

Attachment B

Monthly Investor Reporting

Pool/Security Accounting Record

Note the proposed changes are highlighted.

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant S - Security
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Participation_Count	12	16	Numeric	5	
5	HECM_Status_Count	17	20	Numeric	4	
Collateral Information						
6	Prior_Period_Pool_UPB	21	33	Numeric	13	9999999999.99
7	Pool_Accrued_Interest_This_Period	34	46	Numeric	13	9999999999.99
8	Number_Payments_This_Period	47	52	Numeric	6	
9	Pool_Ending_UPB	53	65	Numeric	13	9999999999.99
10	Not Used—report all zeros to fill the field	66	78	Numeric	13	Report 000000000000 in this field
Reporting about the HMBS Security						
11	Prior_Security_RPB	79	91	Numeric	13	9999999999.99
12	Security_Payments_This_period	92	104	Numeric	13	9999999999.99
13	Not Used—report all zeros to fill the field	105	117	Numeric	13	Report 000000000000 in this field
14	Not Used---report all zeros to fill the field	118	130	Numeric	13	Report 000000000000 in this field

Field #	Field Name	Start	End	Type	Length	Remarks
15	Security_Accrued_Interest_This_Period	131	143	Numeric	13	9999999999.99
16	Not Used---report all zeros to fill the field	144	156	Numeric	13	Report 000000000000 in this field
17	Not Used---report all zeros to fill the field	157	170	Numeric	14	Report 000000000000 in this field
18	Security_Ending_RPB	171	183	Numeric	13	9999999999.99
19	Guaranty_Fee_Amount	184	196	Numeric	13	9999999999.99
20	Security_Interest_Rate	197	202	Numeric	6	99.999
21	P&I_Account_Name	203	227	Character	25	
22	P&I_Account_Number	228	237	Character	10	
23	P&I_Fund_Balance	238	250	Numeric	13	9999999999.99
24	Escrow_Account_Name	251	275	Character	25	If applicable
25	Escrow_Account_Number	276	285	Character	10	If applicable
26	Escrow_Fund_Balance	286	298	Numeric	13	9999999999.99; If applicable
27	Monthly_Amortized_Amount_of_OID	299	310	Numeric	12	9999999999.99
28	Market_Discount_Fraction	311	319	Numeric	9	.99999999
29	Security Prospective Weighted Average Interest Rate	320	325	Numeric	6	99.999
30	ABA Number of P&I Central Account	326	334	Character	9	999999999

Participation Accounting Record

Note the proposed change is highlighted.

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant P - Participation
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Unique_Loan_ID	12	20	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
5	Participation_Number	21	23	Numeric	3	3 digit suffix associated to Unique_Loan_ID
6	Participation_OPB	24	36	Numeric	13	999999999.99
7	Participation_Interest_Rate	37	42	Numeric	6	99.999
8	Participation_Prior UPB	43	55	Numeric	13	999999999.99
9	Participation_Accrued_Interest_This_Period	56	68	Numeric	13	999999999.99
10	Participation_Adjust_Payment	69	82	Numeric	14	(+/-)999999999.99
11	Participation Adjust_UPB_Other	83	96	Numeric	14	(+/-)999999999.99
12	Participation_UPB	97	109	Numeric	13	999999999.99
13	Not Used Report all zeros in the field	110	122	Numeric	13	Report 000000000000 in this field
14	Participation_Payment_This_Period	123	135	Numeric	13	999999999.99
15	Not Used Report all zeros in the field	136	148	Numeric	13	Report 000000000000 in this field
16	Not Used Report all zeros in the field	149	161	Numeric	13	Report 000000000000 in this field
17	Participation Gross Interest_This_Period	162	174	Numeric	13	999999999.99
18	Participation Servicing Fee_This_Period	175	182	Numeric	8	99999.99

Field #	Field Name	Start	End	Type	Length	Remarks
19	Participation Prospective Interest Rate	183	188	Numeric	6	99.999

HECM Loan Data Accounting Record

Note the proposed changes are highlighted.

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant L - HECM Loan
2	Issuer_ID_Number	2	5	Numeric	4	
3	<i>Unique_Loan_ID</i>	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	<i>Case_Number</i>	16	30	Numeric	15	<i>The correct format is "00" followed by the 10 digit FHA case number, followed by the 3 digit ADP code</i>
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	999999999.99
8	Principal_Limit	64	76	Numeric	13	999999999.99
9	Loan_Servicing_Fee_Code	77	77	Character	1	1=Fixed Monthly 2=Spread
Report on Total HECM						
10	HECM_OPB	78	90	Numeric	13	999999999.99
11	HECM_Accrued_Interest_This_Period	91	103	Numeric	13	999999999.99
12	Not Used-Report all zeros in the field	104	116	Numeric	13	Report 000000000000 in this field
13	HECM_UPB	117	129	Numeric	13	999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
14	HECM_Payment Amount this Period	130	142	Numeric	13	9999999999.99
15	HECM_Interest_Rate	143	148	Numeric	6	99.999
16	HECM_Status_Code	149	150	Numeric	2	1) Current; 2) Default; 3) Due & Payable; 4) Foreclosure
17	Payment_Reason (Payment Code)	151	152	Numeric	2	1) Refinance, 2) Voluntary full Repayment, 3) Borrower move, 4) Death of the borrower 5) Mandatory purchase event, 6) Optional purchase event, 7) Foreclosure, 8) Other, 9) Partial Prepayment, 10) Due and payable purchase event, 11) Partial payment with pending claim
18	Liquidation Date	153	160	Date	8	MMDDYYYY
19	Remaining Available Line of Credit (LOC)_Amount	161	173	Numeric	13	9999999999.99
20	Monthly Servicing Fee	174	186	Numeric	13	9999999999.99
21	Monthly Scheduled Payment Amount	187	199	Numeric	13	9999999999.99
22	Remaining Terms of Payments	200	202	Numeric	3	999
23	MIN	203	220	Character	18	999999999999999999
24	MOM	221	221	Character	1	Y = Yes, N = No
25	Payment Option	222	222	Numeric	1	1) Tenure, 2) Term, 3) Line of Credit, 4) Modified Term, 5) Modified Tenure
Report on Securitized Part of HECM Loan						
26	HECM_Securitized_Principal_Balance	223	235	Numeric	13	9999999999.99
27	Accrued_Interest_HECM_Securitized	236	248	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
28	Payments_This_Period_HECM_Securitized	249	261	Numeric	13	9999999999.99
29	Payments_Total_HECM_Securitized	262	274	Numeric	13	9999999999.99
30	Participation_Count	275	278	Numeric	4	

Report on Unsecuritized Part of HECM Loan

31	HECM_Unsecuritized_Principal_Balance	279	291	Numeric	13	(+/-)9999999999.99
32	Accrued_Interest_HECM_Unsecuritized	292	304	Numeric	13	9999999999.99
33	Payments_This_Period_HECM_Unsecuritized	305	317	Numeric	13	(+/-)9999999999.99
34	Payments_Total_HECM_Unsecuritized	318	330	Numeric	13	9999999999.99

Report on Sensitive Data of HECM Loan

35	Address_Street	331	385	Character	55	
36	Address_City	386	415	Character	30	
37	Address_State	416	417	Character	2	
38	Address_Zip	418	426	Numeric	9	
39	Borrower_First_Name	427	451	Character	25	
40	Borrower_Last_Name	452	476	Character	25	
41	Borrower_Birth_Date	477	484	Date	8	MMDDYYYY
42	Borrower_Gender	485	485	Character	1	M, F, U
43	Co-borrower_First_Name_1	486	510	Character	25	
44	Co-borrower_Last_Name_1	511	535	Character	25	
45	Co-borrower_Birth_Date_1	536	543	Date	8	MMDDYYYY
46	Co-borrower_Gender_1	544	544	Character	1	M, F,U
47	Co-borrower_First_Name_2	545	569	Character	25	

Field #	Field Name	Start	End	Type	Length	Remarks
48	Co-borrower_Last_Name_2	570	594	Character	25	
49	Co-borrower_Birth_Date_2	595	602	Date	8	MMDDYYYY
50	Co-borrower_Gender_2	603	603	Character	1	M, F, U
51	Co-borrower_First_Name_3	604	628	Character	25	
52	Co-borrower_Last_Name_3	629	653	Character	25	
53	Co-borrower_Birth_Date_3	654	661	Date	8	MMDDYYYY
54	Co-borrower_Gender_3	662	662	Character	1	M, F, U
55	Co-borrower_First_Name_4	663	687	Character	25	
56	Co-borrower_Last_Name_4	688	712	Character	25	
57	Co-borrower_Birth_Date_4	713	720	Date	8	MMDDYYYY
58	Co-borrower_Gender_4	721	721	Character	1	M, F, U

Cross Footing Supplement

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Participation_Count		The number of active participations including any participations that are liquidating this report period
5	HECM_Status_Count		
6	Prior_Period_Pool_UPB	Equals last month's Pool_Ending_UPB (Field 9); or Pool OAA (GinnieNET 11705H OAA) for new issuance month.	Equals the Sum of Participation_Prior_UPBs (Field 8 Participation Accounting Record) or for new issuance the sum of GinnieNET 11706 Participation UPBs
7	Pool_Accrued_Interest_This_Period		Equals the Sum of Participation_Accrued_Interest_This_Period (Field 9 Participation Accounting Record)
8	Number_Payments_This_Period	Number_Payments_This_Period must be less than or equal to	Count the number of Participations with payments this period per instructions for Field 8 on the Pool/Security Accounting

Field #	Field Name		
		Participation_Count	Record.
9	Pool_Ending_UPB		Equals the Sum of Participation_UPB (Field 12 Participation Accounting Record)
10	Not Used	Reserved	
11	Prior_Security_RPB	Must equal last month's Security_Ending_RPB (Field 18 Pool/Security Accounting Record) or Pool OAA (GinnieNET 11705H OAA) for new issuance month	
12	Security_Payments_This_period	Must equal the Payment Amount reported to CPTA (BNY) for GinnieNET monthly RPB report (Appendix VII-2 Field 10).	Equals the Sum of Participation_Payment_This_Period (Field 14 of the Participation Accounting Record)
13	Not Used	Reserved	
14	Not Used	Reserved	
15	Security_Accrued_Interest_This_Period	Equals Prior_Security_RPB (Field 11)*Security_Interest_Rate (Field 20) /12 on the Pool/Security Accounting Record	Equals the Sum of -Participation_Accrued_Interest_This_Period (Field 9 Participation Accounting Record)
16	Not Used	Reserved	
17	Not Used	Reserved	
18	Security_Ending_RPB	Equals Prior_Security_RPB (Field 11) + Security_Accrued_Interest_This_Period (Field 15) + Security_Payments_This_p eriod (Field 12)	Must match Security_RPB reported to BNY via GinnieNET monthly report.
19	Guaranty_Fee_Amount	Equals Prior_Security_RPB (Field 11)* Guaranty_Fee_Rate divided by 12; For issue month use pool OAA	Should be the same as CPTA Pre Collection and Draft. Amount Reported in Field 19 will be compared to amount drafted from P&I account.
20	Security_Interest_Rate		Equals last period's Security Prospective Weighted Average Interest Rate (Field 29 of Pool/Security Accounting Record and Prospective Rate reported on RPB report to CPTA (Appendix VII 2 Field 8 WAC)
21	P&I_Account_Name		

Field #	Field Name		
22	P&I_Account_Number		
23	P&I_Fund_Balance		Must be equal to or greater than Security_Payments_This_Period (Field 12)
24	Escrow_Account_Name		
25	Escrow_Account_Number		
26	Escrow_Fund_Balance		
27	Monthly_Amortized_Amount_of_OID		
28	Market_Discount_Fraction		
29	Prospective_Security_Interest_Rate		Equals WeightedAverage Coupon of the Participations (Participation_Prospective_Interest_Rate (Field 19 ParticipationAccounting Record) weighted by Participation_UPB (Field 12 Participation Accounting Record). Use the standard formula for a weighted average.
30	ABA Number of P&I Central Account		

Participation Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Unique_Loan_ID		
5	Participation_Number		
6	Participation_OPB		Should equal GinnieNET 11706H Principal Balance Being Securitized for issuance month
7	Participation_Interest_Rate		
8	Participation_Prior_UPB	Equals last month's Participation_UPB (Field 12); will equal GinnieNET 11706H Principal Balance Being Securitized for issuance month	
9	Participation_Accrued_Interest_This_Period	Equals Participation_Prior_UPB (Field 8) * Participation_Interest_Rate (Field 7) divided by 12	
10	Participation Adjust Payment		
11	Participation Adjust UPB_Other		
12	Participation_UPB	Equals	

Field #	Field Name		
		Participation_Prior_UPB (Field 8)+ Participation_Accrued_Interest_This_Period (Field 9) + Participation Adjust UPB_Other (Field 11) - Participation_Payment_This_Period (Field 14)	
13	Not Used	Reserved	
14	Participation_Payment_This_Period		
15	Not Used	Reserved	
16	Not Used	Reserved	
17	Participation Gross Interest_This_Period		Total amount of gross interest for the HECM Loan; associated with this Participation, based on the ratio of the Participation UPB and the HECM loan UPB
18	Participation Servicing Fee_This_Period		The amount of HECM loan servicing fee associated with this Participation; based on the ratio of the Participation UPB and the HECM loan UPB.
19	Participation_Pro prospective_Interest_Rate		The Participation Interest Rate that will be in effect next reporting period for this Participation.

HECM Loan Data Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Unique_Loan_ID		
4	Loan_Type		
5	Case_Number	The correct format is "00" followed by the 10 digit FHA case number, followed by the 3 digit ADP code.	
6	Issuer_Loan_Number		
7	Maximum_Claim_Amount		
8	Principal_Limit	The current Principal Limit for the HECM loan	
9	Loan_Servicing_Fee_Code		
10	HECM_OPB		

Field #	Field Name		
11	HECM_Accrued_Interest_This_Period	Equals Accrued_Interest_HECM_Securitized (Field 27) + Accrued_Interest_HECM_Unsecuritized (Field 32) + sum of Participation Payment_Adjustment (Field 10 of all associated Participation Accounting Records)	
12	Not Used	Reserved	
13	HECM_UPB	Equals HECM_Securitized_Princi pal_Balance (Field 26) + HECM_Unsecuritized_Pri ncipal_Balance (Field 31) Must be greater than Zero when not liquidating	
14	HECM_Payment Amount this Period	Equals Payments_This_Period_H ECM_Securitized (Field 28)+ Payments_This_Period_H ECM_Unsecuritized (Field 33) + sum of Participation Payment _Adjustment (Field 10 of all associated Participation Accounting Records)	
15	HECM_Interest_Rate		
16	HECM_Status_Code		
17	Payment_Reason (Payment Code)		
18	Liquidation_Date	Cannot be blank when liquidating in full. Must be in current reporting period	A Payment Reason of 1, 2, 3, 4, 5, 6, 7, 8 or 10 will require a Payment Date.
19	Remaining Available Line of Credit Amount		
20	Monthly Servicing Fee		
21	Monthly Scheduled Payment Amount		
22	Remaining Term of Payments		
23	MIN		
24	MOM		
25	Payment Option		
26	HECM_Securitized_Principal_Balance		Equals the Sum of Participation_UPB

Field #	Field Name		
			(Field 12 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
27	Accrued_Interest_HECM_Securitized		Equals the Sum Participation_Accrued_Interest_This_Period (Field 9 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
28	Payments_This_Period_HECM_Securitized		Equals the Sum Participation_Payment_This_Period (Field 14 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
29	Payments_Total_HECM_Securitized	Must equal last month's Payments_Total_HECM_Securitized (Field 29) + this month's Payments_This_Period_HECM_Securitized (Field 28)	A running total of payments for HECM securitized
30	Participation_Count	Must be greater than zero	Equals count of participations reported under this HECM
31	HECM_Unsecuritized_Principal_Balance	Not zero when not liquidating	
32	Accrued_Interest_HECM_Unsecuritized		
33	Payments_This_Period_HECM_Unsecuritized		
34	Payments_Total_HECM_Unsecuritized	Equals last period's Payments_Total_HECM_Unsecuritized (Field 34) + this period's Payments_This_Period_HECM_Unsecuritized (Field 33)	