Ginnie Mae Multifamily Pool and Loan Disclosure File Production V1.1

<u>Multifamily Pool and Loan Disclosure File Production Version 1.1</u>

<u>Effective for Monthly Portfolio and New Issuance Disclosure (Daily/Monthly)</u>

<u>See Version History for details.</u>

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Document Version	History
Version 1.0	Initial Version.
Version 1.1	5/5/2020. Non-format change. Corrected the definition of the Loan Term field

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Combined Pool and Loan Details Record
All Pools and Loans -- One Record per Loan

Item	Data Item	Data Type	Format	Max Length
	Pool Data Portion of Record			
P1	CUSIP Number	String		9
P2	Pool Number	String		6
P3	Pool Indicator (X)	String		1
P4	Pool Type	String		2
P5	Security Interest Rate	Numeric	2.3	6
P6	Pool Issue Date	Date	CCYYMMDD	8
P7	Pool Maturity Date	Date	CCYYMMDD	8
P8	Original Aggregate Amount	Numeric	13.2	16
P9	Issuer Number	Numeric		4
P10	Issuer Name	String		40
P11	Issuer Address 1	String		30
P12	Issuer Address 2	String		30
P13	Issuer City	String		30

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Item	Data Item	Data Type	Format	Max Length
P14	Issuer State	String		2
P15	Issuer Zip Code 1	Numeric		5
P16	Issuer Zip Code 2	Numeric		4
P17	Pool UPB	Numeric	11.2	14
P18	Number of loans in pool	Numeric		6
P19	Number of Loans 30 days delinquent	Numeric		6
P20	UPB of Loans 30 days delinquent	Numeric	11.2	14
P21	Percentage of UPB of Loans 30 days delinquent	Numeric	3.2	6
P22	Number of Loans 60 days delinquent	Numeric		6
P23	UPB of Loans 60 days delinquent	Numeric	11.2	14
P24	Percentage of UPB of Loans 60 days delinquent	Numeric	3.2	6
P25	Number of Loans 90+ days delinquent	Numeric		6
P26	UPB of Loans 90+ days delinquent	Numeric	11.2	14
P27	Percentage of UPB of Loans 90+ days delinquent	Numeric	3.2	6
	Loan Data Portion of Record			
L1	Disclosure Sequence Number	Numeric		10
L2	Case Number	String		15

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Item	Data Item	Data Type	Format	Max Length
L3	Agency Type	String		1
L4	Loan Type	String		3
L5	Loan Term	Numeric		3
L6	First Payment Date	Date	CCYYMMDD	8
L7	Maturity Date of Loan	Date	CCYYMMDD	8
L8	Loan Interest Rate	Numeric	2.3	6
L9	Modified Loan Indicator	String		1
L10	Non-level Payments Indicator	String		1
L11	Mature Loan Certification Flag	Numeric		1
L12	Loan Origination Date	Date	CCYYMMDD	8
L13	Initial Endorsement Date	Date	CCYYMMDD	8
L14	Final Endorsement Date	Date	CCYYMMDD	8
L15	Lockout Term	Numeric		2
L16	Lockout Period End Date	Date	CCYYMMDD	8
L17	Prepayment Premium Period	Numeric		2
L18	Prepayment End Date	Date	CCYYMMDD	8
L19	Interest Approval Date	Date	CCYYMMDD	8
L20	Pre-Payment Penalty Flag	String		1

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Item	Data Item	Data Type	Format	Max Length
L21	Original Principal Balance	Numeric	9.2	12
L22	UPB at Issuance	Numeric	9.2	12
L23	Unpaid Principal Balance	Numeric	9.2	12
L24	Draw Number	String		2
L25	Approved Draw Amount	Numeric	10.2	13
L26	Months Delinquent	Numeric		1
L27	Current Month Liquidation Flag	String		1
L28	Removal Reason	Numeric		1
L29	Seller Issuer ID	Numeric		4
L30	Property Name	String		60
L31	Property Street	String		55
L32	Property City	String		30
L33	Property State	String		2
L34	Property Zip	Numeric		9
L35	MSA	Numeric		5
L36	Number of Units	Numeric		4
L37	Current Principal and Interest Amount	Numeric	9.2	12
L38	Prepayment Description	String		245

Item	Data Item	Data Type	Format	Max Length
L39	Description of Non-Level Adjustment Period	String		230
L40	FHA Program Section Code	String		20
L41	Insurance Type	String		1
L42	As of Date	Date	CCYYMM	6

Field Definitions:

Pool Data Portion of the Record
P1	CUSIP Number: A nine character unique identifier for the MBS security for the pool.
P2	Pool ID: The six character identifier for the pool.
P3	Pool Indicator: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool. Always equal to "X" (Ginnie Mae I).
P4	Pool Type: The two character pool type for the pool.
P5	Security Interest Rate: The current interest rate associated with the Security.
P6	Pool Issue Date: The date the pool was issued.
P7	Pool Maturity Date: The date the pool matures, i.e., the pool last payment date.
P8	Original Aggregate Amount: The pool principal balance at origination. This is the sum of the mortgage outstanding balances.
P9	Issuer Number: The number assigned by Ginnie Mae to the issuer organization.
P10	Issuer Name: The name of the issuer.
P11	Issuer Address 1: The street address of the Issuer.

P12	Issuer Address 2: The second address of the Issuer (if needed.)
P13	Issuer City: The city where the Issuer is located.
P14	Issuer State: The state where the Issuer is located.
P15	Issuer Zip Code 1: The zip code where the Issuer is located.
P16	Issuer Zip Code 2: The four additional digits to identify a geographic segment within the five-digit delivery area.
P17	Pool UPB: The sum of the loan UPB balances for the loans in this pool.
P18	Number of loans in pool: The number of loans in the pool.
P19	Number of Loans 30 days delinquent: The number of loans that are 30 days delinquent.
P20	UPB of Loans 30 days delinquent: The UPB of loans that are 30 days delinquent.
P21	Percentage of UPB of Loans 30 days delinquent: The percentage of UPB of loans that are 30 days delinquent.
P22	Number of Loans 60 days delinquent: The number of loans that are 60 days delinquent.
P23	UPB of Loans 60 days delinquent: The UPB of loans that are 60 days delinquent.
P24	Percentage of UPB of Loans 60 days delinquent: The percentage of UPB of loans that are 60 days delinquent.
P25	Number of Loans 90+ days delinquent: The number of loans that are 90 days delinquent.
P26	UPB of Loans 90+ days delinquent: The UPB of loans that are 90 days delinquent.
P27	Percentage of UPB of Loans 90+ days delinquent: The percentage of UPB of loans that are 90 days delinquent.
Loan Data Portion of the Record	
L1	Disclosure Sequence Number: An internal sequence number associated with the particular disclosure record.
L2	Case Number: The case number assigned to the mortgage by the insuring agency.

L3	Agency Type: Identifier of the government agency. F = Federal Housing Administration. R = Rural Development.
L4	Loan Type: A code that identifies a specific type of loan, either "FMF" or "RMF".
L5	Loan Term: Original number of monthly payments on a term or modified term loan as of the First Payment Date.
L6	First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note.
L7	Maturity Date of the Loan: The maturity date of this loan in accordance with the mortgage/note.
L8	Loan Interest Rate: The current interest rate of the loan.
L9	Modified Loan Indicator: A value of "M" indicates that the loan has been modified, else blank.
L10	Non-level Payments Indicator: A value of "P" indicates if the project loan has future non-level payments, else blank.
L11	Mature Loan Certification Flag: A value of "1" indicates a Mature Loan pool type, else blank.
L12	Loan Origination Date: The date of loan origination.
L13	Initial Endorsement Date: The date the mortgage note was first endorsed by FHA or the Loan Note Guarantee was first executed by RD.
L14	Final Endorsement Date: The date the mortgage note was finally endorsed by FHA or the Loan Note Guarantee was finally executed by RD.
L15	Lockout Term: The lockout term of the loan (prepayment provision), expressed in years.
L16	Lockout Period End Date: The period of time that the loan cannot have accelerated payments to the principal.
L17	Prepayment Premium Period: The period in which the borrower cannot make additional payments to the principal expressed in years.
L18	Prepayment End Date: The end date of the prepayment premium period.
L19	Interest Approval Date: The approval date obtained from Ginnie Mae when the Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread.
L20	Pre-Payment Penalty Flag: A value of "Y" indicates if the project loan has any prepayment provisions, else blank.

L21	Original Principal Balance: The original principal balance of the loan at pool issuance.
L22	UPB at Issuance: The unpaid principal balance of the loan at pool issuance.
L23	Unpaid Principal Balance: The unpaid principal balance of the loan as of the reporting period. Will always be blank for new issuance.
L24	Draw Number: Represents each issuance of a construction loan draw security.
L25	Approved Draw Amount: The full draw amount approved by HUD for the FHA Advance of Mortgage Proceeds.
L26	Months Delinquent: The number of months the loan is delinquent (1, 2, 3, 4, 5, 6 where 6 means 6 or more Scheduled installments are due but not paid). Only available for delinquent loans. A value of "0" indicates a non-delinquent loan. Will always be "0" for new issuance.
L27	Current Month Liquidation Flag: A code that indicates if the loan was liquidated in this reporting month (Y = Yes, N = No). This value is derived from Removal Reason.
L28	Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool. 1-6 for liquidated loans, blank for all other loans (blank in this field will correspond to a value of "N" for the Current Month Liquidated Flag): 1 = Mortgagor Payoff, 2 = Repurchase of Delinquent Loan, 3 = Foreclosure, 4 = Loss Mitigation, 5 = Substitution, 6 = Other.
L29	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.
L30	Property Name: The name of the property.
L31	Property Street: The street address of the property.
L32	Property City: The city where the property is located.
L33	Property State: The state where the property is located.
L34	Property Zip: The zip code where the property is located.
L35	MSA: The five digit code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. This value is derived from the Zip Code associated with the property address.
L36	Number of Units: The number of residential units associated with the property.

L37	Current Principal and Interest Amount: The current principal and interest payment on an individual loan. Also known as the P&I payment amount.
L38	Prepayment Description: A description of the Prepayment Penalty terms, however the field is also used as a free-format descriptor.
L39	Description of Non-Level Adjustment Period: A description of the Non-Level Adjustment Period, however the field is also used as a free-format descriptor.
L40	FHA Program Section Code: The area identification and section of the National Housing Act.
L41	Insurance Type: A value that indicates if the loan is Fully Insured ("F") or Co-insured ("C"). A blank indicates the insurance type is unknown.
L42	As of Date: The reporting period for the data.

NOTES:

(1) The disclosure data is presented as a ".txt" file with a "pipe" ("|") delimiter used for the data fields; record/field sizes are no longer fixed format.

(2) Numeric fields are output with an explicit decimal point, when applicable