

Ginnie Mae Platinum Enhanced Disclosure File, 4/1/2017

PLATINUM ENHANCED POOLS DISCLOSURE, 4/1/2017

***THIS LAYOUT IS BASED ON THE LATEST VERSION OF THE CONSOLIDATED
LAYOUT***

The Platinum Enhanced Disclosure File is in addition to existing disclosure files.

PLATINUM ENHANCED Disclosure File

Layout for Disclosure of Platinum Enhanced Pool Data

Ginnie Mae Platinum Enhanced Disclosure File, 4/1/2017

Ginnie Mae Platinum Enhanced Disclosure File

| Document Version | History |
|-------------------------|--|
| Version 1.0 | 3/24/2014 Initial Version |
| Version 1.1 | 7/1/2014 Version 1.0 with this addition: Added fields descriptions for fields in Record Types "P" and "W". |
| Version 1.2 | 4/1/2017 Version 1.1 with this addition: The Layout Notes now cover both New Issuance files and Monthly files. This layout applies to both files as of 4/1/2017: April New Issuance will be the first month of New Issuance. There is no change to the "P" or "W" records. |

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Summary of the Record Types in the file. All records/fields are fixed length.

Sort Order of the File—Sorted by Pool and Record Type. All record types for a pool occur together in the file; then the next pool with its record types; and so on.

| Record Type | Short Description | Occurs in the File |
|--------------------|----------------------------|----------------------------|
| P | Pool Detail Record | One Record Per Pool |
| W | Various Data Record | One Record Per Pool |

Pool Detail Record Type P

All Pools -- One Record per Pool

Included in this Enhanced Disclosure File is similar information as is contained in the current Consolidated “D” record.

| Item | Data Item | Begin | End | Type | Length | Remarks |
|-------------|-------------------------------------|--------------|------------|-------------|---------------|----------------|
| 1 | CUSIP Number | 1 | 9 | Character | 9 | X(9) |
| 2 | Pool ID | 10 | 15 | Character | 6 | X(6) |
| 3 | Pool Indicator (X, C, or M) | 16 | 16 | Character | 1 | X |
| 4 | Pool Type | 17 | 18 | Character | 2 | X(2) |
| 5 | Record Type (P=Pool Details) | 19 | 19 | Character | 1 | X |
| 6 | Security Interest Rate | 20 | 24 | Numeric | 5 | 9(2)v9(3) |
| 7 | Pool Issue Date | 25 | 32 | Numeric | 8 | 9(8) |
| 8 | Pool Maturity Date | 33 | 40 | Numeric | 8 | 9(8) |
| 9 | Original Aggregate Amount | 41 | 55 | Numeric | 15 | 9(13)v9(2) |
| 10 | WAC (Pool Rate) | 56 | 60 | Numeric | 5 | 9(2)v9(3) |
| 11 | WARM | 61 | 63 | Numeric | 3 | 9(3) |
| 12 | WALA | 64 | 66 | Numeric | 3 | 9(3) |
| 13 | WAOLT | 67 | 69 | Numeric | 3 | 9(3) |
| 14 | Weighted Average Original Loan Size | 70 | 77 | Numeric | 8 | 9(6)v9(2) |
| 15 | Weighted Average Original LTV | 78 | 80 | Numeric | 3 | 9(3) |
| 16 | LTV Not Available – UPB | 81 | 93 | Numeric | 13 | 9(11)v9(2) |
| 17 | LTV Not Available – % of UPB | 94 | 98 | Numeric | 5 | 9(3)v9(2) |
| 18 | Purchase UPB | 99 | 111 | Numeric | 13 | 9(11)v9(2) |
| 19 | Purchase % of UPB | 112 | 116 | Numeric | 5 | 9(3)v9(2) |
| 20 | Refinance UPB | 117 | 129 | Numeric | 13 | 9(11)v9(2) |
| 21 | Refinance % of UPB | 130 | 134 | Numeric | 5 | 9(3)v9(2) |
| 22 | HAMP Modified UPB | 135 | 147 | Numeric | 13 | 9(11)v9(2) |
| 23 | HAMP Modified % of Total UPB | 148 | 152 | Numeric | 5 | 9(3)v9(2) |
| 24 | Non-HAMP Modified UPB | 153 | 165 | Numeric | 13 | 9(11)v9(2) |
| 25 | Non-HAMP Modified % of Total UPB | 166 | 170 | Numeric | 5 | 9(3)v9(2) |
| 26 | Loan Purpose Not Available UPB | 171 | 183 | Numeric | 13 | 9(11)v9(2) |
| 27 | Loan Purpose Not Available % of UPB | 184 | 188 | Numeric | 5 | 9(3)v9(2) |
| 28 | 1 Unit UPB | 189 | 201 | Numeric | 13 | 9(11)v9(2) |
| 29 | 1 Unit % of UPB | 202 | 206 | Numeric | 5 | 9(3)v9(2) |
| 30 | 2 – 4 Units UPB | 207 | 219 | Numeric | 13 | 9(11)v9(2) |
| 31 | 2 – 4 Units % of UPB | 220 | 224 | Numeric | 5 | 9(3)v9(2) |
| 32 | Living Units Not Available UPB | 225 | 237 | Numeric | 13 | 9(11)v9(2) |
| 33 | Living Units Not Available % of UPB | 238 | 242 | Numeric | 5 | 9(3)v9(2) |
| 34 | Weighted Average Original CLTV | 243 | 245 | Numeric | 3 | 9(3) |
| 35 | Pool UPB | 246 | 260 | Numeric | 15 | 9(13)v9(2) |

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| Item | Data Item | Begin | End | Type | Length | Remarks |
|------|-------------------------|-------|------------|---------|--------|---------|
| 36 | As-Of Date (CCYYMM) | 261 | 266 | Numeric | 6 | 9(6) |
| | Length of Record | | 266 | | | |

1. CUSIP Number: A unique, nine-character identification number assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned to the Platinum pool by Ginnie Mae at pooling.
3. Pool Indicator: The one-character value identifying the Issue Type of the given Platinum pool (X, C, or M).
4. Pool Type: The two-character value identifying the pool type of Platinum pool.
5. Record Type: "P" for the Platinum Pool Detail Record.
6. Security Interest Rate: The pool interest rate of the pools in the Platinum pool.
7. Pool Issue Date: The date on which the Platinum pool is issued/originated.
8. Pool Maturity Date: The last possible date on which the latest pool included the Platinum pool may be paid.
9. Original Aggregate Amount: The sum of the original principal amounts for all pools in the Platinum pool when the underlying pool was issued.
10. WAC (Pool Rate): The Weighted Average Coupon Rate (Interest Rate) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage"). The Weighted Average Coupon is calculated for Platinum Pools where the underlying pool collateral are Ginnie II pools. Also note that a rate is reported for Platinum Pools where the underlying collateral are Ginnie I pools. In such case the Weighted Average Coupon is the pool rate (as an actual Weighted Average Coupon is not applicable to Ginnie I pools).
11. WARM: The Weighted Average Remaining Maturity (months left before maturity) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
12. WALA: The Weighted Average Loan Age (age of loan in months) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
13. WAOLT: The Weighted Average Original Loan Term (original length of loan in months) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
14. Weighted Average Original Loan Size: The Weighted Average of the Original Loan Size (principal amount of the loan) of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
15. Weighted Average Original LTV: The Weighted Average Loan-to-Value Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
16. LTV Not Available – UPB: The sum of (the LTV Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
17. LTV Not Available – % of UPB: The LTV Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
18. Purchase UPB: The sum of (the Loan Purpose, Purchase UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
19. Purchase % of UPB: The Loan Purpose, Purchase UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
20. Refinance UPB: The sum of (the Loan Purpose, Refinance UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
21. Refinance % of UPB: The Loan Purpose, Refinance UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
22. HAMP Modified UPB: The sum of (the Loan Purpose, HAMP Modified UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
23. HAMP Modified % of UPB: The Loan Purpose, HAMP Modified UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.

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24. Non-HAMP Modified UPB: The sum of (the Loan Purpose, non-HAMP Modified UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
25. Non-HAMP Modified % of UPB: The Loan Purpose, non-HAMP Modified UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
26. Loan Purpose Not Available UPB: The sum of (the Loan Purpose, Not Available UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
27. Loan Purpose Not Available % of UPB: The Loan Purpose, Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
28. 1 Unit UPB: The sum of (the Living Unit/Property Type of 1 Unit UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
29. 1 Unit % of UPB: The Living Unit/Property Type of 1 Unit UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
30. 2 - 4 Unit UPB: The sum of (the Living Unit/Property Type of 2-4 Units UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
31. 2 - 4 Unit % of UPB: The Living Unit/Property Type of 2-4 Units UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
32. Living Units Not Available UPB: The sum of (the Living Unit/Property Type Not Available UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
33. Living Units Not Available % of UPB: The Living Unit/Property Type Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
34. Weighted Average Original CLTV: Weighted Average Combined Loan-to-Value Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the “percentage”).
35. Pool UPB: The sum of the pool UPBs for the Platinum Pool for the reporting month. This is the UPB of the collateral underlying the Platinum Pool.
36. As of Date (CCYYMM): Reporting period for the data.

Various Data Record Type W All Pools -- One Record per Pool

| Item | Data Item | Begin | End | Type | Length | Remarks |
|------|--|-------|-----|-----------|--------|------------|
| 1 | CUSIP Number | 1 | 9 | Character | 9 | X(9) |
| 2 | Pool ID | 10 | 15 | Character | 6 | X(6) |
| 3 | Pool Indicator (X, C, or M) | 16 | 16 | Character | 1 | X |
| 4 | Pool Type | 17 | 18 | Character | 2 | X(2) |
| 5 | Record Type (W = Various Data) | 19 | 19 | Character | 1 | X |
| 6 | Weighted Average Credit Score | 20 | 22 | Numeric | 3 | 9(3) |
| 7 | Credit Score Not Available UPB | 23 | 35 | Numeric | 13 | 9(11)v9(2) |
| 8 | Credit Score Not Available % of Total UPB | 36 | 40 | Numeric | 5 | 9(3)v9(2) |
| 9 | Weighted Average Debt Income Ratio | 41 | 44 | Numeric | 4 | 9(1)v9(3) |
| 10 | Debt Income Ratio Not Available UPB | 45 | 57 | Numeric | 13 | 9(11)v9(2) |
| 11 | Debt Income Ratio Not Available % of Total UPB | 58 | 62 | Numeric | 5 | 9(3)v9(2) |
| 12 | Down Payment Assistance UPB of Loans | 63 | 75 | Numeric | 13 | 9(11)v9(2) |
| 13 | Down Payment Assistance % of Total UPB | 76 | 80 | Numeric | 5 | 9(3)v9(2) |
| 14 | Without Payment Assistance UPB of Loans | 81 | 93 | Numeric | 13 | 9(11)v9(2) |
| 15 | Without Payment Assistance % of Total UPB | 94 | 98 | Numeric | 5 | 9(3)v9(2) |
| | Agency Loan Information | | | | | |
| 16 | FHA Pool UPB | 99 | 111 | Numeric | 13 | 9(11)v9(2) |
| 17 | FHA UPB as a Percent of total pool | 112 | 116 | Numeric | 5 | 9(3)v9(2) |
| 18 | VA Pool UPB | 117 | 129 | Numeric | 13 | 9(11)v9(2) |
| 19 | VA UPB as a Percent of total pool | 130 | 134 | Numeric | 5 | 9(3)v9(2) |

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| Item | Data Item | Begin | End | Type | Length | Remarks |
|------|--|-------|------------|---------|--------|------------|
| 20 | RD Pool UPB | 135 | 147 | Numeric | 13 | 9(11)v9(2) |
| 21 | RD UPB as a Percent of total pool | 148 | 152 | Numeric | 5 | 9(3)v9(2) |
| 22 | PIH Pool UPB | 153 | 165 | Numeric | 13 | 9(11)v9(2) |
| 23 | PIH UPB as a Percent of total pool | 166 | 170 | Numeric | 5 | 9(3)v9(2) |
| | Removals Information (Liquidations) | | | | | |
| 24 | Unpaid Principal Balance of Loans Paid Off | 171 | 183 | Numeric | 13 | 9(11)v9(2) |
| 25 | Percent of UPB of Loans Paid Off | 184 | 188 | Numeric | 5 | 9(3)v9(2) |
| 26 | UPB of Repurchased Delinquent Loans | 189 | 201 | Numeric | 13 | 9(11)v9(2) |
| 27 | Percent of UPB of Repurchased Delinquent Loans | 202 | 206 | Numeric | 5 | 9(3)v9(2) |
| 28 | UPB of loans Foreclosed with claim payment | 207 | 219 | Numeric | 13 | 9(11)v9(2) |
| 29 | Percentage of UPB of loans Foreclosed with claim payment | 220 | 224 | Numeric | 5 | 9(3)v9(2) |
| 30 | UPB of Repurchased Loss Mitigation Loans | 225 | 237 | Numeric | 13 | 9(11)v9(2) |
| 31 | Percent of UPB of Repurchased Loss Mitigation Loans | 238 | 242 | Numeric | 5 | 9(3)v9(2) |
| 32 | UPB of Repurchased Substitution Loans | 243 | 255 | Numeric | 13 | 9(11)v9(2) |
| 33 | Percent of UPB of Repurchased Substitution Loans | 256 | 260 | Numeric | 5 | 9(3)v9(2) |
| 34 | UPB of Other Removal Repurchased Loans | 261 | 273 | Numeric | 13 | 9(11)v9(2) |
| 35 | Percent of UPB of Other Removal Repurchased Loans | 274 | 278 | Numeric | 5 | 9(3)v9(2) |
| | Delinquency Information | | | | | |
| 36 | UPB of Loans 30 days delinquent | 279 | 291 | Numeric | 13 | 9(11)v9(2) |
| 37 | Percentage of UPB of Loans 30 days delinquent | 292 | 296 | Numeric | 5 | 9(3)v9(2) |
| 38 | UPB of Loans 60 days delinquent | 297 | 309 | Numeric | 13 | 9(11)v9(2) |
| 39 | Percentage of UPB of Loans 60 days delinquent | 310 | 314 | Numeric | 5 | 9(3)v9(2) |
| 40 | UPB of Loans 90+ days delinquent | 315 | 327 | Numeric | 13 | 9(11)v9(2) |
| 41 | Percentage of UPB of Loans 90+ days delinquent | 328 | 332 | Numeric | 5 | 9(3)v9(2) |
| 42 | As-Of Date (CCYYMM) | 333 | 338 | Numeric | 6 | 9(6) |
| | | | | | | |
| | Length of Record | | 338 | | | |

1. CUSIP Number: A unique, nine-character identification number assigned by the Committee on Uniform Securities Identification Procedures to each publicly traded security at the time of issuance.
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned to the Platinum pool by Ginnie Mae at pooling.
3. Pool Indicator: The one-character value identifying the Issue Type of the given Platinum pool (X, C, or M).
4. Pool Type: The two-character value identifying the pool type of Platinum pool.
5. Record Type: "W" for the Platinum Pool Various Record.
6. Weighted Average Credit Score: Weighted Average Credit Score of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
7. Credit Score Not Available UPB: The sum of (the Credit Score Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
8. Credit Score Not Available % of Total UPB: The Credit Score Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
9. Weighted Average Debt Income Ratio: Weighted Average Debt Income Ratio of each of the pools in the Platinum pool weighted by (the Pool RPB multiplied by the "percentage").
10. Debt Income Ratio Not Available UPB: The sum of (the Debt Income Ratio Not Available UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
11. Debt Income Ratio Not Available % of Total UPB: The Debt Income Ratio Not Available UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
12. Down Payment Assistance UPB of Loans: The sum of (the Down Payment Assistance UPBs multiplied by the "percentage") for the pools included in the Platinum pool.
13. Down Payment Assistance % of Total UPB: The Down Payment Assistance UPBs of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.

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14. Without Payment Assistance UPB of Loans: The sum of (the Without Payment Assistance UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
15. Without Payment Assistance % of Total UPB: The Without Payment Assistance UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
16. FHA Pool UPB: The sum of (the FHA UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
17. FHA UPB as a Percent of total pool: The FHA Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
18. VA Pool UPB: The sum of (the VA UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
19. VA UPB as a Percent of total pool: The VA Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
20. RD Pool UPB: The sum of (the RD UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
21. RD UPB as a Percent of total pool: The RD Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
22. PIH Pool UPB: The sum of (the PIH UPBs multiplied by the “percentage”) for the pools included in the Platinum pool.
23. PIH UPB as a Percent of total pool: The PIH Pool UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
24. Unpaid Principal Balance of Loans Paid Off: The sum of (the UPBs of “UPB of Loans Paid Off” multiplied by the “percentage”) for the pools included in the Platinum pool.
25. Percent of UPB of Loans Paid Off: The “UPB of Loans Paid Off” UPBs of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
26. UPB of Repurchased Delinquent Loans: The sum of (the UPBs of Repurchased Delinquent Loans multiplied by the “percentage”) for the pools included in the Platinum pool.
27. Percent of UPB of Repurchased Delinquent Loans: The UPBs of Repurchased Delinquent Loans of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
28. UPB of loans Foreclosed with claim payment: The sum of (the UPBs of loans Foreclosed with claim payment multiplied by the “percentage”) for the pools included in the Platinum pool.
29. Percentage of UPB of loans Foreclosed with claim payment: The UPBs of loans Foreclosed with claim payment of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
30. UPB of Repurchased Loss Mitigation Loans: The sum of (the UPBs of Repurchased Loss Mitigation Loans multiplied by the “percentage”) for the pools included in the Platinum pool.
31. Percent of UPB of Repurchased Loss Mitigation Loans: The UPBs of Repurchased Loss Mitigation Loans of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
32. UPB of Repurchased Substitution Loans: The sum of (the UPBs of Repurchased Substitution Loans multiplied by the “percentage”) for the pools included in the Platinum pool.
33. Percent of UPB of Repurchased Substitution Loans: The UPBs of Repurchased Substitution Loans of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
34. UPB of Other Removal Repurchased Loans: The sum of (the UPBs of Other Removal Repurchased Loans multiplied by the “percentage”) for the pools included in the Platinum pool.
35. Percent of UPB of Other Removal Repurchased Loans: The UPBs of Other Removal Repurchased Loans of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
36. UPB of Loans 30 days delinquent: The sum of (the UPBs of Loans 30 days delinquent multiplied by the “percentage”) for the pools included in the Platinum pool.
37. Percentage of UPB of Loans 30 days delinquent: The UPBs of Loans 30 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool’s total UPB.
38. UPB of Loans 60 days delinquent: The sum of (the UPBs of Loans 60 days delinquent multiplied by the “percentage”) for the pools included in the Platinum pool.

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39. Percentage of UPB of Loans 60 days delinquent: The UPBs of Loans 60 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
40. UPB of Loans 90+ days delinquent: The sum of (the UPBs of Loans 90 days delinquent multiplied by the "percentage") for the pools included in the Platinum pool.
41. Percentage of UPB of Loans 90+ days delinquent: The UPBs of Loans 90 days delinquent of the Platinum pool expressed as a percentage of the Platinum pool's total UPB.
42. As of Date (CCYYMM): Reporting period for the data.

Platinum Enhanced Layout Notes:

- This layout applies to files generated at New Issuance and Monthly.
- File Naming Convention
 - For the New Issuance file: "platdaily.txt".
 - For the Monthly file: "platmon_YYYYMM.txt", where "YYYY" is the four-digit year, and "MM" is the month.
- Platinum pools can contain other Platinum Pools, Single Issuer Pools, or Multiple Issuer Pools.
- For Platinum Enhanced fields in the "P" and "W" records, the "percentage" is defined as the percentage of the Collateral pool included in the Platinum Pool; this is found in the Platinum Collateral file ("J" Record, field 14).