the number of loans having the given condition by the total number of loans for the pool. The total number of loans for the pool is obtained by counting each loan in the pool.	Count of Loans with given condition divided by Pool's Total Number of Loans

How the Statistics are Derived

Additional aggregate statistics for the pool are: 1) simple average, 2) weighted averages, and 3) quartiles:

Data Statistic	Description	Formula
Simple Average	The simple average of a data item is the sum of all valid values of that data item divided by the count of valid values. An example would be simple average of Original Loan Size (OLS). In a pool with 100 loans, 90 of those loans have a valid value for Original Loan Size. To obtain the simple average of Original Loan Size for the given pool, the OLS values are summed for the 90 loans having a valid value and that sum is divided by 90 (the number of loans with a valid value for OLS).	Simple Average of <data item> = Sum (<data item>) / Number of Loans

How the Statistics are Derived

Data Statistic	Description	Formula
Weighted Average	<p>In forming a weighted average for a given data item, a weight is applied to the values being averaged. The weight used in all weighted averages for disclosure is the loan's UPB (Unpaid Principal Balance). In the weighted average, use of the UPB as the weight makes those loans with larger UPB values have a larger part in determining the weighted average.</p> <p>A weighted average is an average of one variable where another variable is used as a "weight". For Ginnie Mae disclosure, weighted averages use the loan's UPB (Unpaid Principal Balance) as the weight. For instance, the Weighted Average LTV for a pool is the average LTV for all the loans in a pool, weighted by the UPB of each loan.</p> <p>In disclosure, the weighted averages disclosed are:</p> <p>In the Pool Detail (Type D) Record: WAC (weighted average coupon (interest) rate), WARM (weighted average remaining maturity), WALA (weighted average loan age), WAOLT (weighted average original loan term), WAGM (weighted average gross margin), weighted average original LTV, weighted average CLTV (combined loan-to-value)</p> <p>In the Supplemental Pool Detail (Type U) Record: weighted average Credit Score, weighted average Debt/Income Ratio</p>	<p>Weighted Average of <data item> = (Sum ((<data item> * (Loan UPB)))/(Sum (Loan UPB))</p>

How the Statistics are Derived

Data Statistic	Description	Formula
Quartiles	<p>Quartiles are used for disclosure to provide more detail about the frequency distribution of data values than is provided by a weighted average. Quartiles are disclosed in sets of five values. These five values are referred to as Q4, Q3, Q2, Q1, and Q0. These quartile values are defined as follows:</p> <p>Q4 is the maximum value of the data item within the pool, such as the maximum LTV value</p> <p>Q3 is the 75th Percentile value. This value is the value such that 75% of the pool's total UPB is in loans with a value less than the Q3 quartile value</p> <p>Q2 is the 50th Percentile (or Median) value. This value is the value such that 50% of the pool's total UPB is in loans with a value less than the Q2 quartile value and 50% of the pool's total UPB is in loans with a value more than the Q2 quartile value.</p> <p>Q1 is the 25th Percentile value. This value is the value such that 25% of the pool's total UPB is in loans with a value less than the Q1 quartile value</p> <p>Q0 is the minimum value of the data item within the pool, such as the minimum LTV value</p> <p>In disclosure, the quartiles disclosed are:</p> <p>In the Pool Detail (Type D) Record: Original Loan Size (OLS) quartiles, WAC quartiles, WARM quartiles, WALA quartiles, WAOLT quartiles, WAGM quartiles, LTV quartiles, CLTV quartiles</p> <p>In the Supplemental Pool Detail (Type U) Record: Credit Score quartiles, Debt/Income Ratio quartiles</p>	N/A

Section 3 - Examples of Calculations for WARM, WALA, and WAOLT

Note: The examples below use a pool with 10 loans having valid values for Remaining Maturity, Loan Age, and Original Loan Term.

Example 1 - WARM (Weighted Average Remaining Maturity) Example

Loan	Remaining Maturity (Months)	Unpaid Principal Balance (UPB)
1	60	1661000
2	60	2221840
3	60	2754908
4	59	4340513
5	58	1955630
6	58	2907909
7	57	2296314
8	57	2393167
9	47	3116795
10	3	107085

WARM of 56.85296959 is rounded to a WARM of 57.

WARM Quartile Results

Quartile	Description	Value
q4	Maximum	60

q3	75th Percentile	60
q2	Median or 50th Percentile	59
q1	25th Percentile	57
q0	Minimum	3

Example 2 - WALA (Weighted Average Loan Age) Example

Loan	Loan Age (Months)	Unpaid Principal Balance (UPB)
1	302	3116795
2	301	1955630
3	301	2393167
4	301	2907909
5	301	4340513
6	300	1661000
7	300	2221840
8	300	107085
9	300	2296314
10	300	2754908

WALA of 300.7506078 is rounded to a WALA of 301.

WALA Quartile Results

Quartile	Description	Value
q4	Maximum	302
q3	75th Percentile	301
q2	Median or 50th Percentile	301
q1	25th Percentile	300
q0	Minimum	300

Example 3 - WAOLT (Weighted Average Original Loan Term) Example

It is common for all of the loans in a pool to have the same value for original loan term. For example, all of the loans in a loan pool might all be 30-year loans (360 months original loan term) or 20-year loans (240 months original loan term). Also, unlike remaining maturity or loan age, loan term does not change during the life of the loan. For these reasons, there is often far less variation in value within a pool for original loan term than there is for remaining maturity and for loan age. This affects both WAOLT (weighted average original loan term) and WAOLT quartiles.

Loan	Original Loan Term (Months)	Unpaid Principal Balance (UPB)
1	360	1661000
2	360	1955630
3	360	2221840
4	360	107085
5	360	2296314
6	360	2393167
7	360	2754908
8	360	2907909
9	360	3116795
10	360	4340513
WAOLT of 360.000 is rounded to a WAOLT of 360.		

WAOLT Quartile Results

Quartile	Description	Value
q4	Maximum	360
q3	75th Percentile	360
q2	Median or 50th Percentile	360
q1	25th Percentile	360
q0	Minimum	360

Section 4 - Record Types and Data Items Disclosed

Record Types generated by Monthly Disclosure:

- Pool Detail Record (Type D)
- Issuer Record (Type I, Multi-issuer Pools only)
- Loan Originations Record (Type O)
- Top 10 MSAs Record (Type M)
- Pre-Modification Record (Type P)
- Removals Record (Type R, Multi-issuer Pools only)
- State (or Geo) Record (Type S)
- Supplemental Pool Detail Record (Type U)
- Various Data Record (Type V)
- Multi-Issuer Delinquency Record (Type L)
- Insurance Premium and Other Data Record (Type F)
- Transfer Activity Record (Type X)

Record Header

Every disclosure record has the following record header information at the beginning of the record.

Data Item	Description
CUSIP Number	The CUSIP number is a unique, nine-character identification number permanently assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
Pool Number	The Pool Number or Pool ID is a six-character value identifying a collection of mortgage loans which are the basis for a mortgage-backed security.

Record Header

Data Item	Description
Pool Indicator (X, C, or M)	A one-character value identifying the Issue Type of the given pool. (X, C, or M)
Pool Type	A two-character value identifying the type of pool of the given pool, such as "SF" for Single-Family, "AR" for Adjustable-Rate, or "BD" for Buydown.
Record Type	<p>A one-character identifier for the record type. Values are:</p> <ul style="list-style-type: none"> D = Pool Detail Record I = Issuer Record (multi-issuer pools only) O = Loan Originations Record M = Top 10 MSAs Record P = Pre-Modification Record R = Removals Record (multi-issuer pools only) S = State (or Geo) Record U = Supplemental Pool Detail Record V = Various Data Record L = Multi-Issuer Delinquency Record F = Insurance Premium and Other Data Record X = Transfer Activity Record

Pool Detail (Type D) Record Layout

Data Item	Description
Record Type	"D" (Pool Detail Record)
Pool Interest Rate	The mortgage interest rate of the loans in the pool

Pool Detail (Type D) Record Layout

Data Item	Description
Pool Issue Date	The date on which a pool is deemed to be issued or originated.
Pool Maturity Date	The last possible date on which the last payment of the longest loan in the pool may be paid.
Original Aggregate Amount	The sum of the original principal amount for all loans in the pool when the pool was issued.
Issuer Number	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Issuer Name	The name of the issuing institution for the pool.
Security Margin (ARM pools only)	For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's current adjustable interest rate. The Security Margin or "Net Margin" is the Gross Margin minus the mortgage servicer's service fee.
Interest Adjustment Date (ARM pools only)	Then next date the interest rate of the loans in an adjustable rate loan pool will change.
Payment Adjustment Date (ARM pools only)	Then next date the payment amount of the loans in an adjustable rate loan pool will change.
Number of loans in pool	The total number of loans in the loan pool.
Average Original Loan Size (AOLS) and AOLS Quartiles	Simple Average of the Original Loan Size (principal amount of the loan) for all loans in the pool. In the record, the pool's AOLS quartiles follow the Average Original Loan Size.
WAC and WAC Quartiles	Weighted Average Coupon Rate (Interest Rate) of all loans in the pool. In the record, the pool's WAC quartiles follow the Weighted Average Coupon Rate.

Pool Detail (Type D) Record Layout

Data Item	Description
WARM and WARM Quartiles	Weighted Average Remaining Maturity (months left before maturity) of each loan in the pool. In the record, the pool's WARM quartiles follow the Weighted Average Remaining Maturity.
WALA and WALA Quartiles	Weighted Average Loan Age (age of loan in months) of each loan in the pool. In the record, the pool's WALA quartiles follow the Weighted Average Loan Age.
WAOLT and WAOLT Quartiles	Weighted Average Original Loan Term (original length of loan in months) for each loan in the pool. In the record, the pool's WAOLT quartiles follow the Weighted Average Original Loan Term.
WAGM (adjustable rate pool types only) and WAGM Quartiles	Weighted Average Gross Margin for each loan in the pool. For an adjustable rate loan, the Gross Margin is the amount added to the ARM index for the loan to determine the loan's current adjustable interest rate. For instance, if LIBOR is the index used for a given loan, current LIBOR value is 3.125, and the Gross Margin is 3, then current interest rate would be 6.125. In the record, the pool's WAGM quartiles follow the Weighted Average Gross Margin.
Weighted Average Original LTV and LTV Quartiles	Weighted Average Loan-to-Value Ratio for each loan in the pool. Loan-to-Value is the ratio of the original loan principal amount to the fair market value of the collateral property. In the record, the pool's LTV quartiles follow the Weighted Average Original LTV.

Pool Detail (Type D) Record Layout

Data Item	Description
LTV Not Available	For the pool, the number of loans with an LTV (Loan-to-Value Ratio) unknown or otherwise not available, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Pool-Level Aggregate Breakdown of Loan Purpose	
Loan Purpose Purchase	The purpose of the loan is the purchase of a new or existing home. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Loan Purpose Refinance	The purpose of the loan is to refinance an existing mortgage. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Loan Purpose HAMP Modification	Loan modification is done to make the terms of the modified loan less likely to result in default by the borrower and foreclosure. HAMP is the government-backed Home Affordable Modification Program. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Loan Purpose Non-HAMP Modification	Loan modification is done to make the terms of the modified loan less likely to result in default by the borrower and foreclosure. A Non-HAMP modified loan is a modified loan which was not modified under the government-backed Home Affordable Modification Program. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.

Pool Detail (Type D) Record Layout

Data Item	Description
Loan Purpose Not Available	Information identifying the purpose of the loan is not available. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Weighted Average CLTV and CLTV Quartiles	CLTV is Combined Loan-to-Value Ratio. The "combined" loan to value ratio includes in the numerator of the ratio ALL loans against the given property, such as second mortgages. The pool's Weighted Average Combined-Loan-to-Value Ratio is given, followed by the pool's CLTV quartiles.
Pool-Level Aggregate Breakdown of Loan Purpose (end)	
Weighted Average Original Loan Size (WAOLS)	Weighted Average of the Original Loan Size (principal amount of the loan) for all loans in the pool– for each loan the OPB times the UPB; this sum for all loans; divided by sum of the OPBs
Look-Back Period	The indicator on Adjustable Rate Mortgage (ARM) pools as to the number of days in the look-back period. "1" is a 30-day look-back; "2" is a 45-day look-back.
Property Type 1 Unit	The property type is a single-unit dwelling. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Property Type 2-4 Units	The property type is a property of two to four dwelling units. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.

Pool Detail (Type D) Record Layout

Data Item	Description
Property Type Not Available	Information identifying the property type of the loan is not available. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.
Pool Unpaid Principal Balance	The sum of the individual Loan Activity UPBs for the Pool for the reporting month.
As-Of-Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Issuer (Type I, Multi-issuer Pools only) Record Layout

Data Item	Description
Record Type	"I" = Issuer Record (multi-issuer pools only)
Pool Number	The Pool Number or Pool ID is a six-character value identifying a collection of mortgage loans which are the basis for a mortgage-backed security.
Issuer Number	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Issuer Name	The name of the issuing institution for the pool.
Issuer Number of Loans, UPB, % of UPB	Within a multi-issuer pool, for each issuer, there is a record given for that issuer, the number of loans for that issuer in the given pool, the UPB of loans for that issuer in the given pool, and the percentage of that pool's total UPB represented by loans for the given issuer.
As-Of-Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Issuer (Type O) Record Layout

Data Item	Description
Record Type	"O" = Loan Originations Record
Pool Number	The Pool Number or Pool ID is a six-character value identifying a collection of mortgage loans which are the basis for a mortgage-backed security.
Origination Year 1	The most recent year of origination for all loans remaining in the pool (4 digits).
Unpaid Principal Balance for Origination Year 1	Total UPB for most recent origination year.
Percent of UPB for Origination Year 1	Total UPB for most recent origination year expressed as a percentage of the pool's total UPB.
Number of Loans for Origination Year 1	The total number of loans remaining in the pool for the most recent origination year.
Percent of Loans for Origination Year 1	The number of loans remaining in the pool for the most recent origination year expressed as a percentage of the total number of loans in the pool.
Origination Year 2	The second most recent year of origination for all loans remaining in the pool (4 digits).
Unpaid Principal Balance for Origination Year 2	Total UPB for the second most recent origination year.
Percent of UPB for Origination Year 2	Total UPB for the second most recent origination year expressed as a percentage of the pool's total UPB
Number of Loans for Origination Year 2	The total number of loans remaining in the pool for the second most recent origination year
Percent of Loans for Origination Year 2	The number of loans remaining in the pool for the second most recent origination year expressed as a percentage of the total number of loans in the pool
Origination Year 3	Total UPB for the third most recent origination year

Issuer (Type O) Record Layout

Data Item	Description
Unpaid Principal Balance for Origination Year 3	Total UPB for the third most recent origination year expressed as a percentage of the pool's total UPB
Percent of UPB for Origination Year 3	The total number of loans remaining in the pool for the third most recent origination year
Number of Loans for Origination Year 3	The number of loans remaining in the pool for the third most recent origination year
Percent of Loans for Origination Year 3	The number of loans remaining in the pool for the third most recent origination year expressed as a percentage of the total number of loans in the pool
Origination Year 4	The fourth most recent year of origination for all loans remaining in the pool (4 digits)
Unpaid Principal Balance for Origination Year 4	Total UPB for the fourth most recent origination year
Percent of UPB for Origination Year 4	Total UPB for the fourth most recent origination year expressed as a percentage of the pool's total UPB
Number of Loans for Origination Year 4	The total number of loans remaining in the pool for the fourth most recent origination year
Percent of Loans for Origination Year 4	The number of loans remaining in the pool for the fourth most recent origination year expressed as a percentage of the total number of loans in the pool
Origination Year All Others	If there are remaining loans for more than four distinct origination years, a constant "OTHR", otherwise blank
Unpaid Principal Balance for Origination Year All Others	Total UPB for all origination years prior to the most recent four
Percent of UPB for Origination Year All Others	Total UPB for all origination years prior to the most recent four expressed as a percentage of the total UPB for the pool

Issuer (Type O) Record Layout

Data Item	Description
Number of Loans for Origination Year All Others	Total number of loans for all origination years prior to the most recent four
Percent of Loans for Origination Year All Others	Total number of loans for all origination years prior to the most recent four expressed as a percentage of the total number of loans for the pool
As-Of-Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Top 10 MSAs Pool Detail (Type M) Record Layout

Data Item	Description
Record Type	"M" = Top 10 MSAs Record
Top 10 MSAs by Total UPB	MSA refers to Metropolitan or Micropolitan Statistical Area. The MSA is a 5-digit code identifying the geographical area where the loan's collateral property is located. For each pool, the top 10 MSAs by total UPB are disclosed.
Highest MSA	The 5-digit MSA code of the MSA with the greatest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
2nd Highest MSA	The 5-digit MSA code of the MSA with the 2 nd highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
3rd Highest MSA	The 5-digit MSA code of the MSA with the 3rd highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
4th Highest MSA	The 5-digit MSA code of the MSA with the 4th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
5th Highest MSA	The 5-digit MSA code of the MSA with the 5th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
6th Highest MSA	The 5-digit MSA code of the MSA with the 6th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
7th Highest MSA	The 5-digit MSA code of the MSA with the 7th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.

Top 10 MSAs Pool Detail (Type M) Record Layout

Data Item	Description
8th Highest MSA	The 5-digit MSA code of the MSA with the 8th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
9th Highest MSA	The 5-digit MSA code of the MSA with the 9th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
10th Highest MSA	The 5-digit MSA code of the MSA with the 10th highest total UPB in the pool, plus that MSA's total number of loans, total UPB, and UPB as a percentage of the pool's total UPB.
MSA Not Available	For the pool's loans where the MSA could be determined or assigned, the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Pre-Modification (Type P) Record Layout

Data Item	Description
Record Type	“P” (Pre-Modification Record)
Issuer Number	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Weighted Average LAD and LAD Quartiles	The weighted average of the difference in months between the original (Pre-Modified) first scheduled installment date and the modified first scheduled installment date, where a loan has been modified and re-amortized. The difference is weighted by the current period unpaid principal balance of the loan.
Pre-Modified First Payment Date Loans	The original first scheduled installment due prior to the modification (First Payment Due Date prior to the modification), plus the total number of loans, total UPB of these loans, and UPB as a percentage of the pool’s total UPB.
Pre-Modified Average Original Loan Size (AOLS) and Pre-Modified AOLs Quartiles	The value for modified loans of the original loan size (Pre-Modified OPB) before loan modification, plus the total number of loans, total UPB of these loans, and UPB as a percentage of the pool’s total UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Removals by Issuer (Type R, Multi-Issuer Pools only) Record Layout, One Record for each issuer having removals in the reporting period

Data Item	Description
Record Type	“R” = Removals Record (multi-issuer pools only)
Issuer	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Mortgagor Payoff	“Mortgagor Payoff” identifies a type of removal or loan liquidation in which the borrower has paid off the mortgage loan. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Repurchased Delinquent Loan	“Repurchased Delinquent Loan” identifies a type of removal or loan liquidation in which a loan which had been behind on payments is “bought back” or repurchased by the lender as a measure to limit risk. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Foreclosure with Claim Payment	“Foreclosure with Claim Payment” identifies a type of removal or loan liquidation in which a loan has been foreclosed, a claim payment has been made, and the collateral property is now held by the lender. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Repurchased Loss Mitigation	“Repurchased Loss Mitigation” identifies a type of removal or loan liquidation in which a loan is “bought back” or repurchased by the lender as a measure to mitigate or offset loss on the loan. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.

Removals by Issuer (Type R, Multi-Issuer Pools only) Record Layout, One Record for each issuer having removals in the reporting period

Data Item	Description
Substitution Loans	A “substitution loan” identifies a type of removal or loan liquidation in which a loan which was not eligible to participate in the given loan pool is removed from that pool (liquidated from that pool) and a different loan is substituted in place of the original loan. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Other Removals	“Other Removals” refers to loans removed from the pool (liquidated) for a reason other than one of the five reasons shown above or for a reason which was not identified. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

State or Geo (Type S) Record Layout

Data Item	Description
Record Type	"S" = State (or Geo) Record
Pool Number	The Pool Number or Pool ID is a six-character value identifying a collection of mortgage loans which are the basis for a mortgage-backed security.
State Abbreviation	Two character alphabetic abbreviation of state or territory where the loan property exists.
Current Security Balance for State	Total UPB of all loans in this pool from this state or territory
Balance for State of UPB of Loans as % of Security RPB	Total UPB for loans from this State expressed as a percentage of the pool's total UPB
Number of Loans for State	Total number of loans in the pool for the given state
Number of Loans as a Percent	Loans for the given state expressed as a percentage of the pool's total number of loans
Total Loans in Pool	The total number of active loans in the pool
Original Loan Balance for State	The total original loan size for all loans for the given state in the given pool
As-Of-Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Supplemental Pool Detail (Type U) Record Layout

Data Item	Description
Record Type	"U" = Supplemental Pool Detail Record
Issuer	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Credit Score	The three-digit credit score for the borrower(s) which was used by the lender in the decision to underwrite the mortgage loan. Statistics provided are the Weighted Average Credit for the pool and the pool's Credit Score quartiles.
Credit Score Not Available	"Credit Score Not Available" identifies loans where the borrower(s) credit score is not known. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Debt/Income Ratio	The ratio of the borrower(s) debt obligations to the borrower(s) income. Statistics provided are the Weighted Average Debt/Income Ratio for the pool and the pool's Debt/Income Ratio quartiles.
Debt Income Ratio Not Available	"Debt Income Ratio Not Available" identifies loans where the borrower(s) debt/income ratio is not known. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Down Payment Assistance	"Down Payment Assistance" or "gift assistance" identifies a loan where a third party helped the borrower to make all or part of the down payment. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Without Down Payment Assistance	Loans originated without third-party down-payment assistance. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.

Supplemental Pool Detail (Type U) Record Layout

Data Item	Description
Breakdown for Pool of Loan Purpose by Agency	
(see Pool Detail (Type D) for definitions of Purchase, Refinance, HAMP Modified, Non-HAMP Modified, and Purpose Not Available)	
FHA	
FHA Purchase	Loan purpose "Purchase" FHA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
FHA Refinance	Loan purpose "Refinance" FHA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
FHA HAMP Modified	Loan purpose "HAMP Modified" FHA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
FHA Non-HAMP Modified	Loan purpose "Non-HAMP Modified" FHA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
FHA Purpose Not Available	Loan purpose Not Available FHA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
VA	
VA Purchase	Loan purpose "Purchase" VA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
VA Refinance	Loan purpose "Refinance" VA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.

Supplemental Pool Detail (Type U) Record Layout

Data Item	Description
VA HAMP Modified	Loan purpose "HAMP Modified" VA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
VA Non-HAMP Modified	Loan purpose "Non-HAMP Modified" VA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
VA Purpose Not Available	Loan purpose Not Available VA loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
PIH	
PIH Purchase	Loan purpose "Purchase" PIH loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
PIH Refinance	Loan purpose "Refinance" PIH loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
PIH HAMP Modified	Loan purpose "HAMP Modified" PIH loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
PIH Non-HAMP Modified	Loan purpose "Non-HAMP Modified" PIH loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
PIH Purpose Not Available	Loan purpose Not Available PIH loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.

Supplemental Pool Detail (Type U) Record Layout

Data Item	Description
RD	
RD Purchase	Loan purpose "Purchase" RD loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
RD Refinance	Loan purpose "Refinance" RD loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
RD HAMP Modified	Loan purpose "HAMP Modified" RD loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
RD Non-HAMP Modified	Loan purpose "Non-HAMP Modified" RD loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
RD Purpose Not Available	Loan purpose Not Available RD loans in this pool. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Breakdown of Refinance Type for Pool	
Non Streamlined Refinance	A loan refinanced with normal refinance processing (not streamlined) and no cash-out. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Cash Out Refinance	A loan refinanced with some of the borrower's equity paid out to the borrower at settlement. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.

Supplemental Pool Detail (Type U) Record Layout

Data Item	Description
Streamlined Refinance	A loan refinanced with less processing and perhaps reduced closing costs, based on positive equity and good payment history. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
FHA Short Refinance	Loan refinanced under the FHA "Short Refinance" program where the property is currently worth less than the value of the loan, certain conditions are met, and the lender agrees to refinance the loan for at least 10% less than the current loan amount. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
Refinance Type Not Available	Refinanced loans where the refinance type is unavailable or is unknown. Statistics: Number of these loans, total UPB of these loans, this UPB as a percentage of the pool's UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Various Data (Type V) Record Layout

Data Item	Description
Record Type	"V" = Various Data Record
Summary of Pool's Loans by Agency (FHA, VA, RD, PIH)	
FHA Loans	FHA loans' total UPB, UPB as a percentage of the pool's UPB, FHA number of loans, FHA number of loans as a percentage of the pool's total number of loans, and total FHA Original Loan Balance for the pool.
VA Loans	VA loans' total UPB, UPB as a percentage of the pool's UPB, VA number of loans, VA number of loans as a percentage of the pool's total number of loans, and total VA Original Loan Balance for the pool.
RD Loans	RD loans' total UPB, UPB as a percentage of the pool's UPB, RD number of loans, RD number of loans as a percentage of the pool's total number of loans, and total RD Original Loan Balance for the pool.
PIH Loans	PIH loans' total UPB, UPB as a percentage of the pool's UPB, PIH number of loans, PIH number of loans as a percentage of the pool's total number of loans, and total PIH Original Loan Balance for the pool.
Unscheduled Principal Paydowns (Removals)	
Loans Paid Off	Pool's loans paid off by the borrower. Statistics provided are the number of such loans, the total UPB for the pool of such loans, and that UPB expressed as a percentage of the pool's total UPB.

Various Data (Type V) Record Layout

Data Item	Description
Repurchased Delinquent Loans	“Repurchased Delinquent Loan” identifies a type of removal or loan liquidation in which a loan which had been behind on payments is “bought back” or repurchased by the lender as a measure to limit risk. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Loans Foreclosed with claim payment	“Foreclosure with Claim Payment” identifies a type of removal or loan liquidation in which a loan has been foreclosed, a claim payment has been made, and the collateral property is now held by the lender. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Repurchased Loss Mitigation Loans	“Repurchased Loss Mitigation” identifies a type of removal or loan liquidation in which a loan is “bought back” or repurchased by the lender as a measure to mitigate or offset loss on the loan. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Repurchased Substitution Loans	A “substitution loan” identifies a type of removal or loan liquidation in which a loan which was not eligible to participate in the given loan pool is removed from that pool (liquidated from that pool) and a different loan is substituted in place of the original loan. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.

Various Data (Type V) Record Layout

Data Item	Description
Other Removal Repurchased Loans	“Other Repurchased Loans” refers to loans removed from the pool (liquidated) for a reason other than one of the five reasons shown above or for a reason which was not identified. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Buydown Loans	A buydown loan is a loan in which the seller pays funds up front to “buy-down” or reduce the interest rate on the loan for a specified period of time. After the expiration of the buydown period, the loan reverts to a different, higher interest rate.
FHA Buydown loans	For FHA buydown loans, statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
VA Buydown loans	For VA buydown loans, statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Delinquency Status--Summary	
Loans 30 days delinquent	Loans 30 days in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Loans 60 days delinquent	Loans 60 days in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.
Loans delinquent 90 days or more	Loans 90 days or more in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool’s total UPB.

Various Data (Type V) Record Layout

Data Item	Description
Delinquency Status by Agency	
FHA Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
FHA Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
FHA Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
VA Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
VA Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
VA Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Various Data (Type V) Record Layout

Data Item	Description
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Multi-Issuer Delinquency (Type L) Record Layout, One record for each issuer with delinquent loans in a Multi-Issuer Pool.

Data Item	Description
Record Type	"L" (Multi-Issuer Delinquency Record)
Issuer Number	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Delinquency Status -- Summary	
Loans 30 days delinquent	Loans 30 days in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Loans 60 days delinquent	Loans 60 days in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Loans delinquent 90 days or more	Loans 90 days or more in arrears on regular loan payments. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Delinquency Status by Agency	
FHA Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
FHA Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
FHA Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
VA Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
VA Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Multi-Issuer Delinquency (Type L) Record Layout, One record for each issuer with delinquent loans in a Multi-Issuer Pool.

Data Item	Description
VA Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
RD Loans Delinquent 90 Days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans 30 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans 60 days delinquent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
PIH Loans Delinquent 90 days or More	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Insurance Premium and Other Data (Type F) Record Layout, One record for each pool.

Data Item	Description
Record Type	"F" (Insurance Premium and Other Data Record)
Issuer Number	A four-digit number which identifies an entity which issues and is obligated to pay amounts due on securities.
Upfront MIP Data (FHA only)	
MIP 100	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 125	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 150	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 175	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 200	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 225	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Upfront MIP Data Not Available (FHA only)	
MIP Not Available	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data (FHA only)	
MIP 25	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 35	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Insurance Premium and Other Data (Type F) Record Layout, One record for each pool.

Data Item	Description
MIP 50	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 55	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 60	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 85	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 90	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 110	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 115	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 120	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 125	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 145	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 150	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data Not Available (FHA only)	
Annual MIP Not Available	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Insurance Premium and Other Data (Type F) Record Layout, One record for each pool.

Data Item	Description
First Time Home Buyer (All Loan Types)	
First Time Home Buyer	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Not First Time Home Buyer	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
First Time Home Buyer Not Available	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Originator Type (All Loan Types)	
Broker	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Correspondent	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Retail	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Originator Type Not Available	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Upfront MIP Data (FHA only)	
MIP 000	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 001	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 300	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Insurance Premium and Other Data (Type F) Record Layout, One record for each pool.

MIP 380	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data (FHA only)	
MIP 000	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Other MIP Data (FHA only)	
MIP Other	Any Valid FHA MIP that does not fit into One of the Predefined MIP Rate Fields above. Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data (FHA only)	Per FHA Mortgagee Letter 2013-04
MIP 45	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 70	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 95	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 130	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 135	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 155	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Upfront MIP Data (FHA only)	
MIP 50	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 240	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.

Insurance Premium and Other Data (Type F) Record Layout, One record for each pool.

MIP 250	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data (FHA only)	
MIP 75	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
Annual MIP Data (FHA only)	Per FHA Mortgagee Letter 2015-01
MIP 80	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 100	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
MIP 105	Statistics provided are the total number of such loans, total UPB, and UPB as a percentage of the pool's total UPB.
As-Of Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Transfer Activity (Type X) Record Layout

This record will be generated for transfers occurring in the current month. If no transfers occur for a month, no Type X Record will be disclosed.

Data Item	Description
CUSIP Number	The CUSIP number is a unique, nine-character identification number permanently assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
Pool Number	The Pool Number or Pool ID is a six-character value identifying a collection of mortgage loans which are the basis for a mortgage-backed security.
Pool Indicator (X, C, or M)	A one-character value identifying the Issue Type of the given pool. (X, C, or M)
Pool Type	A two-character value identifying the type of pool of the given pool, such as "SF" for Single-Family, "AR" for Adjustable-Rate, or "BD" for Buydown.
Record Type	"X" = Transfer Activity Record
Pool Issue Date	The date the pool was issued; this is always the first of any given month.
Transfer Type	The type of Pool Transfer. "1" is a Pool Issued for Immediate Transfer (PIIT) transfer; "2" is a Regular transfer. Note that Transfer Type will be disclosed only in the Monthly Consolidated Disclosure file and will not be disclosed in New Issuance Disclosure files.
Selling Issuer Number	The 4-digit Issuer ID of the Issuer selling the pool.
Buying Issuer Number	The 4-digit Issuer ID of the Issuer buying the pool.
Number of Loans Transferred	Total number of loans in the pool that are being transferred between the Selling Issuer and the Buying Issuer.

Transfer Activity (Type X) Record Layout

Data Item	Description
UPB of Loans Transferred	Total UPB of loans in the pool that are being transferred between the Selling Issuer and the Buying Issuer.
As-Of-Date (CCYYMM)	The as-of-date identifies the year and month of the pool information.

Section 5 - Disclosure Change History

Change #	First Month Disclosed	Description
1	April 2015	<p>Coincides with version 2.1 of the Consolidated Disclosure File Layout. Began collecting and disclosing the following:</p> <ul style="list-style-type: none"> • ARM Look-Back Period • Upfront MIP Rates 50, 240, 250 • Annual MIP Rates 75, 80, 100, 105 • New Type "X" record for Transfer Activity
2	July 2013	Began collecting and disclosing additional Annual MIP Rates 45, 70, 95, 130, 135, 155 (per FHA Mortgagee Letter 2013-04).
3	February 2013	<p>Began collecting and disclosing additional MIP Rates information:</p> <ul style="list-style-type: none"> • Upfront MIP Rates 000, 001, 300, 380 • Annual MIP Rates 000 • Other MIP Rates.
4	September 2012	<p>Began collecting and disclosing the following data items for Single Family Pools:</p> <ul style="list-style-type: none"> • First-Time Homebuyer Indicator • Third-Party Origination Type • Upfront MIP Rate • Annual MIP Rate <p>See APM 12-07 for additional information.</p>
5	April 2012	The Consolidated Disclosure file becomes the disclosure file source for non-HMBS monthly disclosures.
6	March 2012 and forward	First Disclosure including Alphanumeric Pool Numbers. See APM 12-01 for additional information.
7	September 2011	Released the new Consolidated Disclosure file format for testing. This new format will be used for Daily, Weekly, and Monthly Disclosures.

8	September 2011	<p>Began collecting and disclosing the following data items for Single Family Pools:</p> <ul style="list-style-type: none"> • Combined LTV Ratio Percent • Total Debt Expense Ratio Percent • Refinance Type • Pre-Modification First Installment Due Date • Pre-Modification Original Principal Balance Amount • Pre-Modification Interest Rate Percent • Pre-Modification Loan Maturity Date <p>See APM 11-05 for additional information.</p>
9	August 2011	<p>Implemented Formula changes for Platinum Pools. See MPM 11-05 for additional information.</p>
10	February 2011	<p>Began collecting and disclosing the following data items for Single Family Pools:</p> <ul style="list-style-type: none"> • Credit Score • Loan Purpose • Original Loan To Value <p>See APM 10-16 for additional information.</p>
11	November 2010	<p>Began disclosing Concentration of HECM Saver Loans in HMBS Pools. See APM 10-19 for additional information.</p>
12	October 2010	<p>Began disclosing Concentration of Modified (previous loss mitigation) Loans in Pools. See APM 10-21 for additional information.</p>
13	October 2010	<p>Began disclosing concentration of FHA Short Finance Loans in Pools. See APM 10-20 for additional information.</p>
14	August 2010	<p>Monthly Disclosure Release Schedule Change - Acceleration of Release from the 2nd Business Day of the following month of data collection to the 15th Business Day of the month of data collection. See APM 10-13 for additional information.</p>
15	October 2009	<p>Began disclosure of Credit Score data at the Pool</p>

		level, in the Supplemental Disclosure File.
16	September 2009	<p>Direct Access to Disclosure data from the Ginnie Mae web site:</p> <ul style="list-style-type: none"> • Daily Issuance disclosure data • Weekly disclosure data • HMBS daily disclosure data • Multifamily disclosure data <p>See APM 09-15 for additional information.</p>
17	December 2008	Began disclosure of additional data by means of a new Supplemental Disclosure File. See APM 08-26 for additional information.

Appendix A - Disclosure Files Summary (Daily / Weekly / Monthly)

GINNIE MAE DISCLOSURE FILES

“DAILY / WEEKLY” New Issuance FILES

	File	Product ID	Current Status	Target Date
1	Consolidated Daily Disclosure File	13080630	Produced Daily	In Production

GINNIE MAE DISCLOSURE FILES

“MONTHLY” FILES

	File	Product ID	Current Status	Target Date
1	Consolidated Monthly Disclosure File	13080627	Produced on 6 th Business Day	In Production
2	Factor Files	13081106 A 13081107 A 13081112 A 13081113 A 13081118 B 13081119 B 13081121 B 13081122 B	A, B Factor Files once a month	In Production
3	REMIC Disclosure	13081154 I 13081157 II	Monthly	In Production