



HMBS Platinum Disclosure File Layout

HMBS PLATINUM Disclosure File V 1.0

Layout for Pool Level Data for New Issuance and Monthly Ongoing

Effective Dates:

- 1. February 2019 New Pool Issuance Disclosure**
- 2. March 2019 Monthly Ongoing Pool Disclosure**

Ginnie Mae HMBS Platinum Disclosure File

Document Version	History
Version 1.0	10/22/2018 Initial Version effective Feb 2019

Ginnie Mae is enhancing its Platinum Securities with the implementation of a new HECM MBS (HMBS) Platinum Security. This document provides the technical file layout for the new HMBS Platinum Security Pool data disclosure:

- **New Pool Issuance File Name: hplatdaily.txt.** HMBS Platinum Pool data disclosure will be posted to the Ginnie Mae website in new physically separate disclosure files. The HMBS Platinum pools will not be included in any of the existing new issuance disclosure files.
- **Monthly Ongoing Pool Disclosure File Name: hplatmon_YYYYMM.txt.** HMBS Platinum Pool monthly data disclosure will be posted to the Ginnie Mae website in new physically separate disclosure files. The HMBS Platinum pools will not be included in any of the existing monthly disclosure files.

Users should note that this document defines the Pool level data disclosure for the new HMBS Platinum Pool. This Pool level file will be in addition to the existing Platinum Collateral File and the existing Factor B file:

- Existing Platinum Collateral files (“platdcoll.txt” and “platcoll_YYYYMM.txt”) will include the new HMBS Platinum Pools.
- Existing Factor B File (“factorB2_YYYYMM.zip”) will include the new HMBS Platinum Pools. The existing Factor B file will contain the payment data for the HMBS Platinum Pool.

The new HMBS Platinum Pools will not be in the existing Enhanced Platinum Pool Disclosure files.

There are no Loan Level Disclosure Files for this product.

The HMBS Platinum Security will be disclosed with Pool Indicator (Issue Type) "H".

The HMBS Platinum Security has 5 new Platinum Pool Types as follows:

HMBS Platinum Pool Type	Description of Collateral in the HMBS Platinum Pool
PA	Contains pools with one-year adjustable rate HEMC loans, one-year CMT Index, 2/5 cap structure. Allowable Collateral of "RA" and "PA".
PB	Contains pools with monthly adjustable rate HEMC loans, one-month CMT Index, Lifetime cap determined by Issuer. Allowable Collateral of "RM" and "PB".
PC	Contains pools with one-year adjustable rate HEMC loans, one-year LIBOR Index, 2/5 cap structure. Allowable Collateral of "AL" and "PC".
PD	Contains pools with monthly adjustable rate HEMC loans, one-month LIBOR Index, Lifetime cap determined by Issuer. Allowable Collateral of "ML" and "PD".
PF	Contains pools with Fixed Rate HEMC loans. Allowable Collateral of "RF" and "PF".

HMBS Platinum Pool record layouts are provided on the following pages.

HMBS Platinum Pool Level Disclosure

Pool Detail Record Type D
One Record per HMBS Platinum Pool

Field #	Field Name	Start	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 (H)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type (D)	19	19	Character	1	X
6	Issue Date	20	27	Date	8	YYYYMMDD
7	Original Security Interest Rate (WAC)	28	32	Numeric	5	9(2)v9(3)
8	Current Security Interest Rate (WAC)	33	37	Numeric	5	9(2)v9(3)
9	Original Aggregate Amount	38	52	Numeric	15	9(13)v9(2)
10	Pool UPB	53	67	Numeric	15	9(13)v9(2)
11	Index Type	68	72	Character	5	X(5)
12	WA Average Original Participation Size	73	85	Numeric	13	9(11)v9(2)
13	WA Average Current Participation Balance	86	98	Numeric	13	9(11)v9(2)
14	WA Pool WALA of Participations	99	101	Numeric	3	9(3)
15	WA Expected Mortgage Interest Rate	102	106	Numeric	5	9(2)v9(3)
	Length of Record		106			

1. 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.
2. Pool ID: The Pool identifier of the HMBS Platinum Pool, assigned at pool issuance.
3. Pool Indicator (Issue Type): The Issue Type of the pool. This is always "H" for HMBS Platinum Pools.
4. Pool Type: A two-character value identifying the type of HMBS Platinum Pool. Values are:
PA = One-year adjustable rate HECM loans, one-year CMT Index, 2/5 cap structure
PB = Monthly adjustable rate HECM loans, one-month CMT Index, Lifetime cap determined by Issuer
PC = One-year adjustable HEMC rate loans, one-year LIBOR Index, 2/5 cap structure
PD = Monthly adjustable rate HEMC loans, one-month LIBOR Index, Lifetime cap determined by Issuer
PF = Fixed Rate HEMC loans
5. Record Type: "D" for the HMBS Platinum Pool Detail Record.
6. Issue Date: The date the pool was issued. The issue date is always the first calendar day of the month.
7. Original Security Interest Rate (WAC): The Weighted Average Security Interest Rate (WAC) of the HMBS Platinum pool at pool issuance. The HMBS Platinum Pool Weighted Average Security Interest Rate is calculated using the original RPB amount of collateral pool and the corresponding original security rate of the collateral pool of each of the HMBS pools (and if applicable HMBS Platinum pools) in the Platinum pool.
8. Current Security Interest Rate (WAC): The current month's Weighted Average Security Interest Rate for the Platinum pool. The HMBS Platinum Pool Weighted Average Security Interest Rate is calculated using the current RPB amount of collateral pool and the corresponding current security rate of the collateral pool of each of the HMBS pools (and if applicable HMBS Platinum pools) in the Platinum pool.

9. Original Aggregate Amount: The sum of the original principal amounts for the collateral pools in the HMBS Platinum pool at issuance; the starting balance of the HMBS Platinum pool.
10. Pool UPB: The sum of the underlying collateral pool UPBs for the HMBS Platinum Pool for the reporting month.
11. Index Type: The type of ARM index associated with the HECM loans in the underlying HMBS collateral pools. These indexes are relevant only to the HECM loans in the collateral pools. It is not an index for the HMBS Platinum pool. Values are:
CMT = Constant Maturity Treasury
LIBOR = London Interbank Offered Rate
12. WA Average Original Participation Size: The Weighted Average of the underlying collateral pool average participation Original Principal Balance (OPB) values (based on original Participation size at issuance), for all the collateral pools in the HMBS Platinum.
13. WA Average Current Participation Balance: The current month's Weighted Average of the underlying collateral pool average participation current Unpaid Principal Balance (UPB) values, for all the collateral pools in the HMBS Platinum.
14. WA Pool WALA of Participations: The Weighted Average Loan Age of the collateral pools in the HMBS Platinum pool.
15. WA Expected Mortgage Interest Rate: The Weighted Average Expected Mortgage Interest Rates of the collateral HMBS pools in the HMBS Platinum Pool.

HMBS Platinum Pool Level Disclosure

Supplemental Data Record Type R One Record per HMBS Platinum Pool

Field #	Field Name	Start	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 (H)	16	16	Character	1	X
4	Pool Type	17	18	Character	2	X(2)
5	Record Type (R)	19	19	Character	1	X
	Property Type					
6	SINGLE FAMILY UPB	20	32	Numeric	13	9(11)v9(2)
7	SINGLE FAMILY UPB % of Total UPB	33	37	Numeric	5	9(3)v9(2)
8	CONDO UPB	38	50	Numeric	13	9(11)v9(2)
9	CONDO UPB % of Total UPB	51	55	Numeric	5	9(3)v9(2)
10	MANUF UPB	56	68	Numeric	13	9(11)v9(2)
11	MANUF UPB % of Total UPB	69	73	Numeric	5	9(3)v9(2)
12	PUD UPB	74	86	Numeric	13	9(11)v9(2)
13	PUD UPB % of Total UPB	87	91	Numeric	5	9(3)v9(2)
14	Not Available UPB	92	104	Numeric	13	9(11)v9(2)
15	Not Available UPB % of Total UPB	105	109	Numeric	5	9(3)v9(2)
	Eligible Non-borrowing Spouse					
16	Eligible Non-borrowing Spouse UPB	110	122	Numeric	13	9(11)v9(2)
17	Eligible Non-borrowing Spouse UPB % of Total UPB	123	127	Numeric	5	9(3)v9(2)
	Remaining Property Charges Set Aside					

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18	Remaining Property Charges Set Aside UPB	128	140	Numeric	13	9(11)v9(2)
19	Remaining Property Charges Set Aside UPB % of Total UPB	141	145	Numeric	5	9(3)v9(2)
	Loan Purpose					
20	Traditional UPB	146	158	Numeric	13	9(11)v9(2)
21	Traditional UPB % of Total UPB	159	163	Numeric	5	9(3)v9(2)
22	Refinance UPB	164	176	Numeric	13	9(11)v9(2)
23	Refinance UPB % of Total UPB	177	181	Numeric	5	9(3)v9(2)
24	Purchase UPB	182	194	Numeric	13	9(11)v9(2)
25	Purchase UPB % of Total UPB	195	199	Numeric	5	9(3)v9(2)
26	Not Available UPB	200	212	Numeric	13	9(11)v9(2)
27	Not Available UPB % of Total UPB	213	217	Numeric	5	9(3)v9(2)
	HECM Saver					
28	Standard UPB	218	230	Numeric	13	9(11)v9(2)
29	Standard UPB % of Total UPB	231	235	Numeric	5	9(3)v9(2)
30	Saver UPB	236	248	Numeric	13	9(11)v9(2)
31	Saver UPB % of Total UPB	249	253	Numeric	5	9(3)v9(2)
	Payment Option					
32	Tenure UPB	254	266	Numeric	13	9(11)v9(2)
33	Tenure UPB % of Total UPB	267	271	Numeric	5	9(3)v9(2)
34	Term UPB	272	284	Numeric	13	9(11)v9(2)
35	Term UPB % of Total UPB	285	289	Numeric	5	9(3)v9(2)
36	Line of Credit UPB	290	302	Numeric	13	9(11)v9(2)
37	Line of Credit UPB % of Total UPB	303	307	Numeric	5	9(3)v9(2)
38	Modified Term UPB	308	320	Numeric	13	9(11)v9(2)
39	Modified Term UPB % of Total UPB	321	325	Numeric	5	9(3)v9(2)
40	Modified Tenure UPB	326	338	Numeric	13	9(11)v9(2)
41	Modified Tenure UPB % of Total UPB	339	343	Numeric	5	9(3)v9(2)
42	Single Disb. Lump Sum UPB	344	356	Numeric	13	9(11)v9(2)
43	Single Disb. Lump Sum UPB % of Total UPB	357	361	Numeric	5	9(3)v9(2)
44	Not Available UPB	362	374	Numeric	13	9(11)v9(2)
45	Not Available UPB % of Total UPB	375	379	Numeric	5	9(3)v9(2)
	Pools with Participations with Payments					
46	Unpaid Principal Balance with Payments	380	392	Numeric	13	9(11)v9(2)
47	Percent of UPB Paid Off	393	397	Numeric	5	9(3)v9(2)
	Age of Youngest Borrowers/Co-Borrower who is at least 62 Years Old					
48	62-65 UPB	398	410	Numeric	13	9(11)v9(2)
49	62-65 UPB % of Total UPB	411	415	Numeric	5	9(3)v9(2)
50	66-70 UPB	416	428	Numeric	13	9(11)v9(2)
51	66-70 UPB % of Total UPB	429	433	Numeric	5	9(3)v9(2)

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52	71-75 UPB	434	446	Numeric	13	9(11)v9(2)
53	71-75 UPB % of Total UPB	447	451	Numeric	5	9(3)v9(2)
54	76-80 UPB	452	464	Numeric	13	9(11)v9(2)
55	76-80 UPB % of Total UPB	465	469	Numeric	5	9(3)v9(2)
56	81-85 UPB	470	482	Numeric	13	9(11)v9(2)
57	81-85 UPB % of Total UPB	483	487	Numeric	5	9(3)v9(2)
58	86-90 UPB	488	500	Numeric	13	9(11)v9(2)
59	86-90 UPB % of Total UPB	501	505	Numeric	5	9(3)v9(2)
60	91-95 UPB	506	518	Numeric	13	9(11)v9(2)
61	91-95 UPB % of Total UPB	519	523	Numeric	5	9(3)v9(2)
62	96-100 UPB	524	536	Numeric	13	9(11)v9(2)
63	96-100 UPB % of Total UPB	537	541	Numeric	5	9(3)v9(2)
64	101-up UPB	542	554	Numeric	13	9(11)v9(2)
65	101-up UPB % of Total UPB	555	559	Numeric	5	9(3)v9(2)
66	Age Not Available UPB	560	572	Numeric	13	9(11)v9(2)
67	Age Not Available UPB % of Total UPB	573	577	Numeric	5	9(3)v9(2)
	Age of Youngest Borrowers/Co-Borrower Gender					
68	Joint Loan - Female UPB	578	590	Numeric	13	9(11)v9(2)
69	Joint Loan - Female UPB % of Total UPB	591	595	Numeric	5	9(3)v9(2)
70	Joint Loan - Male UPB	596	608	Numeric	13	9(11)v9(2)
71	Joint Loan - Male UPB % of Total UPB	609	613	Numeric	5	9(3)v9(2)
72	Joint Loan - Either Gender or Youngest Age Not Available UPB	614	626	Numeric	13	9(11)v9(2)
73	Joint Loan – Either Gender or Youngest Age Not Available UPB % of Total UPB	627	631	Numeric	5	9(3)v9(2)
74	Single Loan - Female UPB	632	644	Numeric	13	9(11)v9(2)
75	Single Loan - Female UPB % of Total UPB	645	649	Numeric	5	9(3)v9(2)
76	Single Loan - Male UPB	650	662	Numeric	13	9(11)v9(2)
77	Single Loan - Male UPB % of Total UPB	663	667	Numeric	5	9(3)v9(2)
78	Single Loan – Either Gender or Youngest Age Not Available UPB	668	680	Numeric	13	9(11)v9(2)
79	Single Loan – Either Gender or Youngest Age Not Available UPB % of Total UPB	681	685	Numeric	5	9(3)v9(2)
	Length of Record		685			

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3. Pool Indicator (Issue Type): The Issue Type of the pool. This is always “H” for HMBS Platinum Pools.

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4. Pool Type: A two-character value identifying the type of HMBS Platinum Pool. Values are:
PA = One-year adjustable rate HECM loans, one-year CMT Index, 2/5 cap structure
PB = Monthly adjustable rate HECM loans, one-month CMT Index, Lifetime cap determined by Issuer
PC = One-year adjustable HECM rate loans, one-year LIBOR Index, 2/5 cap structure
PD = Monthly adjustable rate HECM loans, one-month LIBOR Index, Lifetime cap determined by Issuer
PF = Fixed Rate HECM loans
5. Record Type: "R" for the HMBS Platinum Pool Supplemental Record.
Property Type
6. SINGLE FAMILY UPB: The sum of (the Property Type, SINGLE FAMILY UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
7. SINGLE FAMILY UPB % of Total UPB: The Property Type, SINGLE FAMILY UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
8. CONDO UPB: The sum of (the Property Type, CONDO UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
9. CONDO UPB % of Total UPB: The Property Type, CONDO UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
10. MANUF UPB: The sum of (the Property Type, MANUF UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
11. MANUF UPB % of Total UPB: The Property Type, MANUF UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
12. PUD UPB: The sum of (the Property Type, PUD UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
13. PUD UPB % of Total UPB: The Property Type, PUD UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
14. Not Available UPB: The sum of (the Property Type Not Available UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
15. Not Available UPB % of Total UPB: The Property Type, Not Available UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
Eligible Non-borrowing Spouse
16. Eligible Non-borrowing Spouse UPB: The sum of (the Eligible Non-borrowing Spouse UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
17. Eligible Non-borrowing Spouse UPB % of Total UPB: The Eligible Non-Borrowing Spouse UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
Remaining Property Charges Set Aside
18. Remaining Property Charges Set Aside UPB: The sum of (the Remaining Property Charges Set Aside UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
19. Remaining Property Charges Set Aside UPB % of Total UPB: The Remaining Property Charges Set Aside UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
Loan Purpose
20. Traditional UPB: The sum of (the Loan Purpose, Traditional UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
21. Traditional UPB % of Total UPB: The Loan Purpose, Traditional UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
22. Refinance UPB: The sum of (the Loan Purpose, Refinance UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
23. Refinance UPB % of Total UPB: The Loan Purpose, Refinance UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
24. Purchase UPB: The sum of (the Loan Purpose, Purchase UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
25. Purchase UPB % of Total UPB: The Loan Purpose, Purchase UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
26. Not Available UPB: The sum of (the Loan Purpose Not Available UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
27. Not Available UPB % of Total UPB: The Loan Purpose, Not Available UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
HECM Saver
28. Standard UPB: The sum of (the HECM Saver, Standard UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.

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29. Standard UPB % of Total UPB: The HECM Saver, Standard UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
30. Saver UPB: The sum of (the HECM Saver, Saver UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
31. Saver UPB % of Total UPB: The HECM Saver, Saver UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.

Payment Option

32. Tenure UPB: The sum of (the Payment Option, Tenure UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
33. Tenure UPB % of Total UPB: The Payment Option, Tenure UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
34. Term UPB: The sum of (the Payment Option, Term UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
35. Term UPB % of Total UPB: The Payment Option, Term UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
36. Line of Credit UPB: The sum of (the Payment Option, Term UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
37. Line of Credit UPB % of Total UPB: The Payment Option, Line of Credit UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
38. Modified Term UPB: The sum of (the Payment Option, Modified Term UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
39. Modified Term UPB % of Total UPB: The Payment Option, Modified Term UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
40. Modified Tenure UPB: The sum of (the Payment Option, Modified Tenure UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
41. Modified Tenure UPB % of Total UPB: The Payment Option, Modified Tenure UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
42. Single Disb. Lump Sum UPB: The sum of (the Payment Option, Single Disb. Lump Sum UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
43. Single Disb. Lump Sum UPB % of Total UPB: The Payment Option, Single Disb. Lump Sum UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
44. Not Available UPB: The sum of (the Payment Option, Not Available UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
45. Not Available UPB % of Total UPB: The Payment Option, Not Available UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.

Pools with Participations with Payments

46. Unpaid Principal Balance of Pools with Participations with Payments: The sum of Pools with Participations UPBs with Payments for the pools included in the HMBS Platinum Pool.
47. Percent of UPB Paid Off: The Paid Off UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.

Age of Youngest Borrowers/Co-Borrower who is at least 62 Years Old

48. 62-65 UPB: The sum of (Youngest Borrowers/Co-Borrower 62-65 UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
49. 62-65 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 62-65 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
50. 66-70 UPB: The sum of (Youngest Borrowers/Co-Borrower 66-70 UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
51. 66-70 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 66-70 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
52. 71-75 UPB: The sum of (Youngest Borrowers/Co-Borrower 71-75 UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
53. 71-75 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 71-75 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
54. 76-80 UPB: The sum of (Youngest Borrowers/Co-Borrower 76-80 UPBs multiplied by the "percentage") for the pools included in the HMBS Platinum Pool.
55. 76-80 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 76-80 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.

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56. 81-85 UPB: The sum of (Youngest Borrowers/Co-Borrower 81-85 UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 57. 81-85 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 81-85 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 58. 86-90 UPB: The sum of (Youngest Borrowers/Co-Borrower 86-90 UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 59. 86-90 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 86-90 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 60. 91-95 UPB: The sum of (Youngest Borrowers/Co-Borrower 91-95 UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 61. 91-95 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 91-95 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 62. 96-100 UPB: The sum of (Youngest Borrowers/Co-Borrower 96-100 UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 63. 96-100 UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 96-100 UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 64. 101-up UPB: The sum of (Youngest Borrowers/Co-Borrower 101-up UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 65. 101-up UPB % of Total UPB: The Youngest Borrowers/Co-Borrower 101-up UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 66. Age Not Available UPB: The sum of (Youngest Borrowers/Co-Borrower Age Not Available UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 67. Age Not Available UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Not Available UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
- Age of Youngest Borrowers/Co-Borrower Gender**
68. Joint Loan - Female UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Joint Loan – Female UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 69. Joint Loan - Female UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Gender Joint Loan - Female UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 70. Joint Loan - Male UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Joint Loan – Male UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 71. Joint Loan - Male UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Gender Joint Loan - Male UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 72. Joint Loan - Either Gender or Youngest Age Not Available UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Joint Loan – Either Gender or Youngest Age Not Available UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 73. Joint Loan – Either Gender or Youngest Age Not Available UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Gender Joint Loan – Either Gender or Youngest Age Not Available UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 74. Single Loan - Female UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Single Loan – Female UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 75. Single Loan - Female UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Gender Single Loan - Female UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 76. Single Loan - Male UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Single Loan – Male UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 77. Single Loan - Male UPB % of Total UPB: The Youngest Borrowers/Co-Borrower Gender Single Loan - Male UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool’s total UPB.
 78. Single Loan – Either Gender or Youngest Age Not Available UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Single Loan – Either Gender or Youngest Age UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.
 79. Single Loan – Either Gender or Youngest Age Not Available UPB % of Total UPB: The sum of (Youngest Borrowers/Co-Borrower Gender Single Loan – Either Gender or Youngest Age Not Available UPBs multiplied by the “percentage”) for the pools included in the HMBS Platinum Pool.

HMBS Platinum Layout Notes:

- This layout applies to files generated at New Issuance and Monthly.
- File Naming Convention
 - For the New Issuance file: “hplatdaily.txt”
 - For the Monthly file: “hplatmon_YYYYMM.txt”, where “YYYY” is the four-digit year and “MM” is the month.
- HMBS Platinum pools can contain other HMBS Platinum Pools and/or Single-Issuer HMBS Pools.
- For fields that use the term “percentage” in this layout, 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).