MBS Single Family Loan Payment History Disclosure File

Version 1.0

See Version History on page 2

Document Version	History
Version 1.0	6/1/2021 Initial Version

Introduction:

The purpose of this file is to provide users/investors with Mortgage Backed Securities (MBS) Single Family Loan Payment History data. For each active loan, a loan record will be available with data from each of the past 24 months of loan payments while in the Ginnie Mae pool. This layout applies to Single Family Loan Payment History file with Issuer-Reported data. The file will be produced monthly, beginning in June 2021.

Format:

Bar Delimited The format of the records in the file is vertical bar delimited "|". This is the same overall format used for the records in the Loan Level Disclosure Files, Forbearance Loan Level File, and Loan Level Liquidations File.

Field LL-3   Disclosure Sequence Number is common to the loan level records in this Payment History File, the Loan Level Disclosure File, the Forbearance Loan Level File, and the Loan Level Liquidations File. For a given loan level record, if the same Disclosure Sequence Number is in all four files, it can be used to "join" the records, providing the user a unified dataset of disclosure information about the loan.

Field LL-5   Months Delinquent is a "recurring" field in the record, with a maximum of 24 occurrences. Each occurrence (2 position bar delimited) represents a Ginnie Mae Report Period. The current (most recent) Report Period is in the left most position, followed by previous report periods, in sequence (oldest Report Period to the right) as applicable to the loan. If the loan has less than 24 months of history, only the actual occurrences of payment history are provided.

Summary of Records in the File:

Record Type	Short Description	Occurs in the File
HH	Overall File Header Record	One Record Per Period
PH	Pool Header Record	One Record Per Pool
LL	Loan Payment Record	One Record Per Loan
PT	Pool Trailer Record	One Record Per Pool
TT	Overall File Trailer Record	One Record Per Period

- **Files will contain one Header Record ("HH"), one Pool Header Record per pool (PH), multiple Loan Payment Records ("LL"), Pool Trailer Record per pool (PT), and one Trailer Record ("TT").**
- **All records are sorted first by Pool ID and then by Disclosure Sequence Number and are listed in ascending order.**

Overall File Header Record

Item	Data Element	Type	Max Length	Format	Definition
HH-1	Record Type = HH	Character	2		File Header Record
HH-2	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year).
HH-3	Date File Generated	Numeric	8	YYYYMMDD	The Date the file was created

Pool Header Record

Item	Data Element	Type	Max Length	Format	Definition
PH-1	Record Type = PH	Character	2		File Header Record
PH-2	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.
PH-3	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
PH-4	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
PH-5	Pool Type	Character	2		Two-character pool type for the pool (see listing in Ginnie Mae Guide, Chapter 1).
PH-6	Pool Issue Date	Numeric	8	YYYYMMDD	The date the pool was issued.
PH-7	Issuer ID	Numeric	4		The four-digit identifier for the current Issuer responsible for the loan. There will be no value in this field for Multiple Issuer Pools.
PH-8	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year).

Loan Payment Record

Item	Data Element	Type	Max Length	Format	Definition
LL-1	Record Type = LL	Character	2		Loan Payment History Record
LL-2	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
LL-3	Disclosure Sequence Number	Numeric	10		A number used to identify each loan distinctly for data disclosures.
LL-4	Issuer ID	Numeric	4		The four-digit identifier for the current Issuer responsible for the loan. There will be no value in this field for Multiple Issuer Pools.
LL-5	Months Delinquent	Character	2		This is a repeating field: Up to 24 occurrences of Payment History. Values in Months Delinquent are: 00 – Current 01 – 1 Month Delinquent 02 – 2 Months Delinquent 03 – 3 Months Delinquent …. 99 – 99 or more Months Delinquent XX – Data is not Available for a Period Each two positions (each of the 24 periods) is vertical bar delimited. For loans with less than 24 months of history, only the months available will be provided. An example is available at the end of the Loan Payment Record.

A Loan Payment Record Example (There are no Headers/Trailers in this example; only the Loan Payment Record)

LL|AA0002|1500011133|1421|00|00|00|XX|00|00|00|00|01|02|03|05|11|10|09|08|07|06|05|04|03|02|01|00   ← 24 months of history

LL|AA0002|1500011144|1421|03|02|01|01|00|00   ← 6 months of history

"24 month" record: This record provides 24 Report Periods of payment history. For the current (most recent) Report Period, the loan is current "00". In Report Period 24 the loan was current "00". For the most recent 8 Report Periods the loan has been current. In Report Period 9 the loan was one month delinquent, prior to that two months delinquent, prior to that three months delinquent, and prior to that five months delinquent. The change to five months delinquent from 11 months delinquent indicates that the borrower made 7 payments in Report Period 12. Prior to this the borrower was increasingly delinquent.

"6 month" record: This record provides 6 Report Periods of payment history (loan has been in the Pool for 6 Report Periods). For the current (most recent) Report Period the loan is three months delinquent. Prior to that two months delinquent, prior to that one month delinquent, and current for the prior months. The loan has become increasingly delinquent.

Pool Trailer Record

Item	Data Element	Type	Max Length	Format	Definition
PT-1	Record Type = PT	Character	2		File Trailer Record
PT-2	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.
PT-3	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
PT-4	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
PT-5	Pool Type	Character	2		Two-character pool type for the pool (see listing in Ginnie Mae Guide, Chapter 1).
PT-6	Pool Issue Date	Numeric	8	YYYYMMDD	The date the pool was issued.
PT-7	Issuer ID	Numeric	4		The four-digit identifier for the current Issuer responsible for the loan. There will be no value in this field for Multiple Issuer Pools.
PT-8	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year).
PT-9	Loan Count for the Pool	Numeric	9		The number of loans/LL Records contained in the pool.

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Overall File Trailer Record

Item	Data Element	Type	Max Length	Format	Definition
TT-1	Record Type = TT	Character	2		File Trailer Record
TT-2	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file.
TT-3	Date File Generated	Numeric	8	YYYYMMDD	The Date the file was created.
TT-4	Pool Count (File)	Numeric	7		The number of pools contained in the file.
TT-5	Loan Count (File)	Numeric	9		The number of loans contained in the file.
TT-6	Total Record Count (File)	Numeric	9		The total number of records contained in the file, including all headers and trailers.

Layout Notes:

- This layout applies only to active MBS Single Family loans.
- File Naming Convention: "llpaymhist_YYYYMM.zip", where "YYYY" is the four-digit year and "MM" is the two-digit month. "YYYYMM" is the report period of the data.