Loan Liquidation (pay-offs) Disclosure File

Review Draft

Introduction:

The purpose of this file is to provide investors with a <u>preliminary</u> loan level liquidation file. This preliminary file will provide investors with liquidated loan information as reported to Ginnie Mae as of COB fourth business day. As such, the file will contain the detailed information related to unscheduled RPB changes in the Factor A files.

The file will be published on the fourth business day of every month at 9:30 PM. The format of the file will be pipe bar delimited "|".

Document Version	History
Version 1.0	Date 7/19/2018 This is version 1.0 creation of first Loan liquidation draft

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Record Type	Short Description	Occurs in the File
HH	Overall File Header Record	One Record Per File
LR	Loan Liquidation Record	One Record Per Liquidating Loan
TT	Overall File Trailer Record	One Record Per File

Item	Data Element	Type	Max Length	Format	Definition
HH-001	Record Type = HH	Character	2		File Header Record
HH-002	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year)
HH-003	Date File Generated	Numeric	8	YYYYMMDD	The Date the file was created

Item	Data Element	Type	Max Length	Format	Definition
LR-001	Record Type = LR	Character	2		Loan Liquidation Record
LR-002	CUSIP Number	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
LR-003	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
LR-004	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M
LR-005	Pool Type	Character	2		Two-character pool type for the pool (see Ginnie Mae Guide, Chapter 1)
LR-006	Pool Issue Date	Numeric	8	YYYYMMDD	The date the pool was issued
LR-007	Disclosure Sequence Number	Numeric	10		A number used for each loan to identify it distinctly for data disclosures

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LR-008	Issuer ID	Numeric	4		The four-digit identifier for the current issuer responsible for the loan
LR-009	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file.
LR-010	Agency Type	Character	1		Identifier of the government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American 9 = Not Available
LR-011	Loan Purpose	Numeric	1		Purpose of the loan. Values are: 1 = Purchase 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 9 = Not Available
LR-012	Original Principal Balance (OPB)	Numeric	16	13.2	The Original Principal Balance of the loan at pool issuance. The value is truncated to the thousandths place.
LR-013	Unpaid Principal Balance (UPB)	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the loan as of the reporting period. This field will be blank if the loan is removed within 6 months of pool issuance.
LR-014	Liquidation Balance (principal pass through)	Numeric	16	13.2	The unscheduled remaining principal of the loan that is being passed through, after taking into account scheduled principal remitted. This field will be blank if the loan is removed within 6 months of pool issuance.
LR-015	Removal Reason Code	Numeric	1		Reason for removal of the loan. Values are: 1 = Mortgagor Payoff 2 = Repurchase of Delinquent Loan 3 = Foreclosure with Claim Payment 4 = Loss Mitigation 5 = Substitution

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					6 = Other Removal

Item	Data Element	Type	Max Length	Format	Definition
TT-001	Record Type = TT	Character	2		File Trailer Record
TT-002	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file
TT-003	Loan Count	Numeric	9		The number of loans/LR Records contained in the file