Ginnie Mae MBS Single Family Forbearance Loan Level Disclosure File, Version 2.0
Effective 06/01/2025

This Document is for Monthly Disclosure
Of Active, Single Family Loan Level Forbearance Data

See Version History for details.

Document Version	History
Version 1.0	06/01/2020 Initial Version.
Version 1.0.1	06/10/2020 Initial Version, revised to change the order of Items 3 and 4 in the "F" record (now Disclosure Sequence Number precedes Issuer ID). The overall length of 48 remains unchanged.
Version 1.1	December 2021 Version 1.0.1 updated with revised definitions for "Forbearance Exit Codes" ("F" Record, Item 9). There are no layout length changes in Version 1.1 compared to Version 1.0.1. The December 2021 file is the first file for Version 1.1.
Version 2.0	6/1/2025 Version 1.1, revised to reflect the use of PDS data files as the source of Forbearance-related information, vs. the former Supplemental Forbearance reporting file. Revised the following: (1) Replaced the COVID Flag (Field 6) with "Filler"; disclosure of the flag has been discontinued; (2) Replaced the Exit Code (field 9) with "Filler"; disclosure of the forbearance exit code has been discontinued; (3) Added Forbearance Type (field 12); (4) removed references to "supplemental" from file names and descriptions.

README NOTE: The Forbearance Loan Level Disclosure File supplements and "parallels" the current Ginnie Mae MBS Loan Level Disclosure in terms of the file format. The loan record in this Forbearance Loan Level Disclosure file is a "short" record, the "F" record. It has the same primary key fields of Issuer ID, Pool ID, and Disclosure Sequence Number, as the current MBS Loan Level Disclosure file. The Disclosure Sequence Number in the Forbearance Disclosure File is the same sequence number used in the MBS Loan Level Disclosure file and can be used to match or link the records in the Forbearance Disclosure file to the corresponding records in the current MBS Loan Level Disclosure File.

Summary of the Record Types in the File.

Organization of Records within the File—Sorted by Pool Record then Loan Records in the Pool. All loan records for a pool occur together in the file; then the next pool with its loan records; and so on.

Record Type	Short Description	Occurs in the File
"H"	Overall File Header	One Per File
"P"	Pool Header Record	One Record Per Pool
"F"	Loan Level Record	One Record Per Loan—Only Loans where Forbearance was reported
"T"	Pool Trailer Record	One Record Per Pool
"Z"	Overall File Trailer	One Per File

LAYOUT NOTES:

(1) This document provides the layout and specification for disclosure of loan forbearance status.

   a. Forbearance Loan records are disclosed for those active loans where the issuer has reported borrower payment forbearance for the loan.
   b. Loans liquidated in the Report Period, and having a forbearance report, are also included in the forbearance disclosure file.
   c. The data in the file is based on monthly loan level forbearance reporting by Ginnie Mae issuers. This data supplements the existing loan level reporting.

(2) All records/fields are fixed length.

(3) The record order of the file is as follows:

   a. File Header, 1st Record in the file
      (b, c and d repeat for each of the pools in the file)
   b. Pool Header Record
   c. Loan Level Records for Forbearances (reported by issuer) only
   d. Pool Trailer Record
   e. File Trailer, final Record in the file.

(4) Data in the layout is provided when available. If a data item is not available for a particular field, blanks will be output for that field, or have a code value for "unavailable" or "unknown". For some fields on the "F" record, the data is subject to the availability of the data on the issuers' servicing platform. The user should not expect that all fields will be reported all the time for all forbearance records. Field descriptions are provided for each record type, and contain additional detail.

(5) The file contains records for Ginnie I pools and Ginnie II pools, to the extent the issuer has reported loan forbearance data.

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Overall File Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (H = File Header)	1	1	Character	1	X
2	File Name	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	File Correction Flag (Y/N)	27	27	Character	1	X
5	As of Date (CCYYMM)	28	33	Numeric	6	9(6)
6	Date File Generated (CCYYMMDD)	34	41	Numeric	8	9(8)
	Length of Record				**41**	

1. Record Type: "H" for File Header
2. File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MON for the monthly disclosure of loan forbearance information, and CCYYMM is the same value as "As-of-Date".
3. File Number: Number from 001 to 999 if more than one file is produced in the period.
4. File Correction Flag: Y (correction) or N (original) to indicate if this file is a correction of an earlier version of the same file
5. As-Of Date: Reporting Period of the data in the file
6. Date File Generated: The date the file was created

Pool Header Record Type P
Single Family Pools -- One Record per Pool
Followed by the Loan Level (F) Records for the pool, and a Pool Trailer Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (P = Pool Header Information)	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date (CCYYMMDD)	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
	Length of Record				**37**	

1. Record Type: "P" for Pool Header
2. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
3. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
4. Issue Type: The one character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool (see Ginnie Mae Guide, Chapter 1).
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four-digit identifier for the pool's issuer. This will be blank for Multi-Issuer Pools.
8. As-Of Date: Reporting Period of the data in the file.

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Loan Level Record Type F
One record for each Forbearance Loan Record in the pool
For MULTI ISSUER Pools, the Pool will have a Pool Header and all Forbearance Loan Records in the Multi Issuer pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (F=Loan Level Forbearance)	1	1	Character	1	X
2	Pool ID	2	7	Character	6	X(6)
3	Disclosure Sequence Number	8	17	Numeric	10	9(10)
4	Issuer ID (including for loans in MIP pool)	18	21	Numeric	4	9(4)
5	Number of Months Forbearance (Term)	22	23	Character	2	XX
6	Filler	24	24	Character	1	X
7	Begin Date (CCYYMMDD)	25	32	Numeric	8	9(8)
8	End Date (CCYYMMDD)	33	40	Numeric	8	9(8)
9	Filler	41	41	Character	1	X
10	Current Month Liquidation Flag (**Y**es or **N**o)	42	42	Character	1	X
11	As-Of Date (CCYYMM)	43	48	Numeric	6	9(6)
12	Forbearance Type	49	49	Numeric	1	9
	Length of Record				**49**	

1. Record Type (F): An identifier for the type of record; "F" for Loan Level Forbearance record
2. Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
3. Disclosure Sequence Number: An internal sequence number associated with the particular disclosure record. This will be the same disclosure sequence number for the loan that is used in the regular loan level disclosure. This forbearance record is a "supplement" to the regular disclosure record.
4. Issuer ID: The number assigned by Ginnie Mae to the MBS issuer organization.
5. Number of Months Forbearance: The number of months forbearance (the forbearance term) based on scheduled installments, as reported by the issuer. This field will be blank if not available.
6. Filler: always blank.
7. Begin Date: The scheduled installment (per the loan's amortization schedule), that the forbearance begins.
8. End Date: The scheduled installment (per the loan's amortization schedule), that the forbearance ends. Will be blank if not available.
9. Filler: always blank.
10. Current Month Liquidation Flag: Y= Loan is being Liquidated in the report period; N = Loan is active not being liquidated.
11. As of Date (CCYYMM): Reporting period for the data.
12. Forbearance Type: 3= Forbearance; Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. 4 = Special Forbearance; Borrower has been approved for a Special Forbearance due to unemployment. The Forbearance Type value can be used to correlate to the Forbearance Type in the pool-level disclosure Type 90 record(s) for the associated Pool ID. For example, the number of "F" records associated with a given Pool ID that have a Forbearance Type of 3 should equal the Number of Loans value in the pool-level disclosure Type 90 record associated with that Pool ID where the Forbearance Type is also 3.

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Pool Record Type T

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (T=Pool Trailer Information)	1	1	Character	1	X
2	CUSIP Number	2	10	Character	9	X(9)
3	Pool ID	11	16	Character	6	X(6)
4	Issue Type	17	17	Character	1	X
5	Pool Type	18	19	Character	2	X(2)
6	Pool Issue Date	20	27	Numeric	8	9(8)
7	Issuer ID	28	31	Numeric	4	9(4)
8	As of Date (CCYYMM)	32	37	Numeric	6	9(6)
9	Loan Count for the Pool	38	44	Numeric	7	9(7)
	Length of Record				**44**	

1. Record Type: "T" for Pool Trailer.
2. CUSIP Number: A nine-character unique identifier for the MBS security for the pool.
3. Pool ID: The six character identifier for the pool.
4. Issue Type: The one-character issue type for the pool (X, C, or M).
5. Pool Type: The two character pool type for the pool.
6. Pool Issue Date: The date the given pool was issued (CCYYMMDD).
7. Issuer ID: The four-digit identifier for the pool's issuer.
8. As-Of Date: The Report Period for which the file is produced.
9. Loan Count: The number of loans with forbearance in the file for this pool.

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Overall File Trailer Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Type (Z = File Trailer)	1	1	Character	1	X
2	File Name	2	23	Character	22	X(22)
3	File Number	24	26	Numeric	3	9(3)
4	Count of Pools in this file (Control Total)	27	33	Numeric	7	9(7)
5	Count of Loans with Forbearance in this file (Control Total)	34	42	Numeric	9	9(9)
6	Total Record Count (Control Total including all headers and trailers)	43	51	Numeric	9	9(9)
7	As of Date (CCYYMM)	52	57	Numeric	6	9(6)
	Length of Record				**57**	

1. Record Type: "Z" for File Trailer
2. File Name: "GNMA_MBS_LL_XXX_CCYYMM" where XXX is MON for the monthly disclosure of loan forbearance information, and CCYYMM is the same value as "As-of-Date".
3. File Number: Number from 001 to 999 indicating which segment of split file this file is
4. Count of Pools: The number of pools contained in this file
5. Count of Loans: The number of loans contained in this file
6. Total Record Count: The count of all records in this file, including all headers and trailers
7. As-Of Date: The Report Period for which the file is produced.