APPENDIX VI-19

REPORTING AND FEEDBACK SYSTEM (RFS) ISSUER MONTHLY REPORT OF POOL AND LOAN DATA

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Purpose: To be used by an Issuer to complete monthly accounting reporting as required by Chapter 17 of this Guide. Monthly loan and pool level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS).

Prepared by: Issuer.

Prepared in: Electronic form. Submitted via the Ginnie Mae Enterprise Portal and via secure FTP.

Due Date: Data is due by 7:00 pm (Eastern Time) on the 2nd business day of the month and the correction of critical RFS exceptions that are designated as Errors ("E") and Critical ("C") related to the pool and loan record must be made no later than 7:00 pm (Eastern Time) on the 4th business day. RFS exceptions that are designated High ("H"), Medium ("M") and Low ("L") should be corrected by the 10th business day. All other corrections to Monthly Report of Pool and Loan Data must be submitted no later than 7:00 pm (Eastern Time) on the 10th business day of each month.

Overview

This document provides information to Issuers and servicers about Ginnie Mae's requirements for monthly pool and loan level reporting. Its focus is specifically on "post origination and settlement" pool (and loan package) and loan-level Single-Family and Multifamily reporting.

Other Documentation Required

1. Form HUD 11710-D - All pools and loan packages are required to be filed electronically using Ginnie*NET* (see Section 17-4 of the Ginnie Mae MBS Guide and the Ginnie*NET* Issuer Guide).

2. RPB Submission Formats - Ginnie Mae MBS Guide, Appendix VII-1.

3. Ginnie Mae Enterprise Portal (GMEP) documentation and Registration forms.

RFS Pool Accounting Exception Feedback (PA-EF) User Guide

Additional information for correct monthly loan and pool processing can be found in the RFS PA-EF User Guide. Section 4 of the User Guide includes definitions for Exception Feedback Severity Levels and RFS Issuer Submission Options.

Record Layout Structure

Ginnie Mae RFS accepts six upload record formats. These upload files are used by Issuers for their monthly pool administration reporting to Ginnie Mae. These six types of records may be included for monthly loan and pool reporting:

- H – Header Issuer Record
  This mandatory record is a control record. This record is always present in the submission file.
- P – Pool Record
  This record contains data elements related to the Ginnie Mae pool, including the Security RPB; one record reports on one pool. A file would typically have one pool record for each pool reported by the Issuer. It is not mandatory that a submission file always have Pool Records.
- L – Loan Record
  This loan-level record contains data elements related to the loans associated with the pool records (one record for each loan). A file would have one loan record for each loan reported by the Issuer. It is not mandatory that a submission file always have Loan Records.

- S – Sensitive Loan Record

This loan level record contains "static" information and personally identifiable information (PII). It is only reported if there is a change to the data or if there is a reporting exception message that requires correction of the data. A file would typically have relatively few or no Sensitive Loan Records.

- V – Various Loan Record

    This loan record contains various other "static" information related to the loan. It is only reported if there is a change to the data that was initially submitted or if there is a reporting exception message that requires correction of the data. Selected fields in this record are controlled fields. A file typically would have relatively few or no Various Loan Records.

- T – Trailer Issuer Record

    This mandatory record is a control record. This record is always present in the submission file. This record contains summarization numbers from other records. This record also contains a flag to indicate that the Issuer's submission of data is complete.

All submission files must have a header record, trailer record and some number of individual records depending on the Issuer data for that particular submission. Typically, a single submission file would contain a header, all of the individual records as applicable for the reporting period, and a trailer record. For follow-up submissions and corrections, the submission file may have a header, any combination of detail records, and a trailer. Multiple files can be submitted during the reporting period.

Multiple Issuer data can be submitted in a single submission. In this case, the submission file must have a header, detail records, and trailer for each different Issuer's data. The submission file would have multiple sets of headers, detail records, and trailers for the number of Issuers whose data is being reported.

File Naming Convention

The file naming convention for a submission file that contains data for only one Issuer ID is as follows:

rfsyyyymmss.iiii where:
- "rfs" is constant
- "yyyymm" is the reporting year/month
- "ss" is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during the same reporting period.
    (For example, if an Issuer submits four files during a given reporting period, the valid formats would be rfsyyyymm01.iiii, rfsyyyymm02.iiii, rfsyyyymm03.iiii, and rfsyyyymm04.iiii).
- "iiii" is the Issuer ID # for the Issuer

Additionally, the file naming convention for a submission file that contains data for more than one Issuer ID is:

rfsyyyymmss.iiiim where:

- "iiii" is the Issuer ID # for any of the Issuers represented in the file.
  (For example, if a single submission file contains data for Issuer with Issuer ID#'s 9997, 9998, and 9999, the valid formats would be any of the following: rfsyyyymmss.9997m, rfsyyyymmss.9998m, or rfsyyyymmss.9999m).
- "m" is constant.

For each submission file received, a functional acknowledgement file is produced to provide the Issuer feedback on the status of the submission file. The functional acknowledgement file naming convention is:

fayyyymmss.9999 where:

- fa is constant
- yyyymm is the reporting period
- ss is the file sequence number
- 9999 is the Issuer ID #

A sample Issuer Monthly Report and the set of file failure conditions and instructions for proper record processing are listed at the end of this appendix.

RFS Exception Severity Level Definitions

The table below explains the severity levels and correction timeframes for resolving monthly reporting exceptions in RFS.

Severity Level	Correction Timeframe	Severity Description
E	Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day. Corrections to Various and Sensitive record exceptions are due no later than the 10th business day.	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
C	Corrections must be addressed by the 4th business day. The severity level, "C", is only associated with Pool and Loan reporting.	Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
H	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
M	Corrections should be addressed by the 10th business day.	Single-Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period.
L	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

RFS Record Layout Formats

Each file layout is followed by the definitions of each field in the record layout. The definitions are numbered to correspond to the file layout. The definitions are followed by Exception Messages that may occur if business rules are not observed. Italicized Exception Messages result from inconsistencies between pool- and loan-level reporting. These exceptions may occur when the loans are summarized to the pool-level. The Ginnie Mae Investor Reporting Manual provides additional information related to RFS monthly reporting.

Unless otherwise noted in the "Remarks" column, fill character fields to the right with spaces and fill numeric fields to the left with leading spaces or zeroes. Decimal points are part of the field lengths – include decimal points for dollar amounts, interest and other rates. Use a leading hyphen or dash "-" to indicate negative numbers. Fields designated as signed in the record layout require a "+", "-", or "space" as the first character. The symbols "+", "-", and "space" are the only valid values; a space in a signed field implies positive.

H - Header Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant H - Header
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM

Header Record Field Instructions

1. Record Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the Issuer.

2. Issuer ID: Issuer number Ginnie Mae assigned to the Issuer organization.

3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.
    Exception Messages
    • E-RFS200 Reporting Period must be specified.
    • E-RFS201 Reporting Period must be a valid year and month.
    • E-RFS202 Reporting Period must be in YYYYMM format e.g. 200601.
    • C-RFS204 Reporting Period for this pool was not received by Ginnie Mae.
    • E-RFS205 Reporting Period no loans or pools have been reported.

P - Pool Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant P - Pool
2	Pool ID	2	7	Character	6	Must be a valid Ginnie Mae pool.
3	Adjust FIC	8	19	Numeric	12	99999999.99 Signed Field
4	Pool FIC	20	30	Numeric	11	99999999.99
5	Servicing Fee	31	41	Numeric	11	99999999.99
6	Weighted Average Interest Rate	42	48	Numeric	7	99.9999
7	Net Adjust RPB	49	62	Numeric	14	9999999999.99 Signed Field
8	Deferred GPM Interest	63	73	Numeric	11	99999999.99
9	Serial Note	74	86	Numeric	13	9999999999.99
10	Security RPB	87	99	Numeric	13	9999999999.99 The reported security RPB for the reporting period
11	T&I Escrow Balance	100	111	Numeric	12	99999999.99 Signed Field
12	P&I Fund Balance	112	123	Numeric	12	99999999.99 Signed Field
13	Other Balance	124	135	Numeric	12	99999999.99 Signed Field
14	Replacement Reserve Balance	136	146	Numeric	11	99999999.99
15	Construction Loan Principal Balance	147	158	Numeric	12	99999999.99 Signed Field
16	P&I Account Number	159	168	Character	10	
17	P&I Bank ID	169	177	Character	9	
18	T&I Account Number	178	187	Character	10	
19	T&I Bank ID	188	196	Character	9	
20	Replacement Reserve Account Number	197	206	Character	10	
21	Replacement Reserve Bank ID	207	215	Character	9	
22	Construction Loan Principal Account Number	216	225	Character	10	
23	Construction Loan Principal Bank ID	226	234	Character	9	

Field #	Field Name	Start	End	Type	Length	Remarks
24	Filler	235	246	Character	12	
25	Filler	247	255	Character	9	

Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
> Exception Messages
- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- L-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period*.

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
> Exception Messages
- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period*.

4. Pool FIC: Dollar amount of the Fixed Installment Control for this pool for this reporting period.
> Exception Messages
- E-POOL100 Pool FIC must be specified for amortizing pools.
- E-POOL101 Pool FIC must be numeric.
- E-POOL103 Pool FIC must include a decimal point.
- C-POOL104 Pool FIC should equal the sum of the Loan FICs for non-ARM, non-GEM/GPM pools.

5. Servicing Fee: Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report "zeroes" to RFS.
> Exception Messages
- E-POOL150 Servicing Fee must be specified.
- E-POOL151 Servicing Fee must be a positive numeric or zero.
- E-POOL152 Servicing Fee must include a decimal point.
- *H-POOL153 Servicing Fee should be within a dollar of calculated servicing fee*.

6. Weighted Average Interest Rate: The weighted average interest rate per the Ginnie Mae MBS Guide. The exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive POOL200 if not provided.
> Exception Messages
- E-POOL200 Weighted Average Interest Rate must be specified.
- E-POOL201 Weighted Average Interest Rate must be numeric.

- *C-POOL202 Weighted Average Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.*
- *C-POOL203 Weighted Average Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.*
- E-POOL204 Weighted Average Interest Rate must include a decimal point.
- *C-POOL205 Weighted Average Interest Rate should be greater than Security Interest Rate by between 3.25 and 4.75 for MH pools issued after August 2010.*

7. Net Adjust RPB: A signed field. Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
>   Exception Messages
- E-POOL300 Net RPB Adjustment must be numeric.
- *C-POOL301 Net RPB Adjustment should not cause Total Principal Remitted to be negative.*
- *H-POOL302 Net RPB Adjustment should be within tolerance when Loan FIC is adjusted for growing equity.*
- *H-POOL303 Net RPB Adjustment should be within a dollar of FIC Adjustment made for growing equity.*
- *H-POOL304 Net RPB Adjustment should not be less than FIC Adjustment made for growing equity when a curtailment exists.*
- *H-POOL305 Net RPB Adjustment should not be less than Interest Adjustment made for Curtailment when an FIC was also adjusted for growing equity.*
- *H-POOL306 Net RPB Adjustment should not be less than (interest adjustment made for Curtailment) and FIC Adjustment made for growing equity.*
- E-POOL308 Net RPB Adjustment must include a decimal point.
- E-POOL309 Net RPB Adjustment must include a sign in first position.

8. Deferred GPM Interest: Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
>   Exception Messages
- L-POOL350 Deferred GPM Interest should not be entered for non-GPM pools (GT, GP).
- E-POOL351 Deferred GPM Interest must be numeric.
- *L-POOL352 Deferred GPM Interest should be positive.*
- *L-POOL353 Deferred GPM Interest should be less than sum of Scheduled Principal, Liquidations, and Curtailments.*
- E-POOL354 Deferred GPM Interest must include a decimal point.

9. Serial Note: Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. The monthly serial notes accounting schedule, Form 1710B is described in Appendix VI-12 of the Ginnie Mae MBS Guide.
>   Exception Messages
- *L-POOL400 Serial Note should not be entered for non-SN pools.*
- E-POOL401 Serial Note must be numeric.
- *L-POOL402 Serial Note should be a multiple of $25,000 when not final installment.*
- E-POOL404 Serial Note must include a decimal point.

10. Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report.
>   Exception Messages
- *C-POOL450 Security RPB is missing.*
- *E-POOL451 Security RPB must be numeric.*
- *C-POOL452 Security RPB should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).*

- *C-POOL453 Security RPB should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.*
- *C-POOL454 Security RPB does not match RPB reported to CPTA.*
- *C-POOL455 Security RPB should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.*
- *E-POOL456 Security RPB must include a decimal point.*
- *C-POOL457 Security RPB should equal Initial Pool UPB for the reporting period in which it is issued.*

11. <u>T&I Escrow Balance</u>: A signed field. The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
> <u>Exception Messages</u>
- E-POOL500 Tax & Insurance Balance must be specified.
- E-POOL501 Tax & Insurance Balance must be numeric.
- *L-POOL502 Tax & Insurance Balance should not be greater than the Original Principal Amount.*
- *L-POOL503 Tax & Insurance Balance should not equal zero two months in a row.*
- *L-POOL504 Tax & Insurance Balance should not be negative.*
- E-POOL505 Tax & Insurance Balance must include a sign in first position.
- E-POOL506 Tax & Insurance Balance must include a decimal point.

12. <u>P&I Fund Balance</u>: A signed field. The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
> <u>Exception Messages</u>
- L-POOL550 Principal & Interest Balance should be specified.
- E-POOL551 Principal & Interest Balance must be numeric.
- *L-POOL552 Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).*
- E-POOL553 Principal & Interest Balance must include a decimal point.
- E-POOL554 Principal & Interest Balance must include a sign in first position.

13. <u>Other Balance</u>: A signed field. The dollar amount of the balance of other funds.
> <u>Exception Messages</u>
- E-POOL601 Other Fund Balance must be numeric.
- E-POOL602 Other Fund Balance must include a decimal point.
- E-POOL603 Other Fund Balance must include a sign in first position.

14. <u>Replacement Reserve Balance</u>: Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
> <u>Exception Messages</u>
- L-POOL650 Replacement Reserve Balance should not be specified for a Single Family Pool Type.
- E-POOL651 Replacement Reserve Balance must be numeric.
- E-POOL652 Replacement Reserve Balance must include a decimal point.

15. <u>Construction Loan Principal Balance</u>: A signed field. The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.
> <u>Exception Messages</u>
- L-POOL700 Construction Loan Principal Balance should not be specified for a Single Family Pool Type.
- E-POOL701 Construction Loan Principal Balance must be numeric.
- E-POOL702 Construction Loan Principal Balance must include a decimal point.
- E-POOL703 Construction Loan Principal Balance must include a sign in first position.

16. P& I Account Number: The custodial bank account number holding the principal and interest for this pool.
      Exception Messages
- C-POOL751 P&I Account Number should be specified.

17. P&I Bank ID: The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.
      Exception Messages
- C-POOL750 P&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL752 P&I Bank ID should be specified.

18. T&I Account Number: The custodial bank account number holding the taxes and insurance for this pool.
      Exception Messages
- H-POOL801 T&I Account Number should be specified.

19. T&I Bank ID: The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
      Exception Messages
- H-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.
- H-POOL802 T&I Bank ID should be specified.

20. Replacement Reserve Account Number: The custodial bank account number holding the repair and replacement fund for this Multifamily pool.

21. Replacement Reserve Bank ID: The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
Exception Messages:
      Exception Messages
- H-POOL850 Replacement Reserve Bank ID should be a valid American Bankers Association routing number.

22. Construction Loan Principal Account Number: The custodial bank account number.

23. Construction Loan Principal Bank ID: The American Bankers Association routing number of the custodial bank.
Exception Messages
      Exception Messages
- H-POOL900 Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.

24. Filler: Reserved for future use.

25. Filler: Reserved for future use.

L - Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant L – Loan
2	Unique Loan ID	2	10	Numeric	9	
3	Pool ID	11	16	Character	6	Must be a valid Ginnie Mae pool.
4	Loan Type	17	19	Character	3	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV
5	Case Number	20	34	Character	15	
6	Issuer Loan ID	35	54	Character	20	
7	First Payment Date	55	62	Date	8	MMDDYYYY
8	Loan Maturity Date	63	70	Date	8	MMDDYYYY
9	Loan Interest Rate	71	77	Numeric	7	99.9999
10	Loan OPB	78	90	Numeric	13	9999999999.99
11	Loan FIC	91	101	Numeric	11	99999999.99
12	Last Installment Paid Date	102	109	Date	8	MMDDYYYY
13	In Foreclosure Flag	110	110	Character	1	N or Y (default N)
14	Delinquent Interest	111	121	Numeric	11	99999999.99
15	Delinquent Principal	122	134	Numeric	13	9999999999.99
16	Prepaid Interest	135	145	Numeric	11	99999999.99
17	Prepaid Principal	146	158	Numeric	13	9999999999.99
18	Install Interest	159	169	Numeric	11	99999999.99
19	Install Principal	170	182	Numeric	13	9999999999.99
20	Curtailment	183	195	Numeric	13	9999999999.99
21	Adjust Interest	196	207	Numeric	12	99999999.99 Signed Field
22	Net Adjust UPB	208	221	Numeric	14	9999999999.99 Signed Field
23	Loan UPB	222	235	Numeric	14	9999999999.99 Signed Field
24	Removal Date	236	243	Date	8	MMDDYYYY
25	Removal Reason	244	244	Numeric	1	1, 2, 3, 4, 5, 6
26	Liquidation Interest Due	245	255	Numeric	11	99999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	9999999999.99
28	Liquidation Principal Balance	269	282	Numeric	14	9999999999.99 Signed Field

Field #	Field Name	Start	End	Type	Length	Remarks
29	Loan T&I Balance	283	294	Numeric	12	99999999.99 Signed Field

Loan Record Reporting Instructions

Note: Reporting Loans in the loan record: In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period.

Instructions for reporting **active Single-Family** loans:
- Report data in fields 1 through 23 and field 29
- RFS assumes that the loan record represents an active loan as of the end of the reporting period

Instructions for reporting **active Multifamily** loans:
- Report data in fields 1 through 23
- RFS assumes that the loan record represents an active loan as of the end of the reporting period

Instructions for reporting active **Single-Family** loans that are being **liquidated** in the current period:
- Report data in fields 1 through 29
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated
- In Field 23 - Loan UPB, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.

Instructions for reporting active **Multifamily** loans that are being **liquidated** in the current period:
- Report data in fields 1 through 28
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated
- In Field 23 - Loan UPB, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.

Loan Record Field Instructions

1. Record Type: The letter L will be the first character on each loan record.

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan.
> Exception Messages
- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.

3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
> Exception Messages
- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.

- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- L-RFS110 Pool ID activity for this period belongs to another Issuer.

4. Loan Type: A code, which denotes the government agency, associated with this loan.
  Exception Messages
- E-NOTE050 Loan Type must be specified.
- E-NOTE051 Loan Type must be valid.
- C-NOTE054 Loan Type RMF should be CL, CS, LS, or PN pool type only.
- C-NOTE055 Loan Type FH1 should be pool type MH.
- C-NOTE056 Loan Type FMF should be pool type: CL, CS, LM, LS, PL, PN, or RX.
- C-NOTE057 Loan Type PIH should be pool type: BD, GA, GD, GP, GT, SF, or SN.
- C-NOTE058 Loan Type (FHA, RHS, VAG, or VAV) should be pool type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.
- C-NOTE059 Loan Type should be RMF or FMF for a CL, CS, LS, or PN pool type.

5. Case Number: The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to Ginnie*NET* at the time of pool origination. All Case Numbers must contain 15 character positions.
  Exception Messages
- E-NOTE100 Case Number must be specified.
- E-NOTE101 Case Number must be numeric.
- E-NOTE102 Case Number must be 15 digits long.
- M-NOTE103 Case Number should be unique for loan. Another Case Number exists for this pool, property address, Unique Loan ID, or Social Security Number.
- M-NOTE104 Case Number change is suspended.
- E-NOTE105 Case Number must not contain all identical numeric values (all zeroes, all nines, etc.).
- M-NOTE110 FHA Case Number 1st two digits should be zeroes.
- M-NOTE111 FHA Case Number 3rd through 5th digits should match an FHA field office code.
- M-NOTE112 FHA Case Number 12th digit should equal the computed check value.
- M-NOTE113 FHA Case Number last 3 digits should match an ADP code for the Section of the Housing Act.
- M-MAT001 Case Number for this loan should match the external agency file.
- M-NOTE120 VA Case Number 1st three digits should be zeroes.
- M-NOTE121 VA Case Number 4th through 7th digits should match VA jurisdiction/origin codes.
- M-NOTE123 VA Case Number 8th digit should match a VA loan type.
- M-NOTE130 RHS Case Number 1st digit should be zero.
- M-NOTE131 RHS Case Number 2nd through 6th digits should match a state/county code.
- M-NOTE140 PIH Case Number 1st six digits should be zeroes.
- M-NOTE141 PIH Case Number 7th through 9th digits should match an area code.
- M-NOTE150 FHA Title 1 Case Number 1st three digits should be zeroes.
- M-NOTE160 FHA Multifamily Case Number 1st seven digits should be zeroes.
- M-NOTE161 FHA Multifamily Case Number 8th through 10th digits should match an FHA field office code.

6. Issuer Loan ID: The number assigned by the Issuer to uniquely identify the loan to their internal system.
  Exception Messages
- E-NOTE200 Issuer Loan ID must be specified.
- L-NOTE201 Issuer Loan ID should be a unique id for this Issuer number.

7. First Payment Date: The date in which the first monthly installment payment was due in accordance with the

mortgage/note.

Exception Messages
- E-NOTE250 First Payment Date must be specified.
- E-NOTE251 First Payment Date must be a valid year, month and day.
- E-NOTE252 First Payment Date must be in MMDDYYYY format e.g. 01012006.
- H-NOTE253 First Payment Date should not be more than one month after issue date for Single Family loans.
- H-NOTE254 First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF.

8. Loan Maturity Date: The maturity date of this loan in accordance with mortgage/note.

Exception Messages
- E-NOTE300 Loan Maturity Date must be specified.
- E-NOTE301 Loan Maturity Date must be a valid month.
- E-NOTE302 Loan Maturity Date must be a valid day of the month.
- E-NOTE303 Loan Maturity Date must be in MMDDYYYY format e.g. 01152036.
- H-NOTE304 Loan Maturity Date should be after First Payment Date.
- C-NOTE305 Loan Maturity Date should not be more than one month greater than the Pool Maturity Date.
- M-MAT005 Loan Maturity Date should match the external agency file.

9. Loan Interest Rate: The interest rate of the loan.

Exception Messages
- E-NOTE350 Loan Interest Rate must be specified.
- E-NOTE351 Loan Interest Rate must be numeric.
- C-NOTE352 Loan Interest Rate should be greater than zero.
- C-NOTE353 Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.
- C-NOTE354 Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.
- C-NOTE355 Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.
- E-NOTE356 Loan Interest Rate must include a decimal point.
- M-NOTE357 Loan Interest Rate change is suspended.
- C-NOTE358 Loan Interest Rate must be greater than Security Interest Rate by between 3.25 and 4.75 for MH pools issued after August 2010.
- M-MAT003 Loan Interest Rate should match the external agency file.

10. Loan OPB: Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note.

Exception Messages
- E-NOTE450 Original Principal Amount must be specified.
- E-NOTE451 Original Principal Amount must be numeric.
- H-NOTE452 Original Principal Amount should be greater than zero.
- M-NOTE453 Original Principal Amount should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC, and loan duration.
- M-MAT002 Original Principal Amount for this loan should match the external agency file.
- M-NOTE455 Original Principal Amount change is suspended.
- E-NOTE456 Original Principal Amount must include a decimal point.

11. Loan FIC: The current fixed installment constant of principal and interest payments for this loan.

Exception Messages
- C-NOTE400 Loan FIC should be specified except CL and CS pools.
- C-NOTE401 Loan FIC should be blank for construction loan.

- E-NOTE402 Loan FIC must be numeric.
- C-NOTE403 Loan FIC should be greater than zero for amortized project loan.
- E-NOTE405 Loan FIC must include a decimal point.

12. Last Installment Paid Date: The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
  Exception Messages
- H-LOAN100 Last Installment Paid Date should be specified.
- E-LOAN101 Last Installment Paid Date must be a valid year and month.
- E-LOAN102 Last Installment Paid Date must be in MMDDYYYY format e.g. 07012007.
- C-LOAN103 Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.
- C-LOAN104 Last Installment Paid Date should not be after Loan Maturity Date.

13. In Foreclosure Flag: A flag that indicates whether or not this loan is in foreclosure.
  Exception Messages
- E-LOAN700 In Foreclosure Flag must be either N or Y.
- L-LOAN701 In Foreclosure Flag should not be Y for non-delinquent loan.

14. Delinquent Interest: The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
  Exception Messages
- H-LOAN250 Delinquent Interest should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN251 Delinquent Interest should not be specified when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN252 Delinquent Interest must include a decimal point.
- H-LOAN253 Delinquent Interest should be within a dollar of calculated Delinquent Interest.

15. Delinquent Principal: The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
  Exception Messages
- H-LOAN300 Delinquent Principal should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN301 Delinquent Principal should not exist when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN302 Delinquent Principal must include a decimal point.
- H-LOAN303 Delinquent Principal should be within a dollar of calculated Delinquent Principal.

16. Prepaid Interest: The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to "Mortgage Interest Rate Adjustments", Prepaid Interest on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see Chapter 26 of the Ginnie Mae Guide).
  Exception Messages
- H-LOAN150 Prepaid Interest should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN151 Prepaid Interest should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN152 Prepaid Interest must include a decimal point.

17. Prepaid Principal: The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to "Mortgage Interest Rate Adjustments", Prepaid Principal on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see Chapter 26 of the Ginnie Mae Guide).
      Exception Messages
- H-LOAN200 Prepaid Principal should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN201 Prepaid Principal should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN202 Prepaid Principal must include a decimal point.

18. Install Interest: The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
      Exception Messages
- H-LOAN350 Installment Interest should be specified.
- E-LOAN351 Installment Interest must be numeric.
- E-LOAN353 Installment Interest must include a decimal point.

19. Install Principal: The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
      Exception Messages
- H-LOAN400 Installment Principal should be specified.
- H-LOAN401 Installment Principal should not exist for construction and non-amortized project loans.
- E-LOAN402 Installment Principal must include a decimal point.

20. Curtailment: The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is "in addition" to monthly installments. Do not report liquidation-in-full in this field.
      Exception Messages
- C-LOAN451 Curtailment should not exist for delinquent loan.
- E-LOAN452 Curtailment must be numeric.
- C-LOAN453 Curtailment should not be negative.
- C-LOAN454 Curtailment should not exceed Loan Unpaid Principal Balance.
- E-LOAN455 Curtailment must include a decimal point.

21. Adjust Interest: A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.
      Exception Messages
- E-LOAN552 Interest Adjustment must be numeric.
- E-LOAN555 Interest Adjustment must include a decimal point.
- E-LOAN556 Interest Adjustment must include a sign in first position.

22. Net Adjust Unpaid Principal Balance (UPB): A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
      Exception Messages
- E-LOAN601 Net UPB Adjustment must be numeric.

- E-LOAN605 Net UPB Adjustment must include a decimal point.
- E-LOAN606 Net UPB Adjustment must include a sign in first position.
- C-LOAN607 Draw should not be negative.

23. Loan UPB: A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.

    Exception Messages
- E-LOAN650 Loan Unpaid Principal Balance must be specified.
- E-LOAN651 Loan Unpaid Principal Balance must include a decimal point.
- H-LOAN652 Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.
- H-LOAN653 Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.
- C-LOAN654 Loan Unpaid Principal Balance should be greater than zero for un-liquidated loan.
- H-LOAN655 Loan Unpaid Principal Balance is not consistent with other values reported on the loan record.
- E-LOAN656 Loan Unpaid Principal Balance must include a sign in first position.
- H-LOAN657 Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.
- H-LOAN658 Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.

24. Removal Date: For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.

    Exception Messages
- E-LIQ100 Removal Date must be specified when Removal Reason exists.
- E-LIQ101 Removal Date must be a valid year and month.
- E-LIQ102 Removal Date must be a valid day of the month.
- E-LIQ103 Removal Date must be in MMDDYYYY format e.g. 01012006.
- H-LIQ105 Removal Date should be during the Reporting Period.

25. Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool.

    Exception Messages
- E-LIQ050 Removal Reason must be one of the following choices: 1-Mortgagor Payoff, 2-Repurchase of Delinquent Loan, 3-Foreclosure with Claim Payment, 4-Loss Mitigation, 5-Substitution, 6-Other.

26. Liquidation Interest Due: The dollar amount of the interest, due the pool.

    Exception Messages
- E-LIQ150 Liquidation Interest Due must be specified when Removal Reason exists.
- E-LIQ151 Liquidation Interest Due must be numeric when Removal Reason exists.
- H-LIQ152 Liquidation Interest Due should be greater than or equal to zero.
- H-LIQ153 Liquidation Interest Due should be within a dollar of calculated Liquidated Interest Due.
- E-LIQ154 Liquidation Interest Due must include a decimal point.

27. Liquidation Principal Remitted: The sum of each of the installment principal amounts remitted.

    Exception Messages
- E-LIQ200 Liquidated Principal Remitted must be specified when Removal Reason exists except construction and unamortized project loans.
- E-LIQ201 Liquidated Principal Remitted must be numeric.

- H-LIQ202 Liquidated Principal Remitted should be within a dollar of calculated Liquidated Principal Remitted.
- E-LIQ203 Liquidated Principal Remitted must include a decimal point.

28. Liquidation Principal Balance: A signed field. The remaining principal balance of the loan at liquidation.
    Exception Messages
- E-LIQ250 Liquidation Principal Balance must be specified when Removal Reason exists.
- E-LIQ251 Liquidation Principal Balance must be numeric.
- C-LIQ252 Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.
- C-LIQ253 Liquidation Principal Balance should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.
- E-LIQ254 Liquidation Principal Balance must include a sign in first position.
- E-LIQ255 Liquidation Principal Balance must include a decimal point.

29. Loan T&I Balance: A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single-Family loans only and is not required for Multifamily loans.
    Exception Messages
- E-LOAN750 Loan T&I Balance must be specified.
- E-LOAN751 Loan T&I Balance must be numeric.
- E-LOAN752 Loan T&I Balance must include a sign in first position.
- E-LOAN753 Loan T&I Balance must include a decimal point.

S – Sensitive Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant S – Sensitive
2	Unique Loan ID	2	10	Numeric	9	
3	Loan Street	11	65	Character	55	Property address
4	Loan City	66	95	Character	30	Property city
5	Loan State	96	97	Character	2	Property state
6	Loan Zip	98	106	Numeric	9	Property zip code
7	SSN 1	107	115	Numeric	9	
8	First Name 1	116	140	Character	25	
9	Last Name 1	141	165	Character	25	
10	SSN 2	166	174	Numeric	9	
11	First Name 2	175	199	Character	25	
12	Last Name 2	200	224	Character	25	
13	SSN 3	225	233	Numeric	9	
14	First Name 3	234	258	Character	25	
15	Last Name 3	259	283	Character	25	
16	SSN 4	284	292	Numeric	9	
17	First Name 4	293	317	Character	25	
18	Last Name 4	318	342	Character	25	
19	SSN 5	343	351	Numeric	9	
20	First Name 5	352	376	Character	25	
21	Last Name 5	377	401	Character	25	

Sensitive Record Reporting Instructions

NOTES:
- Issuers should use the "Sensitive" Loan record only to make changes to incorrect or incomplete data.
- If there is a change to report in one or more of the five borrower fields in the "Sensitive" data record, the Issuer should submit all borrower fields for reprocessing, including those for which there are no changes.
- Any reporting of Social Security Number (SSN), First Name, or Last Name fields in the Sensitive record should include reporting of all SSN, First Name, or Last Name fields in the record; this ensures that all borrower data for the loan is accurate and complete.

Sensitive Record Field Instructions

1. Record Type: The letter S will be the first character on each sensitive loan record.

2. Unique Loan ID: A number assigned via Ginnie*NET* that uniquely identifies this Ginnie Mae loan.
    Exception Messages
- E-RFS150 Ginnie Mae Unique Loan ID must be specified.

- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.

3. Loan Street: The street address of the property that is mortgaged under this loan.
> Exception Messages
- E-NOTE650 Address must be specified.

4. Loan City: The name of the city in which the property associated with this mortgage is located.
> Exception Messages
- E-NOTE700 City must be specified.

5. Loan State: The U.S. Postal Service code for the state in which the property is located.
> Exception Messages
- E-NOTE750 State must be specified.
- H-NOTE751 State should be valid.

6. Loan Zip: The U.S. Postal Service ZIP code of the property.
> Exception Messages
- E-NOTE800 Zip Code must be specified.
- E-NOTE801 Zip Code must be either 5 digits or 9 digits.
- L-NOTE802 Zip Code 6th - 9th digits should be numeric or not used.
- L-NOTE803 Zip Code should correspond to state code.
- M-MAT004 Zip Code should match zip code found in external agency file.
- M-NOTE805 Zip Code change is suspended.

7. SSN 1: Social Security Number or Tax ID for the loan.
> Exception Messages
- E-NOTE500 Social Security Number/Tax ID must be specified.
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

8. First Name 1: The First name of the borrower of this loan.
> Exception Messages
- L-NOTE550 Borrower First Name should be specified.

9. Last Name 1: Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
> Exception Messages
- E-NOTE600 Company Name must be specified.
- E-NOTE601 Borrower Last Name must be specified.

10. SSN 2: Social Security Number of a second borrower of the mortgage loan.
> Exception Messages

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

11. First Name 2: The First name of the second borrower of this loan.
- L-NOTE552 Borrower 2 First Name should be specified.

12. Last Name 2: Last name of the second borrower of this loan.
- E-NOTE602 Borrower 2 Last Name must be specified.

13. SSN 3: Social Security Number of the third borrower for the mortgage loan.
    Exception Messages
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

14. First Name 3: The First name of the third borrower of this loan.
- L-NOTE553 Borrower 3First Name should be specified.

15. Last Name 3: Last name of the third borrower of this loan.
- E-NOTE603 Borrower 3 Last Name must be specified.

16. SSN 4: Social Security Number of the fourth borrower for the mortgage loan.
    Exception Messages
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

17. First Name 4: The First name of the fourth borrower of this loan.
- L-NOTE554 Borrower 4 First Name should be specified.

18. Last Name 4: Last name of the fourth borrower of this loan.
- E-NOTE604 Borrower 4 Last Name must be specified.

19. SSN 5: Social Security Number of the fifth borrower for the mortgage loan.
    Exception Messages
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.

20. First Name 5: The First name of the fifth borrower of this loan.
- L-NOTE555 Borrower 5 First Name should be specified.

21. Last Name 5: Last name of the fifth borrower of this loan.
- E-NOTE605 Borrower 5 Last Name must be specified.

V – Various Loan Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant V – Various
2	Unique Loan ID	2	10	Numeric	9	
3	Living Units [1]	11	11	Numeric	1	1, 2, 3, 4, Blank
4	Loan Purpose [1]	12	12	Character	1	1, 2, 3, 4, Blank
5	Loan to Value [1]	13	18	Numeric	6	999.99, *, Blank
6	Filler	19	19	Character	1	
7	Debt Service Ratio	20	26	Numeric	7	99.9999, *, Blank
8	Credit Score [1]	27	29	Numeric	3	999, *, Blank
9	Loan Buydown Code [1]	30	30	Character	1	1, 2, Blank
10	MIN	31	48	Character	18	Valid value, *, Blank
11	MERS Original Mortgagee	49	49	Character	1	N or Y, *, Blank
12	GEM Percent Increase	50	56	Numeric	7	99.9999, *, Blank
13	Down Payment Assistance Flag [1]	57	57	Character	1	1 or 2, Blank
14	Combined LTV Ratio Percent [1]	58	63	Numeric	6	999.99, *, Blank
15	Total Debt Expense Ratio Percent [1]	64	69	Numeric	6	999.99, *, Blank
16	Refinance Type [1]	70	70	Numeric	1	1, 2, 3, *, Blank
17	Pre-Modification First Installment Due Date [1]	71	78	Date	8	YYYYMMDD, *, Blank
18	Pre-Modification Original Principle Balance (OPB) Amount [1]	79	89	Numeric	11	99999999.99, *, Blank
19	Pre-Modification Interest Rate Percent	90	95	Numeric	6	99.999 , *, Blank
20	Pre-Modification Loan Maturity Date	96	103	Date	8	YYYYMMDD, *, Blank
21	First-Time Homebuyer Indicator [1]	104	104	Character	1	N or Y, *, Blank
22	Third-Party Origination Type [1]	105	105	Character	1	1, 2, 3, Blank
23	Upfront MIP Rate [1]	106	111	Numeric	6	99.999 , *, Blank
24	Annual MIP Rate [1]	112	117	Numeric	6	99.999 , *, Blank
25	Loan Origination Date [1]	118	125	Date	8	YYYYMMDD, *, Blank

[1] Controlled Fields – RFS maintains data that was reported to Ginnie*NET* at pool issuance (new pool delivery), or the most recent data reported to RFS by the Issuer. RFS has system controls on changes to data previously reported for these fields. If the issuer is changing data that was originally reported to Ginnie*NET* as part of pool issuance, or if the Issuer is changing data that was previously reported to RFS, the incoming data will be suspended and the Issuer will be contacted by Ginnie Mae to provide a justification for the changes to previously reported data.

A.   Various Record General Reporting Instructions

Issuers are encouraged to review the Various Loan Record layout, general instructions, and the item-by-item field-level instructions below, prior to the submission of any corrections in the Various Loan Record.

Ginnie Mae collects the various data elements at pool issuance, on the Ginnie*NET* 11706 Schedule of Pooled Mortgages. However, there may be circumstances where the data was incomplete or requires an update (i.e., a change from previously reported data). **Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706-Schedule of Pooled Mortgages filed at pool issuance.**

1. Issuers should submit only the data fields on the Various Loan Record that are being corrected. All other fields that are not being corrected should be filled with spaces (shown in the Remarks column of the table on page 22 as "Blank").
2. Issuers must not report the Various Loan Record if no changes are present.
3. Submit only Valid Values: Any fields that are being reported on the Various Loan Record must have valid values per the layout and field instructions in this document. Invalid values will not be accepted.
4. Deleting Previously-Reported Data: To delete previously-reported data, report an asterisk "*" in the field's left-most position and fill with spaces to the right.
5. Fields 1, 2, 3, 4, 9, 13, and 22 cannot be deleted and must have valid values if reported.
6. Field 21 cannot be deleted when Loan Purpose = 1 and must have valid values if reported.
7. Fields 23 and 24 cannot be deleted when Loan Type is FHA and must have valid values if reported.
8. Invalid values will not be accepted. When invalid values in any field are submitted, the entire Various Loan Record will be rejected.

Issuers should ensure that any data reported on the Various Loan Record meets the objective of changing previously incorrect or incomplete data or is updating fields such as the "MIN" and "MERS Original Mortgagee" due to MERS related activity.

B.   Various Record Field Instructions

1. Record Type: The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.

2. Unique Loan ID: A number assigned via Ginnie*NET* that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
   Exception Messages
- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?

- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.
- E-RFS166 Ginnie Mae Unique Loan ID must not be changed for pools issued prior to RFS.

3. Living Units: The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc. Valid values are: 1, 2, 3, and 4. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
> Exception Messages
- E-VARY050 Living Units must be numeric.
- E-VARY051 Living Units must be 1, 2, 3, or 4.
- L-VARY052 Living Units are not applicable for a Multifamily loan.

4. Loan Purpose: A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
> Exception Messages
- E-VARY100 Loan Purpose must be 1, 2, 3, or 4.
- L-VARY101 Loan Purpose is not applicable for a Multifamily loan.
- E-VARY102 Loan Purpose is reported as 3 or 4 and all Pre-Modification fields are blank.
- E-VARY103 Loan Purpose is reported as 1 and First-Time Homebuyer Indicator is blank.

5. Loan to Value: The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
> Exception Messages
- E-VARY150 Loan to Value must be numeric.
- E-VARY151 Loan to Value must include a decimal point.

6. Filler: Reserved for future use.

7. Debt Service Ratio: The debt service ratio can be blank. This field applies to Multifamily pools only.
> Exception Messages
- E-VARY250 Debt Service Ratio must be numeric.
- E-VARY251 Debt Service Ratio must include a decimal point.
- L-VARY252 Debt Service Ratio is not applicable for a Single Family loan.

8. Credit Score: Numeric credit score resulting from credit evaluation model. This field applies to Single-Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.
> Exception Messages
- E-VARY300 Credit Score must be numeric.
- L-VARY301 Credit Score is not applicable for a Multifamily loan.

9. Loan Buydown Code: A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
> Exception Messages
- E-VARY350 Loan Buydown Code must be 1 or 2.
- L-VARY351 Loan Buydown Code is not applicable for a Multifamily loan.

10. MIN: A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single-Family and Multifamily loans.

11. MERS Original Mortgagee: A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single-Family and Multifamily loans.
       Exception Messages
- L-VARY400 MERS Original Mortgagee should be N or Y.

12. GEM Percent Increase: Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single-Family loans only.
       Exception Messages
- E-VARY450 GEM Percent Increase must be numeric.
- E-VARY451 GEM Percent Increase must include a decimal point.
- L-VARY452 GEM Percent Increase is not applicable for a Multifamily loan.

13. Down Payment Assistance Flag: A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
       Exception Messages
- E-VARY500 Down Payment Assistance Flag must be 1 or 2.
- L-VARY501 Down Payment Assistance Flag is not applicable for a Multifamily loan.

14. Combined LTV (CLTV) Ratio Percent: The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. . If there is no second lien, report the LTV. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record.
       Exception Messages
- E-VARY510 Combined LTV Ratio Percent must be numeric.
- E-VARY511 Combined LTV Ratio Percent must include a decimal point.
- L-VARY512 Combined LTV Ratio Percent should be equal to or greater than the Loan to Value ratio.

15. Total Debt Expense Ratio Percent: The ratio of all debts of the borrower(s) to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter "000.00" This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record.
       Exception Messages
- E-VARY520 Total Debt Expense Ratio Percent must be numeric.
- E-VARY521 Total Debt Expense Ratio Percent must include a decimal point.
- L-VARY522 Total Debt Expense Ratio Percent is not applicable for a Multifamily loan.

16. Refinance Type: Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "2".
       Exception Messages
- E-VARY530 Refinance Type must be 1, 2, or 3.
- E-VARY531 Refinance Type must only be reported for a refinance loan (Loan Purpose = 2).

17. Pre-Modification First Installment Due Date: The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".

Exception Messages
- E-VARY540 Pre-Modification First Installment Due Date must be a valid month.
- E-VARY541 Pre-Modification First Installment Due Date must be a valid day of the month.
- E-VARY542 Pre-Modification First Installment Due Date must be in YYYYMMDD format e.g. 20400115.
- E-VARY543 Pre-Modification First Installment Due Date must only be reported for a modified loan (Loan Purpose = 3 or 4).

18. Pre-Modification Original Principal Balance Amount: The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single-Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".

Exception Messages
- E-VARY550 Pre-Modification Original Principal Balance Amount must be numeric.
- E-VARY551 Pre-Modification Original Principal Balance Amount must include a decimal point.
- E-VARY552 Pre-Modification Original Principal Balance Amount must be greater than zero.
- E-VARY553 Pre-Modification Original Principal Balance Amount must only be reported for a modified loan (Loan Purpose = 3 or 4).

19. Pre-Modification Interest Rate Percent: The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single-Family loans only. If this field is reported, Loan Purpose must be "3" or "4".

Exception Messages
- E-VARY560 Pre-Modification Interest Rate Percent must be numeric.
- E-VARY561 Pre-Modification Interest Rate Percent must include a decimal point.
- E-VARY562 Pre-Modification Interest Rate Percent must be greater than zero.
- E-VARY563 Pre-Modification Interest Rate Percent must only be reported for a modified loan (Loan Purpose = 3 or 4).

20. Pre-Modification Loan Maturity Date: The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single-Family loans only. If this field is reported, Loan Purpose must be "3" or "4".

Exception Messages
- E-VARY570 Pre-Modification Loan Maturity Date must be a valid month.
- E-VARY571 Pre-Modification Loan Maturity Date must be a valid day of the month.
- E-VARY572 Pre-Modification Loan Maturity Date must be in YYYYMMDD format e.g. 20400115.
- E-VARY573 Pre-Modification Loan Maturity Date must only be reported for a modified loan (Loan Purpose = 3 or 4).

21. First-Time Homebuyer Indicator: A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single-Family loans only and applies only to purchase loans (i.e., Loan Purpose = "1"). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.

Exception Messages
- E-VARY580 First-Time Homebuyer Indicator must be N or Y if reported.
- E-VARY581 First-Time Homebuyer Indicator must only be reported for a purchase loan (Loan Purpose = 1).
- E-VARY582 First-Time Homebuyer Indicator cannot be deleted for a Single Family loan.

- L-VARY583 First-Time Homebuyer Indicator is not applicable for a Multifamily loan.

22. Third-Party Origination Type: Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
   Exception Messages
- E-VARY590 Third-Party Origination Type must be 1, 2, or 3 for a Single Family loan.
- L-VARY591 Third-Party Origination Type is not applicable for a Multifamily loan.

23. Upfront MIP Rate: The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
   Exception Messages
- E-VARY600 Upfront MIP Rate must be numeric.
- E-VARY601 Upfront MIP Rate must include a decimal point.
- E-VARY602 Upfront MIP Rate must be zero or greater.
- E-VARY603 Upfront MIP Rate must only be reported for a purchase or refinance loan (Loan Purpose = 1 or Loan Purpose = 2).
- E-VARY604 Upfront MIP Rate must only be reported for a Single Family FHA loan.
- E-VARY605 Upfront MIP Rate cannot be deleted for a Single Family FHA loan.

24. Annual MIP Rate: The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single-Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
   Exception Messages
- E-VARY610 Annual MIP Rate must be numeric.
- E-VARY611 Annual MIP Rate must include a decimal point.
- E-VARY612 Annual MIP Rate must be greater than zero.
- E-VARY613 Annual MIP Rate must only be reported for a Single Family FHA loan.
- E-VARY614 Annual MIP Rate cannot be deleted for a Single Family FHA loan.

25. Loan Origination Date: The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.
   Exception Messages
- E-VARY620 Loan Origination Date must be a valid month.
- E-VARY621 Loan Origination Date must be a valid day of the month.
- E-VARY622 Loan Origination Date must be in YYYYMMDD format e.g. 20140101.
- E-VARY623 Loan Origination Date must be valid for the Lookback Period in the ARM pool.
- E-VARY624 Loan Origination Date cannot be deleted for a Single Family loan.

T – Trailer Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM
4	Pool Count	12	17	Numeric	6	
5	Loan Count	18	24	Numeric	7	
6	Sensitive Count	25	31	Numeric	7	
7	Various Count	32	38	Numeric	7	
8	Summarize Flag	39	39	Character	1	N or Y (default N)

Trailer Record Field Instructions

1. Record Type: The letter T will be the first character on each trailer record.

2. Issuer ID: Issuer number Ginnie Mae assigned to the Issuer organization.

3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.

4. Pool Record Count: The number of pools for this Issuer that are being reported in this file.

5. Loan Record Count: The number of loan records for the Issuer that is being reported in this file.

6. Sensitive Record Count: The number of sensitive loan records for the Issuer that is being reported in this file.

7. Various Record Count: The number of various loan records for the Issuer that are being reported in this file.

8. Summarize Flag: A Yes or No flag to indicate whether the loan information should be summarized to the pool level. See explanation for this field at the beginning of Section 7.

Summary of RFS Calculations and Reconciliation to Issuer Monthly Summary Report (11710-D)

The table below provides information that cross references the RFS Issuer Monthly Report of Pool and Loan Data (Appendix VI-19), the Issuer's Monthly Summary Report (Appendix VI-5), and the Issuer reported Security RPB (Appendix VII-1). Issuers are responsible for reporting complete and accurate data to RFS that reconciles to the Issuer reported Security RPB and the Monthly Summary Report.

Record	Field #	Field Name	RFS Calculation	Reconciliation to 11710D
Pool Record	4	Pool FIC	Summarizes the dollar amount reported in Field 4 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the "Total Fixed Installment Control" amount reported on the 11710D Field (6) for the Program type.
Pool Record	10	Security RPB	Used for accounting only in RFS; (the Security RPB of record is reported to Ginnie*NET*).	Should equal the final Security RPB reported to Ginnie*NET* per MBS Guide Appendix VII-1.
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Total Security Principal Balance" as reported on the 11710D Field (8) for the Program type.
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the T&I amount reported on the 11710D Field (2) for the Program type.
Pool Record	12	P&I Fund Balance	Summarizes the dollar amount reported in Field 12 for all pools reported, for the Program type (Ginnie I or Ginnie II).	The sum of the RFS calculated for "P&I Fund Balance" and "Other Fund Balance" should equal the Total Funds Other Than Escrow amount reported on the 11710D Field (3) for the Program type.
Pool Record	13	Other Fund Balance	Summarizes the dollar amount reported in Field 13 for all pools reported, for the Program type (Ginnie I or Ginnie II).	The sum of the RFS calculated for "P&I Fund Balance" and "Other Fund Balance" should equal the Total Funds Other Than Escrow amount reported on the 11710D Field (3) for the Program type.
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RPB balance as reported to Ginnie*NET*.	Should equal Total Guaranty Fee as reported in Field (4) of the 11710D for the Program type.
Pool and	General	Total Principal—Due	Calculates the Total Principal Due	Should equal the Total Principal

Record	Field #	Field Name	RFS Calculation	Reconciliation to 11710D
Loan Record		Holders	holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Due Holders as reported in Field (9) of the 11710D for the Program type.
Pool and Loan Record	General	Total Interest—Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Should equal the Total Interest Due Holders as reported in Field (10) of the 11710D for the Program type.
Loan Record	General	Each Loan Record Reported by the issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal "Total No. Of Mortgages" as reported in Field (1) of the 11710D for the Program type.
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).	Should equal the "Installments Delinquent" as reported in Field (1) of the 11710D for the Program type.
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan deliquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Total No Delinquent" as reported in Field (1) of the 11710D for the Program type.
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Foreclosure" number of loans reported in Field (1) of the 11710D for the Program type.
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS.	Should equal the "Total Pool/Loan Pkg. Principal Balance" as reported in Field (7) of the 11710D for the Program type.

Below are the exceptions that occur in RFS for Discrepancies between the RFS Issuer Monthly Report of Pool and Loan Data (Appendix VI-19) and the Issuer's Monthly Summary Report (Appendix VI-5).

Alert	Field	Message	Severity
10D050	Reported Pools	Does not equal 11710D Number of Pools and Loan Pkgs.	H
10D100	Reported Loans	Does not equal 11710D Total No. of Mortgages.	H
10D150	Delinquent	Does not equal 11710D Total No. Delinquent.	H
10D200	% Delinquent	Does not equal 11710D Total Percent Delinquent.	H

Alert	Field	Message	Severity
10D250	1st Month Delinquent	Does not equal 11710D Total One Installment Delinquent.	H
10D300	2nd Month Delinquent	Does not equal 11710D Total Two Installments Delinquent.	H
10D350	3rd Month Delinquent	Does not equal 11710D Total Three or More Installments Delinquent.	H
10D400	In Foreclosure	Does not equal 11710D Total Foreclosure.	H
10D450	% High Risk	Does not equal 11710D Percent 2 or More Months Delinquent. Excluding Foreclosures.	H
10D500	Escrow Funds	Does not equal 11710D Total Escrow Funds.	H
10D550	Non Escrow Funds	Does not equal 11710D Total Funds Other Than Escrow.	H
10D600	Guaranty Fee	Does not equal 11710D Total Guaranty Fee.	H
10D650	Program FIC	Does not equal 11710D Total Fixed Installment Control.	H
10D700	Program UPB	Does not equal 11710D Total Pool/Loan Pkg. Principal Balance.	H
10D750	Program RPB	Does not equal 11710D Total Security Principal Balance.	H
10D800	Holder Principal	Does not equal 11710D Total Principal Due Holders.	H
10D850	Holder Interest	Does not equal 11710D Total Interest Due Holders.	H

11710-D exceptions are found in the Exception Feedback module of RFS, displayed online and in the Issuer's download of reporting exceptions. 11710-D exceptions have a Pool ID naming convention as follows:

- "1-xxxx" for 11710D exceptions relating to an Issuer's Ginnie I pools.
- "2-xxxx" for 11710D exceptions relating to an Issuer's Ginnie II pools.

In both of the Pool ID notations above, "xxxx" represents the Issuer ID #. For example, the Pool ID for Issuer # 1234's 11710-D exceptions related to Ginnie II pools is "2-1234."

Contents of a Sample Issuer Monthly Report/File to Ginnie Mae

```
Header           H1421200610
   Pool          P765432+00000000.0000000000.0000000000.24 8.5500+0000000.0000000000.000000000000.000000123456.00+00000000.00+00000377.98+00000000.0000000000.00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L003079927765432FMF000000301000010084           050120010823200507.50000000300000.0000001888.8809012006N                                                                                                   1875.00                         30
   Pool          P765433 00000000.0000000716.1700000005.35 8.7500 0000000.0000000000.000000000000.000000123456.00 00001527.22 00000710.82 00000000.0000000000.00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L00308000176543VAG00001515200691830100234534           11011989100101201909.50000000038764.1500000325.9503012005N00000000.000000000000.0000000000.000000000000.0000000313.500000000127.950000000122.05+00000000.00 0000000000.0000000000
      Loan       S003080002765433VAG00047472008615501177322594           12011986110201609.5000000036213.1700000304.5012012005N00000000.000000000000.0000000000.000000000000.0000000246.190000000149.010000000124.88 00000000.00 0000000000.0000000000
      Sensitive  S0030800002596 Sharp Ln                    Emmett              ID83617   123456789Charles          Jerome             987654321Sylvia           Jerome
   Pool          P765434    +.00    300.21     1.22 8.0000     +141.76        .00        .00   123456.00    +1013.30    +111.36    +.00      .00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L003080006765434FHA00036114843327030881829517          0401198703012017 8.5000   49530.93    380.8506012005N      .00       .00       .00        .00   291.42    175.14      0.00      +.00      +.00     40
      Loan       L003080007765434RHS0009900297217480541804962           0101199012012019 8.5500   29468.20    227.6309012005N                                           197.66     88.92      0.00                          2
   Pool          P765435     1665.28     8.28 8.5000        +.10                        123456.00    +4226.21   +2795.41                       .00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L003080012765435VAG0001717607653660541805825           0601199005012020 8.3000   63649.95    480.4203012005N                                           422.20    175.22      0.00                          60
      Loan       L003080013765435FHA0002209585847030683187742           0901199008012020 8.3900   36101.52    274.7805012006N                                           203.01    129.60    116.07                          2
      Various    V00308001312 85.00100.0000123N                   N00.0000N
   Pool          P765436     +.00     299.38     2.88 9.5000       -.01       .00        .00   123456.00    +556.64     +.00      +.00       .00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L003080020765436VAG0003131602900190002109473           0801199307012023 7.5000   59791.38    418.0704012004N                                           348.54    139.24     30.41                          5
      Loan       L003080021765436VAG0001818606176063004168            0501199604012011 6.5000   74368.58    470.0603012005N                                           157.21    324.95      0.00                          28
   Pool          P765437     335.28     2.78 9.0000 0000000000.00              123456.00    1868.93   166.48    -.01        .00+00000000.001234567890P&I Bk ID0123456789T&I Bk ID5555555555R&R Bk ID7777777777CLP
      Loan       L003080025765437VAG0001616606516233004191           0501199604012011 7.0000  134111.93    892.2512012005N                                           288.25    645.18      0.00                          4
      Loan       L003080026765437FHA0002175787597030771113703           0601199305012008 7.5000  105436.89    737.2312012005N                                            56.30    692.19      0.00                          8
Trailer          T1421200610    6    11      1    1N
```

A file may contain data from multiple Issuers.

All Pool, Loan, Sensitive, and Various records are associated with the Issuer identified in the Header that precedes them and the Trailer that follows them.

Pool records and loan records can be in any order.

The entire file will be rejected if it fails any of the following:

- Must pass Anti-virus check
- The file name is not valid.
    - YYYYMM does not match the current reporting period.
    - SS is not a file sequence number.
    - IIII is not a valid active Issuer id number.
    - m suffix is used for files that do not contain multiple Issuers.
- The file content is not in ASCII format.
- The 1st character in each record is not H, L, P, S, T, or V.
- No Header record exists.
- The Issuer ID in the Header record does not match the file name suffix (except m type suffixes).
- Reporting period in the Header record does not match the current reporting period.
- Record lengths are not consistent with the record type.
    - H record length is not 11.
    - L record length is not 294 for Single Family loans.

- o L record length is not between 235 and 282 for Multifamily loans.
- o P record length is not between 196 and 255.
- o S record length is not between 141 and 401.
- o T record length is not 39.
- o V record length is not between 11 and 125.
- No Trailer record exists.
- The Issuer ID in the Trailer record does not match the Issuer ID in the Header record.
- The Reporting period in the Trailer record does not match the current reporting period.
- The Trailer record pool count does not match the actual number of "P" records.
- The Trailer record loan count does not match the actual number of "L" records.
- The Trailer record sensitive count does not match the actual number of "S" records.
- The Trailer record various count does not match the actual number of "V" records.

The following must be adhered to in order to ensure proper processing:
- Pad character fields with trailing spaces.
- Spaces or zeroes (with the properly placed decimal point) must be used for unreported numeric fields.
- Numeric fields must be padded with spaces or zeroes to the left of the value.
- A leading space in a signed field indicates a positive value.
- A leading space or "+" or "−" must be present when padding signed fields with zeroes.
- Dates are formatted month day year - MMDDYYYY.

Changes made to the Appendix on April 1, 2015

Page Number	Record/Data Element	Documentation Change
23, 28, 34	Various Record Field • One new field	Per APM 14-14, the Loan Origination Date field is added to the end of the Various Loan Record, extending the maximum length of the Various Loan Record from 117 to 125. Exceptions VARY620 – VARY624 have been added.
32	11710D Section New Instructions	There is no change to the 11710D process. New instructions have been added to describe the Pool ID available online and in the Exception Feedback download file.