Ginnie Mae MBS Multifamily Loan Level Disclosure File Version 2.1

<u>**Ginnie Mae MBS Multifamily Loan Level Disclosure File Version 2.1**</u>

<u>**This Document is for New Issuance and Monthly Disclosure**</u>
<u>**of Active, Multifamily Data**</u>

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Document Version	History
Version 1.0	01/15/2016 Initial Version
Version 2.0	11/21/2016 Revised to indicate fields 10-19 are populated for Phase 2.
Version 2.1	08/01/2017 Revised to indicate the format is applicable to New Issuance Daily/Monthly disclosure as well as the Monthly portfolio-level disclosure.

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

Organization of Records within the File—Sorted by Pool Record then Loan Records in the Pool. All loan records for a pool occur together in the file; then the next pool with its loan records; and so on.

Record Type	Short Description	Occurs in the File
H	Overall File Header	One Per File
P	Pool Header Record	One Record Per Pool
L	Loan Level Record	One Record Per Active Loan in the Pool
T	Pool Trailer Record	One Record Per Pool
Z	Overall File Trailer	One Per File

LAYOUT NOTES:

(1) This same file format will be used for the Multifamily Loan Level Monthly Disclosure File, the daily Multifamily New Issuance Disclosure File, and the monthly Multifamily New Issuance Disclosure File. The "File Name" field in the File Header record will indicate if the file is Loan Level Monthly (MFM), daily New Issuance (MFD), or monthly New Issuance (MFI).

(2) All records/fields are fixed length.

(3) The record order of the file is as follows:

      a.   File Header, 1st Record in the file
         (b, c, and d repeat for each of the pools in the file)
      b.   Pool Header Record
      c.   Loan Level Records for all active Loans in the Pool
      d.   Pool Trailer Record
      e.   File Trailer, final Record in the file.

(4) Data in the layout is provided when available. If a data item is not available for a loan, blanks are output for that field. Some fields on the "L" record have "begin" dates in the descriptions, indicating that before that date, a value may not have been collected.

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Record Type H
Overall File Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type H = File Header	1	1	Character	1	X
2	File Name (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Correction Flag (If a replacement of previous file)	27	27	Character	1	X
5	As of Date (CCYYMM)	28	33	Numeric	6	9(6)
6	Date File Generated (CCYYMMDD)	34	41	Numeric	8	9(8)
	Length of Record				**41**	

1. Record Type: "H" for File Header
2. File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MFM for multifamily monthly, or MFD for daily New Issuance or MFI for monthly New Issuance; and CCYYMM is the same value as "As-of-Date"
3. File Number: 001
4. File Correction Flag: Y (correction) or N (original) to indicate if this file is a correction of an earlier version of the same file
5. As-Of Date: Reporting Period of the data in the file
6. Date File Generated: The date the file was created

Pool Record Type P
All Active Multifamily Pools -- One Record per Pool
Each Pool Record Followed by the Loan Level (L) Records for the pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type P = Pool Information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (always X)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
	Length of Record				**37**	

1. Record Type: "P" for Pool Header
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one character issue type for the pool (always X, for Ginnie Mae I).
5. Pool Type: The two character pool type for the pool (see Ginnie Mae Guide, Chapter 1).
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four-digit identifier for the current issuer responsible for the pool.
8. As-Of Date: Reporting Period of the data in the file

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Loan Level Record Type L
All Active Multifamily Pools -- One Record per Active Loan for each loan in the pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type L = Loan Level Details	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Disclosure Sequence Number	8	17	Numeric	10	10(9)
4	Issuer ID	18	21	Numeric	4	9(4)
5	Agency Type	22	22	Character	1	X
6	Loan Type	23	25	Character	3	X(3)
7	First Payment Date	26	33	Numeric	8	9(8)
8	Maturity Date of Loan	34	41	Numeric	8	9(8)
9	Loan Interest Rate	42	46	Numeric	5	9(2)v9(3)
10	Modified Loan Indicator	47	47	Character	1	X
11	Non-level Payments Indicator	48	48	Character	1	X
12	Mature Loan Certification Flag	49	49	Numeric	1	9
13	Endorsement Date	50	57	Numeric	8	9(8)
14	Lockout Term	58	59	Numeric	2	99
15	Lockout Period End Date	60	67	Numeric	8	9(8)
16	Prepayment Premium Period	68	69	Numeric	2	99
17	Prepayment End Date	70	77	Numeric	8	9(8)
18	Interest Approval Date	78	85	Numeric	8	9(8)
19	Pre-Payment Penalty Flag	86	86	Character	1	X
20	Original Principal Balance	87	97	Numeric	11	9(9)v9(2)
21	UPB at Issuance	98	108	Numeric	11	9(9)v9(2)
22	Unpaid Principal Balance	109	119	Numeric	11	9(9)v9(2)
23	Months Delinquent	120	120	Numeric	1	9
24	State	121	122	Character	2	X(2)
25	MSA	123	127	Numeric	5	9(5)
26	Current Month Liquidation Flag	128	128	Character	1	X
27	Removal Reason	129	129	Numeric	1	9
28	Loan Origination Date	130	137	Numeric	8	9(8)
29	Seller Issuer ID	138	141	Numeric	4	9(4)
30	Draw Number	142	143	Character	2	XX
31	Approved Draw Amount	144	155	Numeric	12	9(10)v9(2)
32	Filler	156	175	Character	20	X(20)
33	As of Date	176	181	Numeric	6	9(6)
	Length of Record		**181**			

1. Record Type: "L" for Loan Level record

2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.

3. Disclosure Sequence Number: A number used for each loan to identify it distinctly for data disclosures.

4. Issuer ID: The four-digit identifier for the current issuer responsible for the pool.

5. Agency Type: Identifier of the government agency

    F = Federal Housing Administration

    R = Rural Development

6. Loan Type: The code that identifies a specific type of loan.
7. First Payment Date (First Scheduled Installment): The date in which the first monthly installment payment was due in accordance with the mortgage/note.
8. Maturity Date of Loan (Last Scheduled Installment): The maturity date of this loan in accordance with the mortgage/note.
9. Loan Interest Rate: The current interest rate of the loan.
10. Modified Loan Indicator: a value of "M" Indicates the loan has been modified, else blank.
11. Non-Level Payments Indicator: a value of "P" Indicates that the loan has future non-level payments, else blank.
12. Mature Loan's Certification Flag: a value of "1" indicates a Mature Loan, else blank.
13. Endorsement Date: The date the mortgage note was endorsed by FHA or the Loan Note Guarantee was executed by RD.
14. Lockout Term: The lockout term of the loan (prepayment provision), expressed in years.
15. Lockout Period End Date: The period that the loan cannot have accelerated payments to the principal.
16. Prepayment Premium Period: The period in which the borrower cannot make additional payments to the principal (expressed in years).
17. Prepayment End Date: The end date of the prepayment premium period.
18. Interest Approval Date: The Approval date obtained from Ginnie Mae when the Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread.
19. Prepayment Penalty Flag: a value of "Y" indicates if the project loan has any prepayment provisions, else blank.
20. Original Principal Balance: The Original Principal Balance (OPB) at pool issuance.
21. UPB at Issuance: The Unpaid Principle Balance (UPB) of the loan at pool issuance. Data collection began in February 2010.
22. Unpaid Principal Balance: The Unpaid Principal Balance (UPB) of the loan as of the reporting period.
23. Months Delinquent: The number of months the loan is delinquent (1, 2, 3, 4, 5, 6 where 6 means 6+ Scheduled installments due but not paid). Only available for delinquent loans. A value of "0" indicates a non-delinquent loan.
24. State: The 2-character State Code.
25. MSA: Code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. Value is derived from the Census tract associated with the borrower address.
26. Current Month Liquidation Flag: An indicator of whether the given loan was liquidated in this reporting month.
    Y = Yes
    N = No
27. Removal Reason: 1-6 for liquidated loans, blank for all other loans (blank in this field will correspond to a value of "N" for Current Month Liquidated Flag):
    1 = Mortgagor Payoff
    2 = Repurchase of Delinquent Loan
    3 = Foreclosure with Claim Payment
    4 = Loss Mitigation
    5 = Substitution
    6 = Other
28. Loan Origination Date: The date of loan origination.
29. Seller Issuer ID: The four-digit identifier for the Issuer selling the pool. This only applies to loans in pools transferred in the current month; otherwise, this field will be blank.
30. Draw Number: Represents each issuance of a construction loan draw security.
31. Approved Draw Amount: The amount approved for the FHA Advance of Mortgage Proceeds.
32. Filler: Always blank.

33. As of Date (CCYYMM): Reporting period for the data.

NOTES:
  (1) Disclosure of values for fields 10 through 19 began February 2017.
  (2) Fields 30, 31 will be populated as follows:
      a. If no draws for the current period, both fields will be disclosed as zeros
      b. If there is only one draw in the current period, disclose the draw number and the approved draw amount.
      c. If there are multiple draws in the current period, disclose the last (largest draw number), and disclose the sum of the current period Approved Draw Amounts in the "Approved Draw Amount" field

Pool Record Type T
All Active Multifamily Pools -- One Record per Pool
(Follows the last L Record for the pool)

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type T = Pool Trailer information	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type (X)	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
9	Loan Count for the Pool	38	44	Numeric	7	9(7)
	Length of Record				**44**	

1. Record Type: "T" for Pool Trailer
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: always "X".
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four-digit identifier for the current issuer responsible for the pool.
8. As-Of Date: Reporting Period of the data in the file.
9. Loan Count: The number of loans in the file for this pool.

Overall File Trailer Record Type Z

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type Z = File Trailer	1	1	Character	1	X
2	File Name (GNMA_MBS_LL_XXX_CCYYMM)	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Pool Count (Control Total)	27	33	Numeric	7	9(7)
5	Loan Count (Control Total)	34	42	Numeric	9	9(9)
6	Total Record Count in File (All Record Types, Including H and Z records)	43	51	Numeric	9	9(9)

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Item	Data Item	Begin	End	Type	Length	Remarks
7	As of Date (CCYYMM)	52	57	Numeric	6	9(6)
	Length of Record				**57**	

1.   Record Type: "Z" for File Trailer
2.   File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MFM for multifamily monthly, or MFD for daily
        New Issuance or MFI for monthly New Issuance; and CCYYMM is the same value as "As-of-Date"
3.   File Number: 001
4.   Count of Pools: The number of pools contained in this file
5.   Count of Loans: The number of loans contained in this file
6.   Total Record Count: The count of all records in this file, including all headers and trailers
7.   As-Of Date: Reporting Period of the data in the file