APPENDIX VI-17
HMBS ISSUER POOLING & REPORTING SPECIFICATION
FOR
MORTGAGE-BACKED SECURITIES ADMINISTRATION AGENT
[MBSAA]

Public reporting burden for this collection of information is estimated to average 8 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The information provides specific deal information and serves to educate investors. The information collected will not be disclosed outside the Department except as required by law.

Applicability: Ginnie Mae II HMBS Program only.

Purpose: To provide Ginnie Mae with information concerning HMBS pool, loan level and participation level activity. Pool, loan and participation level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS), HMBS Reporting and Administration (HRA) module. These files are to be transmitted monthly to Ginnie Mae.

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. Correction of HRA exceptions related to the pool, loan and participation records must be made no later than 7:00 pm (Eastern Time) on the 10th business day of each month.

1 Monthly Reporting Pool Accounting and Loan Level Requirements

The issuer will report Pool and Loan-Level accounting data to the Ginnie Mae Data Collection Agent on a monthly basis. The reporting approach in general follows the current Ginnie Mae II reporting on the pool of loans and security.

The issuer will report the following monthly reporting data in separate submission files:

- Pool/Security Accounting Records — accounting data about the pool that will include Collateral Information and reporting about the HMBS security.

- Participation Accounting Records — accounting data about each Participation, including interest accruals and payment amounts.

- HECM Loan Data Accounting Records — accounting data about the securitized portion of the HECM loan, the un-securitized portion of the HECM loan, and the HECM loan as a whole.

File Naming Conventions

For a submission file that contains data for only one Issuer ID, the file naming convention is: xiiiimmyyss.dat where:
- "x" is a constant that describes the type of records contained in the file; "S" = Pool/Security Accounting records; "L" = HECM Loan Accounting records; "P" = Participation Accounting records.
- "iiii" is the Issuer Number
- "mmyy" is the month and year (last 2 digits) of the reporting period
- "ss" is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file of the same record type (i.e. "S"/"L"/"P") submitted during the same reporting period.

  For example, if an Issuer submits three "S" files during a given reporting period the valid file names would be Siiiimmyy01.dat, Siiiimmyy02.dat, and Siiiimmyy03.dat .

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

Each submission file must have a header record, trailer record, and some number of individual records depending on the issuer data associated with that particular file type. Typically each of the submission files would have a header, all of the individual records as applicable for the reporting period, and a trailer record.

Each upload file layout is followed by the definitions of each field in the record layout.

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9's), report numeric values as right justified.

2. Some fields allow signed (negative or positive) amounts. In such fields if reporting a negative amount, place the explicit negative sign to the left of the left most significant digit. Do not report positive signs.

_____

Header Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Record_Date	2	7	Date	6	YYYYMM
3	File_Date	8	15	Date	8	MMDDYYYY
4	File_Type	16	16	Character	1	S, P, L

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. Record_Date: The Ginnie Mae reporting month for the data being reported to Ginnie Mae.

3. File_Date: The date the file was created.

4. File_Type: The type of data records contained in the file.   Record types cannot be commingled. Values are "S" (Security), "P" (Participation), or "L" (HECM Loan).

Trailer Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant T - Trailer
2	Record_Count	2	7	Numeric	6	
3	Issuer_Count	8	10	Numeric	3	

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

2. Record_Count: The number of records the issuer is reporting in this file.

3. Issuer_Count: The number of issuers represented in the file.

Pool/Security Accounting Record

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 0000000000000 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 0000000000000 in this field
14	Not Used---report all zeros to fill the field	118	130	Numeric	13	Report 0000000000000 in this field
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 0000000000000 in this field

Field #	Field Name	Start	End	Type	Length	Remarks
17	Not Used—report all zeros to fill the field	157	170	Numeric	14	Report 00000000000000 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	999999999.99
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

1. Record_Type: The letter S will be the first character on each pool/security record.

2. Issuer_ID_Number: The number assigned by Ginnie Mae to this HECM Mortgage-Backed Securities issuer organization.

3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

4. Participation_Count: The number of the Participations reported for this pool this period. Include participations that have been fully liquidated this period. This includes Participations that may have had a partial payment in the reporting period.

5. HECM_Status Count: The number of HECM loans associated with this pool not in good standing this period. This count ties to the HECM Loan Data Accounting Records where the HECM_Status_Code field has a value indicating the loan is not in good standing (HECM Status Code has a value other than "1").

6. Prior_Period Pool_UPB: The ending pool principal balance from last period. The ending balance from the last period's report becomes the beginning balance for the current month's report. This value should match the ending pool principal balance reported last month.

7. Pool_Accrued_Interest _This_Period: The total interest accrued on the pool of Participations for this reporting period. This is the sum of the individual accrued interest amounts on the participations in the pool this period. This is the sum of the individual amounts of the Participation_Accrued_Interest_This_Period for all participations in the pool.

8. Number_Payments this Period: The number of Participations with payment amounts (partial and full) in this pool this period. This is an end of period count. If a HECM loan had multiple payments in the period, these would flow through to the Participation(s) at the end of the period as one payment amount and would count as one participation with payment.

9. Pool_Ending_UPB: The sum of the ending Participation_UPB balances of the Participations in this pool this period. This must equal the Security Ending_RPB.

10. Reserved. This field is not used. Report all zeros (13 zeros) in the field.

11. Prior_Security_RPB: The ending Security Principal Balance from last period. This becomes the opening balance for the current period. This value should match the ending security principal balance value reported last month.

12. Security_Payments this Period: The sum of the participation payment amounts. This payment amount is the amount that is passed through to the Security holders this period. This should equal the payment amount reported to the Ginnie Mae Central Paying and Transfer Agent (CPTA).

13. Reserved. This field is not used. Report all zeros (13 zeros) in the field.

14. Reserved. This field is not used. Report all zeros (13 zeros) in the field.

15. Security_Accrued_Interest (unadjusted)This_Period: The unadjusted total amount of accrued interest on the security this period. This is the amount calculated from multiplying the (prospective) weighted average interest rate and RPB from the close of last period, divided by 12. Do not adjust this amount. Report the total from the calculation.

16. Reserved. This field is not used. Report all zeros (13 zeros) in the field.

17. Reserved. This field is not used. Report all zeros (14 zeros) in the field.

18. Security_Ending_RPB: The ending security balance for the security this period. This is the sum of the beginning Security RPB balance, plus Security Accrued Interest this Period,; minus Payment Amount this Period. This value should be the same as the "RPB" reported to the CPTA.

19. Guaranty_Fee_Amount: Six Basis Points or TLI Basis Points applied to the Security closing balance from the last reporting period. The Guaranty fee is that balance times the guaranty fee rate divided by 12.

20. Security_Interest_Rate: The Security Interest Rate is the rate that interest accrued on the HMBS for this reporting period. The Security Interest Rate is the Prospective Security Rate that was calculated and reported at the close of last period.

21. P&I_Account_Name: See MBS Guide requirements for monthly reporting.

22. P&I_Account_Number: See MBS Guide requirements for monthly reporting.

23. P&I_Fund_Balance: See MBS Guide requirements for monthly reporting.

24. Escrow_Account_Name: See MBS Guide requirements for monthly reporting.

25. Escrow_Account_Number: See MBS Guide requirements for monthly reporting.

26. Escrow_Fund_Balance: See MBS Guide requirements for monthly reporting, if applicable.

27. Monthly_Amortized_Amount_of_OID: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the issuer. This can be reported as zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.

28. Market_Discount_Fraction: This is the monthly market discount fraction related to the OID, as calculated by the issuer. This is always less than 1, and can be zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.

29. Security Prospective Weighted Average Interest Rate: The weighted average interest rate that will be in effect for the next reporting period. This is the weighted average interest rate computed on the Participation Prospective Interest Rate and Participation principal balance. Report the security interest rate that will be in effect for the next reporting period, regardless of whether there have been rate changes. Always report this field. This is calculated based on eight digits to the right of the decimal point and rounded to three (99.999). This rate is calculated monthly by the issuer, at the close of each reporting period.

30. ABA Number of P&I Central Account: The ABA/Federal Routing Number of the financial institution that maintains the issuer's principal and interest central account.

Participation Accounting Record

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	9999999999.99
7	Participation_Interest_Rate	37	42	Numeric	6	99.999
8	Participation_Prior UPB	43	55	Numeric	13	9999999999.99
9	Participation_Accrued_Interest_This_Period	56	68	Numeric	13	9999999999.99
10	Participation_Adjust_Payment	69	82	Numeric	14	(+/-)9999999999.99
11	Participation Adjust_UPB_Other	83	96	Numeric	14	(+/-)9999999999.99
12	Participation_UPB	97	109	Numeric	13	9999999999.99
13	Not Used Report all zeros in the field	110	122	Numeric	13	Report 0000000000000 in this field
14	Participation_Payment_This_Period	123	135	Numeric	13	9999999999.99
15	Not Used Report all zeros in the field	136	148	Numeric	13	Report 0000000000000 in this field
16	Not Used Report all zeros in the field	149	161	Numeric	13	Report 0000000000000 in this field
17	Participation Gross Interest_This_Period	162	174	Numeric	13	9999999999.99
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

1. Record_Type: The letter P will be the first character on each Participation record.

2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.

3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

4.Unique_Loan_ID: A number assigned by Ginnie Mae that uniquely identifies this loan.

5. Participation_Number: A three-character suffix associated with the HECM loan that uniquely identifies this HECM loan Participation.

6. Participation_OPB: The original principal balance of the Participation at the time of pool origination.

7. Participation_Interest_Rate: The rate that interest accrued on the Participation for the reporting period. The Participation Interest Rate is the Participation Prospective Interest Rate calculated and reported at the close of last period.

8. Participation_Prior_UPB: This is the ending UPB of the Participation from last report.

9. Participation_Accrued_Interest_This_Period: Interest accrued this period on the Participation. This value should equal the closing Participation balance from last period times the Participation Interest Rate divided by 12. Report the full month's interest accrued this period for this participation, even if there is a full or partial payment to the participation. Do not adjust this field.

10. Participation_Adjust_Payment: Use this adjustment field only to report adjustment to the participation as a result of passing through additional payment to security holder, to avoid over/under collateralization, e.g. if there is an interest shortfall between the HECM loan and the Participation that must be funded to the security holder report the payment amount in this field. Report this as a negative amount, i.e. negative sign in leftmost position. (Do not include this in the Security_RPB_Adjustment sum)

11. Participation_Adjust_UPB_Other: Use this field to report adjustments to the Participation this period other than payment per Field 10 above. The sum of this adjustment field is the amount that is summed into the Security_RPB_Adjustment field.

12. Participation_UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation.   This value should equal Participation_Prior_UPB + Participation_Accrued_Interest_This_Period   +   Participation_Adjust_UPB_Other   - Participation_Payment.

13. Reserved.   This field is not used. Report all zeros (13 zeros) in the field

14. Participation_Payment this Period: The payment amount for this Participation this period as calculated by the issuer using the HECM HMBS payment proration and any payment adjustment pass through. Payments are prorated to the HECM loan and then to the Participations. Note: If payments to the HECM occur during the month the issuer must calculate the interest shortfall between the full month's interest accrual on the Participation and the HECM "days interest"

related to the Participation, and pass this through as payment to security holder. Include such amount in this field. Participation Payment should equal the total payment passed through to security holders this period.

15   Reserved. This field is not used. Report all zeros (13 zeros) in the field

16. Reserved. This field is not used. Report all zeros (13 zeros) in the field

17. Participation Gross Interest This Period: This is the amount of total HECM loan interest allocated to the Participation this period. It is the amount of total interest at the HECM note rate associated with the Participation.

18. Participation Servicing Fee this Period: This is the amount of total HECM servicing fee allocated to the Participation this period.

19. Participation Prospective Interest Rate: This is the interest rate that will be in effect for the Participation for the next reporting period. Always report this field. This field will be used to calculate the security prospective weighted average interest rate that will be in effect for the next reporting period.

Table 1: HECM Loan Data Accounting Record

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	Unique_Loan_ID	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	Case_ Number	16	30	Numeric	15	The correct format is "00" followed by the 10 digit FHA case number, followed by the 3 digit ADP code
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	9999999999.99
8	Principal_Limit	64	76	Numeric	13	9999999999.99
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	9999999999.99
11	HECM_Accrued_Interest_This_Period	91	103	Numeric	13	9999999999.99
12	Not Used-Report all zeros in the field	104	116	Numeric	13	Report 0000000000000 in this field
13	HECM_UPB	117	129	Numeric	13	9999999999.99
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)

Field #	Field Name	Start	End	Type	Length	Remarks
						Borrower moves, 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
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_Bal	289	291	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
	ance					
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	
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	

Field #	Field Name	Start	End	Type	Length	Remarks
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

1. Record_Type: The letter L will be the first character on each HECM loan data record.

2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.

3. Unique_Loan_ID: A number assigned by Ginnie Mae that uniquely identifies this loan.

4. Loan_Type: A code that depicts the government agency associated with this loan.

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: The number assigned by the issuer to uniquely identify the loan to the internal system.

7. Maximum_Claim_Amount: The maximum claim amount is the lesser of the appraised value of the property, the sale price of the property being purchased, or the national mortgage limit as determined in accordance with FHA guidelines

8. Principal_Limit: Report the current principal limit for the HECM loan. Principal limit is the maximum HECM mortgage amount.

9. Loan_Servicing_Fee_Code: A code that describes the type of Loan Servicing Fee applied to this loan.

10. HECM_OPB: The original principal balance of the HECM.

11. HECM_Accrued_Interest_This_Period: Interest accrued this period on the total HECM loan, as per the FHA loan servicing requirements.

12. Reserved. This field is not used. Report all zeros (13 zeros) in the field

13. HECM_UPB: The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period.   This value should equal HECM_Securitized_Principal_Balance value + HECM_Unsecuritized_Principal_Balance value (including Issuer advances).

14. HECM_Payment Amount this Period: The payment amount for this HECM this period. If more than one payment is applied to the HECM this period, report the total of all payments.

15. HECM_Interest_Rate: The interest rate of the HECM Loan.

16. HECM_Status_Code: 1) Current: current with all loan obligations; 2) Default: delinquent in property charges; 3) Due & Payable: in the event of borrower's death or move to another residence; 4) Foreclosure: foreclosure has been initiated.

17. Payment_Reason: (Payment Code) The reason for the payment amount, including whether partial or full. Must be provided when a full or partial payment is reported, and must be one of the following values: 1) Refinance - loan purchased in full from the pool due to refinance by the borrower to another reverse or other mortgage; 2) Voluntary Full Prepayment - a full prepayment of the loan by the borrower where the prepayment is not associated with borrower refinance, move, or death; 3) Borrower Move - a full prepayment of the loan by the borrower due to the borrower's move to another residence for reasons other than foreclosure; 4) Death of Borrower - a full prepayment of the loan by the borrower, or the borrower's estate, due to the death of the borrower;   5) Mandatory purchase event - purchase of all pooled participations related to a HECM when the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount;   6) Optional purchase event - optional purchase of all pooled participations related to a HECM when any mortgagor's request for an additional advance, if funded, together with the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount;   7) Foreclosure - loan purchased from pool in full due to foreclosure, REO sale, or REO related claim settled by FHA; 8) Other - full prepayment of the loan for reasons not specified above. Use of Other requires Ginnie Mae approval; 9) Partial Prepayment - a voluntary partial prepayment of the loan from the borrower, where the loan/participations are not fully liquidated. Partial prepayments that are the proceeds from hazard insurance and condemnation proceeds to the extent not used to repair the property. Partial prepayments that are payments from an issuer's own funds to purchase participations related to the principal amount of a mortgage finally discharged by a bankruptcy court; 10) Due and payable purchase event using Issuer corporate funds- optional purchase of all pooled participations related to a HECM when the HECM has become, and continues to be, due and payable in accordance with its terms; 11) Pending FHA claim with partial payment - Partial prepayment of proceeds from a sale of the property when (a) mortgagor sells property for less than the loan balance and mortgagee releases the HECM to facilitate the sale, (b) mortgagee forecloses and a bidder other than the mortgagee purchases the property for less than the loan balance, or (c) mortgagee acquired title and sold property for less than the loan balance.

18. Liquidation_Date: The date of the liquidation (payoff) of the HECM loan. If reporting a Payment Reason in Field 17 for a payment in full, also report the Liquidation date. For a partial payment do not report the date.

19. Remaining_Available_Line_of_Credit (LOC) Amount: Reflects the remaining cash available to the borrower (net of any property charges, repairs, repair administration fees, and servicing fee set asides). If Payment Option is = 3 this field is required.

20. Monthly_Servicing_Fee: The total monthly servicing fee in dollars that is payable to the Issuer. Report the monthly servicing fee on the HECM loan, for fixed servicing.

21. Monthly_Scheduled_Payment_Amount: The monthly payment amount scheduled to be made to the borrower as of the reporting cut-off date, including, if applicable, the amount that will be withheld from borrower's monthly payment for property charges. If Payment Option is = 1, 2, 4 or 5, this field is required.

22. Remaining_Terms_of_Payments: Remaining number of monthly payments as of the reporting cut-off date on a term or modified term loan. Must be numeric or blank/zeroes.

23. MIN: MERS Identification Number. The number assigned to this mortgage by MERS.

24. MOM: MERS as original mortgagee. Must be = "Y" if Yes or "N" if No.

25. Payment_Option: The method to receive payments (1 = tenure, 2 = term, 3 = line of credit, 4 = modified term, 5 = modified tenure) that was selected by the borrower as of cut-off date.

26. HECM_Securitized_Principal_Balance: The accumulated net principal balance of all securitized parts of the HECM loan this period. This value should equal the sum of all Participation_UPB for the period across all Pools that have Participations for this HECM loan.

27. Accrued_Interest_HECM_Securitized: Total accrued interest this period for all Participations. This value should equal the sum of associated Participation accrued interest for this period.

28. Payments_This_Period_HECM_Securitized: The total of payments applied to Participations this period. This value should equal the sum of payments of all Participations for this period for this HECM. Payments include pass through amounts (of "issuer funds") to cover interest shortfalls.

29. Payments_Total_HECM_Securitized: The total accumulated payments applied to Participations for this HECM. This value should equal last month's Payments_Total_HECM_Securitized value plus this month's Payments_This_Period_HECM_Securitized value.

30. Participation_Count: The number of Participations associated with this HECM loan, including Participations liquidated this period. Do not include previously liquidated Participations.

31. HECM_Unsecuritized_Principal_Balance: The accumulated net principal balance of the unsecuritized part of the HECM loan this period.

32. Accrued_Interest_HECM_Unsecuritized: Total accrued interest this period for the unsecuritized part of the HECM loan, as per the servicing requirements.

33. Payments_This_Period_HECM_Unsecuritized: The total payment applied to the unsecuritized part of the HECM loan this period.

34. Payments_Total_HECM_Unsecuritized: The total accumulated payments applied to the unsecuritized part of the HECM loan. This value should equal last month's Payments_Total_HECM_Unsecuritized value plus this month's Payments_This_Period_HECM_Unsecuritized value.

35. Address_Street: The street address of the property that is mortgaged under this loan.

36. Address_City: The name of the city in which the property associated with this mortgage is located.

37. Address_State: The U.S. Postal Service code for the state for the property.

38. Address_Zip: The U.S. Postal Service ZIP code of the property.

39. Borrower_First_Name: First name of the borrower of this loan.

40. Borrower_Last_Name: Last name of the borrower of this loan.

41. Borrower_Birth_Date: Birth date of the borrower of this loan.

42. Borrower_Gender: Gender of the borrower of this loan.

43. Co-borrower_First_Name_1: First name of the first co-borrower of this loan.

44. Co-borrower_Last_Name_1: Last name of the first co-borrower of this loan.

45. Co-borrower_Birth_Date_1: Birth date of the first co-borrower of this loan.

46. Co-borrower_Gender_1: Gender of the first co-borrower of this loan.

47. Co-borrower_First_Name_2: First name of the second co-borrower of this loan.

48. Co-borrower_Last_Name_2: Last name of the second co-borrower of this loan.

49. Co-borrower_Birth_Date_2: Birth date of the second co-borrower of this loan.

50. Co-borrower_Gender_2: Gender of the second co-borrower of this loan.

51. Co-borrower_First_Name_3: First name of the third co-borrower of this loan.

52. Co-borrower_Last_Name_3: Last name of the third co-borrower of this loan.

53. Co-borrower_Birth_Date_3: Birth date of the third co-borrower of this loan.

54. Co-borrower_Gender_3: Gender of the third co-borrower of this loan.

55. Co-borrower_First_Name_4: First name of the fourth co-borrower of this loan.

56. Co-borrower_Last_Name_4: Last name of the fourth co-borrower of this loan.

57. Co-borrower_Birth_Date_4: Birth date of the fourth co-borrower of this loan.

58. Co-borrower_Gender_4: Gender of the fourth co-borrower of this loan.

Note: The issuer must report any changes to the list of borrowers/co-borrowers. If there is a change the issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data as described in Section 5.

If the issuer is updating the address, Fields 28 through 31, the issuer can report only the field that is changing. It is not necessary to report all of the fields for address. Issuers have the option of reporting only the changes as they occur or of reporting all borrower/co-borrower data each period. Ginnie Mae's system will always consider the latest (last) data reported as the current data.

2   SECURITY

Ginnie Mae anticipates that services will be offered to transmit or receive data in a secure environment. At this time the following general standards apply:

- FTP — Secure FTP via approved secure FTP products

 Ginnie Mae Enterprise PortalGinnie Mae has defined a sensitive data section of the HECM Loan Data record:

Sensitive Data:Due to privacy concerns of sensitive/personal data, issuers requested that sensitive reporting data be reported as infrequently as possible. To address this concern, sensitive data will be reported once at origination via the HECM Loan Issuance Record (11706). If any change occurs to a value in one of these fields, it will be reported as a change within the Sensitive Data section of the HECM Loan Data Accounting Record Type. Any changes to Sensitive Data will be recognized and handled appropriately.

Cross Footing Supplement

The information in this appendix is to be used only for informational purposes related to "cross footing" rules for HMBS monthly reporting. This information is not a record layout or an edit specification. Rather, it is a supplement to the HMBS Monthly Reporting Specification. The cross foolting supplement should be used in conjuntion with the reporting layouts in Appendix VI-17 and with the HMBS Investor Reporting Guide.

Pool/Security Accounting Record

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 (Ginnie*NET* 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 Ginnie*NET* 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 Participation_Count	Count the number of Participations with payments this period per instructions for Field 8 on the Pool/Security Accounting 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	

Field #	Field Name		
		(Ginnie*NET* 11705H OAA)for new issuance month	
12	Security_Payments_This_period	Must equal the Payment Amount reported to CPTA (BNY) for Ginnie*Net* monthly report 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 Acctounting Record)
16	Not Used	Reserved	
17	Not Used	Reserved	
18	Security_Ending_RPB	Equals Prior_Security_RPB (Field 11) +Security_Accrued_In terest_This_Period (Field 15)-Security_Payments_T his_period (Field 12)	Must match Security_RPB reported to BNY via Ginnie*Net* 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 periods 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))

Field #	Field Name		
21	P&I_Account_Name		
22	P&I_Account_Number		
23	P&I_Fund_Balance		Must be equal or greater than Security_Payments_This_Period Field (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	Security_Prospective_Weighted_Average_Interest_Rate		Equals WeightedAverage Coupon of the Participations ; this is the Participation_ Prospective_Interest_Rate (Field 19) Participation Accounting Record weighted by Participation_UPB (Field 12 Particpation 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 Ginnie*NET* 11706H Principal Balance	

Field #	Field Name		
		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 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_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		
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_Principal_Balance (Field 26) + HECM_Unsecuritized _Principal_Balance (Field 31) Must be greater than Zero when not	

_____

Field #	Field Name		
		liquidating	
14	HECM_Payment Amount this Period	Equals Payments_This_Period_HECM_Securitized (Field 28)+ Payments_This_Period_HECM_ 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 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_T

Field #	Field Name		
			his_Period (Field 9 Paricipation 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 of 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)	
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)	