



**Ginnie Mae HMBS Pool Disclosure Data Definitions**

**Related to HMBS Pool Disclosure Layout Version 5.1**

**This Document provides Data Definitions for New Issuance and Monthly Disclosures  
of Active, Single-Family Data**

**See Version History for details**

**Ginnie Mae HMBS Pool Level Disclosure Data Definitions Version History**

<b>Document Version</b>	<b>History</b>
Versions 1.0 – 4.5	Previous versions for legacy HMBS Pool Level disclosures.
Version 5.0	04/01/2024. Initial version, reflecting the implementation of the pipe-delimited, stratified record format version 5.1 of the HMBS Pool Disclosures (New Issuance and Monthly Portfolio).

The following six Sections provide the definitions, calculations, and descriptions of the data elements under Ginnie Mae's HMBS Pool/New Issuance Daily and Weekly disclosure, and the HMBS Monthly Pool Disclosure:

Section #	Section Name
1	Introduction
2	Characteristics: Overall HMBS Summary and for Files/Records
3	Definition of Terms
4	Methodology for Deriving Statistics
5	HMBS Pool Security File Record Types and Data Items
6	HMBS Pool Supplemental File Record Types and Data Items
Appendices	Appendix 1 – Ginnie Mae HMBS Pool Types Appendix 2 – State Codes

Disclaimer related to these disclosure definitions: The data related to these definitions in Ginnie Mae's HMBS Pool Disclosure were originally provided to Ginnie Mae by Ginnie Mae Issuers. Ginnie Mae makes no warranty, express or implied, on the accuracy, adequacy, completeness, legality or reliability of the data. Ginnie Mae hereby disclaims any liability associated with use of this data or any damages resulting from third party use of this data. This disclaimer applies to both isolated and aggregate uses of information.

## Section 1: Introduction

In April 2024, the Ginnie Mae HMBS Pool Level Disclosure File (currently version 5.1) replaced the Enhanced Pool Disclosure File V4.4 for HMBS Pool disclosure. This document provides the technical specification for the file layouts, record types, and data for the HMBS Pool Level Disclosure.

### General Explanation of the Reporting Period

Ginnie Mae’s pool/loan/participation accounting and reporting cycle is a “monthly” cycle. Ginnie Mae Issuers establish their monthly reporting cut off per the Ginnie Mae Mortgage-Backed Securities Guide, Chapter-Section 17-3. This becomes the monthly reporting period for the Issuer. All Issuers report pool, loan and participation data monthly, and this reporting is due on 2nd (initial) thru 4th (final) business day of each month.

The reporting period is the “month” and the data reported is as of the “end of the month” (end of the reporting cut-off for each Issuer). Individual Issuer reporting cut-off information is disclosed on Ginnie Mae website in the Issuer Cutoff Date File, “issrcutoff\_YYYYMMDD.txt.”

The following example illustrates the reporting cycle and data “as of” date:

Calendar Month July 2024 — This the “Reporting Period”; this is the “As of Date”: e.g. 07 2024.

Calendar Month August 2024 — This is the month the data is reported; reported to Ginnie Mae on 2nd thru 4th business days of August. The pool/loan/participation data reported in August is “as of July 2024”.

## Section 2: Characteristics – Overall HMBS Summary and for Files/Records

### HMBS Pool Level Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	<p><u>HMBS Pool/Security File</u>: Pool/Security information with one record per active pool. This will be one physical file with single header record at beginning of file and single trailer record at end of file.</p> <p><u>HMBS Pool Supplemental File</u>: Supplemental information for all pools, with multiple records per pool. This will be in one physical file with single header record at beginning of file and single trailer record at end of file.</p>
HMBS Pool/Security Record Type	One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, and Weighted Averages (WA) for various attributes. This record is an enhanced version of the current “D” record in the HMBS Disclosure File V4.4. The HMBS Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
HMBS Pool Supplemental Record Types	Thirteen (13) Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these record types have common format and enumeration characteristics.
Flexible Format	All Records are produced as text format with Pipe ( ) delimited separation between fields. The files will be published in compressed (zip) format.
Population of Records and Fields	<p>HMBS Pool/Security Record will always be produced. There can be occurrences of “  ” (bar-bar) where there is no data value for a field.</p> <p>HMBS Pool Supplemental Records are “data driven” and therefore individual Record Types are produced based on the characteristics of the pool.</p> <p>Fields within Record Types are “data driven” and therefore populated based on characteristics of the pool. There can be occurrences of “  ” (bar-bar), where there is no data value for a field.</p>
Explicit Decimal Point	For fields that have values with decimal points, the HMBS Pool/Security File records and the HMBS Pool Supplemental File records will explicitly include the decimal point;
Loan Age and Funding Age	<p>Ginnie Mae has standardized its calculation of Loan Age and Funding Age to be as follows:</p> <ul style="list-style-type: none"> <li>Loan Age = (the difference between the YYYYMM portion of the loan Origination Date and the YYYYMM of the Reporting Period) + 1 month.</li> </ul>

	<ul style="list-style-type: none"> <li>Funding Age = (the difference between the YYYYMM portion of the loan Funding Date and the YYYYMM of the Reporting Period) + 1 month</li> </ul>
Borrower/Coborrower/Non-borrowing Spouse ages	<p>Ginnie Mae has standardized its calculation of borrower/coborrower/non-borrowing spouse age as follows:</p> <ul style="list-style-type: none"> <li>Age = (difference between the YYYYMM portion of the Birth Date and the YYYYMM of the Reporting Period)</li> </ul>
Liquidating Loans	<p>Ginnie Mae has standardized the exclusion of liquidating loan amounts from use in the numerators/denominators of certain calculations (such as: UPB of Participations as % of Principal Limit of HECM Loans; UPB of Participations as % of MCA of HECM Loans; HECM Loans UPB as % of Principal Limit of HECM Loans; and HECM Loans UPB as % of MCA of HECM Loans). This primarily affects certain data values in record types “03”, “04”, “05”, “06” and “13”.</p>
Sort Order of Records	<p><u>HMBS Pool/Security File</u>: Records will be sorted by Pool ID in ascending order.  <u>HMBS Pool Supplemental File</u>: Records will be sorted by Pool ID (ascending order);  <u>Record Type within Pool</u></p>
Record Type Layouts—Item Number	<p>Each of the Record Type layouts in this document have an “Item” number column. The Item numbers are for documentation reference only, and are not included in the physical output record.</p>
Daily New Issuance, Monthly New Issuance, and Monthly Portfolio	<p>The file layouts are the same for: HMBS Daily Pool New Issuance, Monthly Pool New Issuance, and HMBS Pool Monthly Portfolio disclosures. The Low and Moderate Borrower Income Record stratification record (record type “11”) will not appear in the Daily Pool New Issuance and Monthly Pool New Issuance files.</p>

## General Characteristics of the Files and Records

This section of the document provides an overview of the common characteristics of the records in the files. The detailed technical specification of files and record formats is in the following section of this document.

**HMBS Pool/Security File**—The records in this file have a single common format, where there is one record per pool with specified fields. This file does not have stratifications or enumerations.

**HMBS Pool Supplemental File**—The records in this file are standardized and have stratifications and enumerations. There are 5 unique, different record layouts. Two (2) of the record layouts have specific common formats:

- Unique Record Types
  - Unique Records – Record Types “01” and “02” (each with a unique record layout)
- Common Stratification Layouts
  - One-Field Stratification Records – Record Types “03” – “12”; Record Types “03” – “06”, “07” - “12”, and “08” have unique record layouts.
  - Two-Field Stratification Records – Record Type “13”

### HMBS Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	Quartiles
02	None	Various
03	1	Payment Option
04	1	Property Type
05	1	Age of Youngest Borrower/Co-borrower
06	1	Age of Youngest Eligible Non-Borrowing Spouse
07	1	Metropolitan Statistical Areas (MSA) Code
08	1	State Code
09	1	Loan Purpose

10	1	HECM Saver
11	1	Low and Moderate Borrower Income Record
12	1	Not Available
13	2	Joint-Single Loan Indicator/Youngest Borrower or Co-Borrower Gender



The HMBS Pool Supplemental file will contain stratification records that can be “one field” or “two field” stratifications. The general characteristics of each is presented below, as each particular type of stratification record will have its own common format. The general specification of each common format is provided as a general guide to the technical specifications.

### HMBS Pool Supplemental File Record Types 03 through 06 “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “03” through “06”.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	<b>Field Value</b>	Character	2		Values described in Record Types “03” through “06”.
07	Number of Participations	Numeric	5		The number of participations in the pool for the field value.
08	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the field value.
09	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the field value.
10	UPB of Participations as % of Principal Limit of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the field value.
11	UPB of Participations as % of MCA of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the field value.
12	HECM UPB as % of Principal Limit of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the field value.

13	HECM UPB as % of MCA of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the field value.
----	-------------------------------	---------	---	-----	---

### HMBS Pool Supplemental File Record Types 07, and 09 through 12 “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “07” and “09” through “12”.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	<b>Field Value</b>	Character	5		Values described in Record Types “07”, and “09” through “12”.
07	Number of Participations	Numeric	5		The number of participations in the pool for the field value.
08	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the field value.
09	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the field value.

### HMBS Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “13”
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool (H).
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Joint/Single Loan Indicator	Numeric	1		Joint/Single Loan Indicator. Values are: 1 = Single 2 = Joint
07	Youngest Borrower/Co-borrower Gender	Character	1		Gender of the youngest borrower/co-borrower. Values are: F = Female M = Male 9 = Not Available
08	Number of Participations	Numeric	5		The number of participations in the pool for the two field values.
09	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the two field values.
10	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the two field values.
11	UPB of Participations as % of Principal Limit of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Principal Limit for all HECMs associated with those Participations, for the two field values.
12	UPB of Participations as % of MCA of HECMs	Numeric	6	3.2	The UPB of the Participations as a percentage of the total of the HECM Maximum Claim Amount (MCA) for all HECMs associated with those Participations, for the two field values.

13	HECM UPB as % of Principal Limit of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM Principal Limit for those same HECMs, for the two field values.
14	HECM UPB as % of MCA of HECMs	Numeric	6	3.2	The total HECM UPB for all HECMs associated with the Participations as a percentage of the total of the HECM MCA for those same HECMs, for the two field values.

### Section 3: Definition of Terms

Term	Definition
Ginnie Mae	Government National Mortgage Association (GNMA or Ginnie Mae) is a government organization that participates in the HECM secondary mortgage market, guaranteeing securities based on pools of loans made under the Federal government program FHA. The agency FHA is defined below.
Ginnie Mae HMBS	A Ginnie Mae MBS is a mortgage-backed security issued by the Government National Mortgage Association. The Ginnie Mae MBS securities are the only MBS products which are backed by the full faith and credit of the United States government. This makes the Ginnie Mae MBS unique among the MBS products in the secondary mortgage market.
Pool	A collection of HECM loan Participations, which is the basis for a HECM mortgage-backed security.
Loan	An individual HECM loan which has Participations in one or more HECM Pools. Monthly Loan Level Disclosure information is provided at the HECM loan level and Participation level.
Issuer	Issuer refers to an entity which issues and is obligated to pay amounts due on securities. For each issuer, there is a unique four-digit issuer number and a name of the issuing institution.
Agency	All of the HECM loans underlying Ginnie Mae HMBS pools of loans are made under the Federal government FHA program. FHA is involved in the underwriting of the original HECM loans made under the agency's respective program. FHA provides data to Ginnie Mae on a continuing basis for the HECM loans made under the agency's programs. FHA is defined below.
FHA	FHA or Federal Housing Administration is part of the US Department of Housing and Urban Development (HUD). FHA has many programs to support homeownership. FHA is the largest mortgage insurer in the world and also regulates housing industry business.
Disclosure	In the United States, publicly traded securities are regulated by the Securities and Exchange Commission (SEC). The SEC requires that for publicly traded securities disclosure information must be provided.
Purpose of Disclosure	Disclosure information is used by investors, potential investors, and investment analysts to help evaluate the potential investment value and risk involved in a given security, such as a HECM mortgage-backed security (HMBS).
Disclosure Data Sources	For Ginnie Mae HECM mortgage-backed securities, the sources of the information provided in disclosure are the issuer of the given security and FHA.
Types of Data Disclosed	Some disclosure data concerns the pool itself, such as the date the pool was issued, and "number of participations" for a given state in the State Code Supplemental record.

Frequency of Disclosure	Comprehensive HMBS Monthly Pool Disclosure is produced on a monthly basis. There is also disclosure information produced daily and at month’s end for new issuance pools.
Data Item or Data Field	A data item or “data field” is one specific piece of information within a disclosure record. Examples are “Pool Issue Date” in the Pool/Security PS Record, and “Number of Participations” for a given property type in the Property Type Supplemental record.
Data Condition	Certain variables in the data may have a set of discrete possibilities, somewhat like multiple choice. An example would be “Property Type”. In Ginnie Mae disclosure, the Property Type for a given loan may be “1 - Single Family”, “2 – Condominium”, “3 - Manufactured Housing”, “4 - Planned Unit Development” or “9 - Not Available”. Each of these is considered a distinct data condition. There is a separate aggregation and reporting for each of these data conditions. This means that for the Property Type data condition “1- Single Family” the number of participations in the pool associated with a loan that has that Property Type value is reported, as well as the total UPB of those participations. Also, that total Participation UPB amount is expressed as a percentage of the pool’s total UPB. These same three statistics (number of participations, the UPB for these participations, and that UPB as a percentage of the pool’s total UPB) are also separately reported for participations for “Condominium”, “Manufactured Housing”, “Planned Unit Development” and for “Not Available”.

## Section 4: Methodology for Deriving Statistics

Most statistics disclosed are gathered at the participation level and aggregated for disclosure at the pool level. There are three statistics commonly disclosed for a given data condition:

Statistics	Definition	Formula/Calculation
Number of Participations	Number of Participations within the pool associated with a loan that has a given condition, such as the number of participations associated with loans that have “MD” (Maryland) as the value of state code. The number of participations having a given condition is obtained by counting for the pool the number of participations that are associated with a loan having that condition.	Count of Participations for the Condition
UPB of Participations	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has a given condition, such as the total UPB of participations associated with loans that have “MD” for state code. The total UPB of participations within the pool having a given condition is obtained by summing the UPB of participations that are associated with a loan having that condition.	Sum of UPB for Participations for the Condition
UPB of Participations as a Percentage of the Pool’s UPB	Total UPB of the participations in the pool associated with a loan that has a given condition (Property Type value), expressed as a percentage of the Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the Pool’s total UPB. This UPB percentage is calculated by dividing the	Sum of UPB for Participations for the Condition divided by Pool’s Total UPB

	total participations' UPB of the given condition by the pool's total UPB.	
<b>Four additional statistics disclosed for certain data conditions:</b>		
Total Participation UPB as a Percentage of the Principal Limit of the associated HECM Loans	Total UPB of a pool's participations having a given condition expressed as a percentage of the total Principal Limit of the associated HECM Loans. For example, the percentage of the pool's participation UPB for participations having a Payment Option of "2" (Term). This UPB percentage is calculated by dividing the total participation UPB of the given condition by the total of the HECM Principal Limits for all HECMs associated with those Participations.	Sum of the UPB for Participations with a given condition  divided by  the total of the HECM Principal Limit for all HECMs associated with those Participations
Total Participation UPB as a Percentage of the Maximum Claim Amount (MCA) of the associated HECM Loans	Total UPB of a pool's participations having a given condition expressed as a percentage of the total MCA of the associated HECM Loans. For example, the percentage of the pool's participation UPB for participations having a Payment Option of "2" (Term). This UPB percentage is calculated by dividing the total participation UPB of the given condition by the total of the HECM Loan MCA for all HECM Loans associated with those Participations.	Sum of the UPB for Participations with a given condition  divided by  the total of the HECM Loan MCA for all HECM Loans associated with those Participations
Total HECM Loan UPB as a Percentage of the Principal Limit of the same HECM Loans	Total UPB of all HECM Loans having a given condition that are associated with a pool's participations expressed as a percentage of the total Principal Limit of the same HECM Loans. For example, the percentage of the HECM Loan UPB for loans having a Payment Option of "2" (Term). This UPB percentage is calculated by	Sum of the UPB for HECM Loans with a given condition that are associated with a Pool's participations  divided by  the total of the HECM Principal Limit for those same HECM Loans



	dividing the total HECM Loan UPB for loans having a given condition that are associated with a pool’s participations by the total of the HECM Loan Principal Limits for those same HECM loans.	
Total HECM Loan UPB as a Percentage of the Maximum Claim Amount (MCA) of the same HECM Loans	Total UPB of all HECM Loans having a given condition that are associated with a pool’s participations expressed as a percentage of the total MCA of the same HECM Loans. For example, the percentage of the HECM Loan UPB for loans having a Payment Option of “2” (Term). This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition that are associated with a pool’s participations by the total of the HECM Loan MCA for those same HECM loans.	Sum of the UPB for HECM Loans with a given condition that are associated with a Pool’s participations  divided by  the total of the HECM MCA for those same HECM Loans
<b>Additional ‘aggregate’ statistics for the pool are: 1) simple average, 2) weighted averages, and 3) quartiles:</b>		
Simple Average	The simple average of a data item is the sum of all valid values of that data item divided by the count of valid values.  An example would be Average Original Participation Size (AOPS). In a pool with 100 participations, 97 of those participations have a valid value for Original Principal Balance (OPB). To obtain the simple average of Original Participation Size for the pool, the OPB values are summed for the 97 participations having a valid value and that sum is divided by 97 (the number of participations with a valid value for OPB).	Simple Average of <data item> = Sum (<data item>) / Number of Participations

<p>Weighted Average</p>	<p>In forming a weighted average for a given data item, a weight is applied to the values being averaged. The weight used in all weighted averages for disclosure is the participation’s UPB (Unpaid Principal Balance). In the weighted average, use of the UPB as the weight makes those participations with larger UPB values have a larger part in determining the weighted average.</p> <p>A weighted average is an average of one variable where another variable is used as a “weight”. For example, the Weighted Average Loan Age (WALA) for a pool is the average Loan age (based on HECM Loan Origination date) for all the participations in a pool, weighted by the UPB of each participation that is in the pool.</p> <p>There are weighted averages disclosed in the Pool Security file, in Record Type PS.</p>	<p>Weighted Average of &lt;data item&gt; = (Sum ((&lt;data item&gt;) * (Participation UPB)))/(Sum (Participation UPB))</p>
<p>Quartiles</p>	<p>Quartiles are used for disclosure to provide more detail about the frequency distribution of data values than is provided by a weighted average.</p> <p>Quartiles are disclosed in sets of five values. These five values are referred to as Q4, Q3, Q2, Q1, and Q0.</p> <p>The quartiles disclosed are in the Pool Supplemental file, in the Record Type 01 records.</p>	<p>These quartile values are defined as follows:</p> <p>Q4 is the maximum value of the data item within the pool, such as the Expected Average Mortgage Interest Rate value</p> <p>Q3 is the 75th Percentile value. This value is the value such that 75% of the pool’s total participation UPB is in participations with a value less than the Q3 quartile value</p> <p>Q2 is the 50th Percentile (or Median) value. This value is the value such that 50% of the pool’s total participation UPB is in participations with a value less than the Q2 quartile value, and 50% of the pool’s total</p>

		<p>participation UPB is in participations with a value more than the Q2 quartile value.</p> <p>Q1 is the 25th Percentile value. This value is the value such that 25% of the pool's total participation UPB is in participations with a value less than the Q1 quartile value</p> <p>Q0 is the minimum value of the data item within the pool, such as the minimum Expected Average Mortgage Interest Rate value</p>
--	--	--

## **Section 5: HMBS POOL/SECURITY FILE DETAILED DESCRIPTION OF THE FILE AND RECORD TYPES**

## HMBS POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE HEADER, FILE TRAILER, AND POOL/SECURITY DETAIL RECORD TYPES

### Record Type HP, HMBS Pool/Security File Header Record (One Header Record in the File)

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = HP	Character	2		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	Create Date	Date	8	YYYYMMDD	The date that the file is produced.

### Record Type PS, HMBS Pool/Security Detail - One Record per Pool. Records are sorted by Pool ID.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PS	Character	2		HMBS Pool/Security Detail Record
02	CUSIP Number	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is H.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Index Type	Character	5		The type of ARM index being used. It will be either CMT (Constant Maturity Treasury), LIBOR (London Interbank Offered Rate), or SOFR (Secured Overnight Financing Rate). (SOFR implementation TBD).
07	Pool Issue Date	Date	8	YYYYMMDD	The date the pool was issued.

08	Pool Maturity Date	Date	8	YYYYMMDD	The date on which the final payment for the Security is scheduled to be paid.
09	Issuer Number	Numeric	4		A four-digit number which identifies the Issuer responsible for the pool.
10	Issuer Name	Character	40		The name of the Issuer currently responsible for the pool.
11	Original Aggregate Amount	Numeric	16	13.2	The aggregate principal amount (UPB at issuance) of the participations in the pool at pool issuance.
12	Pool Unpaid Principal Balance	Numeric	16	13.2	Sum of the UPB amounts of the active participations in the pool.
13	Security RPB	Numeric	16	13.2	The remaining principal balance for the Security.
14	RPB Factor	Numeric	10	1.8	The decimal value of the Security's Remaining Principal Balance divided by the Original Aggregate Amount. The factor is 1 at issuance, and zero in the period of final payment.
15	Number of Participations in pool.	Numeric	5		The current total number of participations in the pool.
16	Number of Participations with Payments this Period	Numeric	5		Count of the Participations which had a full or partial payment this period.
17	Unpaid Principal Balance of Participations with Payments	Numeric	14	11.2	The sum of the ending Participation UPB values of the Participations which had payments this period.
18	Percent of UPB Paid Off	Numeric	6	3.2	The total Pool Payments amount divided by the sum of total Pool Payments amount and the total ending Pool UPB amount.
19	Average Original Participation Size (AOPS)	Numeric	9	6.2	Simple average of the participation Original Principal Balance (OPB) values, for all the current participations in the pool.
20	Current Period Average Balance	Numeric	14	11.2	Average Participation Size. The sum of the participation UPBs divided by the number of participations.
21	Original Security Interest Rate (WAC)	Numeric	6	2.3	The interest rate of the Ginnie Mae Security when it was issued.
22	Current Security Interest Rate (WAC)	Numeric	6	2.3	The interest rate of the Ginnie Mae Security. This is the rate in effect for the report period.
23	Prospective Security Interest Rate	Numeric	6	2.3	The prospective WAC of the pool. This is the rate that will be in effect for the next report period.

24	Ratio: Pool Outstanding Balance to Max Claim Amount of HECM Loans	Numeric	6	3.2	The total ending Pool UPB amount divided by the sum of the Max Claim Amount of the HECM loans.
25	Ratio: Pool Outstanding Balance to Principal Limit of HECM Loans	Numeric	6	3.2	The total ending Pool UPB amount divided by the sum of the Principal Limit of the HECM loans
26	WA Loan Age (WALA) of the Participations	Numeric	3	9(3)	The average Loan age (based on HECM Loan Origination date) for all the participations in a pool, weighted by the UPB of each participation that is in the pool.
27	WA Expected Mortgage Interest Rate	Numeric	6	2.3	Weighted Average of Expected Average Mortgage Interest Rate for each loan represented by a participation in the pool. The Expected Average Mortgage Interest Rate is the original expected average mortgage interest.
28	WA Servicing Fee Set Aside	Numeric	14	11.2	Weighted Average of Servicing Fee Set Aside Amount for each loan represented by a participation in the pool. The Servicing Fee Set Aside Amount is an amount initially set aside from the Principal Limit as reported by the issuer
29	WA Original Funding Age	Numeric	3	9(3)	Weighted Average of Original Funding Age for each loan represented by a participation in the pool. The Original Funding Age for each loan is calculated based on the HECM Original Funding Date value and the Reporting Period of the data. The Original Funding Date is the date the loan was first funded.
30	WA Property Valuation Amount	Numeric	14	11.2	Weighted Average of Property Valuation Amount for each loan represented by a participation in the pool. The Property Valuation Amount is as reported by the issuer at pool issuance
31	WA Original Term of Payments	Numeric	3	9(3)	Weighted Average of Original Term of Payments for each loan represented by a participation in the pool. The Original Term of Payments is the original number of monthly payments on a term or modified term loan, as of the Origination Date
32	WA Property Charges Set Aside	Numeric	14	11.2	Weighted Average of Property Charges Set Aside Amount for each loan represented by a participation in the pool. The Property Charges Set Aside Amount is an amount that a borrower sets aside at closing to cover property charges such

					as taxes, insurance, ground rents, homeowner's association fees, as reported by the issuer.
33	WA Property Repair Set Aside	Numeric	14	11.2	Weighted Average of Property Repair Set Aside Amount for each loan represented by a participation in the pool. The Property Repair Set Aside Amount is an amount that a borrower sets aside at closing to cover property repairs, as reported by the issuer.
34	WA Original Available Line of Credit	Numeric	14	11.2	Weighted Average of Original Line of Credit Amount for each loan represented by a participation in the pool.
35	WA Original Draw Amount	Numeric	14	11.2	Weighted Average of Original Draw Amount for each loan represented by a participation in the pool. The Original Draw Amount is the original amount drawn on a line of credit loan.
36	WA Mortgage Margin	Numeric	6	2.3	Weighted Average of Mortgage Margin for each loan represented by a participation in the pool. The Mortgage Margin is the percentage points added to the index rate to determine an ARM's interest rate.
37	WA Lifetime Floor Rate	Numeric	6	2.3	Weighted Average of Lifetime Floor Rate for each loan represented by a participation in the pool. The Lifetime Floor Rate is the minimum interest rate that can be applied during the loan term.
38	WA Remaining Available Line of Credit	Numeric	14	11.2	Weighted Average of Remaining Line of Credit Amount for each loan represented by a participation in the pool. The Remaining Line of Credit reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides
39	WA Monthly Scheduled Payment	Numeric	14	11.2	Weighted Average of Monthly Scheduled Payment for each loan represented by a participation in the pool. The Monthly Scheduled Payment is the scheduled amount that is payable to the borrower on a monthly basis.
40	WA Remaining Term of Payments	Numeric	3	9(3)	Weighted Average of Remaining Term of Payments for each loan represented by a participation in the pool. The Remaining Term of Payments is the remaining number of monthly payments on a term or modified term loan.
41	WA Credit Line Set Aside	Numeric	14	11.2	Weighted Average of Credit Line Set Aside Amount for each loan represented by a participation in the pool. The Credit



					Line Set Aside Amount is the specified amount set aside at Pool Issue Date for a line of credit.
42	WA Lifetime Interest Rate Change Cap	Numeric	2	9(2)	Weighted Average of Lifetime Interest Rate Change Cap for each loan represented by a participation in the pool. The Lifetime Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is “5” for 1-Year adjusting loans; this field is required only for annual adjusting loans.
43	WA Annual Interest Rate Change Cap	Numeric	2	9(2)	Weighted Average of Annual Interest Rate Change Cap for each loan represented by a participation in the pool. The Annual Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is “2” for 1-Year adjusting loans; this field is required only for annual adjusting loans.
44	WA Maximum Interest Rate	Numeric	6	2.3	Weighted Average of Maximum Interest Rate for each loan represented by a participation in the pool. The Maximum Interest Rate is the maximum interest rate on the note. This field is required only for monthly adjusting loans.
45	WA Eligible Non-borrowing Spouse Age	Numeric	3	9(3)	Weighted Average of the Eligible Non-borrowing Spouse Age(s) for each loan represented by a participation in the pool. There are up to 3 eligible non-borrowing spouses that can be associated with each loan.
46	WA Initial Remaining Available Line of Credit	Numeric	14	11.2	Weighted Average of the aggregate line of credit available during the first twelve-month disbursement period to borrowers under certain payment plans; for each loan represented by a participation in the pool
47	WA Initial Monthly Scheduled Payment Amount	Numeric	14	11.2	Weighted Average of the aggregate monthly amount that is payable to HECM borrowers in a given month under certain types of payment plans during the first twelve-month disbursement period, for each loan represented by a participation in the pool.

**Record Type TP, HMBS Pool/Security File Trailer Record (One Record in the Pool Security File)**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = TP	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	8		Control total of the total number of records with Record Type = "PS" in the file.

## **Section 6: HMBS POOL SUPPLEMENTAL FILE DETAILED DESCRIPTION OF THE FILE AND RECORD TYPES**

## HMBS POOL SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE HEADER, TRAILER, AND RECORD TYPES

### HMBS Pool Supplemental File Header Record (One Record in the HMBS Pool Supplemental File), Record Type HS

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = HS	Character	2		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	Create Date	Date	8	YYYYMM DD	The date that the file is produced.

### Record Type 01      Quartiles Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 01	Character	2		Quartiles Record
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is H.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Quartiles	Character	1		Values are: 4 = Maximum (100%) Quartile 3 = 75 <sup>th</sup> Percentage Quartile

					2 = Median (50%) Percentage Quartile 1 = 25 <sup>th</sup> Percentage Quartile 0 = Minimum (0%) Quartile
07	Participation Original Principal Balance (OPB)	Numeric	9	6.2	The principal balance of the Participation when it was originated.
08	Participation UPB	Numeric	9	6.2	The current principal balance of the Participation.
09	Participation Original Interest Rate	Numeric	6	2.3	The interest rate of the HMBS Participation when it was issued.
10	Participation Current Interest Rate	Numeric	6	2.3	The interest rate of the HMBS Participation. This is the rate in effect for the report period.
11	Participation Prospective Interest Rate	Numeric	6	2.3	The prospective HMBS Participation interest rate. This is the rate that will be in effect for the next report period.
12	HECM Loan Age	Numeric	3	9(3)	This is the age of the loan associated with a participation in months from the loan issuance date to the current reporting period.
13	Ratio: Participation UPB/HECM Loan Maximum Claim Amount	Numeric	6	3.2	The current Participation UPB divided by the associated HECM Loan's Maximum Claim Amount.
14	Expected Average Mortgage Interest Rate	Numeric	6	2.3	The Expected Average Mortgage Interest Rate is the original expected average mortgage interest. It is fixed throughout the life of the loan and is used to determine payments to the borrower.
15	Servicing Fee Set Aside	Numeric	14	11.2	The Servicing Fee Set Aside Amount is an amount initially set aside from the Principal Limit as reported by the issuer.
16	Original Funding Age	Numeric	3	9(3)	The Original Funding Age for each loan is calculated based on the HECM Original Funding Date value and the Reporting Period of the data. The Original Funding Date is the date the loan was first funded.
17	Property Valuation Amount	Numeric	14	11.2	The Property Valuation Amount is as reported by the issuer at pool issuance.
18	Original Term of Payments	Numeric	3	9(3)	The Original Term of Payments is the original number of monthly payments on a term or modified term loan, as of the Origination Date.
19	Property Charges Set Aside Amount	Numeric	14	11.2	The Property Charges Set Aside Amount is an amount that a borrower sets aside at closing to cover property charges such as taxes, insurance, ground rents, homeowner's association fees, as reported by the issuer.

20	Property Repair Set Aside Amount	Numeric	14	11.2	The Property Repair Set Aside Amount is an amount that a borrower sets aside at closing to cover property repairs, as reported by the issuer.
21	Original Available Line of Credit	Numeric	14	11.2	The original available line of credit amount for the loan.
22	Original Draw Amount	Numeric	14	11.2	The Original Draw Amount is the original amount drawn on a line of credit loan.
23	Mortgage Margin	Numeric	6	2.3	The Mortgage Margin is the percentage points added to the index rate to determine an ARM's interest rate. The margin is reported by the issuer at pool issuance.
24	Lifetime Floor Rate	Numeric	6	2.3	The Lifetime Floor Rate is the minimum interest rate that can be applied during the loan term.
25	Remaining Available Line of Credit	Numeric	14	11.2	The Remaining Line of Credit reflects the remaining cash available to the borrower (net of any tenure or term set asides as well as any tax, maintenance, insurance or servicing set asides).
26	Monthly Scheduled Payment Amount	Numeric	14	11.2	The Monthly Scheduled Payment is the scheduled amount that is payable to the borrower on a monthly basis.
27	Remaining Term of Payments	Numeric	3	9(3)	The Remaining Term of Payments is the remaining number of monthly payments on a term or modified term loan.
28	Credit Line Set Aside Amount	Numeric	14	11.2	The Credit Line Set Aside Amount is the specified amount set aside at Pool Issue Date for a line of credit.
29	Lifetime Interest Rate Change Cap	Numeric	2	9(2)	The Lifetime Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "5" for 1-Year adjusting loans; this field is required only for annual adjusting loans.
30	Annual Interest Rate Change Cap	Numeric	2	9(2)	The Annual Interest Rate Change Cap limits the interest rate increase over the life of the loan. The value is "2" for 1-Year adjusting loans; this field is required only for annual adjusting loans.
31	Maximum Interest Rate	Numeric	6	2.3	The Maximum Interest Rate is the maximum interest rate on the note. This field is required only for monthly adjusting loans.
32	Eligible Non-borrowing Spouse Age	Numeric	3	9(3)	There are up to 3 eligible non-borrowing spouses that can be associated with each loan. The age is computed using the Eligible Non-borrowing Spouse's date of birth and the current reporting period.

33	Initial Remaining Available Line of Credit	Numeric	14	11.2	The aggregate line of credit available during the first twelve-month disbursement period to borrowers under certain payment plans. The Initial Remaining Available Line of Credit Amount does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.
34	Initial Monthly Scheduled Payment Amount	Numeric	14	11.2	The Initial Monthly Scheduled Payment Amount is the aggregate monthly amount that is payable to HECM borrowers in a given month under certain types of payment plans during the first twelve-month disbursement period.

**Note:** The Weighted Average and Quartiles values for both the Initial Remaining Available Line of Credit Amount and Initial Monthly Scheduled Payment Amount fields will not be populated in the Pool New Issuance Daily/Monthly disclosures.

### Record Type 02      Various Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 02	Character	2		Various Record
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Eligible Non-Borrowing Spouse Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses.

07	Eligible Non-Borrowing Spouse UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses.
08	Eligible Non-Borrowing Spouse UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Eligible Non-Borrowing Spouse) by the Pool's UPB.
09	Remaining Property Charges Set Aside Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount.
10	Remaining Property Charges Set Aside UPB of Participations	Numeric	14	11.2	Total UPB of the participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount.
11	Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Remaining Property Charges Set Aside) by the Pool's UPB.



## Stratification Records: Record Types 03-11

### Record Type 03      Payment Option Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 03	Character	2		Payment Option Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Payment Option	Numeric	1		The method to receive payment(s) that was selected by the borrower associated with the HECM loan as of the Pool Issue Date: 1 = tenure 2 = term 3 = line of credit 4 = modified term 5 = modified tenure 6 = single disbursement lump sum (for fixed rate HECMs with an FHA case number assigned on or after September 30, 2013) 9 = Not Available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the Payment Option value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Payment Option value.

09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the Pool's UPB.
10	UPB of Participations as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the total of the HECM Principal Limits for all the loans associated with those Participations.
11	UPB of Participations as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the total of the HECM MCAs for all the loans associated with those Participations.
12	HECM Loans UPB as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Payment Option value and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Payment Option) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans.
13	HECM Loans UPB as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Payment Option value and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Payment Option) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans.

**Record Type 04      Property Type Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 04	Character	2		Property Type Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Property Type	Numeric	1		The type of property: 1 = Single Family 2 = Condominium 3 = Manufactured Housing 4 = Planned Unit Development 9 = Not Available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the Property Type value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Property Type value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the Pool's UPB.
10	UPB of Participations as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the total of the HECM Principal Limits for all the loans associated with those Participations.

11	UPB of Participations as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the total of the HECM MCAs for all the loans associated with those Participations.
12	HECM Loans UPB as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Property Type value and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Property Type) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans.
13	HECM Loans UPB as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Property Type value and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (Property Type) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans.

**Record Type 05      Age of Youngest Borrower/Co-borrower Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 05	Character	2		Age of Youngest Borrower/Co-borrower Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Age of Youngest Borrower/Co-borrower	Numeric	2		Age is computed from Birth Date, and is the age of the youngest Borrower/Co-borrower who is at least 62 years old: 1 = Age is 62-65 2 = Age is 66-70 3 = Age is 71-75 4 = Age is 76-80 5 = Age is 81-85 6 = Age is 86-90 7 = Age is 91-95 8 = Age is 96-100 9 = Age is 100 + 10 = Not Available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping.

09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the Pool's UPB.
10	UPB of Participations as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the total of the HECM Principal Limits for all the loans associated with those Participations.
11	UPB of Participations as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the total of the HECM MCAs for all the loans associated with those Participations.
12	HECM Loans UPB as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest borrower/co-borrower age group) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans.
13	HECM Loans UPB as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have a youngest borrower/co-borrower with an age in the borrower/co-

					<p>borrower grouping and are associated with a pool’s participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest borrower/co-borrower age group) that are associated with a pool’s participations by the total of the HECM MCAs for those same HECM loans.</p>
--	--	--	--	--	--

**Record Type 06      Age of Youngest Eligible Non-Borrowing Spouse Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 06	Character	2		Age of Youngest Eligible Non-Borrowing Spouse Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Age of Youngest Eligible Non-Borrowing Spouse	Numeric	2		Age is computed from Birth Date and is the age of the youngest eligible Non-Borrowing Spouse (if any): 1 = Age is under 40 2 = Age is 40-49 3 = Age is 50-59 4 = Age is 60-69 5 = Age is 70-79 6 = Age is 80+ 9 = Not Available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has an eligible non-borrowing spouse with an age in the eligible non-borrowing spouse age grouping.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation



					UPB of the given condition (youngest eligible non-borrowing spouse age group) by the Pool's UPB.
10	UPB of Participations as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the total Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest eligible non-borrowing spouse age group) by the total of the HECM Principal Limits for all the loans associated with those Participations.
11	UPB of Participations as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest eligible non-borrowing spouse age group) by the total of the HECM MCAs for all the loans associated with those Participations.
12	HECM Loans UPB as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having a given condition (youngest eligible non-borrowing spouse age group) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans.
13	HECM Loans UPB as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount (MCA) of the same HECM Loans. This UPB percentage is calculated by dividing the total

					HECM Loan UPB for loans having a given condition (youngest eligible non-borrowing spouse age group) that are associated with a pool's participations by the total of the HECM MCAs for those same HECM loans.
--	--	--	--	--	---

### Record Type 07 Metropolitan Statistical Areas (MSA) Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 07	Character	2		Metropolitan Statistical Area (MSA) Stratification for each MSA applicable to the pool.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	MSA	Numeric	5		The MSA values and the MSA Not Available are provided. Values are: <ul style="list-style-type: none"> <li>the MSA value</li> <li>99999 = MSA Not Available</li> </ul>
07	Number of Participations	Numeric	5		The number of participations in the pool for the MSA Value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Balance (UPB) of the participations in the pool for the MSA Value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool for the MSA value, expressed as a percentage of the Pool's UPB. This UPB

					percentage is calculated by dividing the total participation UPB of the given condition (MSA value) by the Pool's UPB.
--	--	--	--	--	--

### Record Type 08 State Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 08	Character	2		Property State Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values is H.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	State Code	Character	2		The abbreviation of the state or territory where the loan property exists. See Appendix 2 for a listing of state codes.
07	Number of Participations	Numeric	5		The number of participations in the pool for the State Code value.
08	Number of Participations for State as a % of Pool's total Participation count	Numeric	6	3.2	The total number of Participations for the state expressed as a percentage of the pool's total participation count.
09	Original Principal Balance of Participations	Numeric	14	11.2	The sum of the Participation Original Principal Balance amounts for all Participations in the pool associated with the given State.
10	UPB of Participations	Numeric	14	11.2	The total Unpaid Balance (UPB) of the participations in the pool for the State Code value.

11	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool for the State Code value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (State Code value) by the Pool's UPB.
----	--	---------	---	-----	---

### Record Type 09      Loan Purpose Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 09	Character	2		Loan Purpose Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Loan Purpose	Numeric	1		Loan Purpose: 1 = HECM Traditional 2 = HECM Refinance 3 = HECM Purchase 9 = Not Available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the Loan Purpose value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Loan Purpose value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Loan Purpose value, expressed as a

					percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Loan Purpose) by the Pool's UPB.
--	--	--	--	--	--

### Record Type 10      HECM Saver Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 10	Character	2		HECM Saver Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	HECM Saver	Numeric	1		HECM Saver: Y = Saver N = Standard
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the HECM Saver value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the HECM Saver value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the HECM Saver value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (HECM Saver) by the Pool's UPB.

**Record Type 11      Low and Moderate Borrower Income Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 11	Character	2		Low and Moderate Borrower Income Stratification. Pools with Low and Moderate Borrower Income characteristics based on Federal Financial Institutions Examination Council (FFIEC) data. This record includes participations in pools issued January 2012 and thereafter. Not populated/provided for new issuance disclosures.
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Low and Moderate Borrower Income	Character	1		Values are: Y = Borrower Income is Less than 80% of the FFIEC Median Family Income (MFI) N = Borrower Income is Greater than or Equal to 80% of the FFIEC Median Family Income (MFI) 9 = Not available
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the Low and Moderate Borrower Income value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Low and Moderate Borrower Income value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Low and Moderate Borrower Income value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Low and Moderate Borrower Income) by the Pool's UPB.

**Record Type 12      Not Available Record**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 12	Character	2		Not Available Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values is H.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Not Available	Numeric	2		Values are: 1 = Expected Average Mortgage Interest Rate 2 = Servicing Fee Set Aside 3 = Original Funding Age 4 = Property Valuation Amount 5 = Original Term of Payments 6 = Property Charges Set Aside Amount 7 = Property Repair Set Aside Amount 8 = Original Available Line of Credit Amount 9 = Original Draw Amount 10 = Mortgage Margin 11 = Lifetime Floor Rate 12 = Remaining Available Line of Credit 13 = Monthly Scheduled Payment Amount 14 = Remaining Term of Payments 15 = Credit Line Set Aside Amount

					16 = Lifetime Interest Change Cap 17 = Annual Interest Rate Change Cap 18 = Maximum Interest Rate 19 = Eligible Non-Borrowing Spouse Age 20 = Initial Remaining Available Line of Credit Amount 21 = Initial Monthly Scheduled Payment Amount
07	Number of Participations	Numeric	5		The number of participations in the pool associated with a loan that has the Not Available Value.
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Not Available Value.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Not Available Value.



**Record Type 13 Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Record. Two-Field Stratification**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 13	Character	2		Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Gender Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Value is H.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Joint/Single Loan Indicator	Numeric	1		Joint/Single Loan Indicator. Values are: 1 = Single 2 = Joint
07	Youngest Borrower/Co-borrower Gender	Character	1		Gender of the youngest borrower/co-borrower. Values are: F = Female M = Male 9 = Not Available
08	Number of Participations	Numeric	5		The number of participations associated with a loan in the pool that has the Joint-Single Loan Indicator value/Gender value combination.
09	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination.
10	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the Pool's UPB.
11	UPB of Participations as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the total

					Principal Limit of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the total of the HECM Principal Limits for all the loans associated with those Participations.
12	UPB of Participations as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Gender value combination, expressed as a percentage of the total Maximum Claim Amount (MCA) of the associated HECM Loans. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Gender value) by the total of the HECM MCAs for all the loans associated with those Participations.
13	HECM Loans UPB as % of Principal Limit of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Joint-Single Loan Indicator value/Gender value combination and are associated with a pool's participations, expressed as a percentage of the total Principal Limit of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having the given combination (Joint-Single Loan Indicator value/Gender value) that are associated with a pool's participations by the total of the HECM Loan Principal Limits for those same HECM loans.
14	HECM Loans UPB as % of MCA of HECM Loans	Numeric	6	3.2	Total UPB of all HECM Loans that have the Joint-Single Loan Indicator value/Gender value combination and are associated with a pool's participations, expressed as a percentage of the total Maximum Claim Amount of the same HECM Loans. This UPB percentage is calculated by dividing the total HECM Loan UPB for loans having the given combination (Joint-Single Loan Indicator value/Gender value) that are associated with a pool's participations by the total of the HECM Loan Maximum Claim Amount for those same HECM loans.

**HMBS Pool Supplemental File Trailer Record (One Record in the HMBS Pool Supplemental File), Record Type TS**

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = TS	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	12		Control total of the total number of HMBS Pool Supplemental records in the file. This count will not include HS or TS records.

## APPENDIX 1 – GINNIE MAE HMBS POOL TYPES

Pool Type Name	Issue Type	Pool Type
<b>Ginnie Mae HMBS Pools</b>		
Fixed Rate Pool	H	RF
One Year Adjustable Rate, CMT	H	RA
Monthly Adjustable Rate, CMT	H	RM
One Year Adjustable Rate, LIBOR	H	AL
Monthly Adjustable Rate, LIBOR	H	ML
One Year Adjustable Rate, SOFR	H	SA



## APPENDIX 2 – STATE CODES

State Name	State Code	State Name	State Code
Alaska	AK	Montana	MT
Alabama	AL	North Carolina	NC
Arkansas	AR	North Dakota	ND
Arizona	AZ	Nebraska	NE
California	CA	New Hampshire	NH
Colorado	CO	New Jersey	NJ
Connecticut	CT	New Mexico	NM
District of Columbia	DC	Nevada	NV
Delaware	DE	New York	NY
Florida	FL	Ohio	OH
Georgia	GA	Oklahoma	OK
Guam	GU	Oregon	OR
Hawaii	HI	Pennsylvania	PA
Iowa	IA	Puerto Rico	PR
Idaho	ID	Rhode Island	RI
Illinois	IL	South Carolina	SC
Indiana	IN	South Dakota	SD
Kansas	KS	Tennessee	TN
Kentucky	KY	Texas	TX
Louisiana	LA	Utah	UT
Massachusetts	MA	Virginia	VA
Maryland	MD	Virgin Islands	VI
Maine	ME	Vermont	VT
Michigan	MI	Washington	WA
Minnesota	MN	Wisconsin	WI
Missouri	MO	West Virginia	WV
Mississippi	MS	Wyoming	WY