Loan Performance File

Version 1.0

See Version History for details

Introduction:

The purpose of this file is to provide MBS Loan Level data users with a comprehensive set of MBS loan level, loan liquidation, loan forbearance, and loan delinquency history disclosure data in one data disclosure file. This file compiles the data for active loans into one file, presented 3 months at a time. For example, a 202212 quarterly Loan Performance file will provide MBS loan level, loan liquidation, loan delinquency history and forbearance disclosure data for active loans in the 202210, 202211, and 202212 reporting periods. Additionally, on an annual basis, the Loan Performance file will provide 12 months of Loan Performance data in one file, using the same file layout as the quarterly file. The format of the file will be pipe bar delimited "|".

Implementation: The first quarterly file is "LoanPerf_202306.zip" with data from April-June 2023. The first annual file is "LoanPerfAnn_202312.zip" with data from April-December 2023.

Document Version	History
Version 1.0	5/1/2023 Initial Version

Record Type	Short Description	Occurs in the File
HH	Overall File Header Record	One Record Per File
LP	Loan Performance Record	One Record Per Active Loan Per Period (up to 3 for a quarterly file and up to 12 for annual)
TT	Overall File Trailer Record	One Record Per File

Item	Data Element	Type	Max Length	Format	Definition
HH-01	Record Type = HH	Character	2		File Header Record
HH-02	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year)
HH-03	File Frequency	Numeric	1		The quarterly or annual indicator. Values are: Q = Quarterly file A = Annual file
HH-04	Date File Generated	Numeric	8	YYYYMMDD	The Date the file was created

Item	Data Element	Type	Max Length	Format	Definition
LP-01	Record Type = LP	Character	2		Loan Performance Record
LP-02	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.
LP-03	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
LP-04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M
LP-05	Pool Type	Character	2		Two-character pool type for the pool (see Ginnie Mae Guide, Chapter 1)

LP-06	Pool Issue Date	Numeric	8	YYYYMMDD	The date the pool was issued
LP-07	Disclosure Sequence Number	Numeric	10		A number used for each loan to identify it distinctly for data disclosures
LP-08	Issuer ID (including for loan packages in MIP pool)	Numeric	4		The four-digit identifier for the current issuer responsible for the loan
LP-09	Agency (Agency Loan Type FHA, VA, RD, NA)	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
LP-10	Loan Purpose	Numeric	1		Purpose of the loan. Values are: 1 = Purchase 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 5 = Re-Performing 9 = Not Available
LP-11	Refinance Type	Numeric	1		The type of refinance of the loan. Applies to Loan Purpose = 2 loans only. Values are: 1 = Not Streamlined, Not Cash Out 2 = Cash Out 3 = Streamlined
LP-12	First Payment Date (First Scheduled Installment)	Numeric	8	CCYYMMDD	The date in which the first monthly installment payment was due in accordance with the mortgage/note.
LP-13	Maturity Date of Loan (Last Scheduled Installment)	Numeric	8	CCYYMMDD	The maturity date of this loan in accordance with mortgage/note.
LP-14	Loan Interest Rate (current interest rate)	Numeric	5	3.2	The interest rate of the loan.

LP-15	Original Principal Balance (OPB at pool issuance)	Numeric	15	13.2	The Original Principal Balance of the loan at pool issuance. The value is truncated to the thousandths place.
LP-16	UPB at Issuance (UPB of the loan at pool issuance)	Numeric	15	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.
LP-17	Unpaid Principal Balance (UPB of the loan)	Numeric	15	13.2	The unscheduled remaining principal of the loan as of the reporting period. The disclosed value for this field will be blank for the first six months that a loan is in a pool. Disclosure for this field will begin it the seventh month.
LP-18	Original Loan Term, in Months	Numeric	3		The calculated value of original term of the loan.
LP-19	Loan Age, in Months	Numeric	3		The calculated value of the age of the loan.
LP-20	Remaining Loan Term (Remaining Maturity), in Months	Numeric	3		The calculated value of Remaining Term of the Loan.
LP-21	Months Delinquent (1,2,3,4,5,6 where 6 means 6+ Scheduled installments due but not paid)	Numeric	1		The number of months the loan is delinquent.
LP-22	Months Pre-Paid (1,2,3,4,5,6 where 6 means 6+ Future scheduled installments have been paid)	Numeric	1		The number of months the loan is Pre-Paid.
LP-23	Loan Gross Margin (ARM Loans only)	Numeric	4	1.3	The rate on an ARM loan added to the index to reach the new mortgage interest rate.
LP-24	Loan To Value (LTV)	Numeric	5	3.2	The Original Loan To Value (LTV) of the loan.
LP-25	Combined LTV (CLTV)	Numeric	5	3.2	The Original Combined LTV (CLTV) of the loan.
LP-26	Total Debt Expense Ratio Percent	Numeric	5	3.2	The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor.

LP-27	Credit Score	Numeric	3		The credit score of the borrower.
LP-28	Down Payment Assistance (Yes or No)	Character	1		An indicator of whether the borrower received gift funds for the loan Down Payment.
LP-29	Buy Down Status (Loan Status) (Yes or No)	Character	1		Buy Down Status of the loan.
LP-30	Upfront MIP (insurance premium rate)	Numeric	5	2.3	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans.
LP-31	Annual MIP (insurance premium rate)	Numeric	5	2.3	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans.
LP-32	Number of Borrowers	Numeric	1		Number of Borrowers on the loan.
LP-33	First Time Home Buyer (Yes or No)	Character	1		An indicator for purchase loans of whether the borrower qualifies as a First Time Home Buyer. Values are: Y = Yes N = No
LP-34	Property Type (Number of Living Units)	Numeric	1		Number of Living Units of the property.
LP-35	State (2 character State Code)	Character	2		The 2-character State Code
LP-36	MSA	Numeric	5		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.
LP-37	Third-Party Origination Type	Numeric	1		Identifies the type of third party that originated the loan. Values are: 1 = Broker 2 = Correspondent 3 = Retail
LP-38	Current Month Liquidation Flag (Yes or No)	Character	1		An indicator of whether the given loan was liquidated in this reporting month. Values are: Y = Yes

					N = No
LP-39	Removal Reason	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 6 = Other Removal
LP-40	As of Date	Numeric	6	CCYYMM	Reporting period for the data.
LP-41	Loan Origination Date	Numeric	8	CCYYMMDD	The date of loan origination.
LP-42	Seller Issuer ID	Numeric	4		The four digit identifier for the Issuer selling the pool.
LP-43	Index Type	Character	5		The type of ARM index being used for the ARM loan. Values are: CMT = for Constant Maturity Treasury LIBOR = for London Interbank Offered Rate
LP-44	Look-Back Period	Numeric	2		The two-digit time period used to establish a specific point in time for the particular ARM Index that will be used to determine the interest rate change. (Used in conjunction with the published index tables. See Ginnie Mae MBS Guide Chapter 26). This applies to loans in ARM Pools only. Values are: "30" = 30-day look back "45" = 45-day look back
LP-45	Interest Rate Change Date	Numeric	8		The date of the next interest rate change for the loan in an ARM pool, i.e. the date the interest rate changes.
LP-46	Initial Interest Rate Cap	Numeric	1		The maximum interest rate change amount (+/-) for the loan in an ARM pool, applicable only to the initial interest rate change.
LP-47	Subsequent Interest Rate Cap	Numeric	1		The maximum interest rate change amount (+/-) for

					the loan in an ARM pool for each of the annual rate changes following the initial period. The Cap is constant for each annual change and is applied to the current interest rate (not the initial interest rate).
LP-48	Lifetime Interest Rate Cap	Numeric	1		The maximum interest rate change amount (+/-) of the loan in an ARM pool over the life of the loan.
LP-49	Next Interest Rate Change Ceiling	Numeric	5		The maximum interest rate that the loan in an ARM pool can have for each interest rate change. This field will have the initial rate change ceiling during the initial period. After this and during each annual change period this field will have the ceiling for each respective annual change. The value in this field can change for each adjustment period.
LP-50	Lifetime Interest Rate Ceiling	Numeric	5		The maximum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.
LP-51	Lifetime Interest Rate Floor	Numeric	5		The minimum interest rate that the loan in an ARM pool can have for the life of the loan. This is a constant value for the loan and does not change over the life of the loan.
LP-52	Prospective Interest Rate	Numeric	5		This data element is currently not disclosed. Ginnie Mae will be collecting and disclosing this field in the future.
LP-53	Liquidation Balance (principal pass through)	Numeric	16		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.
LP-54	Number of Months Forbearance (Term)	Character	2		The number of months forbearance (the forbearance term) based on scheduled installments, as reported by the issuer. This field will be blank if not available.

LP-55	COVID Flag	Character	1		Values are: Y = COVID related N = Other type of forbearance not COVID related U = Unknown. Ginnie Mae issuers report all active forbearances and to the extent available a flag indicating that the forbearance is specific to COVID circumstances or not. Will be "U" if not available.
LP-56	Begin Date	Numeric	8	CCYYMMDD	The scheduled installment (per the loan's amortization schedule), that the forbearance begins. Will be blank if not available.
LP-57	End Date	Numeric	8	CCYYMMDD	The scheduled installment (per the loan's amortization schedule), that the forbearance ends. Will be blank if not available.
LP-58	Forbearance "Exit" Code	Character	1		Values are: 1 = Lump Sum Repayment Plan 2 = Installment Repayment Plan 3 = Partial Claim or Deferral 4 = Loan Mod/Loss Mitigation/Combo 5 = Loan Paid Off 6 = No Workout/No Loss Mitigation 7 = Other Type of Workout Plan 8 = Unavailable: This is used where there is a Forbearance Exit, but no code was available 9 = Cancelled; Loan Remained Current U = Status Unknown for the Period. There is nothing to disclose. N = The loan is not exiting forbearance this reporting period.
LP-59	Months Delinquent (up to previous 24 months)	Character	48		This is a single field with up to 24 occurrences of Payment History (a maximum of 48: 2 characters of 24

| | | | | | periods).
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

For loans with less than 24 months of history, the field will end after the final month of delinquency data. |

Item	Data Element	Type	Max Length	Format	Definition
TT-01	Record Type = TT	Character	2		File Trailer Record
TT-02	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file
TT-03	Loan Count	Numeric	9		The number of loans/LP Records contained in the file. This count does not include the "HH" or "TT" records.

Loan Performance File Layout Notes:

- This layout applies to active Single Family loans only.
- Loan Performance File Naming Convention:
  - Quarterly Files: "LoanPerf_YYYYMM.zip", where "YYYY" is the four-year digit year and "MM" is the month of month 3 in the quarter.
  - Annual Files: "LoanPerfAnn_YYYYMM.zip", where "YYYY" is the four-year digit year and "MM" is the month of the final month in the calendar year.

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