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MPM 13-03

MEMORANDUM FOR: All Participants in the Ginnie Mae Multiclass Securities Program  
FROM: Theodore W. Tozer, President  
SUBJECT: Release of Loan-Level Information

Ginnie Mae is pleased to announce that beginning this month it is making certain loan-level data for single-family mortgage-backed securities (MBS) and HECM mortgage-backed securities (HMBS) available through its normal data disclosure distributors.

Loan-level data provides investors with MBS information at the elementary level of the loans underlying the pools. This will result in data disclosures with greater specificity providing stakeholders additional information related to performance of Ginnie Mae MBS. Disclosure of loan-level data is a major milestone in Ginnie Mae's continued effort to provide greater transparency of Ginnie Mae MBS.

The information will be available for new pool issuances (daily file) and monthly reporting (all active loans in Ginnie Mae pools). Release of the loan-level data will be phased-in, in accordance with the attached schedules.

Single-family forward MBS data will be released for all of the data fields outlined in the MBS Loan-Level Disclosure Layout, Version 1.3.

HMBS loan-level data will be released in two phases. The data elements to be disclosed in each phase are articulated in the HMBS Loan-Level Disclosure File Version 1.6.

The single-family forward MBS and the HMBS loan-level disclosure file layouts, as well as test files and data dictionaries can be found on Ginnie Mae's website at:

[http://www.ginniemae.gov/doing\\_business\\_with\\_ginniemae/investor\\_resources/mbs\\_disclosure\\_data/Pages/test\\_file\\_download.aspx](http://www.ginniemae.gov/doing_business_with_ginniemae/investor_resources/mbs_disclosure_data/Pages/test_file_download.aspx)

If you have any questions about this change, please contact Ginnie Mae's Investor Inquiry Desk at [InvestorInquiries@hud.gov](mailto:InvestorInquiries@hud.gov) or 202-401-8970.



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## Attachment

## Loan Level Data Disclosure Schedule

Program	Test file Availability	New Pool Issuances (Daily File)	Monthly Reporting
MBS Loan-Level	Test Files are currently available on the website	Data will be released beginning with pools issued on or after 8/1/2013.	Data will be released on the 10 <sup>th</sup> Business Day of the month until Ginnie Mae determines that the data can be released on the 6 <sup>th</sup> Business Day. The first release is anticipated to occur by the end of the fourth quarter of 2013.
HMBS Loan-Level Phase I	Test Files are currently available on the website	Not available until Phase II.	Monthly reporting data for active HMBS pooled loans will be released on the 12 <sup>th</sup> Business Day of the month until Ginnie Mae determines that the data can be released on the 10 <sup>th</sup> Business Day. The first release will occur August 16, 2013 for July reporting.
HMBS Loan-Level Phase II	11/1/2013	The first release, which will include all Phase I and II data elements, is anticipated to occur by the end of the first quarter of 2014.	Data will be released on the 12 <sup>th</sup> Business Day of the month until Ginnie Mae determines that the data can be released on the 10 <sup>th</sup> Business Day. The first release, including the new data elements, is anticipated to occur by the end of the first quarter 2014.