

# Mortgage-Backed Securities (MBS) Investor Reporting Manual

October 2011

## **1. Document Information**

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Ginnie Mae/Mortgage-Backed Securities Investor Reporting Manual/FOREWORD

## FOREWORD

The information contained in the Ginnie Mae Mortgage-Backed Securities Investor Reporting Manual ("Reporting Manual") is based on Ginnie Mae Mortgage-Backed Securities ("MBS") program requirements as of September 2011, and conforms with guidelines in effect at that time as outlined in the Ginnie Mae Mortgage-Backed Securities Guide, Ginnie Mae 5500.3 (the "Guide"). The Guide is the primary source of information concerning both Ginnie Mae I and Ginnie Mae II pool administration. Ginnie Mae notifies Issuers of periodic changes in guidelines and requirements through All Participants Memoranda and changes to the Guide. We urge Issuers to consult these documents for definitive answers to questions about current program requirements. Both the Guide and All Participants Memoranda ("APM") are available on Ginnie Mae's Web site at http://www.ginniemae.gov. Those accessing this site can download entire copies or individual sections of the Guide.

An Issuer may also contact its assigned Account Executive in Ginnie Mae's Office of Mortgage-Backed Securities, Single Family Division or Multifamily Division (as appropriate), or the Mortgage-Backed Securities Administration Agent ("MBSAA") contractor for assistance.

This Reporting Manual is intended only as a supplemental instructional device to help clarify certain aspects of pool administration, not as an authoritative source. If there are any discrepancies between this Reporting Manual and the Guide, the Guide will be considered correct. The instructions contained herein are not a substitute for the Guide. The examples in this Reporting Manual are designed to illustrate specific points, not to serve as complete models for pool reporting.

Ginnie Mae

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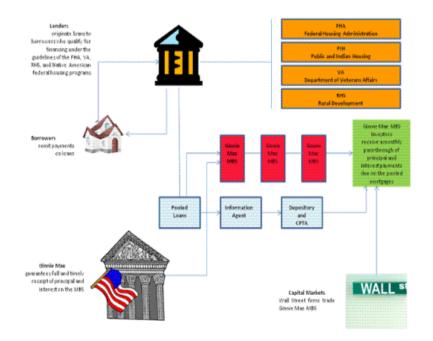
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## INTRODUCTION

Mortgage loans, insured or guaranteed by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), Rural Development (RD), or Native American mortgage loans guaranteed by HUD under section 184 and insured by FHA under section 248 Public and Indian Housing (PIH), are pooled by eligible Issuers to create Ginnie Mae MBS. The MBS investor receives a pro rata share of the principal and interest on the underlying mortgage loans, net of servicing and guaranty fees.

Here is how the Ginnie Mae MBS Program works:



1. Ginnie Mae approves a lender's request to become an Issuer of Ginnie Mae MBS.

2. Issuer establishes principal and interest ("P&I") and taxes and insurance ("T&I") custodial bank accounts.

3. Issuer requests and receives commitment authority and pool numbers from Ginnie Mae to issue securities.

4. Issuer makes mortgage loans to borrowers (home buyers or project investors).

- 5. Issuer markets (to-be-issued) securities to securities dealers.
- 6. Issuer delivers original loan documents to its document custodian.
- 7. Issuer transmits pool documents and information to the Pool Processing Agent (PPA).
- 8. Document custodian transmits its certification of the schedule of pooled mortgages to the PPA.
- 9. PPA approves the issuance of MBS based on the Issuer's certified pool submission.
- 10. Ginnie Mae guarantees timely payment of principal and interest on the MBS.

11. Central Paying and Transfer Agent (CPTA) issues securities on behalf of Ginnie Mae and transmits the issuance to the depository.

12. Issuer and securities dealers settle the securities trades.

13. Issuer services the loans and the pool which are collateral for the securities and maintains pool and loan records.

14. Early each month, Issuer transmits to the CPTA (or its agent) monthly data on the unpaid Remaining Principal Balance (RPB) of each pool.

15. Early each month, the CPTA makes RPB data available to the securities industry for trading purposes.

16. CPTA debits the Issuer's account for monthly guaranty fee, remits funds and provides monthly exception reports to Ginnie Mae.

17. Issuer transmits monthly pool and loan level accounting reports to the MBSAA Contractor.

18. MBSAA contractor reviews the pool accounting and loan level reports.

19. By the 15th calendar day of each month for Ginnie Mae I pools, and the 19th calendar day of each month for Ginnie Mae II pools, scheduled monthly mortgage payments (whether or not collected from the borrowers) and prepayments from the previous month are passed through to security holders. Issuer advances its own funds if the P&I custodial account (or P&I disbursement account) balance is not sufficient to cover the required remittance. Issuer also sends or transmits remittance advices to security holders.

20. The Issuer prepares and transmits annual taxable income information to security holders.

21. The Issuer maintains the central registry of security holders and pro-rata MBS ownership data for Ginnie Mae I MBS and advises the CPTA of changes. The CPTA maintains that information for Ginnie Mae II MBS.

22. The CPTA registers securities transfers.

23. The compliance review agent performs on-site reviews of Issuers and document custodians to determine the extent to which their servicing or custodial operations and procedures comply with the requirements in the Guide.

There are two different Ginnie Mae MBS programs: Ginnie Mae I and Ginnie Mae II. Within each program there are several types of pools with slightly varying reporting characteristics depending on the types of loans used as collateral. This Reporting Manual addresses all pool types, with examples illustrating most of the differences. In addition to different pool types, there are two different accounting methods that are used, each of which has a unique effect on reporting and the amortization of the securities.

## Anyone unfamiliar with MBS reporting is urged to read this Reporting Manual thoroughly and to review examples pertaining to the pool types and accounting methods which are described herein.

Under both the Ginnie Mae I and Ginnie Mae II Programs, Issuers are not directly responsible for remitting to security holders for those securities registered in the name of the depository. This function

is assumed by the CPTA. The Issuer will have its account debited automatically by the CPTA for the remittance and the guaranty fee due on each pool or loan package. Under the Ginnie Mae I Program, Issuers are responsible for remitting to security holders for those securities not registered in the name of the depository.

### **GINNIE MAE I**

Ginnie Mae I MBS are based on single-Issuer pools where the mortgages underlying the security have similar maturities and the same interest rate. Single Family Ginnie Mae I pools have a 50 basis point (0.50%) guaranty and servicing fee that represents the difference between the interest rate of the underlying mortgages and the MBS interest rate (except in manufactured housing and project pools).

### **GINNIE MAE II**

The Ginnie Mae II program provides Issuers with more flexibility in terms of pooling smaller packages of loans, and loans with various interest rates. For Ginnie Mae II pools, the interest rate spread may be from 0.50% to 1.5% and on or after July 1, 2003, from 0.25% to 0.75%.

## CHAPTER ONE: GENERAL INFORMATION PERTAINING TO ALL POOLS

## I. OVERVIEW OF GINNIE MAE MBS REPORTING

Reporting for MBS pools is different than most other types of investor reporting. Investors in an MBS pool (called "security holders") are guaranteed to receive scheduled principal and interest each month, regardless of actual collections on the loans in the pool. This means that the outstanding securities balance must be amortized each month, independent of the collateralized loans. Security holders also receive funds for loans paid in full or foreclosed, and there is a relationship between the mortgage collateral and the securities balance. Ultimately, the collateral loans must remain in balance with the securities, (which can be determined using the formula presented on page 14); however, the securities balance of a pool is maintained separately from the loan balances.

Each month, Ginnie Mae Issuers must prepare and submit accounting data for each pool and Ioan. The monthly accounting process is completed using the Reporting and Feedback System ("RFS"). Issuers access RFS through the Ginnie Mae Enterprise Portal ("GMEP"), a web-based application that serves as a single gateway for accessing certain Ginnie Mae information systems. A summary report (form HUD 11710-D) providing certain totals for all the Issuer's pools is also submitted through GinnieNET.

Guaranty fees due Ginnie Mae for each pool are debited monthly by the CPTA. Issuers must prepare and send remittances to security holders along with a remittance advice, form HUD 11714 or form HUD 11714SN, either electronically or in hard copy form. For securities registered in the name of the depository's nominee, Issuers must send remittance advice forms electronically. The Issuer's P&I account will be drafted automatically for these remittances and for the full amount of guaranty fees due.

Specific instructions regarding the basic preparation of monthly accounting reports can be found in Appendix VI of the Guide. The Guide contains sample copies of the forms used, with instructions for their completion. Issuers are encouraged to reproduce copies of Ginnie Mae forms for their own use, by downloading them from the Ginnie Mae Web site (www.ginniemae.gov).

Every Ginnie Mae Issuer is assigned to an Account Executive in the Ginnie Mae Office of Mortgage-Backed Securities – Single Family Division and/or the Multifamily Division. Account Executives are available to answer questions about Ginnie Mae program requirements.

## A. RFS Loan Record ("L-Record")

The RFS Loan Record, commonly known as the L-Record, contains data elements related to the loans associated with the pool records, one record for each loan. A file would have one loan record for each loan reported by the Issuer.

The full Loan Record layout may be found in Appendix VI-19 of the Guide or Chapter 8 of this Reporting Manual.

## B. RFS Pool Record ("P-Record")

The RFS Pool Record, commonly known as the P-Record, contains data elements related to the Ginnie Mae pool, including the Security RPB; one record reports on one pool. A file would typically have one pool record for each pool reported by the Issuer.

The full Pool Record layout may be found in Appendix VI-19 of the Guide or Chapter 8 of this Reporting Manual.

## **II. RECONCILIATIONS AND TESTS**

It is the responsibility of the Issuer to make sure that the data reported through RFS and GinnieNET each month reconciles to the Issuer's internal servicing records. The data reported through RFS will be used for Ginnie Mae compliance reviews. Therefore, Issuers must maintain the ability to produce the reconciliations of this data to their internal servicing records. On the following pages are RFS screen shots that depict the RFS Pool Record and Liquidation Record. The screen shots are followed by examples of formats that may be used to perform the reconciliations to the RFS data and will satisfy the requirement to reconcile reported data to internal servicing records on a monthly basis.

A. Reconciliation of Issuer's Internal Servicing Records to Issuer's Monthly Report of Loan Data The Issuer must reconcile its internal servicing records for each pool each month to the Issuer's Monthly Report of Pool and Loan Data by:

1. Reconciling the Issuer's internal servicing records to the RFS L-Record data reported through RFS to verify that the following data is in agreement:

a. the sum of all entries titled "Loan FIC," in the RFS L-Record and the sum of all P&I Constants from the Issuer's internal servicing records;

b. the sum of all entries titled "Delinquent Interest" and "Delinquent Principal" in the RFS L-Record and the sum of all Delinquent Principal and Interest records from the Issuer's internal servicing records;

c. the sum of all entries titled "Prepaid Interest" and "Prepaid Principal" in the RFS L-Record and the sum of all Prepaid Principal and Interest records from the Issuer's internal servicing records;

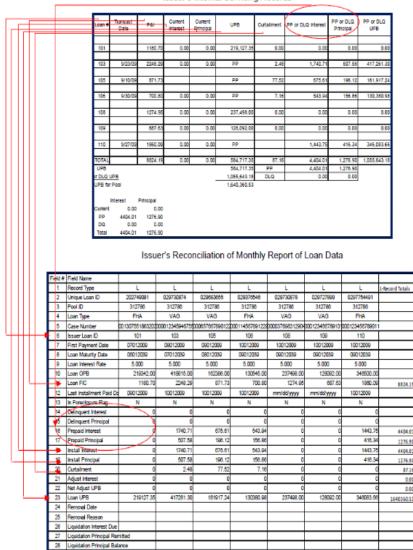
d. the sum of all entries titled "Install Interest" and "Install Principal" in the RFS L-Record and the sum of all Current Principal and Interest records from the Issuer's internal servicing records;

e. the sum of all entries titled "Loan UPB" in the RFS L-Record and the sum of all Unpaid Principal Balance records from the Issuer's internal servicing records;

f. the sum of all entries titled "Curtailment" in the RFS L-Record and the sum of all Curtailments from the Issuer's internal servicing records;

Data reported in the L-Record fields in the pool forms the basis for the Issuer's Monthly Report of Pool and Loan Data as RFS uses certain loan level values to calculate certain values at the pool level. More information on RFS calculations can be found in Chapter 8 of this Reporting Manual.

The graphics below illustrate the relevant reconciliations between the Issuer's internal servicing records and the Issuer's loan level reporting.



Issuer's Internal Servicing Records

B. Reconciliation of Issuer's Monthly Report of Pool and Loan Data to RFS Issuer Summary Screen

The Issuer must reconcile each Monthly Report of Pool Data by aggregating pool information reported on each Issuer's Monthly Report of Pool and Loan Data by program type (Ginnie Mae I and Ginnie Mae II) to the RFS Issuer Summary Screen to verify that the following data is in agreement:

1. Principal Payments: the entries titled "Total Principal" in all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen;

2. Interest payments: the entries titled "Cash Distribution Due Holders for Interest" in the all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen;

- 3. Remaining Principal Balances:
  - a. the entries titled "Principal of Securities This Monthend" in all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Security Remaining Principal Balance" in the RFS Issuer Summary Screen; and
  - b. the entries titled "Pool Principal Balance This Monthend" in all Reconciliations of Issuer's Monthly Report of Pool and Loan Data for each program type and the entry titled "Unpaid Pool Principal Balance" in the RFS Issuer Summary Screen.

The graphics on the following page illustrate the relevant reconciliations between the Issuer's internal servicing records and the Issuer's loan level reporting.

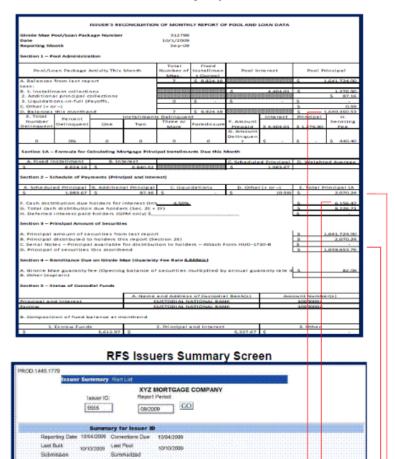
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#### Reconciliation of Issuer's Monthly Report of Pool and Loan Data

## C. Reconciliation of RFS Issuer Summary Screen to RFS Reported 11710-D Data Screen

The Issuer must reconcile the RFS Issuer Summary Screen to the RFS Reported 11710-D Data Screen to verify that the following data is in agreement:

- 1. Principal payments:
  - a. the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen and the entry titled "Principal Due Holders" in the RFS Reported 11710-D Data Screen;
  - b. the principal paid to security holders on the payment date in that month must equal the difference between the RPB reported for the current payment month and the RPB reported for the immediately preceding month; and
  - c. in the case of Ginnie Mae I MBS only, the entry titled "Principal Due Holders," in the RFS Issuer Summary Screen and the sum of the entries on lines A, C, and D of the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of a Serial Note ("SN") pool, the sum of the entries on line C of the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.
- 2. Interest payments:
  - a. the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen and the entry titled "Total Interest" in the RFS Reported 11710-D Data Screen; and
  - b. in the case of Ginnie Mae I MBS only, the entry titled "Interest Due Holders" in the RFS Issuer Summary Screen and the entry on line B, entitled "Cash distribution due Security Holder for interest," on the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of SN pools, the sum of the entries on line A, entitled "Cash distribution due Security Holder for interest," on the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.
- 3. Remaining Principal Balances (RPB):
  - a. the entry titled "Security Principal Balance" in the RFS Issuer Summary Screen and the entry titled "Total Security Principal Balance," in the RFS Reported 11710-D Data Screen;
  - b. the RPB reported to the CPTA in that month; and
  - c. in the case of Ginnie Mae I MBS only, the entry titled "Security Principal Balance" in the RFS Issuer Summary Screen and the sum of the entries on line G, entitled "Outstanding balance of this certificate after credit of the above distribution," on the Issuer's Monthly Remittance Advices, form HUD 11714 (Appendix VI-10), or, in the case of SN pools, the sum of the entries on line E, entitled "Outstanding balance of this certificate after credit of the above distribution," on the Issuer's Monthly Serial Note Remittance Advices, form HUD 11714SN (Appendix VI-11), submitted in that month.



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Poole

7.6 / Funds

Fixed installment Constant Unpaid Pool Principal Balance. 1040360.53 -

Security Remaining Principal Balance: 1639653.76

Interest Due Holders:

Pools Reported 1 Pool Exceptions 0 Loans Reported g Loan Exceptions 0

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Loans

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2

#### Reconciliation of Issuer's Monthly Report of Pool and Loan Data

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		Security Remaining Print		W10683.16	0.00
			Due Holders	271.24	0.80
			Due Holderer	6158.41	
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#### RFS ISSUER SUMMARY SCREEN

D. Reconciliation of Issuer's Internal Servicing Records to Issuer's Monthly Report of Liquidations The Issuer must also reconcile its internal servicing records for each loan liquidated in the reporting month to the liquidation activity reported in the Loan

Record.

1. RFS Liquidation Activity (Fields 24, 25, 26, 27, and 28 of the Loan Record)

This screen shot is a visual representation of how a liquidation is reported as part of the loan record. In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period.

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ama MyProfile RFS							
Pool Accounting - Single Family							
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Last Instalment C	lote -	]	Liquidaia	n Belance:			
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Renoval E	late:	7					

2. Monthly Reconciliation of Liquidation(s)

MONTHLY LIQUIDATION RECONCILIATION					
Issuer ID Number	Description and	Pool/Loan Pkg. Number	Constant P & I		
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I		
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate		
Reason for Removal	1. Mortgagor Payoff	2. Repurchase of Delinguent Loan	3. Foreclosure with Claim Payment		
Reason for Removal	4. Loss Mitigation	5. Substitution (Attach Details)	6. Other (Attach Explanation)		
Payment Due Date	Interest Due	Principal Remitted	Balance		
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12					
13.					
9. 10. 11. 12. 13. 14. 15.					
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£1.					
	Total Interest Due	Total Principal Remitted	Liquidation Balance		
	\$ -	s	S		
	1.*	17	1.*		

#### E. Reconciliation of Mortgage Collateral to Securities Outstanding

The Ginnie Mae mortgage-backed security is based on the concept of a "pool" of loans being used as collateral for securities issued against that pool. Any principal amounts distributed to the security holders should correspond to principal amounts applied to the pooled loans. Issuers are responsible for maintaining control over this relationship, which can be achieved through the reconciliation of mortgage collateral to securities outstanding.

This reconciliation has been devised as a quick way of determining the relationship of the mortgage collateral to the securities balance using figures reported on the Issuer Monthly Report of Pool and Loan Data.

For Internal Reserve ("IR") pools the reconciliation can be completed as follows:

POOL NUMBER: XXXXXXX	REPORTING MONTH: 00/00
<ul> <li>Month end pool principal balance</li> </ul>	
(Sum of Fields 23 on all L-Records in the pool.)	
+ Prepaid instalment principal	
(Sum of Fields 17 on all L-Records in the pool.)	
- Delinquent installment principal	
(Sum of Fields 15 on all L-Records in the pool)	
<ul> <li>CD Pools Only. Scheduled Phracel (Enter amount from Section 2.4. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)</li> </ul>	
<ul> <li>CDTtask City, Liquidation Principal Installment</li> </ul>	
(Enter principal portion of last installment reported on	
Issuer's Monthly Liquidation Reconciliation Worksheet)	
<ul> <li>CD Roots Only: Liquidation Principal Balance (Sum of Reids 28 on all L Records in the pool)</li> </ul>	
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM	
(Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Post	
and Loan Data Worksheet)	
Adjusted Pool Principal Balance	
Securities Principal Balance	
(Amount in Reid 10 on the P Record as entered by Issuer)	
= Difference: Over/Short	
Comments:	

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

+ Month end Pool Principal Balance – Agrees with the trial balance (Issuer's internal servicing records) for the pool.

+ Prepaid Installment Principal – Add back prepaid principal amounts which have reduced the pool balance. Prepaid amounts will be passed through to security holders later.

-Delinquent Installment Principal – Delinquent principal amounts have already been passed through to holders in the calculation of scheduled principal as the Pool balance has not yet been reduced by this amount.

For Concurrent Date ("CD") pools, the following additional adjustments must be considered in the reconciliation:

- Scheduled Principal – On CD pools, the securities are amortized one month before the current reporting month. "Scheduled Principal" is an estimate of what principal will be collected next month. Since the pool balance has not been reduced by next month's scheduled principal, an Issuer must subtract it to agree with the securities balance, which has already been reduced.

+ Liquidation Principal Installment – Add back the principal portion of the last installment reported on the liquidation schedule to offset the projected installment included in the scheduled principal calculation.

- Additional Principal Adjustment or Fixed Installment Control ("FIC") Change on GPM Pools – Having already reduced the securities balance by the amount of the curtailment and/or the FIC change, the pool balance must be reduced by this amount to bring it in balance with the securities balance for the purposes of this reconciliation.

If the adjusted pool principal balance is larger than the securities balance, the pool is over-collateralized. Principal must be withheld from security holders to bring the two balances into agreement. If the total amount of the error does not exceed \$100.00, Issuers may (1) recover the erroneous payment to security holders from any unscheduled recoveries of principal as they occur in that pool; or (2) reduce scheduled payments of principal for that pool by the amount of the error in the month following the month of occurrence. If the total amount of the over-collateralization exceeds \$100.00, Issuers must recover the amount from any unscheduled recoveries of principal as they occur in that pool in succeeding months. The Issuer must maintain an explanation of the difference with its records for the pool. Overpayments of interest may not be recovered from security holders, other than on a voluntary basis. They may not be recovered by shorting future security holder payments. Negative principal may never be passed through to holders, except on pools composed of graduated payment mortgages.

If the adjusted pool principal balance is less than the securities balance, the pool is under-collateralized. Principal must be passed through to security holders to reduce the securities balance. Issuers must immediately deposit to the pool custodial account an amount equal to the under-collateralized amount and pass these funds through to the security holders directly, or in the case of Ginnie Mae II pools, indirectly through the CPTA. The amount is reported in Field 7 – RPB Adj. on the "P" Record.

Ginnie Mae allows a tolerance of \$1.00 for each loan in a pool up to a maximum of \$50.00 for over and/or under collateralizations. Under-collateralization in excess of these amounts must be funded to the pool in the current report. This reconciliation should be performed monthly, with adjustments made at least once each year to keep pools in balance. Failure to adjust for over-and under-collateralized conditions will result in inaccurate amortization of the securities, ultimately leaving no collateral backing securities or no securities left by loans still remaining. Refer to page #43 for further information concerning collateralization adjustments.

## F. Test of Expected P&I Custodial Account Balance at Cutoff

This test has been devised to establish a minimum dollar amount that Ginnie Mae would expect to find in the P&I custodial account for any particular pool as of a given cutoff date. The test must be performed at each monthly cutoff to verify the accuracy of the P&I balance reported in Field 12 in the Pool Record, or to re-establish a starting point for cash flow reporting. Issuers should not use this test each month for reporting P&I funds. The test formula will only yield accurate results when the mortgage and securities balances reconcile; over and/or under collateralizations must be identified before expected P&I balances are determined. Any shortfalls identified in the test must be funded to the appropriate P&I custodial account immediately. After the account is reconciled and the cause of the difference is identified, the Issuer may recover the funds at that time if funding was not required.

The test works on the assumption that all collections are paid out by passing through funds to security holders or taken as Issuer's servicing fees. The test formula is different between IR and CD pools, but in either case it does indicate the amount of P&I funds which should be held in the account at the cutoff date, which include:

1. (IR only) + Payment to Security holders, which will be distributed on the 15 or 20 calendar day of the following month.

2. (IR and CD) + Servicing Fee, if taken after the cutoff date. If an Issuer chooses to withdraw its servicing fee prior to the cutoff, the funds won't be there and this entry will be zero.

3. (IR and CD) + Prepaid P&I, funds which have been collected but are not scheduled to be distributed to holders until later.

4. (IR and CD) – Prepaid Servicing Fee, as calculated based on prepaid interest amounts. Servicing fees collected on prepaid interest are already included in item 2 above.

5. (IR and CD) – Delinquent P&I, funds not yet collected but which have already been distributed to holders through calculation of the scheduled monthly payment.

6. (IR and CD) + Delinquent Servicing Fee, calculated on total delinquent interest. Servicing fees are not distributed to holders, so this amount is not a shortage in the account.

7. (CD only) + Additional Principal Payments, these are funds collected but not due holders until the 15 or 20 of the following month.

8. (CD only) + Additional Principal Adjustment, the Issuer-funded adjustment which has been deposited to the P&I custodial account but is not distributed until the following month.

9. (CD only) + Liquidation Principal, similarly, funds collected but not due to be distributed until the following month.

10. (CD only) + Fixed Installment on Liquidations, because it is necessary to amortize a liquidating loan through one payment beyond the month during which payoff or foreclosure funds are received on CD pools. This "extra" month payment would normally not be due until the following month, but to complete funding for the liquidation the payment must be in the P&I account at cutoff. Since this payment amount is not included in prepaid P&I amounts, it is shown here.

11. (CD only) – Servicing Fee from Liquidations, as calculated on the interest portion of the last payment installment. Again, thinking of that last installment as a prepayment, the servicing fee is already included in the servicing fees reported. (See items 3 and 4.)

This calculation is accurate only when the mortgage and securities balances reconcile.

#### TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF CONCURRENT DATE (CD) POOLS

#### POOL NUMBER: XXXXXXX REPORTING MONTH: 00/00 Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool) ş + Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool) \$ + Additional Principal Adjustment (Sum of L-Record Field 21 curtaiment adjustments for each current loan in the pool) ş + Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation) s -+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent ican in the pool multiplied by the service fee rate divided by the mortgage interest rate) \$ + Service Fee (P-Record Field 5: Enter only if taken after cutoff date) 5 Fixed installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)) \$ Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool) 5 -Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the morigage interest rate) \$ Service Fee from Liquidations (Sum of L-Record Fwab 26 for each injustrated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet) s - Subtotal (Expected P&I Balance) \$ Reported PEI Balance (Reid 12 of P-Record for pool) - Difference: Over/Short

#### TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF INTERNAL RESERVE POOLS

POOL NUMBER: XXXXXX	REPORTING MONTH: 00/00
+ Payment to Security Holders	
(Entry calculated by RFS litled "Cash Due Security Holder" on the P-Record submitted for the reporting month)	<u>s</u> -
+ Prepaid Principal and Interest	
(Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	<u> </u>
+ Delinquent Service Fee	
(Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	<u>s</u> -
+ Service Fee	
(P-Record Field 5: Enter only if taken after cutoff date)	\$ -
- Delinquent Principal and Interest	
(Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee	
(Sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	<u>\$</u> -
= Subtotal (Expected P&I Balance)	\$ -
- Reported P&I Balance	
(Field 12 of P-Record for pool)	\$ -
	\$ -
= Difference: Over/Short	2 -

## G. Reconciliation of Form HUD 11710-D Security Principal Balance

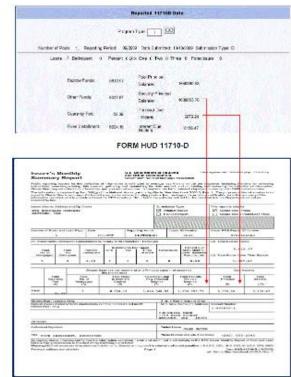
Each month Issuers must report a summary of information on their outstanding pools/loan packages and provide a certification as to the accuracy of the information reported. This is done by aggregating pool information reported on each Issuer's Monthly Report of Pool and Loan Data by program type (Ginnie Mae I and Ginnie Mae II). This required summary information is electronically reported monthly through GinnieNET (HUD 11710-D).

This reconciliation must be completed each month and maintained in the Issuer's records to ensure that figures have been correctly transferred to the form HUD 11710-D and that no errors have been made on the individual pool accounting reports (the Issuer's Monthly Report of Pool and Loan Data).

RECONCILIATION OF FORM HUD 11710-D SECURITY PRINCIPAL BALANCE

Box 8 prior Month End Security Balance		0.00
Plus Beginning Security Balance for new pools (if any)	(+)	1,641,724.00
Plus Construction loan draws (if any)	(+)	0.00
Minus Box 8 current month Principal Paid to Holders	(-)	2,070.24
Equals Box 8 current Month End Security Balance	(=)	1,639,653.76
Minus Box 8 Security Balance reported by Issuer	(-)	1,639,653.76
Difference		0.00

RFS ISSUER REPORTED 11710-D DATA SCREEN



## H. Ginnie Mae P&I Account Reconciliation

The sum of the amounts reported on the Issuer's Monthly Report of Pool and Loan Data, Field 12, P&I Fund Balance, and Field 13, Other Balance, in the Pool Record for all pools should equal the amount reported in Section 3 of form HUD 11710-D as Total Funds Other Than T&I and agree to the reconciled bank accounts and internal servicing records book balance. Adjustments may be required to accomplish this reconciliation process. These adjustments are reflected on each month's bank reconciliation and must be cleared in the following month.

Adjustments typically arise due to permanent P&I shortfalls. Permanent P&I shortfalls must be funded from corporate funds and are not covered by a pool advance agreement. These amounts are expenses to the Issuer and are not recoverable. Permanent P&I shortfalls that are required to be funded by the Issuer include:

- Curtailment adjustments (additional principal adjustments)
- Interest shortfalls on payoffs
- Principal and interest shortfalls on loan repurchases due to foreclosure, substitutions and others.

These amounts are not required to be deposited until the negotiable date of the check for Ginnie Mae I pools or the ACH debit date for Ginnie Mae II pools.

Accordingly, these adjustments will be reconciling items on the bank reconciliation when the related funds are deposited after the month-end cutoff. The reconciling items should clear by the end of the following month.

The P&I Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide.

GINNIE MAE P&I ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of		\$
Deposits in transit (total):		+
Outstanding checks (total):		
Adjustments (Explanation require	ed):	
SUBTOTAL (Adjusted bank bala	ance):	=
LESS Reported P&I and Other I (Sum of Fields 12 and 13 on the as entered by Issuer)		
Unreconciled difference (explain	0:	=
Explanation for "Adjustments" n	oled above	
Deposits in transit over thirty (3	0) days (date and a	amount):
Checks outstandingover thirty (	30) days (date and	amount):
Preparer:	Date:	
Reviewer:	Date:	

## I. Ginnie Mae T&I Account Reconciliation

The amount reported in Field 11 of the Pool Records for all the Issuer's Monthly Reports of Pool and Loan Data must equal the Total T&I Funds reported in Section 2 of the Issuer's Monthly Accounting Summary, Form HUD 11710-D. If the Issuer has both program types, Ginnie Mae I and Ginnie Mae II, a separate Form HUD 11710-D must be submitted for each program type. Accordingly, the sum of Section 2, Form HUD 11710-D for Ginnie Mae I and Ginnie Mae II will be used. The sum of the T&I custodial accounts should be agreed to this total each month. Any discrepancies noted between the form HUD 11710-D total, the Issuer's book balance and the ending T&I bank reconciliation must be resolved.

Reporting of Taxes and Insurance: The figure reported in the Issuer's Monthly Report of Pool and Loan Data, Field 11 in the "P" Record should be the total amount of tax and insurance funds actually held in the custodial account for all the mortgages in the pool as of the Ginnie Mae month-end cutoff date.

The T&I Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide.

Bank statement balance at cutoff date of	\$
Deposits in transit (total):	+
Outstanding checks (total):	
Adjustments (Explanation required):	
SUBTOTAL (Adjusted bank balance):	=
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer Unreconciled difference (explain):	
Explanation for "Adjustments" noted above:	
Deposits in transit over thirty (30) days (date and	amount):
Checks outstanding over thirty (30) days (date an	d amount):
Preparer: Date:	_
Reviewer: Date:	

#### GINNIE MAE T&I ACCOUNT RECONCILIATION

## J. Ginnie Mae P&I Disbursement Account Reconciliation

Disbursements from a Ginnie Mae P&I disbursement account are limited to Ginnie Mae funds only; comingling with non-Ginnie Mae funds is prohibited.

Funds for one Ginnie Mae Issuer ID number may not be commingled with funds for another Ginnie Mae Issuer ID number. The P&I disbursement account should be a zero balance account; however, it is acceptable for the Issuer to keep an amount in the account as a minimum balance or to keep unrecovered corporate advances in the P&I disbursement account. After subtracting these amounts, and any outstanding security holder payments, the balance of the P&I disbursement account must be zero.

The P&I Disbursement Account must be maintained in a federally insured institution that meets Ginnie Mae's requirements as set forth in Chapter 16 Section 16-8 of the Guide. Also, an executed form HUD 11709 is required to be filed with Ginnie Mae for the disbursement account if it is different than the P&I Custodial Account.

Bank statement balance at cutoff d	late of	\$
Deposits in transit (total):		+
Outstanding checks (total):		
Adjustments (explanation required	):	
Adjusted bank balance:		=
Adjusted balance must equal zero.	If not∤identify any dif	ference and explain.
Explanation for "Adjustments" note	d above	
Deposits in transit and/or check	s oulslanding over thir	ly (30) days (date and amount)
Preparer:	Date:	
Reviewer:	Date:	

#### GINNIE MAE P&I DISBURSEMENT ACCOUNT RECONCILIATION

## K. Custodial P&I Cash Book Study

All cash receipts and payments (including bank deposits and withdrawals) are recorded in the Issuer's cash book. The cash book is regularly reconciled with the P&I bank statement as an internal auditing measure.

**Formula**: D (prior month) + A – B – C = D (current month). D is the P&I funds reported in Section 5, line B-2 of form HUD 11710A F is the P&I cash book balance, the sum of D+E.

	Α	В	С	D	E	F
Report	Current	Previous	Previous	Current	Current	Reconciled
Month	Month	Month	Month	Month	Month	Bank Balance
	Section 1	Section 1	Section 2,	Section 5	Section 5,	P&I Custodial
		line H	line G	line B-2	line B-3	Account
Month	P&I Total	*Service	Remittance	P&I Balance	**Other	Total P&I on
Of	Collections	Fees	To Holders			Deposit at
Issue						Monthend

\* Service Fees presumed to be taken in subsequent month. Should service fees be taken as payments are received or during the current reporting month, the figure used would be Field 5 in the "P" Record of the current month's report.

\*\* Other (Field 13 in the P-Record) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

## III. IR AND CD ACCOUNTING METHODS

Two different accounting methods are used in Ginnie Mae pool administration. Under the IR method, loans are "paid up" through the payment due one month before the date of issue. All mortgage payments due on or after the pool issue date are collections due the pool. Since security holders are not paid until the 15th or 20th calendar day of the month following the month of issue, two months of mortgage collections may be available before security holders are paid. This method of pool administration leaves approximately a one-month cash cushion, or reserve, in the pool bank account.

Under the CD method, loans are "paid up" through the payment due the same month as the issue date, and mortgage payments due one month after the issue date are the first payments due the pool. The following chart summarizes these accounting differences for a pool issued on June 1.

Initial Deal Uppeid Delense	IR	CD
Initial Pool Unpaid Balance Projected After:	May 1 payments	June 1 payments
First Mortgage Payments Due to Pool:	June 1	July 1
First Payments to Security holders:	July 15	July 15

To allow for ease in identifying pool type, Issuers should use the suffixes IR or CD whenever reporting pool numbers. Single family, fixed, and graduated payment pools may be either IR or CD pools. Multifamily project loan pools are issued under the CD accounting method. There may be existing multifamily pools remaining that were issued with the IR accounting method. Older Manufactured housing (MH) pools in the Ginnie I program use the IR accounting method, whereas issuance of MH pools after October 1, 2010 use the CD accounting method. All Ginnie Mae II pools, including manufactured housing pools, must be CD pools, with the exception of Ginnie Mae I IR pools which have converted into Ginnie Mae II pools.

As CD pools are issued more frequently, we have included only examples of CD pools in this Reporting Manual. Pool accounting is nearly identical for IR pools except during the initial reporting month, when regular installment collections, not just prepaid amounts, are due for an IR pool. Curtailment adjustments for current loans are not necessary for IR pools, and Monthly Liquidation Reports are completed differently. See page 40 for a discussion of curtailment adjustments and page 38 for sample IR Monthly Liquidation Reports. In addition, there is a different formula for computing the "Test of Expected P&I Account Balance at Cutoff," (included on page 17), and a different method for determining advances, as outlined on page 49. For questions regarding IR pools, which cannot be answered after consulting the Guide or this Reporting Manual, Issuers should contact their Account Executive or the MBSAA Contractor for further instructions.

## IV. FOUR EXAMPLES OF LOAN LIQUIDATIONS

Issuers must report liquidations the month in which they occur and complete a Monthly Liquidation Reconciliation when a loan is liquidated for any reason. One form is required for each liquidation in order to reconcile the liquidation as reported on the Monthly Report of Pool and Loan Data to the Issuer's internal servicing records. Issuers must identify the reason for liquidation. In reporting a loan liquidation through RFS, the Issuer must enter the Removal Reason in L-Record Field 25.

Removal Reason 1 - Mortgagor Payoff. Removal Reason 1 is entered in L-Record Field 25 when funds are received and deposited by the Issuer in accordance with Chapter 16-9(a) of the Guide, on behalf of the borrower to pay the loan in full.

Removal Reason 2 – Repurchase of Delinquent Loan. Removal Reason 2 is entered in L-Record Field 25 when funds are used to repurchase the loan from the pool as a result of delinquency and in accordance with Chapters 18-3(B) and 16-9(A) of the Guide. Box 2 is not used for loss mitigation.

Removal Reason 3 – Foreclosure With Claim Payment. Removal Reason 3 is entered in L-Record Field 25 when insurance/guaranty funds are received from FHA, VA, RHS, or PIH and deposited by the Issuer in accordance with Chapter 16-9(A) of the Guide, and the Ioan is liquidated from the pool.

Removal Reason 4 – Loss Mitigation. Removal Reason 4 is entered in L-Record Field 25 when the loan is repurchased from a pool under the conditions specified in Chapter 18-3(B) of the Guide and the funds are deposited in accordance with Chapter 16-9(A) of the Guide with the express intention of performing loss mitigation procedures as specified by FHA, VA, RHS, or PIH.

Removal Reason 5 – Substitution. Removal Reason 5 is entered in L-Record Field 25 when (1) a defective loan is removed from a pool and is replaced with another eligible loan; or (2) when correcting for an over or under collateralization by means of a loan substitution.

Removal Reason 6 -Other. Removal Reason 6 is entered in L-Record Field 25 to liquidate a loan from a pool for any reason that does not meet the requirements of the other reason codes. Some loans liquidated for a reason code of "Other" must have prior approval of Ginnie Mae.

Some examples of liquidation related requests under reason code 6 that do not require Ginnie Mae approval are (1) A taking of the mortgaged property by eminent domain or condemnation proceedings; or (2) Receipt of hazard and/or flood insurance claim proceeds to pay the loan in full.

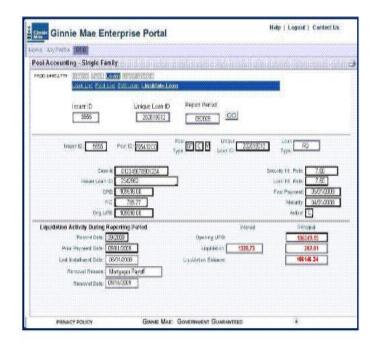
The following pages contain four examples of liquidations in both concurrent date and internal reserve pools.

#### EXAMPLE NO. 1

#### CD POOL: PAID-IN-FULL LOAN LIQUIDATION

This is a 7.5% USDA Rural Development (RD) mortgage that was liquidated-in-full September 15, 2009. The last payment received from the borrower was for the payment due August 1, 2009. Full interest through September 14, 2009 was collected from the borrower at the time of payoff in the amount of \$983.36 (\$664.68 for the month of August and \$318.68 for September 1 through September 14). Remember that interest is collected in arrears. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$1,328.73, and on L-Record Field 27, Liquidation Principal Remitted, \$202.81 and on L-Record Field 28, Liquidation Principal Balance, \$106,146.34. The deposit to be made to the P&I custodial bank account will be \$1,328.73 (interest) and \$106,349.15 (principal) for a total deposit of \$107,677.88. The Issuer will pass through to security holders \$106,146.34 as reported in L-Record Field 28.

Depending on the reason for removal, in this example a loan removed for Reason 1 (Paid in Full), 5 (Substitution), or 6 (Other), in L-Record Field 25 would look like this in RFS.



Note: The Issuer must fund \$345.37 from its corporate funds for the full September interest due October 1, 2009 in the amount of \$664.05 less 14 days' interest received from the borrower of \$318.68.

Below is the completed reconciliation for the liquidation reported in RFS:

					Ē.		
Issuer ID Number	Rep	orting Month	Pool/Loan P	kg. Number		Constant P & I	
5555		09/2009	76543	32CD		\$765.77	
FHA-VA-RHS-§184 Case Number	Da	te Removed	Loan	Туре		Mortgage Intere	est Rate
012345678901234		9/15/2009	RD			7.50%	
Reason for Removal	1.1	Aortgagor Payoff	2. Repurch Delinquent Loan	tase of	D Payn	3. Foreclosure w nent	ith Claim
Reason for Removal	4. Loss Mitigation		5. Substitution (Attach		6. Other (Attach Explanation)		Explanation)
Payment Due Date	In	terest Due	Principal	Remitted		Balance	
1. 08/01/09					\$		106,349.15
2. 09/01/09	\$	664.68		101.09			106,248.06
3. 10/01/09 4.	\$	664.05	\$	101.72	\$		106,146.34
5.							
5.							
7.					<u> </u>		
B.							
9.	<u> </u>				-		
11.	<u> </u>				-		
12.					-		
13.					-		
14.							
15.							
16.							
17.							
18.							
19.							
20.							
21.							
	Total	Interest Due	Total Princip	al Remitted		Liquidation Ba	alance
	\$	1,328.73	0	202.81	s	> <	106,146.34

The items circled in red in this reconciliation should agree to the data in red in the RFS record shown on the previous page.

#### EXAMPLE NO. 2

#### CD POOL: REPURCHASE OPTION

This is a 7.5% VA guaranteed mortgage, delinquent and in the foreclosure process. The Issuer repurchases this loan in anticipation of foreclosure sale on October 22, 2009. Last payment received from the borrower was for the installment due April 1, 2009 at a remaining principal balance of \$106,747.24. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$3,993.69, on L-Record Field 27, Liquidation Principal Remitted, \$600.93, and on L-Record Field 28, Liquidation Principal Balance, \$106,146.31, and deposit in the P&I custodial bank account \$3,993.69 (interest) and \$106,747.24 (principal) for a total deposit of \$110,740.93. The Issuer will pass through to security holders \$106,146.31 as reported in L-Record Field 28.

In this example an Issuer would enter Removal Reason 2 in L-Record Field 25 if the loan is being bought out of the pool as a repurchase of a delinquent loan. If the loan is being bought out of the pool due to loss mitigation, the Issuer would enter Removal Reason 4 in L-Record Field 25.

Ginn Ginn	ie Mae Enterp	orise Portal			Help   Logout   Contact	tUs
one MyPmble	RFB					
Pool Accounti	ng - Single Family					nind
9903 3485 1779	tosno 2001 Loan LoanList Fool List Es	Nerson (c) E Lose Liquidate Loa	n			
	Resume ID	Unque Loan ID 2028/9012	Report Period.	0		
Ind	Cape #. [[] (ssuer Lown 10; 2	of 10 06543200 T D161660019660 342962 18518 60	riel SIC Loen (	202019012	Loss VAG Type: VAG Security Int. Field: 7.00 Lossif Int. Field: 7.50 First Payment 0500/200	
l insidenting	Activity During Report	766-77 D9518.00		Interest	Active Principal	and the second se
Liquidation	Record Date: 09/203		Opening UFE	Incareut	106747.24	
Pric	e Payment Date 04/01/2		tiquidetian [	3993,69	800.93	
Lies	Installment State: 04/01/2	009	Liquid aboy Estance.		106146 31	
ŀ	le moval Heason: Repurc	hase				
	Remokel Date: 09/22/	009				

Below is the completed reconciliation for the liquidation reported in RFS:

			MONTHLY LIQUIDAT	ION RECONCILIATION	_	
-	issuer ID Number		Reporting Month	Pool/Loan Pkg. Number	0	Constant P & I
	5555		09/2009	765432CD	⊢	\$765.77
040	-VA-RHS-§184 Case Number		Date Removed	Loan Type	+	Mortgage Interest Rate
<b>—</b>	000161660015650		09/22/2009	VAG	+	7.50%
			1. Mortgagor Payoff	2. Repurchase of		3. Foreclosure with Claim
			and a grant of an	Delinquent Loan	Paul	ment
	Reason for Removal	4. Loss Mitigation		5. Substitution (Attach		6. Other (Attach Explanation)
				Details)		
	Payment Due Date		Interest Due	Principal Remitted		Balance
1.	04/01/09			and the second	\$	106,747.24
2	05/01/09	\$	667.17			106,648.64
3.	06/01/09	\$	666.55		-	106,549.42
4.	07/01/09	\$	665.93	\$ 99.84		106,449.58
5.	08/01/09	\$	665.31	\$ 100.46		106,349.12
6.	09/01/09	\$	664.68	\$ 101.09		106,248.03
7.	10/01/09	\$	664.05	\$ 101.72	\$	106,146.31
8.						
9.					⊢	
10.		<u> </u>			⊢	
11.		-			⊢	
12.		<u> </u>			+-	
13.		-			+-	
14.					⊢	
15.					⊢	
16.					⊢	
17.		<u> </u>			+	
18.		<u> </u>			+-	
19.		<u> </u>			+-	
20.		-			+-	
21.		<u> </u>			+	
					+	
			Total Interest Due	Total Principal Remitted	$\vdash$	Liquidation Balance
		\$	3.993.69	\$ 600.93	\$	106,146.31

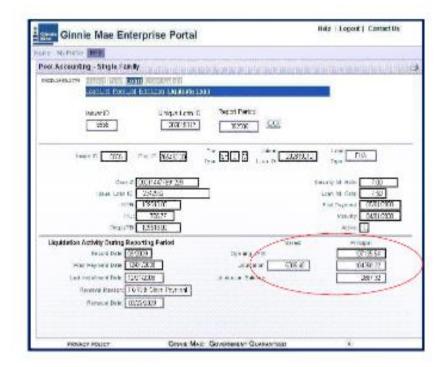
#### EXAMPLE NO. 3

#### CD POOL: FORECLOSURE - (INITIAL/FINAL SETTLEMENT)

This is a 7.5% FHA insured mortgage that has been foreclosed. The last paid installment from the borrower was for the payment due December 1, 2008. The Issuer filed a claim with FHA and received partial settlement of \$102,000.00 on August 15, 2009. On the Monthly Liquidation Reconciliation the Issuer applied the claim proceeds received by amortizing the loan from the last paid installment date through the installment due as of August 1, 2009, then applying the claim proceeds of \$102,000.00 as a curtailment. RFS processes the claim proceeds of \$102,000.00 immediately as a curtailment to the unpaid principal balance of \$107,135.54.

Upon receipt of the final settlement in August, the Issuer reported through RFS on L-Record Field 11, FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$5,389.48, on L-Record Field 27, Liquidation Principal Remitted, \$1,471.93, and on L-Record Field 28, Liquidation Principal Balance, \$3,663.61, The Issuer deposited \$5,389.48 (interest) and \$5,135.54 (principal) for a total deposit to the P&I custodial bank account of \$10,525.02.

In this example an Issuer would enter Removal Reason 3 in L-Record Field 25.



	Issuer ID Number		Reporting Month	nth Pool/Loan Pkg, Number 7654320D		Constant P & I \$765.77		
	5555		09/2009					
FHA	4-VA-RHS-§184 Case Number		Date Removed		Loan Type		Mortgage Interest Rate	
	000114477891229	09/22/2009			FHA		7.50%	
			1. Mortgagor Payoff		2. Repurchase of		3. Foreclosure with Claim	
	Reason for Removal			Del	rquert Loan	Payr		
		4. Loss Mitigation		5. Substitution (Attach		6. Other (Attach Explanation)		
				Details				
				_				
	Payment Due Date		Interest Due		Principal Remitted		Balance	
1.	12/01/08		and marked and	17	State of the state of the	\$	107,135.54	
2	01/01/09	\$	669.50	<u> </u>	96.17	_	107,039.37	
3.	02/01/09	\$	669.00	\$	96.77		106,942.60	
4.	03/01/09	\$	668.33	\$	97.38	\$	106,845.22	
5.	04/01/09	\$	667.78	ŝ	97.99	ŝ	106,747.23	
6.	05/01/09	\$	667.17	ŝ	98.60	Ś	106,648.63	
7.	06/01/09	\$	666.55	\$	99.22	\$	106,549.41	
8.	07/01/09	\$	665.93	\$	99.84	\$	106,449.57	
9.	08/01/09	\$	665.31	\$	100.46	Ś	106,349.11	
10.	08/15/09	5		\$	102,000.00	5	4,349.11	
11.	09/01/09	\$	27.18	\$	738.59	\$	3,610.52	
12.	10/01/09	\$	22.57	\$	743.20	\$	2,867.32	
13.								
14.								
15.								
16.								
17.								
18.								
19.								
20.								
21.								
			Total Interest Due		otal Principal Remitted		Liquidation Balance	

Below is the completed reconciliation for the liquidation reported in RFS.

#### EXAMPLE NO. 4

#### IR POOL: PAID-IN-FULL LOAN LIQUIDATION

This is a 7.5% USDA Rural Development (RD) mortgage that was liquidated-in-full September 14, 2009. The last payment received from the borrower was for the payment due August 1, 2009. Full interest through September 13, 2009 was collected at the time of payoff in the amount of \$288.08. The Issuer will report on L-Record Field 11, Loan FIC, \$765.77, on L-Record Field 26, Liquidation Interest Due, \$664.68, on L-Record Field 27, Liquidation Principal Remitted, \$101.09, on L-Record Field 28, Liquidation Principal Balance, \$106,248.06, and deposit in the P&I custodial bank account \$664.68 (interest) and \$106,349.15 (principal) for a total deposit of \$107,013.83. The Issuer will pass through to security holders \$106,248.06 as reported in L-Record Field 28.

Depending on the reason for removal, in this example a loan removed for Reason 1 (Paid in Full), 5 (Substitution), or 6 (Other), in L-Record Field 25 would look like this in RFS.

HEROMASSIME SERVICE SCHEME RESISTING SCHEME	
Recoversures Different Justice Terrent Resources of Different Justice Terrent Resources of Different Resources of	
Leasting Docal Ling particular Least Server D Unique Least D Reson Frend MME 200019012 Der2000 C Nearr D MES Port 765433 Fact Part Const Const # 1120654389(20) Mean Later ID 200982	
MARK         2000/0012         Dec2006         C           MARK         2000/0012         Dec2006         C           Meerr D         9985         Proc (765233)         Type         Dec2006         C           Cont A         1122/65/300/204         Mark         Dec2006         C	
Cont & E1224587801234 Morent Cation (D) 2040982	0
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8 IST 766.77 Drig.LiPit. 1006118 80	Security M. Rise: 7.50 Loan Int. Rise: 7.50 Rist Payment: USOF (2008 Vectority: 04(2)(2008 Activity: 04(2)(2008
Liquidation Activity During Reporting Pariod	Internet Principal
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Below is the completed reconciliation for the liquidation reported in RFS.

	MONTHLY LIQUIDAT	ION RECONCILIATION	
			0
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
5555	09/2009	765432IR	\$765.77
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
012345678901234	09/22/2009	RD	7.50%
	1. Mortgagor Payoff	2. Repurchase of	3. Foreclosure with Gaim
Reason for Removal		Delinquent Loan	Payment
	4. Loss Mitigation	5. Substitution (Attach Details)	6. Other (Attach Explanation)
		Depend	
Payment Due Date	Interest Due	Principal Remitted	Balance
1. 08/01/09	Constant of the second second	annopat kennueb	\$ 106,349.15
2. 09/01/09	\$ 664.68	\$ 101.09	*
3	5 004.05	5 101.05	200,248.00
5. 4			
5.			
5.			
7.			
7. 8.			
o. 9.			
9. 10.			
11.			
12.			
13.			
14.			
15.			
15.			
17.			
18.			
19.			
20.			
20.			
44.			
l			
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	\$ 664.68	\$ 101.09	\$ 106,248.06

When a Ginnie Mae I MBS pool matures, any final payment due on book-entry securities must be made to the depository on the 15th calendar day of the month or, if the 15th of the month is not a business day, on the first business day following the 15th of the month. For certificated securities, any final payment due is made only upon surrender of the outstanding certificates by the security holders.

When a Ginnie Mae II MBS pool matures, final payment due on book-entry securities must be made by the CPTA to the depository by the 20th calendar day of the month. The book-entry securities will be cancelled by the CPTA based on the Issuer reporting that the securities have been paid off.

Issuers are reminded that the only acceptable reasons for liquidating a loan from a pool are the six reasons that are outlined on page #30 of this Reporting Manual. This is the case even when a loan will have a negative principal balance after the next scheduled payment, causing an overpayment to security holders. Issuers must obtain written approval from Ginne Mae to liquidate a loan for any other reason. Issuers may refer to Chapter 20 of the Guide for more information on pools that are maturing.

## V. CURTAILMENTMENT ADJUSTMENTS IN CD POOL ACCOUNTING

For CD pools, it is necessary to adjust the current month's scheduled principal remittance to securities' holders whenever an additional principal curtailment is applied to a pooled loan. This curtailment adjustment is necessary due to the time difference between when the curtailment is applied against the loan and when it is applied to the securities balance. However, if the loan is prepaid one month, the curtailment is passed through to security holders in the same month the regular scheduled payment is due, therefore no curtailment adjustment is necessary. The Issuer must fund the interest adjustment which is reported in the L-Record Field 21 on the Issuer's Monthly Report of Pool and Loan Data. Note that the loan level data reported on the Issuer's Monthly Report of Pool and Loan Data reflects actual collections, including curtailments, received during the current reporting month, but that the calculations are actually estimates of the scheduled collections to be received during the following month. When a curtailment is received it will immediately reduce the principal balance on which next month's interest is calculated. This creates an imbalance between the pool balance and the securities balance equal to one month's interest (at the mortgage rate) on the curtailment amount. This imbalance will continue and compound through the life of the pool unless corrected.

The curtailment adjustment must be funded by corporate funds and deposited into the Ginnie Mae P&I custodial account. The necessary adjustment is made as follows:

1. multiply the additional principal curtailment amount by the mortgage interest rate and divide by 12;

2. enter the amount on line Field 21 in the "L" Record;

3. enter the full amount of the curtailment on Field 20 in the "L" Record

4. enter the amount of the adjustment calculated in Field 7 in the "P" Record

a. Issuers must collect and apply additional principal payments in accordance with the terms specified in the borrower's note and security instrument.

b. The following examples illustrate the application of curtailments to both the mortgages and securities, as well as the effect of delayed curtailment adjustments.

8.5% Mortgage Rate

Constant -\$384.50

8.0% Security Rate

Report Month 10/09

Loan Status: Current

Curtailment Amount: \$1,000.00

S/F – Service Fee .05%

UPB – Unpaid Principal Balance

1) Curtailment applied to Mortgage:

09/09	S/F	Interest	Principal	s	<u>UPB</u> 49,877.38	
9-Oct	\$ 20.78	\$ 332.52	\$ 31.20	\$	49,846.18	
10/15/2009			\$ 1,000.00	\$	48,846.18	
11/09	\$ 20.35	\$ 325.64	\$ 38.51	\$	48,807.67	
12/09	\$ 20.34	\$ 325.38	\$ 38.78	\$	48,768.89	(A)
	\$ 61.47	\$ 983.54	\$ 1,108.49			. ,

2) Curtailment applied to Securities: no adjustment.

		S/F		Interest	Principal		UPB
09/09						\$	49,877.38
10/09	\$	20.78	\$	332.52	\$ 31.20	\$	49,846.18
11/09	\$	20.77	\$	332.31	\$ 31.42	s	49,814.76
11/09					\$ 1,000.00	\$	48,814.76
12/09	S	20.34	s	325.43	\$ 38.73	S	48,776.03
	\$	61.89	\$	990.26	\$ 1,101.35		

\$48,768.89 - \$48,776.03 = \$7.14\*

\*This \$7.14 principal difference between the mortgage and security principal balances effectively demonstrates a securities amortization increase when an adjustment is not made in the month of curtailment reporting. This difference will continue to increase over the term of the pool to the point where the securities outstanding remain with no mortgages as collateral.

3) Curtailment adjustment applied to Securities:

09/09		<u>S/F</u>		Interest	Ē	rincipal		\$	UPB 49.877.38	
10/09 11/09	\$ \$	20.78 20.77	s s	332.52 332.31	s s	31.20 31.42		\$ \$	49,846.18 49,814.76	
11/09	\$	20.34	s	325.37	s s	1,007.08 38.79	**	\$ \$	48,807.68 48,768.89	(B)
	\$	61.89	\$	990.20	\$	1,108.49	-	-		(-)
	\$	0.42	\$	6.66						

Compare balance A to B. They are identical. The curtailment adjustment\*\* of \$7.08 on \$1,000.00 has permitted a balancing of securities to mortgages. The \$7.08 is deposited to the pool P&I account, reported in Field 21 in the "L" Record and passed through to holders in Field 7 in the P-Record as required:

#### The \$7.08 covers service fee and interest difference noted above in (3).

#### EFFECT OF A DELAYED CURTAILMENT ADJUSTMENT

Using the original curtailment example, the curtailment is applied to the loan in October; loan balance is amortized to 01/10 and 02/10.

01/10	\$48,729.84 (C)
02/10	\$48,690.51 (D)

Curtailment adjustment is not applied to securities until 01/10 or 02/10 payment application.

09/09		\$49,877.38
10/09		49,846.18
11/09		49,814.76
11/09	1,000.00	48,814.76
12/09		48,776.03
01/10		48,737.03(E)
02/10		,697.75(F)

The difference between balanced C & E is \$7.19 (3-month delay). The difference between balanced D & F is \$7.24 (4-month delay). This verifies the delayed calculation formula.

Curtailment adjustment on CD pool is only made when loan is current. If loan is prepaid one month, no adjustment is necessary.

## VI. ACCOUNTING ADJUSTMENTS FOR OVER AND/OR UNDER COLLATERALIZED POOLS

#### 1. Adjustment at Pooling

A. A pool has been over-collateralized when the actual mortgage balance for a loan(s) is greater than the balance which was sold at issuance of the security.

Example: One loan in a pool

Balance Sold	\$ 5	0,051.42
Actual Balance	<u>\$ 5</u>	0,064.53
	\$	(13.11)

The pool is over-collateralized by \$13.11. To adjust/correct:

1) add back \$13.11 in L-Record Field 22 of the Issuer's Monthly Report of Pool and Loan Data.

2) deduct/subtract \$13.11 in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data. The P-Record Field 7 correction for this type of error may be made as indicated above, provided that no more than \$100.00 will be withheld from security holders of the pool. If the necessary adjustment is in excess of \$100.00, it may only be made coincident with any unscheduled recoveries of principal as they occur in the pool.

B. A pool has been under-collateralized when the actual mortgage balance for a loan(s) is less than the balance which was sold at issuance of the security.

Example: One loan in a pool

Balance Sold	\$53,768.65
Actual Balance	<u>\$ 53,683.59</u>
	\$ 85.06

The pool is under-collateralized by \$85.06. To adjust/correct:

1) deduct/subtract \$85.06 in L-Record Field 22 of the Issuer's Monthly Report of Pool and Loan Data.

2) add \$85.06 in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data. The correction for this type of error must be made immediately upon detection for the total amount involved. A detailed explanation of the item is required.

## 2. Ongoing Adjustment

If a pool should become over and/or under-collateralized after the initial reporting month the necessary adjustment must be made in P-Record Field 7 of the Issuer's Monthly Report of Pool and Loan Data, with an explanation maintained. As before, over-collateralizations greater than \$100.00 may only be recovered from security holders coincident with any unscheduled recoveries of principal as they occur in the pool. Recovery of an over-collateralization need not be done all at once and may be recovered over time until full recovery is made.

See the following examples of over and under collateral adjustment procedures as reported through RFS.

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA

## SAMPLE OVERCOLLATERIZATION ADJUSTMENT (NEW POOL)

Pool List Pool A	ctivity	
Issuer ID	Pool ID Report Period	
	Type: @F_CD_X	
Opening FIC: 95	4.50	
Liquidations-In-Full FIC	Opening Security RPB 999988.89	
Adjustment to FIC:		
Closing FIC: 95	4.58 Scheduled Principal 574.52	
Security Int. Rate:	Curtailments:	
Install Interest 9	90.06 Liquidations	
Pool Mortgage Rate:	RPB Adjustment -13.11	
Service Fee:	Total Principal: 561.41	
Int. Due Security Holder: %	90.06	
Cash Due Security Holder: 9	61.47 C	alculated
	Closing Security RPB: 999415.48	999415.48
T & I Balance:		
P & I Balance:	Guaranty Fee	
Other Balance:		
	Custodial Bank Information	
and is subject to monitoring, rec	nation system under Government National Mortgage Association (Ginnie Mae) It is ording and audit. Users (authorized and unauthorized) have no explicit and implici	it expectation of privacy.
	a is a violation of Federal Statute 18 USC 1030 and improper use of this system n is and /or civil and criminal penalties. By continuing to use this system you indicate	

#### ISSUER'S REPORT OF MONTHLY POOL AND LOAN DATA

Issuer ID		Pool ID	Repor	t Period					
XXXXX		XXXXXXXX	00/	20/0000	0				
				Type:	FCDD				
FIC:	9864.58								
Liquidations-In-Full FIC			Opening	Security RPB		1000084	.06		
Adjustment to FIC:									
Closing FIC:	9864.58		Sche	duled Principal		574.6	2		
Security Int. Rate:				Curtailments					
install interest:	9290.06			Liquidations					
Pool Mortgage Rate:	1.00		R	PB Adjustment		85.06			
Service Fee:				Total Principal		659.5			
Int. Due Security Holder:	9290.06								
Cash Due Security Holder:	9949.64						Calc	lated	
			Closing	Security RPB	90941	5.48		599415.48	-
T & I Balance:									
P & I Balance:				Guaranty Fee					
Other Balance:									
1			Gustodial	Bank Inform	ation		Contraction of the	a final state of the	
						1			
This is a U.S. Governmer									
and is subject to monitori									
Additionally, unauthorized		iolation of Fe	deral Statute 1		nd improper	use of this s			

SAMPLE UNDERCOLLATERALIZATION (NEW POOL

# VII. CASH

Effective cash management is a critical part of the Ginnie Mae MBS program. The Guide outlines in detail the procedures for reporting cash in the P-Record of the Issuer's Monthly Report of Pool and Loan Data. Bank statements for all Ginnie Mae custodial accounts should be reconciled to reported figures monthly (within 30 days of the date of cutoff), and any discrepancies should be resolved within 60 days of the cutoff date of the month being reconciled.

Any shortfalls identified in the test of expected P&I should be funded immediately upon discovery. Issuers should not wait until the account has been reconciled. After the account is reconciled and the cause of the difference is identified, the Issuer may recover the funds at that time if funding was not required. This section will review – in general terms – the principles of Ginnie Mae cash management. Throughout this Reporting Manual, working examples of these principles will be presented.

# A. Ginnie Mae Funds Reporting

<u>Taxes and Insurance</u>: The figure reported in P-Record Field 11 should be the total amount of tax and insurance funds actually held in the T&I custodial account for all the mortgages in the pool as of the cutoff date. Any amount advanced by the Issuer to cover deficit escrow balances of individual mortgage accounts should also be included in this figure. Issuers should advance corporate funds to cover any such deficits at the time they occur. T&I funds for other borrowers may not be used to cover T&I deficits for any individual borrower. The sum of the figures reported in P-Record Field 11 on all the Issuer's Monthly Reports of Pool and Loan Data will equal the "Total Escrow Funds" reported in Block 2 of the Issuer's Monthly Summary Report, form HUD 11710-D. Funds held in a separate escrow custodial account by the Issuer, including FHA 203(k) rehabilitation funds; construction loan funds for §184 loans; deeds of trust or lease contracts; buydown funds provided by the Issuer; or escrowed funds associated with multifamily pools are not included in these T&I figures. Refer to Chapter VI of this Reporting Manual for further information regarding 203(k) reporting.

Principal and Interest: The figure reported in P-Record Field 12 is calculated by adding the total collections deposited to the P&I custodial account during the current reporting month (reported (1) as the sum of all L-Record Fields 18, 19, 20, 21 and 22 to the previous month's ending reported balance; (2) less the remittance to security holders reported on the previous month's pool record as "Cash Due Security Holder"; and (3) less the previous month's or current month's servicing fee (from P-Record Field 5), depending on whether servicing fees are taken before or after the cutoff date. This is known as the "cash flow method" of determining the reported P&I figure. See page 28 for an example of the cash flow format. It is possible that the cash flow method will yield a negative figure, particularly if delinquent amounts exceed prepaid amounts. If a negative figure is calculated, it should be reported as a negative (-) entry.

<u>Other</u>: The figure reported in P-Record Field 13 refers to other funds held in the P&I custodial account at the cutoff date. This can include unapplied funds and any amounts advanced by the Issuer to cover payments to security holders, which have not been recovered as of the cutoff date. When excess funds associated with other pools are used to offset advances, the total amount of the corporate advance for all pools unrecovered at cutoff should be reported in P-Record Field 13 of the Issuer's Monthly Report of Pool and Loan Data for the lowest numbered pool for which funds are included in the same P&I custodial account.

# B. Bank Accounts and Reconciliations

<u>Custodial Accounts</u>: All Ginnie Mae custodial or disbursement accounts are subject to a separate letter agreement, either form HUD 11709, Master Agreement for Servicer's Principal and Interest Custodial Account, or form HUD 11720, Master Agreement for Servicer's Escrow Custodial Account. Both the Issuer and the funds custodian must execute the agreements, which stipulate that all deposits made by the Issuer are subject to draft or check by Ginnie Mae, and that all such amounts shall be payable to Ginnie Mae on demand and without notice. Detailed instructions for completing the forms can be found in Appendix III-2 (HUD 11709), and Appendix III-3 (HUD 11720) of the Guide.

The bank accounts must be styled in accordance with Ginnie Mae requirements, as follows:

# 1. Principal and Interest Custodial Account (form HUD 11709):

"(Issuer's full legal name) Trustee of Principal and Interest Custodial Account for Various Ginnie Mae Mortgage-Backed Securities Pools or Loan Packages"

# 2. Principal and Interest Disbursement Account (form HUD 11709):

"(Issuer's full legal name) Trustee of Principal and Interest Disbursement Account for Various Ginnie Mae Mortgage-Backed Securities Pools or Loan Packages"

# 3. Escrow Custodial Account (form HUD 11720):

"(Issuer's full legal name) Trustee of Servicer's Escrow Custodial Account for Various Borrowers Ginnie Mae Mortgage-Backed Securities"

## **Collection Clearing Account**

Issuers are permitted to use a Collection Clearing account for the purpose of expediting the deposit of daily collections. This account is generally a corporate account and does not require a letter agreement (form HUD 11709). If such an account is used, the Issuer must transfer any funds related to Ginnie Mae pool loans to the appropriate Ginnie Mae custodial accounts daily, or, if the funds are transferred through the Automated Clearing House (ACH), within 48 hours of receipt. As with all accounts containing Ginnie Mae funds, overdrafts in the account are not permitted under any circumstances.

<u>Timeliness of Bank Reconciliations</u>: The Issuer must complete all bank account reconciliations within thirty (30) days of the Issuer's monthly reporting cutoff date for all accounts relating to Ginnie Mae pools or loan packages. These accounts include, but are not limited to, P&I custodial and disbursement accounts, escrow custodial accounts, collection clearing accounts, and buydown and other special escrow custodial accounts containing Ginnie Mae pool or loan package funds. The preparer must sign and date all reconciliations.

If a disbursement clearing account is used for payments to security holders, it should be reconciled to a zero balance each month. Ginnie Mae expects Issuers to maintain strict control over custodial bank accounts.

Reconciling to Amounts Reported to Ginnie Mae: The sum of the figures reported in P-Record Fields 12 and 13 on all the Issuer's Monthly Reports of Pool and Loan Data must equal the "Total Funds Other Than T&I" reported in Section 3, of the Issuer's Monthly Summary, form HUD 11710-D. The P&I custodial bank account(s) should be reconciled to this total each month. Any discrepancies noted between the form HUD 11710-D total, the Issuer's book or general ledger cash figures, and the P&I bank statement(s) should be resolved. Similarly, the total T&I funds reported on form HUD 11710-D should be reconciled to the T&I bank account(s) each month.

<u>Undelivered Security Holders Payments</u>: Funds related to security holders payments that cannot be delivered or are never presented for payment must remain in the account from which they were disbursed. These funds are not considered "excess funds" and may not be used in lieu of advances. The Issuer must document its efforts in locating these security holders. If the payments remain undelivered for six (6) months, the Issuer must remit the funds with the appropriate documentation within thirty (30) days to the CPTA pending a claim from the owner. For further information, refer to Section 15-2, (C) of the Guide.

# C. Advances, Excess Funds and the Ginnie Mae Pool Advance Agreement

Whenever mortgage collections during a given month are insufficient to cover the full amount of payments due security holders, the Issuer must advance corporate funds to cover the payments. There must always be sufficient funds on deposit in the appropriate Custodial account to cover security holders' remittances on or before the negotiable date of the remittances: for Ginnie Mae I, no later than the 15th of each month (or, for payments made electronically, on the next business day if the 15th is not a business day); for Ginnie Mae II, no later than the 19th day of each month (or, if the 19th day is not a business day, on the 20th day, or if it also is not a business day, on the business day preceding the 19th day). The advance can be recovered by removing subsequent collections from the P&I Custodial account until the advance is fully recovered.

In lieu of advancing corporate funds, the Issuer may use excess P&I funds attributable to one pool to cover shortages in other pools sharing the same custodial account. The Issuer must replace in the P&I custodial account excess funds used to make advances during a given month (a) in time to pay the security holders or deposit funds to the central P&I custodial account, as appropriate, and (b) before the Issuer recovers advances made from its own funds or pursuant to a Pool Advance Agreement. Excess funds are defined as unscheduled recoveries of principal (such as curtailments, partial and final claim settlements of mortgage insurance or guarantee benefits, and full loan payoffs) and early receipts of scheduled P&I (prepayments). With respect to an IR pool, excess funds are defined as amounts on deposit in excess of the current FIC after application of payments to security holders. An Issuer is not required to fund one month's FIC for IR pools when calculating advances, but at least one month's FIC must be on deposit before any excess funds are available for any particular pool.

Ginnie Mae allows Issuers to commingle funds of Ginnie Mae II pools with those of Ginnie Mae I pools. Since payments to security holders of Ginnie Mae II pools are not due until the date of the ACH debit (usually the 19th), collections applicable to Ginnie Mae II pools may be used to offset corporate advances necessary for Ginnie Mae I pools on the 15th. If this approach is used, Issuers must still advance as necessary to cover the full amount of the ACH debit, and Ginnie Mae II amounts required for the ACH debit which have been used to offset Ginnie Mae I advances must be advanced at that time.

Under all circumstances, an Issuer should be able to document its advances with copies of advance calculations and evidence that amounts used as excess funds meet Ginnie Mae's definition of excess funds.

Ginnie Mae has published a Pool Advance Agreement, found in Appendix VI-1 of the Guide. Under the terms of this agreement, the financial institution which holds pool P&I funds, rather than the Issuer, is obligated to advance funds to cover payments to security holders. The Issuer must receive Ginnie Mae's written consent to use this agreement before the terms of the agreement may be implemented. In addition, Ginnie Mae must receive thirty (30) days written notice prior to termination of this agreement. Issuers executing this agreement should download the agreement from Ginnie Mae's Web site to avoid any variations in wording. See Ginnie Mae Forms found in Attachment I of this Reporting Manual.

# CHAPTER TWO: DUE DATES AND REPORTING REQUIREMENTS

# I. CUT OFF DATES

Each Issuer must establish a reporting cutoff date for all its pools and loan packages, between the 25 of the month and the first business day of the following month. Once established, the Issuer may not change the cutoff date without the written approval of Ginnie Mae.

# **II. REPORTING REMAINING PRINCIPAL BALANCES**

Once a month, each Issuer is required to report to Ginnie Mae the aggregate remaining principal balance (RPB) for each of its pools and Ioan packages, other than construction Ioan pools. The Issuer reports its securities principal balances ("RPBs") to the CPTA (see Addresses) no later than the second business day each month. Each Issuer must submit its RPB report each month to the CPTA in electronic form using one of the following two methods:

A. RPB report transmissions through the web-based GinnieNET or computer-to-computer must be completed no later than 7:00 p.m. (EST). A single GinnieNET transmission should satisfy all reporting obligations for an unlimited number of pool and loan packages. There is no restriction on the number of pools reported in a single transmission.

B. The format for computer-to-computer reporting must follow that shown in Appendix VII-1, pages 2 through 4 of the Guide, and the transmission must be completed no later than 7:00 p.m. (EST) of the second business day of each month. Issuers must report corrections for any erroneously reported RPB data to the RPB Contractor no later than the fourth business day of the month in accordance with the procedures described in Chapter 19-8 of the Guide. If an error is found in a reported RPB after the fourth business day of a month, it may not be corrected.

The Issuer must pay security holders (Ginnie Mae I) and/or provide funds to the CPTA for payment of security holders (Ginnie Mae II), each month based on the RPB reported for the related pool or loan package on or before the fourth business day of the month, even if the Issuer's reported RPB is incorrect. In addition, each of the Issuer's monthly accounting reports must agree with the RPB reported for the related month.

# **III. ACCOUNTING REPORTS**

The Issuer must submit monthly loan and pool level reporting data through RFS. Appendix VI-19 of the Guide provides specifications and record layouts for RFS reporting. Monthly accounting data must be submitted no later than 7:00 p.m. (EST) of the second business day of the month with corrections due no later than 7:00 p.m. (EST) of the 4 business day of the month following the month covered in the reports.

# Monthly:

- Monthly Pool and Loan level Accounting Reports
- Issuer's Monthly Summary Report, form HUD 11710-D

Issuers must transmit the form HUD 11710-D using the web-based GinnieNET no later than the 4th business day of the month following the month covered in the report.

The monthly accounting reports listed below are no longer submitted on a monthly basis. However the Issuer must be capable of reproducing completed forms upon request by Ginnie Mae or its designee. Hard copies of these documents may be requested during an on-site review.

- Issuer's Monthly Serial Notes Accounting Schedule, form HUD 1710-B
- Project Pool Report, form HUD 1710-C

The monthly loan and pool level data reported through RFS will be used for Ginnie Mae compliance reviews and other types of examinations. Therefore, Issuers must maintain the ability to produce the reconciliations of this data to their internal servicing records.

Each month, under the Ginnie Mae I Program, the Issuer must deliver an accounting schedule to security holders that specifies the principal and interest cash distribution being made that month, either directly or through the PPA as provided below, so that it will be received by the security holders on the day on which the security holder is entitled to receive payment:

- Issuer's Monthly Remittance Advice, form HUD 11714, or
- Issuer's Monthly Serial Note Remittance Advice, form HUD 11714SN

The manner in which the form HUD 11714 or 11714SN must be delivered is as follows:

A. Securities registered in the name of the depository, as security holder for all book-entry securities: Required to be transmitted electronically to the PPA, by the eighth business day of each month, using the web-based GinnieNET. The PPA will obtain the electronic forms HUD 11714 and 11714SN from GinnieNET and forward them to the depository, as security holder for all book-entry securities, electronically.

B. Securities not registered in the name of the depository, as security holder for all book-entry securities: All Issuers are required to transmit forms HUD 11714 and 11714SN for all security holders other than the depository, as security holder for all book-entry securities, to the PPA electronically. This transmittal must be made by the eighth business day of each month using the web-based GinnieNET. Each Issuer must also send forms HUD 11714 and HUD 11714SN directly to all security holders other than the depository, as security holder for all book-entry securities, either in hard copy form or electronically as provided below.

• Hard copy submission: Issuers may send this information manually in the form of hard copies of forms HUD 11714 and 11714SN. If the Issuer sends hard copy, it must submit the form HUD 11714 or 11714SN so that it is received by each security holders not later than the 15th calendar day of each month.

• Electronic transmission: In the alternative, an Issuer may provide the required form HUD 11714 or 11714SN data by electronic media reporting to security holders other than the depository, as security holder for all book-entry securities, but only in cases in which the security holders requests it and economies can be realized by doing so. Issuers must maintain in accessible form data substantiating individual remittances to security holders. Accessible form may include paper or other archival media. An Issuer that pays with a single check to a security holder holding securities in more than one pool for which the Issuer is responsible may either send the security holder a separate form HUD 11714 (or form HUD 11714SN, if applicable) for each pool or a single-page remittance advice covering all of the pools.

A single-page remittance advice must contain all information that would have been required had an individual remittance been sent for each pool. The principal and interest remittance information reported per the Monthly Report of Pool and Loan Data and HUD 11714 (or 11714SN) must be in agreement.

The Issuer is not responsible for preparing the Remittance Advice under the Ginnie Mae II Program.

# IV. GUARANTY FEES

The Issuer is required to remit a monthly guaranty fee to Ginnie Mae for each pool or loan package.

The guaranty fee is computed based on the beginning aggregate securities principal balance of the monthly reporting period. The monthly guaranty fee rate used to compute the fee depends on the type of security issued, and is the annual rate described below divided by 12:

rogram type tool sumices base h		
Program Type	Pool Suffixes	Base Annual Rate
Single Family	AF, AQ, AR, AS, AT, AX, BD, FB,	0.06
	FL, FS, GA, GD, GP, GT, JM, ML,	
	QL, RA, RF, RM, SF, SL, SN, TL, XL	
Manufactured Housing	МН	0.3
Multifamily	PL, PN, LM, LS, RX, CL, CS	0.13

Program Type Pool Suffixes Base Annual Rate

\* The Ginnie Mae base annual rate for a particular issue of securities may be reduced by 1 to 3 basis points under Ginnie Mae's Targeted Lending Initiative (TLI), which is described in Chapter 33 of the Guide.

Under the Ginnie Mae I Program, the Issuer deposits in the central P&I custodial account no later than 7:00 a.m. EST on the 10th day of each month an amount in "same day funds" equal to the guaranty fees due that will enable the CPTA to automatically draft and to pay Ginnie Mae's guaranty fee. If the tenth is not a business day, collection will occur on the first calendar day following the 10 that is a business day.

Under the Ginnie Mae II Program, the Issuer deposits in the central P&I custodial account on the 19 th day of EST each month an amount in "same day funds" that will enable the CPTA to automatically draft and to pay Ginnie Mae's guaranty fee. If the 19 day is not a business day, then the Issuer will make the deposit on the 20 day (or if it also is not a business day, on the business day preceding the 19 day).

# V. SECURITY HOLDERS REMITTANCES

# Ginnie Mae I:

Under the Ginnie Mae I MBS Program, the Issuer is obligated to make timely monthly payments of principal and interest to the security holders, regardless of collections. The computation of these payments is described in Chapter 15 of the Guide. Issuers must remit all payments due to security holders such that security holders will receive their installments as follows:

A. Payment by electronic transfer: Effective for all securities registered in the name of the designated nominee for the depository, with an issue date of October 1, 1998 or later, Issuers are required to make payments by ACH transaction or by Fed wire. For securities registered in the name of the designated nominee for the depository, with an issue date prior to October 1, 1998, Ginnie Mae strongly encourages Issuers to pay the depository by ACH transaction or by Fed wire. If an Issuer elects to remit payments to the depository by ACH transaction or electronic transfer for securities with an issue date prior to October 1, 1998, it must continue to remit payments electronically while the securities are registered in the name of the depository's nominee.

B. The electronic transfer must be completed prior to 7:00 a.m. EST on the 15th calendar day of the month if the 15th is a business day. If the 15th calendar day is not a business day, the transfer must be completed by 7:00 a.m., EST on the first business day following the 15th calendar day of the month.

C. An Issuer of securities that are not registered in the name of the depository's nominee may make payments to the security holder by ACH transaction or Fed wire, provided that it obtains the prior written approval of the security holder. If an Issuer begins to make such payments by electronic transfer, it must continue to do so while the securities are registered in the name of that security holder.

D. Payment by check: If an Issuer pays by check, the check must be received by the security holders not later than the 15th calendar day of each month. Ginnie Mae strongly encourages each Issuer that pays by check to use a single check to pay each security holder that owns securities from two or more issuances for which the Issuer is responsible.

## Ginnie Mae II:

The Issuer must deposit "same day funds" into the central P&I custodial account funds sufficient to enable the CPTA to make timely monthly payments of principal and interest to the security holders, regardless of collections, for each of its Ginnie Mae II pools or loan packages as follows:

## With respect to

A. For certificated securities, prior to 7:00 a.m. EST on the 19th calendar day of each month, the issuer must have in the central P&I custodial account "same day" or "good" funds for each of its Ginnie Mae pools and loan packages. If the 19th calendar day is not a business day, then the applicable date is the 20th calendar day. If the 20th calendar day also is not a business day, then the applicable date is the business day immediately preceding the 19th calendar day of the month.

B. For certificated securities, the CPTA will debit an issuer's central P&I custodial account, at or after 7:00 a.m. EST on the 19th calendar day of each month. If the 19th calendar day is not a business day, then the applicable date must be the 20th calendar day. If the 20th calendar day also is not a business day, then the applicable date must be the business day immediately preceding the 19th calendar day of

the month. The amount debited will reflect the total indicated on the final pre-notification advice sent by the CPTA on the 7th of the month.

C. For book-entry securities, prior to 7:00 a.m. EST on the 20th calendar day of each month (or if the 20th is not a business day, the next business day), the issuer must have in the central P&I custodial account "same day" or "good" funds for each of its Ginnie Mae II pools or loan packages.

D. For book-entry securities, the CPTA will debit an issuer's central P&I custodial account at or after 7:00 a.m. EST on the 20th calendar day of each month (or if the 20th is not a business day, the next business day). The amount debited will reflect the total indicated on the final pre-notification advice sent by the CPTA on the 7th calendar day.

E. The CPTA will, by check dated the 20th calendar day of the month, pay the security holders in whose names the securities are registered on the last day of the month preceding the month in which the payment is made. The CPTA will mail each check prior to 10:00 am on the day the CPTA debits the Issuer's central P&I custodial account and will include with each check a Remittance Advice, prepared by the CPTA, in the form set forth in Appendix VI-15 of the Guide.

# VI. MONTHLY POOL AND LOAN LEVEL REPORTING

Each Issuer must submit loan-level and pool data on a monthly basis to reflect the data for pools and loan packages issued. Pool and loan level reporting data must reconcile with the pool data for the applicable reporting month. Pool and loan level reporting must be submitted through RFS. These requirements are discussed more fully in Chapter 17 of the Guide.

All accounts and records relating to the pooled mortgages and securities must be maintained in accordance with sound accounting practices, and in a manner that will permit Ginnie Mae or its representatives to examine and audit them at any reasonable time.

# CHAPTER THREE: THREE-MONTH EXAMPLE OF A SINGLE FAMILY GINNIE MAE I POOL

# I. DIFFERENCES BETWEEN GINNIE MAE I AND GINNIE MAE II POOLS

Ginnie Mae I MBS are based on single-Issuer pools where the mortgages underlying the security have similar maturities and the same interest rate, compared to Ginnie Mae II MBS which allows for multiple Issuer pools (custom) and various interest rates on the underlying mortgages. Single Family Ginnie Mae I pools have a 50 basis point (0.5 percent) combined guaranty and servicing fee that represents the difference between the interest rate of the underlying mortgages and the MBS interest rate (except in manufactured housing and project pools). For Single Family Ginnie Mae II pools, that interest rate spread may be from .50% to 1.50% and for pools issued on or after July 1, 2003, the interest rate spread may be from .25% to .75%.

# II. SINGLE FAMILY GINNIE MAE I POOL EXAMPLES

This chapter illustrates basic Ginnie Mae I reporting concepts. A hypothetical pool, number 312786, has been created and illustrates the normal reporting cycles over a three-month period. Note that the beginning mortgage and securities balances (as calculated by RFS and reported in Field 10 of the Pool Record, respectively) for a new pool must always equal the amount of securities sold, which can be found on the Schedule of Pooled Mortgages (form HUD 11706). Discrepancies due to incorrect projection of loan balances should be corrected on the first monthly report, following the procedure outlined on page 43.

Included with each month's example are the Issuer's internal servicing records for the pool showing loan level activity (current, prepaid (PP) or delinquent (DLQ)); RFS screen shots, Loan Record and Pool Record layouts; forms HUD 11710-D, and HUD 11714 prepared for distribution to security holders; reconciliations of mortgage collateral to securities and tests of expected P&I to demonstrate these calculations; a bank statement reflecting the activity in the P&I custodial account; a reconciliation of the P&I account; and a cash book study showing how actual cash in the bank should agree with reported P&I figures.

## EXAMPLE I: SEPTEMBER 2009

# A. SCHEDULE OF POOLED MORTGAGES

The purpose of the form HUD 11706 is to provide a means of identifying and controlling the mortgages that collateralize the designated MBS pools or loan packages. Form HUD 11706 also provides a certification from the document custodian that certain required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.

		of Pooled		903 a	I.S. Departm nd Urban D lovernment Nati	evelop onal Mor	ment gage Assoc	iation		a an		IB Approval No. 250			
Interest Rat Highest Term of Mo	<u>5.000</u> %	Lowest 51009%	Weighted Ave Interest Ra		tion tion Security Is	312		inc nee and	Public reporting burden for this collection of Information is estimated to average less than a minute 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. This agency 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 requested as required by Seo 2016 of the National Housing Act or builtonia Mate Induced 5500.3 Rev. 1.						
Name of is: YZ Mort		Company	Si Gi Di Pi	ngle Family Level Payme aduated Payment Loans oject Loans (PL/PN/LM/	IL Loans (SF/FS) (GP/GT) RX/LS)	Grow	wing Equity L Istable Rate I struction Loa			Home Loans (MH) Ins (BD)	Ginnie Mae I Ginnie Mae II	Security/Montgage Ch		Issuer ID N 55	lumber
Issuer's Loan Number and MIN	мом	Name of Mortga		s of Property/Site Addre City, State and Zip Cod		Interest Rate	Mortgage Margin (ARM)	Date of First Payment	Interest Rate Change Date	Maturity Date	Monthly Constant (P&I) S	Original Principal Balance \$		d Balance ortgage \$	Type of Loan
101		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	07-1-09	N/A	06-1-39	1,180.70	219,342.00	219	127.35	FHA
103		Mortgagor's name	e Mortg	agor's address	Case number	5,000	N/A	08-1-09	N/A	07-1-39	2,248.29	418,815.00	417	,771.36	VAG
105		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	09-1-09	N/A	08-1-39	871.73	162,386.00	162	,190.88	FHA
106		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	700.80	130,545.00	130	,545.00	VA
108		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	1,274.95	237,498.00	237	,498.00	VA
109		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	10+1+09	N/A	09-1-39	687.63	128,092.00	128	,092.00	VAG
110		Mortgagor's name	e Mortg	agor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	1,860.09	346,500.00	346	,500.00	VAG
											Contin	ue Loan Level report	ling on pag	e 2	
			-11	Distri	ution of All L	oans ir	Pool		Total	Amount P & I	For A	djustable Rate Poo	ols/Loan P	ackages (	Dnlv:
					mber	-	Amo		1		Index 3				
			FH/	S	5			81,318.23	8,824.1	9	Can G	Cap Structure			
			RD		2		1,6	001400130			21.55.527.326	(+/-) Interest Rate Ca	D:		
			\$18	4					1			quent Annual (+/-) In	50	Cap:	
			Oth	er					]		Lifetim	e (+/-) Interest Rate	Cap:		
			Tot	al			1	,641,724.59							

## B. ISSUER'S INTERNAL SERVICING RECORDS

Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
	0.00	0.00	219,127.35	0.00	0.00	0.00	0.00
09/23/2009	0.00	0.00	PP	2.48	1,740.71	507.58	417,261.30
00/10/2000			DD	77.52	875.81	106 12	161,917.24
08/10/2008			FF	11.52	075.01	130.12	101,811.24
09/30/2009	0.00	0.00	PP	7.16	543.94	156.86	130,380.98
	0.00	0.00	237,498.00	0.00	0.00	0.00	0.00
	0.00	0.00	128,092.00	0.00	0.00	0.00	0.00
09/27/2009	0.00	0.00	PP		1,443.75	416.34	346,083.66
	0.00	0.00	504 747 05	07.40	1 101 01	4 070 00	4 055 040 40
	0.00	0.00			1		1,055,643.18
UPB			1,055,643.18	DLQ	0.00	0.00	
for Pool			1,640,360.53				
	Date 09/23/2009 09/10/2009 09/30/2009 09/30/2009 09/30/2009	Date         Interest           0.00         0.00           09/23/2009         0.00           09/10/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/20/2009         0.00           09/20/2009         0.00           09/20/2009         0.00           09/20/2009         0.00	Date         Interest         Principal           Interest         Principal           0.00         0.00           0.00         0.00           09/23/2009         0.00           09/10/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           09/30/2009         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00	Date         Interest         Principal         UPB           Date         Interest         Principal         UPB           0.00         0.00         219,127.35         UPB           09/23/2009         0.00         0.00         PP           09/30/2009         0.00         0.00         PP           09/30/2009         0.00         0.00         PP           09/30/2009         0.00         0.00         PP           09/30/2009         0.00         0.00         237,496.00           00         0.00         0.00         128,092.00           00         0.00         0.00         128,092.00           00/27/2008         0.00         0.00         PP           00/27/2008         0.00         0.00         PP           00/27/2008         0.00         0.00         S64,717.35           1.055,643.18         1.055,643.18         1.055,643.18	Date         Interest         Principal         UPB         Curtaiment           Date         Interest         Principal         UPB         Curtaiment           0.00         0.00         219,127.35         0.00           09/23/2009         0.00         0.00         PP         2.48           09/10/2009         0.00         0.00         PP         2.48           09/30/2009         0.00         0.00         PP         77.52           09/30/2009         0.00         0.00         237,498.00         0.00           00/30         0.00         0.00         128,092.00         0.00           09/27/2009         0.00         0.00         PP         2.48           09/27/2009         0.00         0.00         PP         2.48           0.00         0.00         584,717.35         87.16           0.UPB         1.055,64	Transact Date         Current Interest         Current Principal         UPB         Curtailment Curtailment         DLQ Interest           0         0         0         219,127.35         0.00         0.00           09/23/2009         0.00         0.00         219,127.35         0.00         0.00           09/23/2009         0.00         0.00         PP         2.48         1,740.71           09/23/2009         0.00         0.00         PP         2.48         1,740.71           09/30/2009         0.00         0.00         PP         7.752         675.61           09/30/2009         0.00         0.00         PP         7.16         543.94           09/30/2009         0.00         0.00         237,498.00         0.00         0.00           000         0.00         0.00         237,498.00         0.00         0.00           000         0.00         128,092.00         0.00         0.00         0.00           09/27/2009         0.000         0.000         PP         1,443.75         1,443.75           00/27/2009         0.000         0.000         584,717.35         87.16         4,404.01           1UPB         1,055,643.18         DLQ <td>Transact Date         Current Interest         Current Principal         UPB         Curtailment Curtailment         DLQ Interest         PP or DLQ Principal           0         0.00         0.00         219,127.35         0.00         0.00         0.00           09/23/2009         0.00         0.00         219,127.35         0.00         0.00         0.00           09/23/2009         0.00         0.00         PP         2.48         1,740.71         507.58           09/10/2009         0.00         0.00         PP         2.48         1,740.71         507.58           09/10/2009         0.00         0.00         PP         77.52         675.61         196.12           09/30/2009         0.00         0.00         PP         77.16         543.94         156.86           0         0.00         0.00         237,498.00         0.000         0.00         0.00           0.00         0.000         128,092.00         0.000         0.00         0.00         0.00           09/27/2009         0.000         0.000         PP         1,443.75         416.34           09/27/2009         0.000         0.00         584,717.35         87.16         4,404.01         1,276.90</td>	Transact Date         Current Interest         Current Principal         UPB         Curtailment Curtailment         DLQ Interest         PP or DLQ Principal           0         0.00         0.00         219,127.35         0.00         0.00         0.00           09/23/2009         0.00         0.00         219,127.35         0.00         0.00         0.00           09/23/2009         0.00         0.00         PP         2.48         1,740.71         507.58           09/10/2009         0.00         0.00         PP         2.48         1,740.71         507.58           09/10/2009         0.00         0.00         PP         77.52         675.61         196.12           09/30/2009         0.00         0.00         PP         77.16         543.94         156.86           0         0.00         0.00         237,498.00         0.000         0.00         0.00           0.00         0.000         128,092.00         0.000         0.00         0.00         0.00           09/27/2009         0.000         0.000         PP         1,443.75         416.34           09/27/2009         0.000         0.00         584,717.35         87.16         4,404.01         1,276.90

#### Mortgage Servicing Trial Balance September 30, 2009 Pool 312786CD

The first payment due the pool will be October 1. As of the issue date of a Single-Family security, the mortgages in the related pool may not be delinquent by more than the monthly installment of principal and interest that is due on the issue date (including the period beginning on the second day of the month preceding the issue date and ending on the issue date). For example, if the first payment due date is October 1, and if the issue date of the Single-Family security is October 6, then in order to be eligible for pooling, the July, August, and September payments must have been paid, and the only payment that may be due would be for October 1.

# C. ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are the L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of September 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

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Ann TAL Ealence 1525. 18	Net Adjust UPS 0.00
	closing UPU 3403-007

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity of each loan in pool 312786 for the month of September 2009.

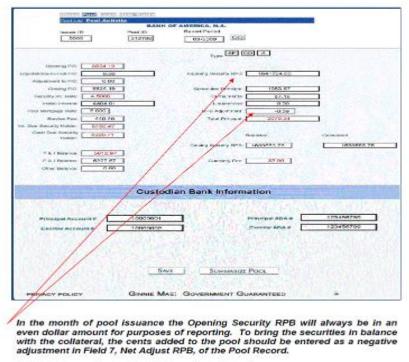
ndde	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan D	202749081	029730874	029683655	025376546	029730878	029727899	0297754491
3	Pool ID	312786	312786	312788	312788	312788	312786	312786
4	Loan Type	PM.	VAG	VAG	PM.	VAG	VAG	<b>Bi</b> A
5	Case Number	001307551863203	000012345546755	000557667850122	000114567891229	000037656312504	000123456769101	000123455755011
6	issuer Loan ID	101	103	105	106	109	109	110
7	Prst Payment Date	07012005	08012005	09012009	10012005	10012005	10012005	10012005
8	Loan Maturity Date	06012039	07012039	08012039	09012039	09012039	09012039	09012039
9	Loan Interest Rate	5.000	5000	5.000	5.000	5.000	(5000	5.000
10	Loan OPB	219342.00	418815.00	162386.00	130545.00	237456.00	128092.00	346500.00
11	Loan RO	1190.70	2248.29	\$71.73	700.90	1274.95	687.63	1960.09
12	Last instalment Paid Date	09012009	10012005	10012009	10012009	rmiddysyy	rmiddyyyy	10012009
13	In Foreciosure Rag	N	N	N	N	N	N	N
- 14	Delinquent Interest	0	0	0	0	0	0	٥
15	Deinquent Principal	0	0	0	0	0	0	0
16	Prepaid Interest	0	1740.71	675.01	91.9	0	0	1443.75
17	Prepaid Principal	0	507.58	196.12	155.85	0	0	416.34
18	instal interest	0	1740.71	675.61	642.94	0	0	1442.75
15	holal Principal	0	507.58	196.12	156.55	0	0	416.34
20	Curtaiment	٥	<b>*</b>	27.52	7.16	0	0	٥
21	Adjust Interest	0				0	0	0
22	Net Adjust UPB	0	•	0	0	0	0	0
22	Loan UFB	219127.36	417261.30	161917.3	120260.99	237499.00	129092.00	346093.66
24	Renoval Date							
25	Rentival Reason							
25	Liquidation Interest Due							
ø	Liquidation Principal Revitted							
28	Liquidation Principal Balance							
29	Loan TS/Balance	748.31	200.72	821.75	1090.21	633.22	452.58	1628.18

Note that curtailments are reported in Field 20 of the L-Record and total the curtailment amount for the pool shown on the Issuer's internal servicing record shown on page 63.

All loans in a Ginnie Mae I pool must have the same interest rate.

# D. ISSUER'S MONTHLY REPORT OF POOL DATA

The following is a P-Record screen shot of the pool level data elements calculated by RFS for activity in the month of September 2009 for Pool 312786. This screen shot represents only those data elements required for the monthly reporting of pool activity.



Fields that are calculated by RFS are shown in red.

The table below is a visual representation of the pool level data elements reported through RFS, or the Pool Record (P-Record), for activity in the month of September 2009 for Pool 312786. This table represents only those data elements required for the monthly reporting of pool activity,

Field#	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	440.40
6	Weighted Average Interest Rate	0.00
7	Net Adjust RPB	-0.59
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	1639653.76
11	T&I Escrow Balance	5612.97
12	P&I Fund Balance	5327.67
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0

# E. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

An example of the Issuer's worksheet used to reconcile September Ioan level and pool level data submitted through RFS to their internal servicing records is shown below:

00	UPT'S RECONC	LATION OF M	ONTHLY REPORT	OF FOOLAND	UDAN DATA		
Ginnie Mae Pool/Loan Package Murrie		812786					
Date		10/00/3009					
Reporting Month		205-00					
Section 1 - Pool Administration							
Feel/Leen Fackage Addeds Th	Marth	Total Harden of	Fined Installement	Paol	oterest	Paol IV	Inclast
		Naga-	Gentral				
<ul> <li>Balances from last report</li> </ul>		7	\$ \$304.35	IN POINT		2	1.040.7243
Less						-	
<ol> <li>a tratailment collections</li> <li>debitional principal collections</li> </ol>			Contract of the local sectors	2	4,404,01	2	5 87.
3. Uguidations-In-full (Payoffs, Pro	WW/RD/SOM		5 -	5		5	
C. Other (+ er -)				6		5	18
D. Balances this montheed		2	5 8,04.35	<b>ISTRUMENT</b>	<b>REALERS</b>	2	1.640,860.
E. Totol Number Persent	Installing	the Dellingson	r /	/	Interest	Pringal	
Delinquest Origination Origination	TWO	There are been set	To be to sure	F. Annual Empirit	6 4404.01	5 1275.00	H. Servici Fee
	-		1	G. Arghant		1	
0 0% 0	0		/ •	Delphanet	5 -1	5 .	\$ 440.
Section 64 - Formula for Galculating 6	Auriginger Princh	ant installing	n Daer Hüs Month				
			/				
	tenst			C. Siteda	and Montanal	D. Waights	of the states
5 8,804,10 S	6.840.52				1.563.67		
Section 2 – Schedule of Payments (Pre	cipal and later						
A. Schenholms Principal 8. Addition	nal Principal	CUga	a fam	maria	or -) (Attach	5. Total Princip	nal (A three
5 1,953,67 5	87.35	5	1 .	1	(0.5%)	5	2,078
F. Cash distribution due holders to			. /			3	0,130
<ol> <li>Total such distribution due hold H. Deferred interest paid holders 0</li> </ol>		m /					6,226
H. Deferred interest pare horders of	1 M C 0 0 2	- / -	1			2	
Section 8 - Windpai Amount of Securit	Ma /	/					
	/ /						
A. Principal amount of securities for						2	1.641.724
6. Principal distributed to holders						5	2,070
c. Seriel Notes - Principal availant		ion to forder	- Attach Form	HUD-1730-8		2	1,939,00.0
						_	ACCREDING ST
D. Mindgal of securities this mont		/					
	ne mary		1251				
Section 4 - Remittence Due on Street							
Section 4 – Remittance Due constraint A. Ginnie Mees guerenty for (Open)				al generation	wite		
Section 4 – Remittence Due co Strene A. Ginnie Mare guaranty fra (Operation Studded by 12)				ad generation	sain.	3	82.
Section 4 – Rendflance Due construite A. Ginnie Mae guaranty fre (Operation Cluide S by 12) B. Other (explain)				aal geenenia	wie	3	82
Section 4 – Rendflance Due construite A. Ginnie Mae guaranty fre (Operation Cluide S by 12) B. Other (explain)				aal gewonety	wie	¢	82.
Section 4 – Rendflance Due construite A. Ginnie Mae guaranty fre (Operation Cluide S by 12) B. Other (explain)	a balana at	sonadbies en	digited by any			3	
Section 4 – Restitution Due on Direct A. Ginnie Man guaranty fra (Syna) 2006 By 123 B. Other (cupiain) Kerther E – States of Assimptin Fund	a balana at	senarities rea	d Sigilard by any			2	
Section 4 – Remittines Due controlled A. Ginnie Mars guaranty des (Gaugh Stridget Sy 12) R. Oliver (explain) Kanton K – Status of Astrophy Provid minical and strengt	a balana at	securities rea exact Apple	d Spilled by any			2 200401 Marker( 2000001 2000002	
Section 4 – Revertinence Due constructe A. Ginnie Mass guaranty des (Operation Studied Sys 13) R. Oliver (septialin) Kantion K – Status of Assimption Provid Provident and Utterefit Extenses	12 hatefor of	securities rea exact Apple	d Sigilard by any			1000000	
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Entries are made on this line to increase (+) or decrease (-) the Pool Principal (Field 7), Pool Interest (Field 24), or Fixed Installment Control (Field 3) balances on the Pool Record.

# F. ISSUER'S MONTHLY SUMMARY REPORT

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of September 2009 for Pool 312786.

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This is the RFS Issuer Summary of Pool and Loan data as reported by the Issuer and calculated by RFS.

This is the form HUD 11710-D data reported by the Issuer through GinnieNET.

# G. FORM HUD 11710-D -ISSUER'S MONTHLY SUMMARY REPORT

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

	Monthly y Report			and U	Irlaan Dave	ment of Housing CMII Approvel No. 2009 (Eq. 10071013) Development Inforce Motopic Association			
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This date field represents the Issuer's cutoff date.

# POOL NUMBER: 312786 REPORTING MONTH: 09/09 + Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool ) \$ 1,640,360.53 + Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool ) 5 1,276.90 - Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool) 8 -- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet) 1,983.67 8 - Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool) 5 -- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet) -5 - Adjusted Pool Principal Balance \$ 1,639,653.76 Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer) \$ 1,639,653.76 - Difference: Over/Short \$ Comments:

# H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

# I. TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF CONCURRENT DATE (CD) POOLS

POOL NUMBER: 312786	REPORTING MONTH: 09/09
+ Prepaid Principal and Interest	
(Sum of L-Record Fields 16 and 17 for each prepeld loan in the pool)	\$ 5,680.91
+ Additional Principal Paymenta	
(Sum of L-Record Field 20 for each loan in the pool)	\$ 87.16
+ Additional Principal Adjustment	
(Sum of L-Record Pield 21 curtainent adjustments for each current loan in the pool)	<u> </u>
+ Liquidation Principal	
(Sum of L Record Field 20 for each liquidated loan in the pool)	<u>\$</u>
<ul> <li>Delinquent Service Fee</li> </ul>	
(Sum of L Record Field 14 for each delinquent loan in the pool multiplied	
by the service fee rule divided by the montgage interest rule)	\$ .
<ul> <li>Service Fee</li> </ul>	
(INHecord Hold 5: Enter only if fallen efter cutoff date)	5 -
+ Deed instalment on Liquidation	
(Semolif E-Record Field 11 for each liquidated loan in the pool)	<u>s</u>
<ul> <li>Delinquent Principal and Interest</li> </ul>	
(Sum of L-Record Fields 14 and 15 for each deinguer liken in the pool)	<u>s</u> .
- Prepaid Service Fee	
(Calculated sum of L-Record Fields 16 for each prepaid loan in the pool	
multiplied by the service fee rate divided by the mortgage interest rate	\$ 440.40
<ul> <li>Service Fee from Liguidations</li> </ul>	
(Sum of L-Record field 26 for each liquidated loan in the pool multiplied by	
the service fee rate divided by the mortgage interest rate, based on last payment instalment)	s .
= Subiotal (Dipected P&I Balance)	
- autocas (capecald Hai Datance)	\$ 5,327.67
<ul> <li>Reported PM Balance</li> </ul>	
(Field 12 of P-Record for pool)	\$ 5,327.67
= Difference: Over/Short	<u>s</u> .

# J. FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

Issuer's Monthly Remittance Advice	and Urban C	sent of Housing evelopment discal Korlpape Association	CHI Apprend No. 2	65-6653 (Big. 1351/8)
Public reporting location for this collection of the sensitivity entiting data sources, gathering and may not collevel this internation, and you are not	manhatring the data mee required to complete this	ded, and completing and real form, writes it shiptoys a norm	entry the solitation of mity-tells CMID saminal in	nternation, Circus Ma uniter.
The information is required by line, 300 pt of the provide womany information for the security hall relationary percentage of total cash distribution. Tothe following Decarity Hacket	<ul> <li>Kational Howing Art or the ter with stepped to the over The Information will not be</li> </ul>	ry Grinie Mar Hamilisoek 1500 oni month's antourit transactir I disclosed subside the Departs	<ol> <li>Bav, F., The purpose are and calculation of the same accept as required</li> </ol>	nafitelis information is in naeounity fisiolar's pro No liter.
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This renalizes a solution scores, the above literari proportional share of the distribution in the index of maripages for the above reporting month.	designed 📙 The star	ch is enclosed. In vill be forestied separated discare will be made reletions to day, or the read business	ally of the 10" of the re-	Patta pest pash ebut the 1Pant
A. Ceah-distribution due Security Holder for suf-	ebilet principal amorticat	~ /	\$	1,983,48
0. Cash distribution due Security Holder for Inte	est.		5	6,356.42
C. Cash detribution of additional principal softw	ilens.		1	11.15
D. Againetis (* er: ) (Equilitieins)		1	8	-0.59
C. Less Federal income tax with eld than indust	el chergi	/	ş.,	
F. Table cash distribution doe Decarity Holder	/		5	1,396.70
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TTL BORDING CORPORT		Oty and Date Add/2000. UNA		
				aupenine prices
	~	p=1:d1	nd. Ganne Mar H	andbox 2002.2, Rev. )

For this pool there is only one certificate holder.

## K. BANK STATEMENT

			Account Number 1-000000-1 Statement Date 09-30-09 Taxpayer I.D. No. 20-7394822
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Checking Account Summ Previous Statement Balar Deposit(s) Totaling Withdrawal(s) Totaling Statement Ending Date E Date 09/10/09	alance Deposits 949.25	67.56	5,768.07 440.40 5,327.67 Balance 881.69
Checking Account Summ Previous Statement Balar Deposit(s) Totaling Withdrawal(s) Totaling Statement Ending Date E Date 09/10/09 09/23/09	alance Deposits 949.25 2,250.77		5,768.07 440.40 5,327.67 Balance 881.69 2,958.39
Checking Account Summ Previous Statement Balar Deposit(s) Totaling Withdrawal(s) Totaling Statement Ending Date E Date 09/10/09	alance Deposits 949.25	67.56	5,768.07 440.40 5,327.67 Balance 881.69
Checking Account Summ Previous Statement Balar Deposit(s) Totaling Withdrawal(s) Totaling Statement Ending Date E Date 09/10/09 09/23/09	alance Deposits 949.25 2,250.77	67.56 174.07	5,768.07 440.40 5,327.67 Balance 881.69 2,958.39

All deposits to the P&I account represent principal and interest payments and/or curtailments. The withdrawals shown on the same dates represent the service fee(s) being collected by the Issuer. Service fees are not collected on curtailments.

Because this was a new pool in September, the first payment to security holders is not due until 10-15-09; therefore, there is not a withdrawal from the P&I account for that purpose.

# L. P&I CUSTODIAL ACCOUNT RECONCILIATION

P&I Custodial Account Reconciliation	
+ Bank Statement Balance	\$ 5,327.67
+ Deposits in transit	<u>s</u> -
- Outstanding Checks	\$ -
/- Adjustments	<u>\$</u> -
<ul> <li>Subtotal – Adjusted bank balance</li> </ul>	\$ 5,327.67
<ul> <li>Reported P&amp;I (P-Record Fields 12 and 13 as entered by Issuer)</li> </ul>	\$ 5,327.67
= Difference (Explain)	<u>s -</u>
Explanation for Adjustments	
Deposits in transit over thirty (30) days (date and amount):	
Checks outstanding over thirty (30 days (date and amount):	
Preparer: Date:	
Reviewer:Date:	

## M. CASH BOOK STUDY

_	5	_				_	
	Reporting Month		Sep-09	0	0-0000		00-0000
۰	Prior Month P&I Balance (P-Records 12 and						
	13 From Prior Month	\$	-	\$		\$	-
÷	Current Month Total P&I Collections (All L-						
	Record Fields 18, 19, 20, 21, 22*** and 28)						
		\$	5,768.07	\$	-	\$	-
-	Current Month Service Fees*(P-Record Field						
	5)	\$	440.40	\$	-	\$	-
-	Total Cash Due Security Holders in Current						
	Month (Principal and Interest Due Holders						
	as reported by the Issuer through						
	GinnieNET)	\$	-	\$		s	-
=	Current Month P&I Balance (P-Record Field						
	12)	\$	5,327.67	\$		s	-
+	Current Month Other Balance (P-Record						
	Field 13)	\$	-	\$		s	-
=	Total P&I on Deposit at Month End	\$	5,327.67	\$	-	s	-
	Difference (Explain)	\$	-	\$	-	\$	-

\* Service fees presumed to be taken in the current month.

\*\* Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This test confirms the accuracy of the Test of Expected P&I calculation

**EXAMPLE II: OCTOBER 2009** 

ISSUER'S INTERNAL SERVICING RECORDS

Loan #	Transact Date	Current Interest	Current Principal	UP8	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPE
							~	
101	10/01/2009	913.03	267.67	PP	12.30	) ( 911.89	268.81	218,578.5
103	10/13/2009	0.00	0.00	PP	2.48	1,738.59	509.70	416,749.1
105	10/09/2009	0.00	0.00	PP	33.89	574.66	197.07	161,685.2
		/						
106	ļ.,	0.00	0.00	130,380.98	0.00	0.00	0.00	0.0
108	10/05/2009	989.58	285.37	PP	0.00	988.39	286.56	236,926.0
109	10/19/2009	0.00	0.00	DLQ	0.00	533.72	153.91	128,092.0
110	_/	0.00	0.00	346,083,66	0.00	0.00	0.00	0.0
110	/	0.00	0.00	346,083.66	0.00	0.00	0.00	
TOTAL	/	1,962.61	553.04	476,464.54	48.67	4,847.25	1,416.05	1,162,032.0
ирв /	·			476,464,64	PP	4,313,53	1,262,14	1
PP or DL	Q UPB			1,162,032.04		533.72	153.91	
TOTAL U				1,638,495.68				

#### Mortgage Servicing Trial Balance October 2009 Pool 312786CD

Loan 101 made two payments including two curtailments. Two curtailments of \$6.15 each were applied after each payment.

### ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

1

The following are L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of October 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

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Curtailment adjustment applied only on the current payment. Because loan is prepaid, no curtailment adjustment is required on the November payment. In the event a borrower's payment including a curtailment was reversed, there would be a negative curtailment adjustment shown.

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0000	Lingue Loan ID	Neport Period	1992	
issuer 10 0000 Par	op 3006	Post an COX	Unique Loan (D.	n Loses Type FHR
Cossi el 2012/24 Testar Lear 10 1924 (14990) 1921 (14990)	0 HOLMEB	 		Sec. 47 / En. Res. 2
Renewer Activity During Reporting	Peried		Filment	Principal
In Falledoache P	100	Chelonouw		0.00
Record Duke 100X		Prepai		0.10
Prior Payment Date: 12/215		Cooring UP	-	340613.80
Last Instaturent Date: 10/01/	2000	lethine		0.09
		Gataleas		0.00
		Adjustranti	E 0.08	
Later 18 (Belorica)	318.44	Net Arbeit UP1	0	0.00
		Dising UP		343255.80
	De	en Vertigiau Dette Rielo	te .	

The table below is a visual representation of the L-Record as reported through RFS. This L-Record reflects the activity of each loan in pool 312786 for the month of October 2009.

PHOP	Perd Name							
1	Percent Type	L.	L		L		L	L.
2	Unique Loan D	201745054	1000	003655555	825576546	029120575	003103599	0097754494
2	Red 🕕	340365	2028	563355	34796	042305	342366	34(286
4	Loan Type	PM.	840	WAG .	648	WAS:	VAG	P19.
8	CALL NUMBER		000 (23.034.047)	000000000000000000000000000000000000000	NUTLINE DO	0000134441312100	0001234341794400	0001034341116011
	NUM LOG D	161	12	10h	18	101	108	110
17	statistic presidenti	C 10 13000		00010000	100 10009	10012000	10012008	10012008
	Loan Materity Date	000 100 59	0.01.000	05012059		09019059	09012029	09012039
- 9	Loan Merel fun	5000	6000	6.000	5,000	5,000	5,000	5.000
1	Loss (R)	245345.00	4455/500	152558.00	005-5.00	537498.00	105090-00	342300.00
11	Los <sup>a</sup> 0	1160.70	296.29	671.75	700.50	104.95	667.63	1993.05
10	And instantial from Calib	110 (2009)	1101000	11012000	100 10009	11012008	100000000	10012000
12	П Рансскан Рад	H	N	5	н	8	N	N
16	Designed allered	0.00	0.00	0.00	3.53	8.00	100.73	10.00
10	compart Principal	0.00	0.00	0.00	0.00	6.00	10.0	6.00
15	Prepaid Marriel	\$11.85	178.9	94.9	1.00	98.89	0.00	0.00
12	Prepara Principal	202,01	59.79	197.07	0.00	28.25	000	0.00
10	indali Marash	104.53	(735.59	674,55	0.00	1973	000	
18	adar Anopa	131.41	108.75	117.37	9.00	P1.0	0.00	
20	order met	12.38	2.0	.10.10	9.00	6.00	0.00	6.00
21	Aligned Triblered	6.63	0.00	0.00	9.00	6.00	0.00	6.00
- 22	NAK AQUS UMI	0.00	0.00	0.00	9.58	0.00	0.00	10.100
20		Baserie en	445749.22	64636.25	0080.08	50000.07	105092-00	34083.65
24	Perroval Date							
8	Perroval Peseon							
25	Upublisher Internet Date							
27	uposton energia norma							
20	upostor Propa Basico							
25	Losn TU Isance	362.11	(28.32	327.10	848.21	317.34	40.00	319.44

## ISSUER'S MONTHLY REPORT OF POOL DATA

The following is the P-Record screen shot of the pool level data elements including those calculated by RFS for activity in the month of October 2009 for Pool 312786. This screen shot represents only those data elements required for the monthly reporting of pool activity.

Text Line Runt Activity	BANK OF AMERICA, N.A.
inter D Poor	
Contraction of the second seco	1100 1000 1000
19 - 19 - 19	
	1,8 <b>CA</b>
towneg Pitty 20234-16	
uprision 1 - 141 St. D.D.D.	Dynamic Security MPID 12/06/2010
Advances to FID: 0.00	
Clocky Filt: 6829-15	Screek, led Wincpels 1990 30
Gecurty in: False: 4 8000	Gunderers 40.57
Puor láosgage Ratie [ 3,002]	Professione 53
An read Two: 221.01	Coll Process 204120
R Due Geouthy Inder 6442,70	
Carlo Rose (p A189.70	Mparter Catalana
inder	Come Sederiy KPK 1007012.70
T21 Keener 22/2010	cal series
P4 Belen (159:0	Security Fire 31.98
Otor Balance (0.20)	
harding States	
CONTRACTOR OF	Custodian Bank Information
ALC: NO DEC	
Principal Account # 10	000001 Privage: 484 5 120456789
Encrow Account # 10	000000 Bickie BRA # 000000
	Store Scherolder Poce

The table below is a visual representation of the pool level data elements reported through RFS for activity in the month of October 2009 for Pool 312786.

Field#	Field Name	
1	Record Type	Р
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	621.61
6	Weighted Average Interest Rate	0.00
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	1637612.76
11	T&I Escrow Balance	3320.10
12	P&I Fund Balance	4559.37
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filer	0
25	Filler	0

This table represents only those data elements required for the monthly reporting of pool activity.

# ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

An example of the Issuer's worksheet used to reconcile October loan level and pool level data submitted through RFS to their internal servicing records is shown below:

		155	UER'S MON	THLY REPORT	T OF POOL A	NOLOANDA	AD		
	Pool/Loan P	Package Nun	nber	\$12766					
Date				11/03/2009					
Reporting	looth			Oct-09					
Providence of	Pool Admin	is in all the							
Section 1 -	reol Admin	istration							
				Total	Food				
Poolit	.can Package	Activity This	Vorth	Number of	Instalment	Pool is	benest.	Pool P	rincipal
A Milanes	from ked rep	-		Maga.	Control \$ 5,804,10	11111111111111111		8 1	640,390,63
A. Datarees	romastrep	ore			0.000 IV	11010120821		•	0940200.00
	ent collection			101200320121		5	6,216,14	3	1,015,10
	principal coli			RECEIPTING	STREET,	<b>BERNEN</b>	HEREFELE	8	48.67
Settements.				D	<b>3</b> -	100000000000000000000000000000000000000		8	-
C. Other (+ c					* .	5	0.00		
	his numbers			Y	\$8,829,10	<b>HHENSS</b>	1111111	8 1	638,400.68
E Total	Broad		installments	s Delinquent			Interest	Principal	
Number Deinquent	Deinquent	One	Two	Three or Marc	Parentesure	F. Amount			H. Servicing
Leinquers				More		Repaid S.Amurit	\$4,818.68	\$1,282.14	Pee
1	1476	1	0	0	0	Delegant	8 1008.72	8 153.01	8 (01)(1)
Section 10	- Fermulat	or Calculate	ng Merilgage	e Principal Ir	rstallments	Oue this No	er He		
A. Holds	batalment 0.024.19		5.001.09	1211-1-2212		0.00	A 8) 1.992.30	hildren	Hale (if
· · · ·	0.000	3	0.001/08	10111111	0.111000.2	3	12002-22		
Sealars 2	Salarshale of	Requirely	(Providential an	at he work the					
				_					
A. Schedu	ed Mincipal	D. Addition	al Mincipal	C. Linu	dationa	D Ober (11)	<ul> <li>(All-sub)</li> </ul>	E MAR	
	led Mincipal		al Mincipal		idadona	espla	ulan]	0 mil	an D
A. Schedu S	led Mincipal 1.992.30		al Mincipal 40.67		idadona -			0 mil	
5	1,992,00	5	40.67	5		espla	ulan]	theme 5	2.041.00
S F. Cash date		S Sidera for inte	40.67 reat (Interest	5 4.50%		espla	ulan]	0 mil	an D
S F. Cash date G. Tatal cost	1.992.30	5 Siders for inte two holders (2	40.67 reat (Interest Real 26 ( 26)	5 4.50%		espla	ulan]	S S	2.041.00 6.140.70
S F. Cash date G. Tatal cost	1.992.30 Ibution due ho	5 Siders for inte two holders (2	40.67 reat (Interest Real 26 ( 26)	5 4.50%		espla	ulan]	S S	2.041.00 6.140.70
S F. Cash date G. Tatataavd H. Delemed	1.992.30 Ibution due ho	S siders for inte fact hadders (SPM)	40.67 reat (Interest Rea (25 + 25-) anly) \$	5 4.50%		espla	ulan]	S S	2.041.00 6.140.70
S F. Cash date St. Total covid H. Defermed Section 3 –	1.992.30 Ibution due ho Indication of Internet point fr Principal Ar	S ideas for inte includes, (OPM notations, (OPM)	40.67 mat (Interest Res 36 + 36) anly (8 marities	5 4.50%		espla	ulan]	3 3 3	2.041.00 6.140.70 8.180.70
5 F. Cash date 9 Total cost 9 Determed 8 estion 3 - A. Rinsipal 3	1.902.30 fbution due ho indextribution of intervest paid to Principal As immunit of series	S idea for inte ine fudders (SPM induces (SPM incomt of Re- writes, from 5	40.67 meat (internet foral (26 + 104) anty) 8 mentices ast report	4.50%		espla	ulan]	3 3 3 3	2.041.00 6.140.70 8.140.70
5 F. Cash date 9 Total and 9 Determent 8 estima 2 – A. Principal a 5. Principal a	1.502.30 Ibution due he describution of intervest point? Principal As intervest of set fathbuted to h	S objects for inte face functions (SEM) matters (SEM) matters (SEM) matters from to tolders this re-	40.67 meat (Interest Res. 204 (204) anty) 8 mentions solveport sport (Sector	5 4.50%		s and a	ulan]	3 3 3 5	2.041.00 6.140.70 8.180.70
5 F. Cash diat St Total and H. Deferred Beation 3 – A. Reneipal a D. Principal a C. Secial Nat	1.902.30 Ibution due ho intervest paid to Principal As amount of see fathbuted to h rs. – Rinsipal	5 citizes for inte iner hadders (0000 matters (0000 matters (0000 matters from to polders this re available for its re	40.67 meat (Interest Res. 201 (201) anty) 8 mentions solveport (Sector distribution to	5 4.50%		s and a	ulan]	3 3 3 3 3 3 3	6.140.70 6.140.70 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.190.01 8.1
5 F. Cash diat St Total and H. Deferred Beation 3 – A. Reneipal a D. Principal a C. Secial Nat	1.502.30 Ibution due he describution of intervest point? Principal As intervest of set fathbuted to h	5 citizes for inte iner hadders (0000 matters (0000 matters (0000 matters from to polders this re available for its re	40.67 meat (Interest Res. 201 (201) anty) 8 mentions solveport (Sector distribution to	5 4.50%		5	ulan]	3 3 3 3 3 3 3	2.041.00 6.140.70 8.140.70
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5 F. Cash date St. Total cord H. Defensed B. Bestines 2 – A. Rensipal : D. Philopal e D. Philopal e D. Philopal e	1.902.30 foution due he independent of anternet point in Principal As anternet of sea factorized to h es – Principal of securities to	S olders for inte the holders () whites ()SHM nonant of Re- nations from to olders this re available for its monthered	40.67 mast (hterest kna (04 + 04) anty (8 marilies ast report detribution to	20) 1000000-000	Dan Farm HJ		ulan]	3 3 3 3 3 3 3	6.140.70 6.140.70 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.190.01 8.1
5 F. Cash date (6 Instanced H. Deternet) Relation 2 – A. Principal o C. Sector Nat D. Principal o Section 4 –	1.992.30 Ibution due ho reinformation of enterorist point in Principal As annuant of see fathbuted to h es — Principal di securities ti Remittance	S siders for inte the hadders (SMM mount of Se- notices from to object this re- sociate for its confirmation Date on Sime	40.67 mat (Interest km, 26 + 26 - may) 8 marities astropart port (Sector detribution to mie Mar (Gas	20) traiters - An aranty For F	Dan Farm HJ		ulan]	3 3 3 3 3 3 3	ge (1) 2.041.00 6.140.70 8.180.01 8.180.01 2.041.00 0.087.012.20
5 F. Cash date 6 Total and 1 Octomed 8 Principal 2 Principal 2 Sector Nat 3 Principal 2 Sector Nat 3 Principal 3 Reation 2 – A. Ginnie Mi	1992.30 Ibution due to introduction of the introduction of the introduction of the introduction of the introduction of the introduction of the international	S siders for inte the hadders (SMM mount of Se- notices from to object this re- sociate for its confirmation Date on Sime	40.67 mat (Interest km, 26 + 26 - may) 8 marities astropart port (Sector detribution to mie Mar (Gas	20) traiters - An aranty For F	tan Fare HJ		ulan]	3 3 3 3 3 3 3	6.140.70 6.140.70 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.180.01 8.190.01 8.1
5 F. Cash date (8 Test and H Deterned) Reation 2 – A Principal of C Sector Nat D Principal of Sector Nat Reation 2 – A Ginnie MD	1992.30 Ibution due to introduction of the introduction of the introduction of the introduction of the introduction of the introduction of the international	S siders for inte the hadders (GMM mount of Se- notices from to object this re- sociate for its confirmed Date on Sime	40.67 mat (Interest km, 20+ (20+ may) 8 marities astropact sport (Sector detribution to mie Mar (Gas	20) traiters - An aranty For F	tan Fare HJ		ulan]	3 3 3 3 3 3 3	ge (1) 2.041.00 6.140.70 8.180.01 8.180.01 2.041.00 0.087.012.20
5 F. Cash date 6 Intel not 1 Determin 2 Determin 2 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 1 Determine 1 Det	1.902.30 fbuton due to interved partit Primograf As amount of see factorized to to es. – Himapol disensation to Remaittance e guaranty fo by 12) partit	S Siders for Inte law Indexs, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) base on Sime te (Opening base (Opening base)	40.87 met (merset ker 29 (29) angl 8 met (29) angl 8 met (29) set again port (2000 detailed in to set again port (2000 detailed in to set again the Marc (6) set again the Marc (6)	20) traiters - An aranty For F	tan Fare HJ		ulan]	3 3 3 3 3 3 3	ge (1) 2.041.00 6.140.70 8.180.01 8.180.01 2.041.00 0.087.012.20
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5 F. Cash date 6 Intel not 1 Determin 2 Determin 2 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 0 Principal 1 Cash dial 1 Cash di Cash dial 1 Cash dial 1 Cash dial 1 Cash dial 1 Cash dial 1 Cash di	1.902.30 fbuton due to interved pantt Primograf As amount of sea factbuted to to es. – Himapol disensation to Remaittance e guaranty fo by 12) paint	S Siders for Inte law Indexs, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) base on Sime te (Opening base (Opening base)	40.97 reat (Troreat Kar 29, 29, 29, 29, any time, 29, 29, any time, 29, 29, any time, 29, 29, any time, 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	25) - 4.50% Folders – All aranty For F	tash Fam Hill kare 0.00085		<u>Ldoni</u> 0.03	8 1 5 3 3 3 5 5 5 5 5 5	01.90 01.90 01.90 01.90
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5 F. Cash date R. Indianad H. Deferred Restions 2 – A. Principal D. Principal C. Serect Nat D. Principal C. Serect Nat R. Cashol A. A. Ganet M. Section 5 –	(1992.30 Ibudon due lo intervet part l Principal As ansant of ces factured to h e- Principal As a securit of ces and cesarities th Remittance e guaranty fe guaranty fe guaranty fo Status of Ce	S Siders for Inte law Indexs, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) anders, (SHM) base on Sime te (Opening base (Opening base)	40.57 rest (Protect and 20 + 10 + only) 8 marklers and the port (Section detailsance of sectors abance of sec character A. Name C	20) - 4.50% - 20) - Insiders - All arasty For F - Aldres - Aldres - Aldres	tain Farm Hill Are 0.30099 Ind by annual	Dank(a)	<u>Ldoni</u> 0.03	3 1 5 3 3 3 3 1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	01.90 01.90 01.90 01.90
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5 F. Cash date R. Indianad H. Disterest Restions 2 – A. Rinnipoli D. Principolic C. Serest Nat D. Principolic Section 4 – A. Simir Mo Exection 5 – Principolic Section 5 – Principolic Derrow B. Composition	(1992.30 Ibutton due to intervet part to Principal As ansant of one factured to to assant of one factured to to assant of one factured to the construction of construction by (12) pain) Statum of Co Intervet on of fund balance	S siders for inter- inter-finiters (2) whiters (0000 moment of Se- scrifted, from to Se- scrifted, from to Se- scrifted from to Se- scrifted from the se	40.57 read (Historial Ken 20 + 120 mark) 8 markies sciences sci sciences sciences sciences sciences sciences scien	2 4.50% Faithers – All activity Fee F sortice matigities matigities matigities sort Address LIST SOM LIPA	tash Farm Hall kare 0.300956 ied by annual a of Custodial A TONAL SAN	Dank(a)	<u>Ldoni</u> 0.03	Bana     S	01.90 01.90 01.90 01.90
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# ISSUER'S MONTHLY SUMMARY REPORT

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of October 2009 for Pool 312786.

		Summary rives		RTGAGE	COMPA	WY		-
		iasuer1D.	Report Per	wd.				
		2000	16/200	s <u>co</u>	1			
		Surmary for	lanser ID					
	Lost Bulk	1909-2005 Correct Integration Summ	sei 19	100289				
	Peoks Roparton	1 PoetB	roters	1				
	Loans Reported	7 Love E	oceptions	ę.				
	Loses	Delinquest	Pessent	0w	Teo.	Tree	Foredapure	0.00%
1.	7.		54%	1	0		0	
		ø	0			0.0	a	
							Circle Nex 1	Orme Mae 11
						Pools	· · ·	0
					т	5 Frando	2328-90	0.00
					08	er Fands	4588.37	1.00
					Gua	netty Peer	51.98	0.00
				Fland Inc	dal word	Connet	8824.18	8.08
				Jeptit Pool	Principa	1 Falance	1020-000.00	8.00
			Securit	Herning	Presipe	Delarere	100311236	8.08
				Ptin	opal Du	e Holdets	2041.00	8.00
				318	ront Du	a Holders	0146.70	8.00
				Reported	L17100	200		
-		is 1. Reporting						pe 0
	Lars	Delequest 1	Present 1	en One 1	Two 0	They B	Possible I	
		Econom Fundas	2220.10	Pool Pre Balance		1620	190.00	
	100	Other Fande	4853 37	Security Batance			nga.	
				Pinkel	Due			
		Outrarty Post	81.55	Heiden		25	M 1.00	

FORM HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

Issuer's Monthly U.3. Department's Summary Report Data reaction for this objection of information is estimated to see							I of Houssing ONB Approxit He. 5509-0016-30-p. 1201/0015 I openent In Hongspe Attoolotion							
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## RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

Month end pool principal balance     (Sum of Fields 23 on al L-Records in the pool)     Frepald installment principal     (Burn of Fields 17 on al L-Records in the pool)     S 1,262.14     Delinquent installment principal     (Sum of Fields 15 on al L-Records in the pool)     S 153.91     (Differ amount calculated by RFS and reported in Block 9 of the form HLD     117100)     Liquidation Principal Balance     (Burn of Fields 28 on al L-Records in the pool)
Prepaid installment principal     (Sum of Fields 17 on all L-Records in the pool)     S 1,262.14     Delinquent installment principal     (Sum of Fields 15 on all L-Records in the pool)     GD Pools Only: Scheduled Principal     (Shift a mount calculated by RFS and reported in Block 9 of the form HUD     11710D()     S 1,992.30     Liquidation Principal Balance
(Sum of Fields 17 on all L-Records in the pool.)     8     1,262.14       - Delinquent instalment principal (Burn of Fields 15 on all L-Records in the pool)     8     153.91       - CD Pools Only: Schwalzed Principal (Briter amount calculated by RFS and reported in Block 9 of the form HUD 11710D)     8     1,992.30       - Uguidation Frincipal Balance     1     1     1
(Sum of Fields 17 on all L-Records in the pool.)     8     1,262.14       - Delinquent instalment principal (Burn of Fields 15 on all L-Records in the pool)     8     153.91       - CD Pools Only: Schwalzed Principal (Briter amount calculated by RFS and reported in Block 9 of the form HUD 11710D)     8     1,992.30       - Uguidation Frincipal Balance     1     1     1
(Sum of Reids 15 on all L-Records in the pool)     (D Rools Only: Scheduled Principal     (Enter amount calculated by RPS and reported in Block 9 of the form HUD     117100)     S 1,992.30     Liguidation Principal Balance
(Sum of Reids 15 on all L-Records in the pool)     (D Rools Only: Scheduled Principal     (Enter amount calculated by RPS and reported in Block 9 of the form HUD     117100)     S 1,992.30     Liguidation Principal Balance
CD Rools Only: Scheduled Principal (Enter amount calculated by RFS and reported in Block 9 of the form HUD 11710D1)     S 1,992.30     Liguidation Principal Balance
(Enter amount calculated by RFS and reported in Block 9 of the form HUD 11710D() 5 1,992.30 - Liquidation Principal Balance
1171000)     S 1,992.30     Liguidation Frincipal Balance
(Sum of Fields 28 on all L-Records in the pool)
<ul> <li>CD Pools Only: Additional Principal Adjustments or FIC change on OPM</li> </ul>
(Enter amount from Reid 3 of P.Record) \$ 0.03
- Adjusted Pool Principal Balance \$ 1,637,612,58
Securities Principal Balance
(Amount in Field 10 on the P-Record as entered by Issuer) 5 1,637,612.76
- Difference: Over/ShortS (0.18)
Comments:

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF (CONCURRENT DATE (CD) POOLS

POOL NUMBER: 312796	REPORTING N	ONTH: 10/89
+ Prepaid Principal and Interest		
(Sum of L-Record Pields 16 and 17 for each prepaid loan in the pool)	5	5,575.67
+ Additional Principal Payments		
(Sum of L-Record Field 20 for each loan in the pool)	\$	48.67
+ Additional Principal Adjustment		
(Sum of L-Record Field 21 curtainment adjustments for each current loan in the pool)	5	0.03
+ Liquidation Principal		
(Sum of L-Record Field 25 for each liquidated loan in the pool)	5	-
+ Delinquent Service Fee		
(Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	5	53.37
+ Service Pee		
(P-Record Field 5: Enter only if taken after cutoff date)	5	-
+ Fixed instalment on Liquidation		
(Sum of L-Record Field 11 for each liquidated loan in the pool)	5	-
<ul> <li>Delinquent Principal and Interest</li> </ul>		
(Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	5	687.63
- Prepaid Service Fee		
(Calculated sum of L-Record Reids 16 for each prepaid ican in the pool multiplied by the service fee rate divided by the mortgage interest rate,		
based on last payment installment)	5	431.35
<ul> <li>Service Fee from Liquidations</li> </ul>		
(Based on last interest installment on Monthly Liquidation Worksheet)	5	-
- Subtotal (Expected PBI Balance)	5	4,558.76
<ul> <li>Reported P5/Balance</li> </ul>		
(Field 12 of P-Record for pool)	5	4,559.37
- Difference: Over/Short	\$	(0.61)

## FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

Remittance Advice	and Withom	breat of Housesy Development Robert Motologic Association	CME Ascreve No.	2000-0820 KLKB. 70/707
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Certificate #1234567 (Example I) was sold/converted to three separate certificates, 1234568, 1234569, and 1234570 on September 27. The holders of the new certificates are now due their pro rata shares effective with the October remittance. The security balance at the time of sale was \$1,639,653.76. Applying the pro rata share, the beginning security balance for this certificate would be \$1,538,461.46.

To calculate the pro rata share percentage, with respect to a security holder, the original principal amount of the security holder's securities is divided by the original principal amount of the entire pool, carried out to eight (8) decimal places.

Issuer's Monthly Remittance Advice	U.S. Data for an and Linkar Dave Countries (1) or		Approval too 2003-0003 (Kep. BMO)
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Certificate #1234569 was created from the sale/conversion of certificate #1234567. The beginning security balance of this certificate was \$62,730.76.

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Certificate #1234570 was created from the sale/conversion of certificate #1234567. The beginning security balance of this certificate was \$38,461.54.

### BANK STATEMENT AND RECONCILIATION

		1-0000 Stateme 10-31 Taxpayer	Account Number 1-000000-1 Statement Date 10-31-09 Taxpayer I.D. No. 20-7394822		
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All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments. Note also that the deposit dates correspond to the payment dates shown on the Issuer's internal servicing records (trial balance).

P&I CUSTODIAL ACCOUNT RECONCILIATION

P&I Custodial Account Reconciliation					
+ Bank Statement Balance	\$ 4,559.37				
+ Deposits in transit	<u>\$</u> -				
- Outstanding Checks	<u>s</u> -				
+/- Adjustments	<u>\$</u> -				
= Subtotal = Adjusted bank balance	\$ 4,559.37				
<ul> <li>Reported P&amp;I (P-Record Fields 12 and 13 as entered by Issuer)</li> </ul>	\$ 4,559.37				
= Difference (Explain)	<u>s -</u>				
Explanation for Adjustments					
Deposits in transit over thirty (30) days (date and amount):					
Checks outstanding over thirty (30 days (date and amount):					
Preparer:Date:					
Reviewer:Date:					

#### CASH BOOK STUDY

	Reporting Month	Sep-09	Oct-09	00-0000
	Prior Month P&I Balance (P-Records 12 and 13			
_	From Prior Month	\$ -	\$ 5,327.67	\$ -
	Current Month Total P&I Total Collections (All L-			
Ľ	Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,768.07	\$ 8,080.02	\$ -
	Current Month Service Fees*(P-Record Field 5)	\$ 440.40	\$ 621.61	\$ -
	Total Cash Due Security Holders in Current Month			
	(Principal and Interest Due Holders as reported by			
L	the Issuer through GinnieNET)	\$ -	\$ 8,226.71	\$ -
=	Current Month P&I Balance (P-Record Field 12)	\$ 5,327.67	\$ 4,559.37	\$ -
+	Current Month Other Balance (P-Record Field 13)	\$ -	\$	\$ -
=	Total P&I on Deposit at Month End	\$ 5,327.67	\$ 4,559.37	\$ -
	Difference (Explain)	\$ -	\$ -	\$ -

\* Service fees presumed to be taken in the current month.

\*\* Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This test confirms the accuracy of the Test of Expected P&I calculation.

ISSUER'S INTERNAL SERVICING RECORDS

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101	11/05/2009	0.00	0.00	PP	6.15	910.74	269.96	218,302.46
103	11/02/2009	0.00	0.00	pp	2.48	1,736.45	511.84	416,234.80
105	11/02/2009	0.00	0.00	рр	33.89	673.70	198.03	161,454.36
106	11/04/2009	543.25	157.55	130,216.27	7.16	0.00	0.00	0.00
108		0.00	0.00	236,926.07	0.00	0.00	0.00	0.00
109	11/03/2009	1,066.80	308.46	127,783.54	0.00	0.00	0.00	0.00
110	11/30/2009	1,442.02	418.07	345,665.59	0.00	0.00	0.00	0.00
TOTAL		3,052.07	884.08	840,591.47	49.68	3,320.89	979.83	795,991.62
UPB PP or DLO	UPB			840,591.47 795.991.62	PP	3.320.89	979.83	
TOTAL UP				1,636,583.09	DLQ			

#### Mortgage Servicing Trial Balance November 30, 2009 Pool 312786CD

## ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are L-Record screen shots of the loan level data elements reported through RFS for the activity in the month of November 2009 for each loan in Pool 312786. These screen shots represent only those data elements required for the monthly reporting of loan activity.

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	Louis 4	terious Data Fields	Alter and a second second
Mautr 1D	Unique Later D	Report Period	
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Heaver Lover (D) 120			Loss Int. Party: 6.0000
0m [2]			Past Payment 100012838
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		California	0.80
	1.1	Alj-ettnerds	0.06
		Met Adjust UPB	0.00
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		Cleany UPB Maribus Data Fairbe	
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Đ	Law	Various Data Fielde	
alasar D Team	Linique Losen (D) P (020127660)	Verden Calls Fielde New Pernal TLODOR	
el Insuer ID [0000]	Linique Losen (D) P (020127660)	Verden Calls Fielde New Pernal TLODOR	Lown Type (1000
Hansen ID Tests Hansen ID 2003 Pool I Caste & 2001210.01	Unique Loan (D)         P           Unique Loan (D)         P           (2012)00         [           > 335200         Pool	Verden Calls Fielde New Pernal TLODOR	Security Int Rate 5.500
Henser ID 0000 Pool I Lease & 2000 Pool I Lease & 2000 Pool I	Unique Loan (D)         P           Unique Loan (D)         P           (2012)00         [           > 335200         Pool	Verden Calls Fielde New Pernal TLODOR	Deser Type: 10.507 Deserve 14 Rube: 5.507 Loserve Rube: 5.507
Henser ID Dealer ID Contr 0 Contr 0	Unique Loan (D)         P           Unique Loan (D)         P           (2012)00         [           > 335200         Pool	Verden Calls Fielde New Pernal TLODOR	Serverity Internet 1000 Loss 11 Rute 1,500 Loss 11 Rute 1,500 Ent Payment 10/21/2008
Henser ID 1000 1	Unique Lawrith         P           20127000         P	Versee Data Fields News Prevail 110008 CP Unique Unique Loave HD	Strategy I, den Type Strategy Int Bute Loss VI Russ Fitte Dayment (12/21/2008) Weigetig (19/21/2008)
Henser ID Insuer ID Coste 0 Coste 0	Unique Loan (D)         P           Unique Loan (D)         P           (2012)00         [           > 335200         Pool	Verden Calls Fielde New Pernal TLODOR	Serverity Internet 1000 Loss 11 Rute 1,500 Loss 11 Rute 1,500 Ent Payment 10/21/2008
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Hencer ID 5000 Pool I Case 6 20012/6411 Insuer Lose 10 500 (1910 500000 Pict 5000000 Pict 50000000 Pict 50000000 Pict 500000000 Pict 5000000000000000000000000000000000000	Loss Loss (2072706) 2072706 207270 20720	Versee Data Fields News Prevail 110008 CP Unique Unique Loave HD	State Sources
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Gave & Startersetteren Mexael Later (0) 115 GPR (M4240.00 RC (198008 M403529 Demonst Advisor (195.57594/2710,0447045	55H [X0000400]
Color - Dix 2000	Crig LEVE (240333)
Benewer Activity During Reporting Period	iverent Principel
In Forecipeure	Deingsent 0.00 0.00
Record Date: 11/2009	Propulat 0.00 0.00
Pose Payment Lide 1001/2008	Chewing UPN 34005300
Land Installment Data (11010000)	Installment 1442.02 419.01 Detellment 0.00 Adiau/ment 0.00
Loan 18) Belerice 280,71	Ner Adjor UPB 3 80 Costig UPB 545685 82
6	Loss Velage Coto Fields

The table below is a visual representation of the L-Record as reported through RFS. This L-Record reflects the activity of each loan in pool 312786 for the month of November 2009.

Feble	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan D	202140081	028730874	0234653666	021875548	029/7808/78	129127899	0297764481
1	Post ID	312788	312188	312188	312158	812188	312796	312188
- 4	Loan Type	Dia.	VAG	WAG	BA.	WAG	WAG	RIA
5	Case Number	001007551061200	0001234594675	000657667060-022	000114557991229	000007690012804	000123458709401	000120455759011
	baser Loan D	101	108	100	108	778	109	110
7	Prol Remont Date	0.7012508	08012000	00013000	10052908	10012000	10012000	10013000
- 1	Loan Maturity Date	06012036	07012009	00012009	08012208	09012009	09012039	09012009
1	Loan Interest Rate	5000	5000	5.000	5.000	5.000	5,800	5,000
10	Loan OPB	210842.00	418815.00	102586-00	150546-00	281408.00	126002.00	39,000 00
10	Loan HC	1180.70	2248.29	8/1/8	750.80	17/13/	087.92	1800 00
12	Last heblinent Fold Date	11012008	11012009	11012009	1012009	11012009	11012009	10012009
10	h Foreciseure Flag	N	N	N	N	N	N	N
14	Diffugued Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Diffeograf Hampel	4.00	00	0.00	0.00	0.00	98	
2	Repair Mental	00074	1004	62.73	4.00	00	00	00
17	Prepaid Phincipal	29.95	511.0	191.00	0.00	0.00	0.00	0.00
10	hatal hterest	910,74	1735.48	671.10	\$40.25	0.00	1065.30	142.00
18	Install Receipal	205.90	101.H	106.02	157.65	0.00	88.4	418.02
28	Getained	6.15	2.49	23.80	2.10	0.00	0.00	0.00
74	Adjust Interest	0.00	0.00	1.00	0.00	0.00	0.00	0.00
72	Net Adjust UTS	0.00	0.00	1.00	0.00	0.00	0.00	0.00
28	Loss LPR	218802.40	41ESA 85	101454.30	180018.57	299905-07	107388.54	345005.55
2	Removal Cate							
71	Perroval Resson							
2	Liquidation Interest Due							
27	Up/deton Principal Rentad							
28	Liquidation Principal Robmon							
- 28	Losn TáliGobrice	-928.72	-19.3	401.65	-478.11	41.78	179,26	390.23

ISSUER'S MONTHLY REPORT OF POOL DATA

The following is the P-Record screen shot of the pool level data elements reported through RFS for activity in the month of November 2009 for Pool 312786.

and the second second				
Real Lint Press Acti		AMERICA, N.A.		
Interior ICI	Peel 10	Benist Period		
5656	312786	11/2007	603	
		1. South E		
Opening FIC: 8824.19				
avitationa to Full PC 0.00		Doesing Security P	1537812.75	_
Adjustment to TIC: 0.00				
Cinema Pro: 8824.19		subscient error	2000.80	
Security int. Hate: 4 5000	-	Container	The second se	
votal interact 6372-96		Uside		-
Post Mariana Pate 8.000		10°D Adustr		
iterator Feet 637.30	1	Table Princ	Real and the second sec	_
6 Due Security Philder 6141.00				
Charles of the American State				
Holder E191.56			Registeral	Castradiated
		<b>Closing Security P</b>	102225022.25	1635562.25
Talimetric 255.07				
P 8.1 Balaricos 42/18.05		Barry 1	[ 82.F8 ] and	
Citrar Balance 0.00				
	Custodia	in Bank Info	rmation	Station 18
Principal Account 2	10000001	1	PRECEDE ADA #	123456790
				123456709
Escrew Account #	1000002	-	Escrony ABA #	1234550708
	Save	Stream	AIZE POOL	
PRUMCY POLICY	Gunner Mar-	GOVERNMENT	GUADANTEED	-

This screen shot represents only those data elements required for the monthly reporting of pool activity.

FieldN	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	637.30
6	Weighted Average Interest Rate	0
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0
10	Security RPB	1635562.25
11	T&I Escrow Balance	258.57
12	P&I Fund Balance	4018.95
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	Pål Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0.00
25	Filler	0.00

The table below is a visual representation of the P-Record data elements reported through RFS for activity in the month of November 2009 for Pool 312786.

CONTRACTOR OF STREET, ST	
Frei int Paul Activit	
	BANK OF AMERICA, N.A.
Neuron 113	Post ID Report Period
5666	312785 (110399) CO
	7.00 ED EI
Opening FIC: 8424.19	
iquitations to Rult FIC: 0.00	Country Security RFB: 1837812.76
Arguitment to RC 0.00	
closing rtc: 8824.19	substant Hrivoper 2000.80
Security Int. Nate: 4 5000	Construction 40.63
Votal Interact 6372.96	Liguidationar 0.02
Frost Montgage Flate: \$.000	76F/0 Addesiment. D3
Service Fed: 637, 30	Tetal Principal 2000.01
d Due Supprhy Halder 5141.05	
Cash Dae Security 8191.55	Necolari Caluated
Holder	and a second
A State of the second	Closing Denvity RPIII 1020502.25 18/38A62.24
T & Likebarrow 256.07	
P 8.1 Role or 4018.95	thaready Heat 81.00
Other Indexes 0.00	
M. Saller aller	Custodian Bank Information
Principal Account 2	10000001 Principal ABA # 123458799
Escrow Account #	10000002 Escrew ABA # 123405709
	Sine Summarze Pool
	June Johnworth Linge

This table represents only those data elements required for the monthly reporting of pool activity,

FieldN	Field Name	
1	Record Type	P
2	Pool ID	312786
3	Adjust FIC	0.00
4	Pool FIC	8824.19
5	Servicing Fee	637.30
6	Weighted Average Interest Rate	0
7	Net Adjust RPB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0
10	Security RPB	1635562.25
11	T&I Escrow Balance	258.57
12	P&I Fund Balance	4018.95
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0.00
25	Filler	0.00

## ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

An example of the Issuer's worksheet used to reconcile November loan level and pool level data submitted through RFS to their internal servicing records is shown below:

		SOURCES RECO	ONCILIATIO	NOPHOND	LY REPORT	OF POOL AN	DLOANDAT	TA.	
Ginnie Mae	Pool/Loan	Package Ner	aber	312766					
Date				12/22/2009					
Reporting	footh			Nov-10					
Section 1 -	Pool Admin	is tration							
Pool	oan Package	Activity This	North	Total Number of Mgs.	Fixed Installment Control	Pool in	terest.	Post	mincipal
	frombast rep	art		7	\$9,624.19	anapatanan	BUILDING	5	1,039,490.06
Less:									
	ent sollection			UDBER	HELLING DI	\$	6,625,30	5	1,863,01
	2. Additional principal collections ietliements, etc.)				HEATERPA	340150301501	000010001000		
C. Other (+ c				0	3 -	8			\$ -
	this monthern			7	\$3,524,10	·	CONTRACTOR OF STREET,		1,636,563,06
E. Treat			in a tail and an	Deinguent	90.004.19	HENELENERS	interest.	Principal	1.000.000.00
Number	Percent Delivouent	One	Tero	Tree or	Forestopure	F. Ansurt			H. Servicing
Delinquent	Considered	- Che	ING	More	POPOLOS LPO	Prepaid G. Armand	\$ 5,920.99	\$ 979.83	Fee
0	0%	D	a	0	D	Delinquent	\$ -	\$ -	\$ 637.30
Section 1A	- Fermula f	lor Calculatio	ng Mortgage	e Principal k	Istalments	Due this Mo	inth		
A. Flored	Installment.	5. ht	erest			(Line	A-8)	Process:	t Rate (if
5	8,834.19	5	6,0000.000	INCREASE	RIBHHBHB	\$	2,000.00		
		Payments							
A. Schedu	ed Principal	5. Addition		C Uq	d stions	explan		E Total P	A) logionit <sup>A</sup>
\$	2,000.80	\$	49.09	\$	-	\$	0.03	\$	2,050.51
T Contractor		olders for inte	and the second	4.50%					0.141.05
		due holders (3			-			-	8,191,56
		tolders (GPM				_		3	-
Section 3 -	Principal Ar	nount of Sec	ounties						
		urities from la							1,637,612.76
		valders this re						5	2,050.51
			distribution to	holdens - At	tash FarmHU	0-1710-6		\$	-
D. Principal o	f securities t	his monthend						8	1.635.562.25
Section 4-	Remittance	Due on Ginn	nie Mae (Gu	aranty Fee I	Bate 0.0006%	•			
		e (Opening b	alance of sec	urties ruite	led by annual	pueranty rate	divided by b	8	61.66
B. Other (er;	pilain)								
Section 5-	Status of Co	ustodial Fen	ds						
					a of Custodial		As	count Numbe	ar(a)
Principal and	Interest.			USTODAL N	ATOMAL BAR	ak.		10000001	
BLOFDW				USITODAL N	ATCHAL BAD	W.		100000002	
		lance at mont	hand						
1.	Econow Runs	cia.		2. Principal	and interest			2. Other	
						4,011,000			

#### ISSUER'S MONTHLY SUMMARY REPORT

The following is a screen shot of the pool level data elements that RFS calculates from the L-Record and P-Record, for activity in the month of November 2009 for Pool 312786.

~	445.6770	Summerson'	A first L	-					
		icouar 10 Johon			100		ANY		
		Summ	cary for	Insuer 1D					
	Reporting Care .	9009.000	Corner Last Pe	tone Due	10/14/0080				
		1111000	durme		12142008				
	Pools Reported		Poet D	cessions	0				
	Losna Reportad		Lue	aceptone	0				
	Losine	Owin	Diete:	Percent	One	THE	These	Feredosire	0.00%
£					, di	0			
8	0		•		0			0	
								Given March	Ginne Nov 8
							Proces		
							8.1 Fords	258,67	0.06
						D4	her Funde	4015.95	0.00
						- the	early Feb.	81.80	0.08
					Fired	watered	Constant	8524.19	0.00
					Linpaid Pe	of Plinoips	ol Statutice	1616153.00	0.00
				Same	ty themani	g things	I Dalance	903562.58	0.00
							e Hotdeta	2002.61	0.00
						steers ().	e Holdess	8141.08	0.00
					Reports	0 11710	0 Bata		
	and the second second second second	i de la companya de la	-	Period 110	and the second second second	Scircito		icel Submitted Ty	<b>96 0</b>
	Loans	* Detroa	ant D	Pesanti			Tiess 2	Fareclosues 3	
		Etabler Fr.	ale :	288.87	Gales			1628083.00	
		Other Fury	*	atra an	Galan		-	1000582.25	
		Currenty	ine i	#1.85	Princip	of the		2010.51	

# FORM HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

		Monthl y Repo			and U	oportalori Tota Deve	monstent -	tg Annecistor		Appropriate Non-2008-2007	die of all of a	
Induction Generation N The Information	And Tax	sing and your collection is required to Mee's service select, and key	rg data source in tolor restrict. y faic, 10% paic arg of informat	t, gained and years the further at on an 1	ig and hale or of significant out 40, 17 g we shake to	In sing the red to bamp Autor by G and Furger	der Linnsweise ersellten forte lande Materia lande Gestation	I, and comp universities instructs its minutes in t	ing and inglegan DC 1. Far-	entries, installing the increasing the collec- cartenity value Collect 1. The purpose of 1 art fordies as is free die de Rie Department	des of internation print sumber to internation in t promety of the	
looper (F	iana, J	Address and 2	ic Cabi				Salari su on Type			This report is only its	é-	
125 8	EFE BOLTANDE CONTENT							d Report		2 Shoe Mar 18		
	220					-	Devie	diamport		Contraction of the	FootelLoan Hige	
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Fuelber		is and Loan H		101200	10000	NAC NO. 1		sanDiffers S165		entes H-O Report entro 5	U Runder DISAB	
ris inei	-	Delingeens C	emplicated Sk	-	APPendial of	on Packing				(2 Tels Escree P.	rets.	
Table Table Property Der State			100	erMon Pastone M		<ul> <li>March</li> <li>Deriviti</li> </ul>	ntZer Kadi Inzusky Kitrel	e. 201.17				
1	2	•	2.48	·	1.4	82	) > (.e			1.104-25		
_			Pepel N	the second	-		dansist s	dise in them		Date	fielderrs	
	964	inter Intere	Tube No. 2 Organit	546 196 10	nt Parent Internet Status Kig	Participanti Programa Briano Programa Briano Briano Briano		Parel Aria Phatep () Brace (*) Phatep () Brace (*) Phatep () Brace (*) Phatep () Phatep () Phate		Triani Principal (3)	thei stand	
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							3850.30	AL DADE	100KR			
Alloca								15.21	510 11			
Autoria	et Sign	et.rw					Brited S		repty.			
100 11	100		-				Posts	neerosc	o 1400-00	m (2013-565	-1245	
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# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 312786	REPORTING MONTH: 11/09
<ul> <li>Month end pool principal balance</li> </ul>	
(Sum of Fields 23 on all L-Records in the pool )	\$ 1,636,583,09
(aumor reads 23 on all C-Records in the poor )	a 1,636,583.09
+ Prepaid installment principal	
(Sum of Fields 17 on all L-Records in the pool )	\$ 979.83
<ul> <li>Delinquent instalment principal</li> </ul>	
(Sum of Fields 15 on all L-Records in the pool)	\$ -
- CD Pools Only: Scheduled Principal	
(Enter amount from Section 2.4. of Issuers Monthly Reconciliation of Pool	
and Loan Data Worksheet)	\$ 2,000.80
<ul> <li>Liquidation Principal Balance</li> </ul>	
(Sum of Fields 28 on all L-Records in the pool)	s -
<ul> <li>CD Pools Only: Additional Principal Adjustments or FIC change on GPM</li> </ul>	
(Enter amount from Section 2.D. of issuer's Monthly Reconciliation of Pool	
and Loan Data Worksheet)	\$ 0.03
<ul> <li>Adjusted Pool Principal Balance</li> </ul>	\$ 1,635,562,09
- Programma i don i i incipiar comarica	a 1,030,002.08
<ul> <li>Securities Principal Balance</li> </ul>	
(Amount in Field 10 on the P-Record as entered by Issuer)	\$ 1,635,562.25
- Difference: Oven/Short	\$ (0.16)
Comments:	
SAME REPORT	

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF (CONCURRENT DATE (CD) POOLS

POOL NUMBER: 312786	REPORTING MONTH: 11/09
+ Prepaid Principal and Interest	
(Sum of L-Record Fields 15 and 17 for each prepaid loan in the pool)	\$ 4,300.72
+ Additional Principal Payments	
(Sum of L-Record Field 20 for each loan in the pool)	\$ 49.65
+ Additional Principal Adjustment	
(Sum of L-Record Field 21 curtainent adjustments for each current loan in the pool)	5 0.00
+ Liquidation Principal	
(Sum of L-Record Field 20 for each liquidated ican in the pool)	<u> </u>
Delinquent Service Fee	
(Sum of L. Record Field 14 for each delinguentions in the pool multipled by the service fee rate divided by the margage interest rate)	<u> </u>
+ Service Fee	
(P Record Field 3: Enter only if taken after cutoff date)	<u> </u>
+ Fixed instalment on Liguidation	
(Sum of L-Record Field 11 for each ligardated lean in the pool)	<u> </u>
<ul> <li>Delinquent Principal and Interest</li> </ul>	
(Sum of L. Record Fields 14 and 15 for each delinquent ican in the pool)	<u> </u>
- Prepaid Service Pee	
(Calculated sum of L-Record Piets 16 for each prepaid kan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 332.09
<ul> <li>Service Fee from Liquidations</li> </ul>	
(Sum of L. Record Field 26 for each liquidated loan in the pool multiplied by the service free rate divided by the morigage interest rate, based on last.	5 -
- Subiolal (Expected F6) Balance)	\$ 4,018.34
<ul> <li>Neported PM Balance</li> </ul>	
(Pield 12 of P-Record for pool)	\$ 4,018.95
= Difference: Dvet/Short	\$ (0.61)

## FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

Issuer's Monthly Remittance Advice	and Urban Dr	U.S. Department of Housing 0140 Aper and Urban Development. Devenment Habine Molgage Association				
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#### BANK STATEMENT AND RECONCILIATION

			Account Number 1-000000-1 Statement Date 11-30-09 Taxpayer I.D. No. 20-7394822
000 MAIN STREET, A	NYTOWN, USA, 1000		
ND INTEREST CUST	IPANY TRUSTEE OF PRIN ODIAL ACCOUNT FOR VAI MAE MORTGAGE-BACKE DR LOAN PACKAGES	RIOUS	
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Previous Statem Deposit (s) Totali Withdrawal (s) To	ng otaling	Debits \$241.02 \$106.68 \$54.33 \$91.07 \$8,189.70 \$144.20	\$8,286.58 \$8,827.00

All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments.

# P&I CUSTODIAL ACCOUNT RECONCILIATION

P&I Custodial Account Reconciliation	
+ Bank Statement Balance	\$ 4,018.95
+ Deposits in transit	<u>\$ -</u>
- Outstanding Checks	<u>\$</u>
+/- Adjustments	<u>s</u> -
= Subtotal = Adjusted bank balance	\$ 4,018.95
<ul> <li>Reported P&amp;I (P-Record Fields 12 and 13 as entered by Issuer)</li> </ul>	\$ 4,018.95
= Difference (Explain)	<u>s</u> -
Explanation for Adjustments	
Deposits in transit over thirty (30) days (date and amount):	
Check is outstanding over thirty (30 days {date and amount}:	
Preparer: Date:	
Reviewer:Date:	

# CASH BOOK STUDY

	Reporting Month	Sep-09	Oct-09	Nov-09
+	Prior Month P&I Balance (P-Records 12			
	and 13 From Prior Month	\$ -	\$ 5,327.67	\$ 4,559.37
+	Current Month Total P&I Total			
L	Collections (All L-Record Fields 18, 19,			
	20, 21, 22*** and 28)	\$ 5,768.07	\$ 8,080.02	\$ 8,286.58
ŀ.	Current Month Service Fees*(P-Record			
	Field 5)	\$ 440.40	\$ 621.61	\$ 637.30
-	Total Cash Due Security Holders in			
L	Current Month (Principal and Interest			
L	Due Holders as reported by the Issuer			
L	through GinnieNET)	\$ -	\$ 8,226.71	\$ 8,189.70
-	Current Month P&I Balance (P-Record			
	Field 12)	\$ 5,327.67	\$ 4,559.37	\$ 4,018.95
+	Current Month Other Balance (P-Record			
	Field 13)	\$ 	\$ -	\$ 
=	Total P&I on Deposit at Month End	\$ 5,327.67	\$ 4,559.37	\$ 4,018.95
	Difference (Explain)	\$ -	\$	\$ -

\* Service fees presumed to be taken in the current month.

\*\* Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This test confirms the accuracy of the Test of Expected P&I calculation.

# CHAPTER FOUR: THREE-MONTH EXAMPLE OF A SINGLE FAMILY GINNIE MAE II POOL

# I. OVERVIEW OF THE GINNIE MAE II PROGRAM

In the Ginnie Mae II program, mortgages of different interest rates may be combined in one pool. Pool accounting is affected in two areas: calculation of servicing fee (Field 5 on the Pool Record) and calculation of scheduled principal (amount calculated by RFS and reported in the RFS Pool Activity Screen as "Scheduled Principal"). Issuers have two options in calculating these figures. Issuers may treat each group of loans at the same interest rate as a sub-pool and add the calculations for all groups to arrive at the total, or, use a weighted average coupon (WAC), also known as a weighted average interest rate, referred to in Section 17-4, (F): Reporting Differing Mortgage Interest Rates of the Ginnie Mae Guide 5500.3, to make the calculations. Either way, only one Monthly Report of Pool and Loan Data is submitted through RFS for the pool.

The selected calculation must be used for the lifetime of the pool for reporting purposes.

# II. WEIGHTED AVERAGE COUPON

To calculate the WAC the Issuer must determine the "normalized" principal balance for each loan. The "normalized" balance is the hypothetical current balance of a loan—regardless of any delinquent or prepaid amounts—after applying the payment due on the first of the prior month. Multiply the total of the "normalized" balances for each group of loans at the same interest rate by the face interest rate for

that group. Sum the products of each group, and divide the total of the "normalized" balances for the whole pool. The resulting WAC must be expressed in six digit numerical value (for example 12.1843%) and be reported in Field 6, Weighted Average Interest Rate, on the Pool Record.

	WEIGH	HTED AVERA	GE COU	PON CALCU	LATION OF	THE WAC TA	BLE
Loan	Interes	UPB	Status	DLQ	OR	"Normalized"	Group
No.	Rate			P		Balance	Total
				Principal	Interest		
101	12.25	61,029,10		.00	.00	61,029.10	
102	12.25	86,213.74		.00	.00	86,213,74	
103	12.25	49,966.17		24.73	636.71	49,941.44	
104	12.25	58,227.30		.00	.00	58,227.30	
105	12.25	71,642.08	Current	.00	.00	71,642.08	327,053.66
206	12.50	77,263.13	Current	.00	.00	77,263.13	
207	12.50	91,001.41		38.77	916.12	91,040.18	
208	12.50	80,646.72		.00	.00	80,646.72	
209	12.50	65,563.07		55.24	1,671.92	65,507.83	
210	12.50	74,225.89		.00	.00	74,226.89	
	12.50	52,174.16		21.48	662.98	52,195.64	
212	12.50	60,936.12	Current	.00	.00	60,936.12	501,816.51
313	12.75	58,006.65		.00	.00	58,006.65	
314	12.75	47,532.18	DLQ	108.86	2,492.78	47,423.32	
315	12.75	65,033.17	PP	20.03	844.72	65,053.20	170,483.17
							Pool Total: 999,353.34
		GROUP 1	327,053.6	6 x 12.25 = 4	,006,407.34		
		GROUP 2	501,816.5	1 x 12.50 = 6	,272,706.38	3	
		GROUP 3 -	170,483.1	7 x 12.75 = <u>2</u>	173,660.42	2	
				12	2,452,774.14		

The following example may help illustrate the calculation of the WAC:

12,452,774.14 + 999,353.34 = 12.4608 WAC = 12.4608

# III. SINGLE FAMILY GINNIE MAE II POOL EXAMPLES

This chapter will provide a useful illustration of basic Ginnie Mae reporting concepts for Ginnie Mae II pools. A hypothetical pool, number 123456, has been created and illustrates the normal reporting cycles over a three-month period. Please note that the beginning mortgage and securities balances for a new

pool must always equal the amount of securities sold, which can be found on form HUD 11706, Schedule of Pooled Mortgages. Discrepancies due to incorrect projection of loan balances should be corrected on the first monthly report, following the procedure outlined on page 45.

Included with each month are the following documents:

- an investor trial balance for the pool showing collection activity;
- the individual Loan Records for all loans in the pool;
- the Pool Record for Pool 123456;

• a Monthly Reconciliation of Pool and Loan Data Worksheet; the Liquidation Records and Monthly Liquidations Reconciliation Worksheets, as applicable;

- the Issuer's Summary Report and Form HUD 11710-D, properly prepared for the pool;
- a bank statement reflecting the activity in the P&I custodial account; and

• a reconciliation of the P&I account, showing how actual cash in the bank should agree with reported P&I figures.

Scattered throughout the example are notes regarding advances, loan payoffs, and other activity as well as reconciliations of mortgage collateral to securities and tests of expected P&I to demonstrate the accuracy of these formulas.

# A. FORM HUD 11706 -SCHEDULE OF POOLED MORTGAGES

SINGLE FAMILY LOANS FORM HUD 11706 GINNIE MAE II

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#### B. ISSUER'S INTERNAL SERVICING RECORDS

#### Mortgage Servicing Trial Balance September 2009 Pool 123456CD

Loan #	Transact Date	Current Interest	Current Principal	UPB	Ourtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101		0.00	0.00	219,127.35	0.00	0.00	0.00	0.00
102	92009	0.00	0.00	CURT	23.03	0.00	0.00	202,363.68
103	9(23/09	1,740.71	507.58	PP	2.48	1,740.71	507.58	417,261.30
104		0.00	0.00	116,937.43	0.00	0.00	0.00	0.00
105	9/15/09	675.80	195.93	PP	77.52	675.80	195.93	161,917.43
106	9/30/09	543.94	156.86	PP	7.16	543.94	156.96	130,380.98
107		0.00	0.00	280,810.00	0.00	0.00	0.00	0.00
108		0.00	0.00	237,498.00	0.00	0.00	0.00	0.00
109		0.00	0.00	128,092.00	0.00	0.00	0.00	0.00
110	9(27)(09	1,443.75	416.34	PP		1,443.75	416.34	346,083.66
TOTAL		4,404.20	1,276.71	982,464.78	110.19	4,404.20	1,276.71	1,258,007.05
UPB				982,464.78	PP	4,404.20	1,276.71	
PP or DLO	UPB			1,258,007.06	DLO	0.00	0.00	
Total UPB f				2,240,471.83				

# C. ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are Loan Record screen shots of the loan level data elements reported through RFS for activity in the month of September 2009 for each loan in Pool 123456. This table represents only those data elements required for the monthly reporting for loan activity.

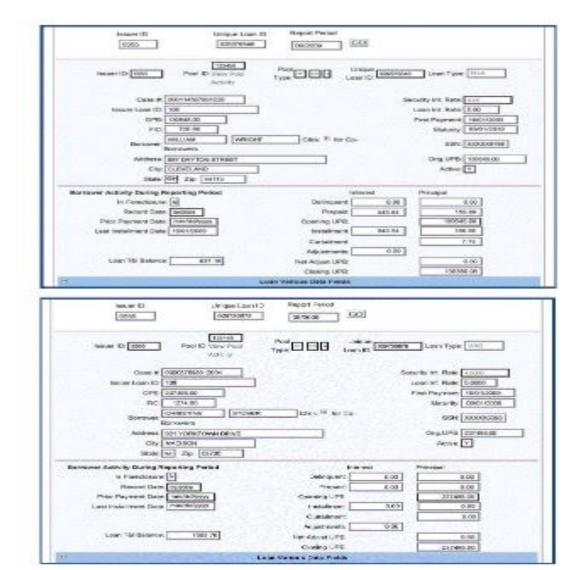
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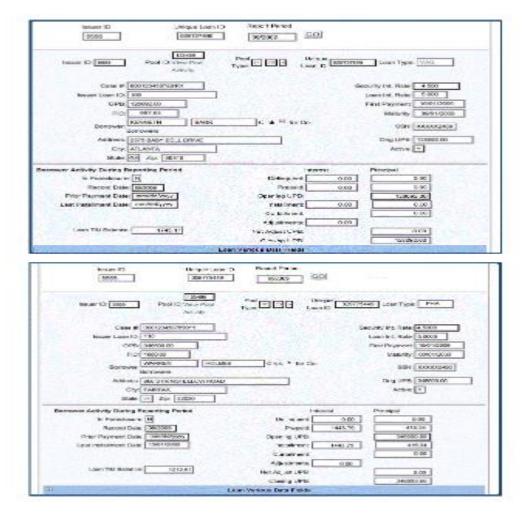


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The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of September 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

	Plot Name										-
1	Recent Type	L.	L.		L	L.	L	L	L.	L	L
2	unque co as to	2010/011	000410	C2H 2011	101703-044	CHOID	Renta la	Course.	201201	028127099	2287734384
-0	Dec C	105465	100400	1048	159455	129466	1545	1545	\$248	\$548	(348
	LOR TOP	DB.	Rec .	643	1548	1968	DA:	NAG.	TAD	TAD	1946.
2	CODE NUTDER	BUT SHITTY PLACE	Recreation acad	CC CORRECTO	000104	\$200FW116722	202104-091239	200104104104	00011941212001	001233/0/10101	20713-0619611
*	Avair Usin 0	801	100 H	103	64		<b>.</b>	10	101	105	180
- P -	rest representation	8/05208	810 00008	001309	800 COB	BIC (2008)	10012038	1001008	101.009	107.005	100,2009
	com voturby cade	8012238	800 000 00	0100303	845 CC 26	80,018	2012/2018	2012/02/07	000000	001203	007209
- 5	Ineritienal Rate	8.500	4350	4,000	4760	4,000	\$ 000	6.05	6.000	4.000	6.000
12	LOID OVE	21010.00	20100	1001120	100.00	1425-0	1001120	200100	23/56/20	12/06/20	1993.00
	ise RC	18079	180.75	2048.20	616	817	200.52	828.9	174.9	40.0	IMC 30
	Last incluined Publichie	0062509	44042509	121200	00.0005	100 (2009)	100.2005	110.000	10/300	101300	10.200
12	e reveceure reg	8	8	×		E .	8		1	8	8
	School Meres J			6.50			E 20	0.00	5.0	10	
12	usinguari venope	100		5.00			5.00	5.0		1.25	
1	ANCIECTION OF	80.N		10000	0.40	\$200		1.0	200	12	
10	No. of Person	287-98	500	0.054	10.40	PA.C	6.00	0.00	5.00	100	1.52
10	mital started	800.00	100	1996.45	Gill	60.0	34.225	5.0	0.00	1966.00	1442.25
19	mital Anopal	212	100	20120	100.00	100	153.55	1.0	90	20140	410.2
20	Californi	4.8	100	248		22.00	7.14	0.00	5.00	100	0.00
2	Hight threat	0.00	100	6.00	0.00	00	6.00	6.00	900	1.20	1.0
20	NA AGAI 179	000	100	6.20		00	6.00	0.00	5.00	100	12
28	10000	21,600,46	20 000 4 40	100310	28.581.0 68	1125.25	100004.01	240.91.05	2404.0	LT BLA	20127-00
25	Terroval Date										1112206300
28	Removal Reason										122
35	Upstorian Interest Day										144127
15	Ligatolan Photol Tanthol										485.00
28	capacition Principal Reprint										MIGHT 71
19	Loss T& Salance	794-0	16574	396.55	606.25	105.70	805	961.6	196.76	(94).11	121224

# D. ISSUER'S MONTHLY REPORT OF POOL DATA

The following is a screen shot of the pool level data elements reported through RFS for activity in the month of September 2009 for Pool 123456. This screen shot represents only those data elements required for the monthly reporting of pool activity.

		[3	P CD M
Opening FIC:	12024.60		
Liquidations-In-Full FIC.	0.00	Opening Security RPB	224-1856.00
Adjustment to FIC:	0.00		
Closing FIC:	12024 50	Scheduled Principal	2720 79
Security Int. Rate:	4,5000	Curtailments	
Install Interest:	4404.20	Liquidations	0.00
Pool Mortgage Rate:	4.9800	RPB Adjustment	-0.73
Service Fee	440.42	Total Principal	2830.25
Int. Due Security Holder	8406.97		
Cash Due Security Holder	11237 22		Reported Calculated
		Closing Security RPB	2239027.75 2239027.75
T & I Balance	10612.97		
P & I Balance:	5350.68	Guaranty Fee:	112,09
Other Balance:	0.00		
		Custodial Bank Inform	ation
			ge Association (Ginnie Mae) it is for authorized use only ked) have no explicit and implicit expectation of privacy.

The information show in red may not be changed by the Issuer.

## Reported service fee is calculated at the loan level.

The table below is a visual representation of the RFS Pool Record which shows the month end balances as of September 2009 for Pool 123456. This table represents only those data elements that populate the Pool Record.

Field#	Field Name	
1	Record Type	P
2	Pool ID	123456
3	Adjust FIC	0.00
4	Pool FIC	12024.50
5	Servicing Fee	440.42
6	Weighted Average Interest Rate	4,980
7	Net Adjust RPB	-0.73
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2239027.75
11	T&I Escrow Balance	10612.97
12	P&I Fund Balance	5350.68
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0.00
21	Replacement Reserve Bank ID	0.00
22	Construction Loan Principal Account Number	0.00
23	Construction Loan Principal Bank ID	0.00

E. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

On a monthly basis Issuers must reconcile both loan level and pool level data submitted through RFS to their internal servicing records. An example of a worksheet that may be used for this purpose is shown below:

	***********	************	*************					
	ISSUE	R'S RECONCE	LIATION OF M	ONTHLY REPORT	OF POOL AND LO	AN DATA		
an Package Nur	mber		123456					
			10/1/2009 Sep-09					1
ministration								
n Package Activ	vity This Mo	oth	Total Number of	Fixed Installment	Pool In	terest	Pool Prin	ncipal
astreport			Mtgs.	Control \$ 12,024.50			-	2,241,858.00
			100	5 16.049.00				
ollections					5	4,404.20	5	1,276.71
cipal collectio								\$ 110,19
-full (Payoffs,	FHA/VA/RD/	/5184	0	s -				
			0	ş -	\$		\$	(0.73)
nonthend			10	\$ 12,024.50			ş	2,240,471.83
Percent			nts Delinque	ent		Interest	Principal	
Delinquent	One	Two	Three or More	Foreclosure	F. Amount Prepaid	5 4,404,20	\$ 1,276.71	H. Servicing Fee
	+	H	Party of the second sec	<b> </b>		\$ 4,404.20	\$ 1,276,71	100
0%	0	0	0	0	G. Amount Delinguent	s .	s	\$ 440.42
ala for Calculatio	ng Mortgage	Principal Instr	allments Due	this Month				
ment Control	B. Inf	terest	1		C. Scheduled P		D. Weighted Ave	
-			───		A-1		Rate (if ap	
12,024.50		9,303,71	L		\$	2,720.79	4.98	0%
e of Payments (	Principal and	Interest)						
Principal	8. Addition	nal Principal	C. Liqu	uidations	D. Other (+ e explan		E. Total Principa	I (A through D)
2,720.79	s	110,19	5	-	5	(0.73)	5	2,830.25
on due holders			4,50%	L			5	8,406.97
ribution due he							5	11,237.22
Amount of Sec								
nt of securities		eport					\$	2,241,858.00
puted to holde							s	2,830.25
unities this me		ribution to n	iolders - Atta	ach Form HUD-1	710-8		5	2,239,027.75
nce Due on Gin		aranty Fee Ra	te <u>0.0002%</u> )					
aranty fee (Ope	ening balan	ce of securit	ties multiplic	sd by annual gu	aranty rate divid	ied by 12)	\$	112.09
f Custodial Fund	da							
		A. N1	ame and Add	iress of Custodia	al Bank(s)		Account Number(s	= 1
rest			CUSTODIA	AL NATIONAL BAN	NK		10000001	<u>u</u>
			CUSTODIA	AL NATIONAL BAN	4K		10000002	
fund balance	at monthen	at .						
crow Funds			2. Princip	pel and Interest			3. Other	
	10 612 97				5 350 68			

The data reported through RFS will be used for Ginnie Mae field review and compliance reviews. Therefore, issuers must maintain the capability of producing the reconciliation of this data to their internal servicing records.

# F. ISSUER'S MONTHLY SUMMARY REPORT

The following is a screen shot of the RFS Issuer's Monthly Summary Report which shows the month end balances as of September 2009 for Pool 123456.

		is super 1D1	Report Pe	RTGAGE	COMPA	NY			
		5555	06/2009						
1.14		Summary to		Los - Los - Los - Los	1 103 5		C. South Statist	CONTRACTOR AND INCOME.	STATE STOCK
		10/06/2009 Correc		0/04/2009					
	Last Bulk.	10/14/2009 Last P		0714/2009					
				0					
	Pools Reported	1 of 1 Poel E	temptions	0					
	Loans Reported	to Loon i	Exceptions	0					
	Loans	Delinquent	Percent	Cine	Two	These	Foneciosure	0.00%	
		0	•	.0.	0	D	a		
£	10	0	0	•	0	•	0		
							Ginnie Mae I	Ginnie Mae II	
						Pools	0	4	
					T	I Funds	0	10012.97	
					Oth	er Funds	0	6350.60	
					Gua	anty Fee.	0	112.09	
				Fixed in	treneral at a	Constant	o	12024.50	
				Unpaid Pool	Pelacipal	Balance	o	2240471.83	
			Securit	y Remaining	Principal	Bainnee	e e	2239027.75	
				Prin	cipel Dui	anobioH e	o	2830.25	
				101	erest Due	Holders	0	8406.97	
	Number of Poc	de la Recention		Reported		2	n Submission T		
							Foreclosure 0		100
			100512.97	Post Pr		2240	471.83		
		Escrew Funds:	Inches in the second	Enlance	E Distance				
		Other Funds	5350 68		Principal	2934	8097.75		

This data is populated from the Form HUD11710-D reported through GinnieNET by the Issuer.

# G. FORM HUD 11710-D -ISSUER'S MONTHLY SUMMARY REPORT

The following represents a completed Form HUD 11710-D that contains the data that is reported through GinnieNET and that populates the RFS Issuer's Monthly Summary Report.

Sum	mar	Monthi y Repo	rt			and U	rban Deve mant Nation	Int of Housing. ONB Approval No. 2563-6050 (Exp. 69/56/2010) - velopment Ional Motgage Association.				
instructi Ginisic 8 The info	ons, sei locimation Ginnie Ion repo	inching exist in not collect t is required to lifes a summ stod, and to	ng data se tis informe y sec. 308 lary of info	kig) ef t	gatherin d you a he ritatio	ig and main renet requirent nat Housing source outs	taining the red to comp Act or by G fanding per	clata ne lete this innie M	eded, a form, u be Hant n beeks	nd completing and nicos & displays a book 5500 3, Rev des, to provide a	parse, including the Inviteding the collect surrently valid OMS or .1. The purpose of the sentitication as to the a utside the Department	tion of informatic setrol number: is information is i coursey of the
lasuer (	Norse A	uddress and J	ip Code)					Q.beri	ssion Ty	te .	This report is only for	r .
ANYZ N ANYZG		GE COMPAN A 2000							nginal R rvised R		Cannie Mae I P	
Number		s and Loan P L	Ngs. Det				ting Month	-	105UBF	1D niumber 5555	Issuer RPB Report # 07635	
		L:				· · ·	FICE TRABEL	K		3268	67635	55555
(1) 3446	aitments	Delinquent	Cons of dat	ed Sum	maily of	All PodisiLo	an Package	2.5			(2) Totel Escrow Put	nds
1NK	iteri 101.	of No. Delinguent		Installments Delinque Orie Two Ti		Three or More	Fore	loiure	Percent 2 or More Months Delin, Excluding Forectorunes	10, 612, 97		
	30. O 8.00					• • •			a 0.01		5,350	
	[		(Rep	ort Bale	rices bi	is montheric lead shown	l and Prinkip on Form Hi	al area	ant of se	reunties	Date #	luíders
	Guer Fe	enty i	Total No. of Aortgages 15)	-	in st Ox	al Fistad blimionit osteol 050	Filog. Bel	Norolit Los Principa Ience	1	Total Security Principal Belance (8)	Tiotal Principal (9)	Total interost
Total		2.09	19	1	12.0	24.50	2,249.	471.43 2.232.027.75		.232.027.75	1.930.25 9.405.9	
Dete all	checks r	source Only as led or fund	electronic	ally series	fied to h	olders last a	tionth			Il Issuers Only ame and Address	Account Number	
(Olivitie)	Are I on	99						cruit	CODICAL	BADK	10000001	
								200	D MAIN	I STREET		
333, 2010.04	n#:											
Authoriz	ed Gignd	Auro							Ind Name			
Title VICB			entify that I	he info	metion	overhain tell h	meis and in			er linduds Area Co Form HUD-11716	44) (242) 555 Are port in hard copy	
Warning	pHUD w	true and acco Il prisecute f	rate to the	bast of	f my kno	wiedge and	Loolief. may result in	oriminal			8.0.1061,1010,1012:3	H U.S.C. 5759, 56
Previou	edition	a are absole					Page 1			-	form HUD- of, Cannie Mise Handb	11719-D (01/200 ook 5500 3, Rev

# Issuers must report Form HUD 11710-D through GinnieNET.

# H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 123456	REPORTING MONTH: 09/09
<ul> <li>Month end pool principal balance</li> </ul>	
(Sum of Fields 23 on all L-Records in the pool )	\$ 2,240,471.83
+ Prepaid installment principal	
(Sum of Fields 17 on all L-Records in the pool )	\$ 1,276.71
·	
<ul> <li>Delinquent installment principal</li> </ul>	
(Sum of Fields 15 on all L-Records in the pool)	\$ -
<ul> <li>CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliaton of Pool and Loan Data Worksheet)</li> </ul>	\$ 2,720.79
- Liquidation Principal Balance	
(Sum of Fields 28 on all L-Records in pool)	\$ -
<ul> <li>CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Field 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)</li> </ul>	\$ -
<ul> <li>Adjusted Pool Principal Balance</li> </ul>	\$ 2,239,027.75
<ul> <li>Securities Principal Balance</li> </ul>	
(Amount in Field 10 on the P-Record as entered by Issuer)	\$ 2,239,027.75
= Difference: Over/Short	\$ -
Comments:	

# I. TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF CONCURRENT DATE (CD) POOLS

POOL NUMBER: 123456	REPORTING MONTH: 09/2009
+ Prepaid Principal and Interest	
(Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ 5,680.91
+ Additional Principal Payments	
(Sum of L-Record Field 20 for each loan in the pool)	\$ 110.19
<ul> <li>Additional Principal Adjustment</li> </ul>	
(Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$-
+ Liquidation Principal	
(Sum of L-Record Field 28 for each liquidated loan in the pool)	\$-
+ Delinquent Service Fee	
(Sum of L-Record Field 14 for each delinquent loan in the pool multiplied	
by the service fee rate divided by the mortgage interest rate)	\$-
+ Service Fee	
(P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation	
(Sum of L- Record Field 11 for each liquidated loan in the pool)	\$-
<ul> <li>Delinquent Principal and Interest</li> </ul>	
(Sum of L-Record Reids 14 and 15 for each delinquent loan in the pool)	s -
- Prepaid Service Fee	
(Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate and divided by the mortage interest rate)	
	\$ 440.42
- Service Fee from Liquidations	
(Sum of L-Record field 20 for each liquidated loan in the pool multuplied	
by the service fee rate divided by the mortgage interest rate based on	
last payment installment)	\$.
= Subtotal (Expected P&I Balance)	\$ 5.350.68
Description of Displayers	
Reported P&I Balance     (Reid 12 of P-Record for pool)	
(read 12 of P-Record for poor)	\$ 5,350.68

This calculation is accurate only when the mortgage and securities balances reconcile.

# J. BANK STATEMENT AND RECONCILIATION

			Account Number 1-000000-1 Statement Date 09-30-09 Taxpayer I.D. No. 20-7394822
1000 MAIN STREET,	ANYTOWN, USA, 10	00	
AND INTEREST CUS MORTGAGORS GINN SECURITIES POOLS Member FDIC	IE MAE MORTGAGE	E-BACKED	
MORTGAGORS GIM SECURITIES POOLS Member FDIC Checking Account Summ	IIE MAE MORTGAGE OR LOAN PACKAGI	E-BACKED	
MORTGAGORS GINN SECURITIES POOLS Member FDIC	IIE MAE MORTGAGE OR LOAN PACKAGI	E-BACKED	0.00
MORTGAGORS GIM SECURITIES POOLS Member FDIC Checking Account Summ	IIE MAE MORTGAGE OR LOAN PACKAGI	E-BACKED	0.00 5,791.10
MORTGAGORS GINN SECURITIES POOLS Member FDIC Checking Account Summ Previous Statement Bala	IIE MAE MORTGAGE OR LOAN PACKAGI	E-BACKED	
MORTGAGORS GIM SECURITIES POOLS Member FDIC Checking Account Sum Previous Statement Bala Depocit(s) Totaling	IIE MAE MORTGAGE OR LOAN PACKAGE Bary Bary	E-BACKED	5,791.10

All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. While service fees are not collected on curtailments a service fee may be collected on the interest loss portion of the curtailment. Because this was a new pool in September, the first payment to security holders is not due until 10-20-09; therefore, there is not a withdrawal from the P&I account for that purpose.

# K. P& I CUSTODIAL ACCOUNT RECONCILIATION

	P&I Custodial Account Reconciliation	
+	Bank statement balance as of 09-30-09	\$ 5,350.68
+	Deposits in transit (total):	\$ -
-	Outstanding checks (total):	\$ -
+/-	Adjustments (explanation required)	\$ -
	Subtotal = Adjusted Bank Balance	\$ 5,350.68
	Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	\$ 5,350.68
+/-	Difference (Explain)	\$ -
	Explanation for "Adjustments:"	
	Deposits in transit over thirty (30) days (date and amount):	
	Checks outstanding over thirty (30) days (date and amount):	
	Preparer: Date:	

# L. CUSTODIAL P&I CASH BOOK STUDY

#### Issuer: XYZ Mortgage Company

#### Pool Number: 123456

Reporting Month	6	eptember
+ Prior Month P&I Balance (P-Records 12 and 13 From	30	eptember
fonth	\$	-
+ Current Month Total P&I Total Collections (All L-   Fields 18, 19, 20, 21, 22*** and 28)		
	Ş	5,791.10
<ul> <li>Current Month Service Fees*(P-Record Field 5)</li> </ul>	\$	440.42
<ul> <li>Total Cash Due Security Holders in Current Month pal and Interest Due Holders as reported by the Issuer h GinnieNET)</li> </ul>		
I Ginnewery	Ś	-
<ul> <li>Current Month P&amp;I Balance (P-Record Field 12)</li> </ul>	\$	5,350.68
<ul> <li>Current Month Other Balance (P-Record Field 13)</li> </ul>	\$	-
<ul> <li>Total P&amp;I on Deposit at Month End</li> </ul>	\$	5,350.68
Difference (Explain)	\$	-

\* Service Fees presumed to be taken in the current month.

\*\* Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This exercise confirms the accuracy of the Test of Expected P&I Calculation

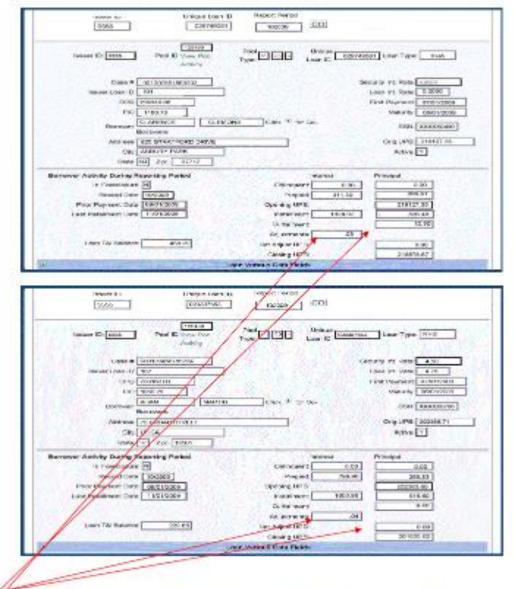
## ISSUER'S INTERNAL SERVICING RECORDS

-								
Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPB
101	10/'01/2009	913.03	267.67	PP	12.30	911.89	268.81	218,578.57
102	10/'06/2009	801.02	258.77	PP	9.46	799.96	259.83	201,835.62
103	10/13/2009	0.00	0.00	PP	2.48	1,738.59	509.70	416,749.12
104	10/'06/2009	462.88	148.66	PP	1.027.56	458.22	153.32	445 603 00
104	10/06/2009	402.88	148.66	PP	1,027.56	458.22	153.32	115,607.89
105	10/'09/2009	0.00	0.00	PP	33.89	674.66	197.07	161,686.47
105	10/ 03/2003	0.00	0.00		33.03	074.00	157.07	101,000.47
106		0.00	0.00	130,380.98	0.00	0.00	0.00	0.00
107	10/'05/2009	1,199.29	329.69	PP	9.79	1,197.84	331.14	280,139.38
108	10/'05/2009	989.58	285.37	PP	0.00	988.39	286.56	236,926.07
109		0.00	0.00	DLQ	0.00	533.72	153.91	128,092.00
110		0.00	0.00	346.083.66	0.00	0.00	0.00	0.00
TOTAL		4,365.80	1.290.16	476.464.64	1.095.48	7.303.27	2.160.34	1,759,615.12
TOTAL		4,303.60	1,230.10	470,404.04	1,095.46	7,303.27	2,100.34	1,753,015.12
UPB				476,464,64	PP	6.769.55	2.006.43	
PP or DLC	UPB			1,759,615.12	DLQ	533.72	153.91	
TOTAL UP				2,236,079.76				

#### Mortgage Servicing Trial Balance October 2009 Pool 123456CD

#### ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

The following are screen shots that show the loan level data elements reported through RFS for activity in the month of October 2009 for each loan in Pool 123456:



Both of these loans have curtailments. The first curtailment itself is applied after the 10/01/2009 payment. One curtailment adjustment is made on the current month only. The second curtailment is applied after the November payment.

Instant (D) Interpret Loan	an Present Person eccesso (502)	
10000 10 2005 Post 0: 11/100	Topo Contraction Lower D	town Figure [Vill]
Case # Ottom Transmiss		Decortorine Hans Table
famour Louis ID 150	E	Logerine, Base CODD
29492 4419415 MI		Prody Planetweit: 200210200
Pref: 20x8-36		makunity ONEXCENSE
Licencerier Licencerier Licencerier	Class = Re De-	more [ concounter ]
Address [ 1000 Fing Avenue		100g 1000 101777.00
Children ( 1996 Price Price Price		Autor V
1996 C 20 8000		
Montewer Activity During Reporting method	And the second s	Principal .
III FORMULAR III		10.00
Planner di Gastan Securear	Prepaid clas	
Last installine of Date 10000000	Expansing CEVER	417/001.00
Last installingent Dodes Tolescology	Frankfrank: 1758	and a second sec
		2.48
Loar thi benieve 750.00	Fact Adjust (1011)	0.3
	Clustery UPE	analysis of 1
the second se	I claim terreturning marker, in parcha	the second se

This loan is prepaid - curtailment adjustment is not required

(4886) [5027269]	<u>00</u>
Insulation Contract C	
Case # Count VE Joanne	Security for laste Access
Heater Learn ID 108	Lings (ed. Rate   4.752
Carlin 141-2010.00	Print Plant and Table Street
Inc. etc. M	missionly OFR COOR
BOOCHER LOWER	Check In the Car. (XXXXXXXXXXX)
AATWARE 1800 CIRCLE SOLARE	0121078 11000741
City InvictionLif	Anter T
2006 [5] 20. (2000)	
Bortower Activity During Reporting Period	Internet Principal
to Posseduraria N	Defequent 8.00 8.00
(Rational Gaser Telephone)	Frepair #44.20 +108.20
Phot Payment Date: Stor Conten	Opening UPE THEFT AT
Land Instalment Date: 110110000	E-4448-0001 071.15
and the second	Cutainert
	Adjustmente 325-
Lose TB: Belance 000 26	Her Advest Line 1
	Lineary Letter Treatment and

The curtailment on this loan was applied after the 10/01/2009 payment (current month)

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The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of October 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

Rec P	PRO TOTAL										
1.1	reastinger	L	<b>1</b> .	1. E		Ξ.	L.	1. I.	1. C	L	
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10	NAME OF BRIDE	100	100	100		100	100	1000	1000	100	100
12	Professional Selection	1000			10101-10201	0001000	1000000		100000	120102	1000000
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13	Constant State		<b>1</b>				N .	1	5		
14	Officer Laboration	6.2	19123	88	0.00	6.20	1.50	10.00	0.00	100.53	15,20
10	Compart Mingle	6.2	10123	800	0.00	6.2	1.20	0.00	0.00	10.00	15.20
10	Texas States	811.00	- 199 (B)			10.1.04	1.00	100.00	10.24	1.20	10.20
12	The second s	261.01	2004.00	000.70	100 M	10.00	1.00	201.00	200.04	1.2	10.20
-	neta riterat	101.0	BIC 107	1.11.10	122.00	101.00	0.00	200.00	1070.00	0.00	
10	NAME AND ADDRESS OF ADD	104.00	101.17	0.05.70	191.00	10.27	1.50	100.03	177.00	1.20	
25	2011 M	12.00	19.20	2.01	121.0	20.00	1.50	1.25	0.00	0.25	15,20
27	Add Clevel	8.23	804	88	1.22	6.20	1.50	1.20	10,00	0.25	15,20
	NEADAL AND	6.3	10120		0.00	6.20	0.00	0.00	0.00	0.20	6.20
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20	Period in Calify										
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- 25	Loan To Salance	458.25	200.00	254.0	50.28	64,26	-057	34.57	1072.54	202.20	101.0

**RFS MONTHLY REPORT OF POOL DATA** 

The following is a screenshot of the pool data reported through RFS for activity in the month of October 2009 for Pool 123456.

Pool Lat Pool Act		
Issuer ID	BANK OF AMERICA, N.A. Pool ID Report Period	
[ 6556 ]	In the second seco	
6666	123456 10/2009	
	Type SE CD M	
Opening FIC: 12024.50		
quidations-In-Full FIC: 0.00	Opening Security RPB 2239027.75	
Adjustment to FIC: 0.00		
Cleaning FXC: 12024.50	Scheduled Principal: 2732.53	
Security Int. Pate: 4.56		
install interest; 11135.3		
Pool Mortgage Rate: 4.9800	RPB Adjustment 4.18	
Service Fee: 1046.6	9 Total Principal: 3832.19	
Doe Security Holder: 8396.3	5	
Cash Due Security Holder: 12228.5	4 Reported Calculated	
	Crosing Security 8/28 2235195.56 2235195.56	-
T 5   Belense: 8048.2		
P. 6.   Betance: 8596.3	Guaranty Fee: 111,95	
Other Balance: 0.00		
Contraction of the second second		-
	Custodian Bank Information	
in the second		12.6
	10000001 Principal 288 # 123456789	
Principal Account #		
Escrow Account #	10000002 Escrow ABA # 123456789	1
	SAVE SUMMARIZE POOL	
	GINNIE MAE: GOVERNMENT GUARANTEED	

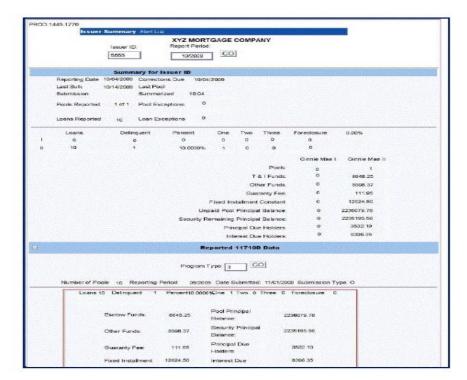
The table below is a visual representation of the RFS Pool Record which shows the month end balances as of October 2009 for Pool 123456. This table represents only those data elements required for the monthly reporting of pool activity.

	Field Name	
1	Record Type	P
2	Pool ID	123456
3	Adjust FIC	0.00
4	Pool FIC	12024.50
5	Servicing Fee	1046.69
6	Weighted Average Interest Rate	4.9800
7	Net Adjust RPB	4.13
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2235195.56
11	T&I Escrow Balance	8648.25
12	P&I Fund Balance	8598.37
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	1000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0

# MONTHLY RECONCILIATION OF POOL AND LOAN DATA

			ISSUER'S	MONTHLY RE	EPORT OF POOL	AND LOAN DATA						
Ginnie Mae Poolit	oan Package N	lumber		123450								
Date				10/30/2009 Oct-09								
Reporting Month				Oct-DV								
Section 1 – Pool Administration												
Prolitor	an Package Activ	ty This Mont		Total Number of	Fixed instalment	Pool In	increa!	Pool Phi	India			
A. Balances from la	streport			\$ 12,024.50			\$	2.240.471.83				
Less: 8.1. Instalment coli	ections			<u> </u>		\$	11,135.35	\$	3,296.59			
<ol> <li>Additional princip</li> <li>Liquidations-in-fractional</li> </ol>		MA IDDUCTOA	Cathorne	<u> </u>		L		L	\$ 1,095.48			
etc.)	a (rayons, ree	A NUMBER OF	cellene inc.	0	s -				5 -			
C. Other (+ or -)						\$	4.18	\$	-			
D. Balances this mo	nthend			10	\$ 12,024.60			5	2,236,079.76			
E. Total Number	Percent		Installme	nts Delinquent			Interest	Principal				
Delinquent	Delinquent	One	Two	Three or More	Foreolosure	F. Amount			H. Servicing			
		l		more		Prepaid	\$ 0,769.55	\$ 2,006.43	Fee			
1	10%	1	0			G. Amount Delinguent	3 533.72	\$ 153.91	\$ 1,046.69			
Section 1A - Form				-				- 100.01	-			
Section Inc-Port	netation calcul	and stores	age Principa	ing cannen	o pae dio mon							
A. Fixed install	ment Control	B. In	erest			C. Scheduled Prin	cipal (Line A-B)	C. Weighted Average Interest Rate (if applicable)				
\$	12,024.50	\$	9,291.97			\$	2,732.53	4.980	0%			
Section 2 – Sched	lule of Payment	ts (Principal	and Interes	-13		-						
A. Scheduler	d Principal	B Adding	al Principal	0.12	uidations	D. Other (+ o	r -) (Attach	E. Total Principal	(A through D)			
			arrite par	C. Equidations explanation)								
\$	2,732.53	\$	1,095.48	s	-	\$	4.18	s	3,832.19			
F. Cash distribution				4.50%	_			\$	8,396.35			
<ol> <li>G. Total cash distrib H. Deferred interest</li> </ol>			1F)					5	12,228.54			
Section 3 - Princi												
A. Principal amount								1.5	2 239 027.75			
<b>B. Principal distribut</b>	ed to holders this	report (Sect						S	3,832.19			
C. Serial Notes – Pri D. Principal of secur			to holders -	Attach Form H	UD-1710-8			5	2 235 195 56			
Section 4 - Remit			Support of Co.	- Onto 0 Onto				-	2,200,190.00			
			-						111.95			
A. Ginnie Mae guars B. Other (explain)	anty ree (Opening	g batarice of r	ecurities mul	tipled by annu	as guarantly rate of	swowd by 12)		3	111.95			
Section 5 - Status	of Custodial F	unds										
					dress of Custodia			Account Number(s)				
Principal and Interes	t.		A.		LINATIONAL BAR			10000001				
Bierow					L NATIONAL BAN			10000002				
B. Composition of fu	nd balance at m	onthend										
	scrow Funds			2. Phine	ipal and Interest			3. Other				
\$		8,648.25	\$			8,098.37	5		-			

#### **RFS MONTHLY SUMMARY REPORT**



# FORM 11710-D -ISSUER'S MONTHLY SUMMARY REPORT

Summary Report Government N							ent of Houssing CNB Approval No. 3500-0039 (Exp. 08/53/3915) evel opment tional Motionge Aastolistice						
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report to	o Giannie Liete repo	Mae a summi-	sty of informatio	on on an iss	suer's outs	bending pool	ts or loan pa	ticks pers.	to provide a r	<ol> <li>The purpose of the perkit pation as to the a subside the Department</li> </ol>	iccurrence of the		
		Address and 2					Submission			This report is only fo			
		A 20000				a second	C Origina	el Report		Ciente Mac I P	rools Pools/Lean Pitgs		
						10,000							
Number	of Post	to and Losn P	an Deta		Repor	ting North	las	er Dh	umber	Issue: RPB Report 1	C Number		
	1	1	11/4	99/9669		OCTOBER	8	55	55	07835	555A3		
(1) Inst	a Basente	s Dellinguent C	anad idated Su	mmery et?	NI Pools/Le	an Package	15			(2) Total Encrow Fe	nds		
14	otal c. of gages	Total No. Delinquent	Percent Delinguent	Cree	Two	Three or More	Foredoca	redocure Pero		0, 640.25			
31		1 based		1	a	o			C.DD	5,348.37			
			(Report Ba	lances this	is monthend and Principal amount of securilies				Due Holders				
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Total	\$11		10	23,93	4.50	2,29	5,079.78	3.2	13.199.34	\$,852.19	9, 296.35		
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# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 123456	REPORTING	MONTH: 10/09
+ Month end pool principal balance		
(Sum of Field 23 on all L-Records in the pool )	5	2,236,079.76
+ Prepaid installment principal		
(Sum of Fields 17 on all L-Records in the pool)	5	2,006.43
- Delinquent installment principal		
(Sum of Fields 15 on al L-Records in the pool)	s	153.91
<ul> <li>CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool</li> </ul>		
and Loan Data Worksheet)	5	2,732.53
- Liquidation Principal Balance		
(Sum of Fields 28 on all L-Records in the pool)	s	-
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM Pool	ols	
(Enter amount from Section 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$	4.18
- Adjusted Pool Principal Balance	s	2,235,195.57
- Securities Principal Balance		
Amount in Field 10 on the P-Record as entered by Issuer	s	2,235,195.56
= Difference: Over/Short	s	0.01
Comments:		

POOL NUMBER: 123456CD	REPORTING N	IONTH: 10/0
Prepaid Principal and Interest		
(Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	s	8,775.9
Additional Principal Payments		
(Sum of L-Record Field 20 for each loan in the pool)	s	1,095.4
Additional Principal Adjustment		
(Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	5	4.1
+ Liquidation Principal		
(Sum of L-Record Reid 28 for each liquidated loan in the pool)	5	9 <b>2</b>
Delinquent Service Fee		
(Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	5	53.3
+ Service Fee		
(P-Record Field 5: Enter only if taken after cutoff date)	5	175
Fixed Installment on Liquidation		
(Sum of L-Record field 11 for each liquidated loan in the pool)	\$	-
Delinquent Principal and Interest		
(Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$	687.6
Prepaid Service Fee		
(Calculated sum of L-Record Fields 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	5	643.6
<ul> <li>Service Fee from Liquidations</li> </ul>		
(Sum of L-Record field 26 for each liquidated loan in the pool multipled by the service fee rate divided by the mortgage interest rate , based on last payment instalment)	5	34
Subtotal (Expected P&I Balance)	5	8,597.7
Reported PSi Balance		
(Field 12 of P-Record for pool)	5	8,598.3

#### CONCURRENT DATE (CD) POOLS

This calculation is accurate only when the mortgage and securities balances reconcile.

# BANK ACCOUNT STATEMENT

			Account Number 1-000000-1 Statement Date 10-31-09 Faxpayer I.D. No. 20-7394822
MAIN STREET.	ANYTOWN, USA, 1000		
ber FDIC	OR LOAN PACKAGES		
Previous Statement			\$5,350.68
	t Balance		\$5,350.68 \$15,531.60
Previous Statement	t Balance		
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota	t Balance		\$15,531.60
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota	t Balance Jling	Debits	\$15,531.60 -\$12,283.91
Previous Statement Deposit (5) Totaling Withdrawal (5) Tota New Balance at Sta	t Balance sling tement Ending Date	Debits \$182.49	\$15,531.60 -\$12,283.91 \$8,598.37
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota New Balance at Stat	t Balance illing tement Ending Date Deposits		\$15,531.60 -\$12,283.91 \$8,598.37 Balance
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota New Balance at Sta Date 10/02/09	t Balance iling tement Ending Date Deposits \$2,373.73	\$182.49	\$15,531.60 -\$12,283.91 \$8,598.37 Balance \$7,541.92
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota New Balance at Star Date 10/02/09 10/05/09	t Balance sling tement Ending Date Deposits \$2,373.73 \$5,617.69	\$182.49 \$490.13	\$15,531.60 -\$12,283.91 \$8,598.37 Balance \$7,541.92 \$12,669.48
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota New Balance at Stat Date 10/02/09 10/05/09 10/06/09	t Balance iling tement Ending Date Deposits \$2,373.73 \$5,617.69 \$4,383.79	\$182.49 \$490.13 \$132.74	\$15,531.60 -\$12,283.91 \$8,598.37 Balance \$7,541.92 \$12,669.48 \$16,920.53
Previous Statement Deposit (s) Totaling Withdrawal (s) Tota New Balance at Stat Date 10/02/09 10/05/09 10/06/09 10/06/09	t Balance siling tement Ending Date Deposits \$2,373.73 \$5,617.69 \$4,383.79 \$905.62	\$182.49 \$490.13 \$132.74 \$67.47	\$15,531.66 -\$12,283.91 \$8,598.37 Balance \$7,541.93 \$12,669.44 \$16,920.53 \$17,758.64

All deposits to the P&I account represent principal and interest payments. The withdrawals shown on the same dates represent the service fee being collected by the Issuer. Service fees are not collected on curtailments.

### P&I CUSTODIAL ACCOUNT RECONCILIATION

	P&I Custodia	I Account Reconciliation	
+	Bank Statement Balance	\$	8,598.37
+	Deposits in transit	\$	-
-	Outstanding Checks	\$	-
+/-	Adjustments	\$	-
=	Subtotal = Adjusted bank balance	s	8,598.37
-	Reported P&I (P-Record Fields 12 and 13 as entered	\$ by Issuer)	8,598.37
=	Difference (Explain)	\$	-
	Explanation for Adjustments		
	Deposits in transit over thirty (30) day amount):	s (date and	
	Check is outstanding over thirty (30 da amount):	ays (date and	
	Preparer:	Date:	
	Reviewer:	Date:	

#### CUSTODIAL P&I CASH BOOK STUDY

Issuer: XYZ Mortgage Company

#### Pool Number: 123456

4	Reporting Month		September		October
+	Prior Month P&I Balance (P-Records 12 and 13 From Prior Month	\$	12	\$	5,350.68
+	Current Month Total P&I Total Collections (All L- Record Fields 18, 19, 20, 21, 22*** and 28)	\$	5,791.10	ş	15,531.60
	Current Month Service Fees*(P-Record Field 5)	\$	440.42	Ś	1,046.69
-	Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)	\$		\$	11,237.22
=	Current Month P&I Balance (P-Record Field 12)	\$	5,350.68	5	8,598.37
+	Current Month Other Balance (P-Record Field 13)	\$		\$	-
=	Total P&I on Deposit at Month End	\$	5,350.68	\$	8,598.37
	Difference (Explain)	Ś	-	\$	-

\* Service Fees presumed to be taken in the current month.

\*\* Other (P-Record Field 13) may include advances and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This exercise confirms the accuracy of the Test of Expected P&I Calculation

# ISSUER'S INTERNAL SERVICING RECORDS

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101	11/05/2009	0.00	0.00	pp	6.15	910.74	269.96	218,302.46
102		0.00	0.00	201,835.62	0.00	0.00	0.00	0.00
103	11/02/2009	0.00	0.00	pp	2.48	1,736.45	511.84	416,234.80
104	11/23/2009	0.00	0.00	pp	0.00	457.61	153.93	115,453.96
105	11/02/2009	0.00	0.00	PP	33.89	673.69	198.04	161,454.54
106	11/04/2009	543.25	157.55	130,216.27	7.16	0.00	0.00	0.00
107		0.00	0.00	280,139.38	0.00	0.00	0.00	0.00
108		0.00	0.00	236,926.07	0.00	0.00	0.00	0.00
109	11/03/2009	1,066.80	308.46	127,783.54	0.00	0.00	0.00	0.00
110	11/30/2009	1,442.02	418.07		0.00	0.00	0.00	0.00
TOTAL	(PIF)	3,052.07	884.08	976,900.88	49.68	1,440.27 3,778.49	345,665.59 1,133.77	911,445.76
UPB				976,900.88				
PP or DLQ TOTAL UPB				911,445.77 1,888,346.64	PP DLQ	3,778.49	1,133.77	

#### Mortgage Servicing Trial Balance November 2009 Pool 123456

# ISSUER'S MONTHLY REPORT OF LOAN LEVEL DATA

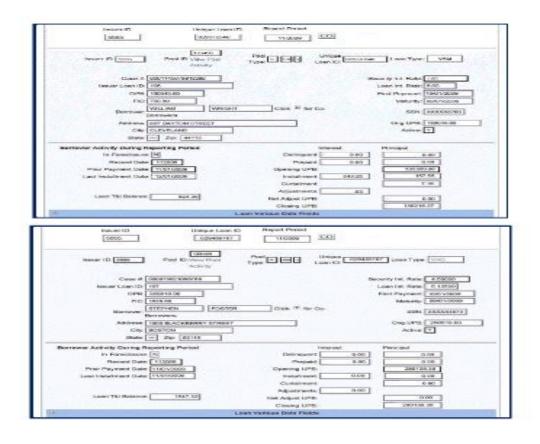
The following are screen shots of the loan level data elements reported through RFS for activity in the month of November 2009 for each loan in Pool 123456:

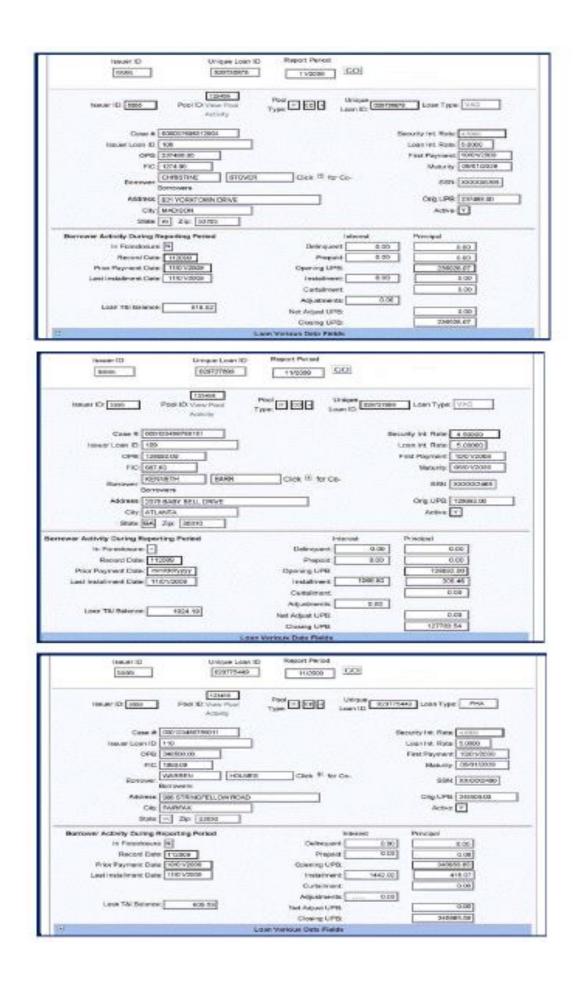
6660	Linique Loan (2) Report	2008 60	
Issuer IC: 6556 Post	HE VEW Past Type	Loan Dr Loop	Accent Loan Type THM
Case # 0012070 Issuer Loon ID 101 0496.0 219942/			Security Int. Rate 10000
FIC 1180.70		en = nor ca.	First Payment 01/01/0009 Masuray 06/01/2000
Address S20 1176 City Address	PARK		Orig LIPE 219127.36 Active T
State NJ Zo: Borrower Activity During Reporting	No. of Concession, Name of	Inducement	Principal
In Foneciosure M		Delinquent 0.00	0.00
Record Date: 112009		Prepaid 910.74	
Price Payment Date 11/01/20 Last Installment Date 12/01/20	100	ening UPB Installment 019.74 Suttailment	216578.57
Lean T&i Balance	1287.00 Net A	djuatments 0.00 vojust UPD: osing UPD:	0.00
1atost/1D [6666		2009 GO	
[6650		<u></u>	intea Lown Type: [701/5
6666 Issuer ID: 5055 Pool	COSSIDERS TS E ID-View Pool Activity Type:	2009 <u>GO</u>	
6655 Issuer IC 5555 Pool Case # (00112145	COSSIDERS TS E ID-View Fool Activity Type:	2009 <u>GO</u>	Security Int. Rate 6.5005
6666 Issuer ID: 5055 Pool	022237665 T1 1022397665 T1 1022397655 T1 1022397655 T1 1022397655 T1 1022397665 T1 102239765 T1 10239765 T1 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 1023977575 10239775 10239775 1023977575 102397757575 1023	2009 <u>GO</u>	Security Int. Rate 15000 Loan Int. Rater 4.75000
6696 Issuer ID: <u>5055</u> Pool Case # <u>000 12345</u> Issuer Lean ID: <u>102</u>	022237665 T1 1022397665 T1 1022397655 T1 1022397655 T1 1022397655 T1 1022397665 T1 102239765 T1 10239765 T1 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 10239775 1023977575 10239775 10239775 1023977575 102397757575 1023	2009 <u>GO</u>	Security Int. Rate 6.5005
6666 Issuer ID 5055 Prod Case # 000 0234 Issuer Loan ID 100 OPR: 2001020		2009 <u>GO</u>	Security Int. Rate 45000 Loan Int. Rate 475000 First Payment 07/01/2009
5555 Issuer 10: 5555 Post Case # (00) 1224 Issuer Lean 10: 100 CPR: 205/1610 FC: 005/761 FC: 005/761 F			Security Int. Rate 41000 Loan Int. Rate 4.75000 First Payment 07/01/2009 Maturity: 08/01/2038
			Security Int. Rate: 4.000 Losen Int. Rate: 4.75000 First Payment: 07001/0009 Meturity: 0601/2039 SBN: XXXXXX518
			Security Int. Rate: 1000 Loan Int. Rate: 4,7000 First Payment: 0701/00/9 Meturity: 0601/0039 SBN: X00003788 Orig.UPB: 200386.71
1800000     180000000     1800000000     180000000000		Losin ID COS	Lear Iris, Rate + 1000 Lear Iris, Rate + 75000 Past Pagment: 07001000 SRN 20000000 SRN 20000000 Astro 71 Astro 7
		COST Contract Contrac	Security in: Rate +1000 Loan Int. Rate +1000 Fisst Payment: 07001000 SRM 2000001000 SRM 2000001000 Ong.UPB 200000111 Active 7 Principal 0 0 0 000
		COOL Cool	Security Int. Rate         1.000           Lean Int. Rate         1.7500           First Payment:         0.000 (000)           Marking         0.000 (000)           State         200200 (010)           GUI Payment:         0.000 (010)           GUI Payment:         0.000 (010)           GUI Payment:         0.000 (010)           GUI Payment:         0.000 (010)           Principal         0.000 (010)           0.000 (02)         0.000 (02)
	039397855         m           120.00         Pool	COOL Cool	Security Int. Rate         1.5000           Lean Int. Rate         4.75000           First Payment:         0.07001/2009           Start Payment:         0.07001/2009           Start Payment:         0.0001/001           Start Payment:         0.000           Orig. UPE:         200300.51           Active         0           00         0.000           031505 R2         0.000           10         0.000
6655         Post           Issuer ID         905         Post           Case #         001234           Issuer ID         00         00           Case #         001234         001234           Issuer ID         00         00           Case #         000000         00           Case #         000000         00           Case #         000000         00           Case #         0000000         000000           Case #         00000000         0000000           Case #         000000000000000000000000000000000000		Construction Const	Security Int. Rate         1.5000           Lean Int. Rate         4.75000           First Payment:         0.07001/2009           Start Payment:         0.07001/2009           Start Payment:         0.0001/001           Start Payment:         0.000           Orig. UPE:         200300.51           Active         0           00         0.000           031505 R2         0.000           10         0.000

Issuer ID 5555	Unique Loan ID 029730874	Report Period	0		
lanuar ID 6885	123456 sol 3D: View Pool Activity	and to be a	nique In ID: 009730874	Loan Type: VAG	
Biomer Loan ID 105 OPB 418840 FIC 2048.3 Biomover Biomover Address: 3000 P City CHICM		Ciek <sup>(II)</sup> for Co.		Strifty Int. Rate: 5.500 Loan Int. Rate: 5.6000 First Payment: 086010 Metalinity: 07010 SSRI: X00003 Ong. UPIR: 417771 Active: Y	0912
Borrower Activity During Reportin	g Period	int	levest	Principal	
In Poreclosure N		Delinquent	0.00	0.00	
Record Date: 10/20	909	Prepaid:	1736.45	611.84	
Prior Payment Date: 11/01	2009	Opening UPB		416749.12	
Last Installment Date: 12/01	0000	Installment	1730.45	511.04	
		Curtaiment		2.46	
		Adjustments	0.00		
Loan T&I Balance:	\$45.61	Net Adjust UPB		0.00	
		Closing UPB		416234.90	

Issuer ID SSSS		8 Loan ID Report Period 25094 11/2000	<u>GO</u>	
Issuer ID: 5005	Pool ID: View Pr Activity		Unique Loan ID: 029725	2094 Loan Type: VAG
Case R	000057057890126			ecurity Int. Race: 4.500000
Issuer Loan ID:	104			Loan Int Rate: 4.75000
OPB	\$17233.00	and the second state of the		First Payment 08/01/2009
FIC	611.54			Maturity 07/01/2038
	OWEN	HAROLD Click I fo	r Co-	
Borrower	Romowers	All setting of the setting of		88N 000002329
Address	19928 CINCLE SQUAR	RE		One UPB 116937.43
City	NAPERVILLE			Active: Y
State	IL Zip 60540			
Berrower Activity During F	leporting Period		Interest.	Principal
In Foreiclosure	· 🖸	Delinque	0.00 Itru	0,00
Record Data	112009	Prepa	ad 457.61	153.98
Prior Payment Date	11/01/2009	Opening UF	<b>2</b> B	115607.80
Last Installment Data	12/01/2009	Installine	int 457.61	153.93
		Curtailme	rit	0.00
		Adjustmer	via 0.00	
Loan T&I Babance	1174.16	Net Adjust UF	*B:	0.00
		Closing UI	'B	115453.96
e de la companya de l		Loan Various Data Fie	H/S	

Issuer ID Unique Loan ID [ 5555 01903088	Report Period 11/2009
Issuer ID 864 Pool ID View Pool Advidy Type	Logn ID: Comesses Logn Type: Pick
Case # 000657657880122	Security Int. Rate: 4.30
Issuer Loss ID 105	Loan Int. Rate: 5.00
OP8. 162366.00	First Payment 00/01/2000
FIC: 871.73	Maturity: 05/01/2020
Borrowers Borrowers	Glick: <sup>30</sup> for Co-
Addivide 0667 WEST 27TH STREET	Crig.UPB: 162102.80
City: CHARLESTON	Active: Y
State C: Zip: 20418	
Berrower Activity During Reporting Paried	Interest Principal
in Foreclosure: N	Delinquent 0.00 0.00
Record Date: 112009	Propert 673.60 195.04
Prior Payment Date: 11/01/2009	Cpening UPB 151676.47
Last Installment Date: 12/01/2009	Installment 673.09 198.04
	Cuitaliment 30.89
and the second	Adjustments: 0.00
Loan TSI Balance: 753.46	Net Adjust LIPB. 0.00
	Closing UPB 161454.54
Loss Mar	tous Data Fields





The table below is a visual representation of the RFS Loan Record for Pool 123456 which shows activity in the month of November 2009 for each loan in the pool. This table represents only those data elements required for the monthly reporting of loan activity.

Perce.	Prot Server	T				المراد المراجعات المراجعات					
	Provi Page						L	L.			6
	URBAIL SEALER	CONTRACTOR N	0.000	1000000	100000	22542304	222204	NOTICE IN COLUMN	NUMBER OF STREET, STRE	CONTRACTOR OF	CONTRACTOR .
10	19910	1000		10404	1000	1.0404	1000	10000	1.0404	1000	100406
	Lass Type	Pres.	1940	1240	105.0	1010	P-24.	and a	Tanah.	1080	Page.
	Constanting of the local sectors of the local secto				000000000					DONCO-INTER-OL	DIS CONTROLS
	0.00 (0.00 0)		200	100		105	100	1000	-	1055	1.00
	and the second second	1000			0000000		100100		1000	100.000	1000
	Logistic State	001000	0000208	COLDE	1770-0008	00000	00.000	00010008	0000000	1000.0008	000000
	Landstern Rich	400		1000	-0.980	8	6.55	1.0	8.000	1100	1.001
100	1.500.010		0070.000	-	10.000.000		100004				100,000,000
	0.00010	100.00	B100.70	1	100.04	Bell ()	27,000	1.000	100 A	Incoming (	104000
12	Laufficiations Anti-Cale	(2)(02)	100208	60.00		00.00	00,000	10000	10000	110(200)	10,000
12	Manufacture Page		×	н	-					N	5
100	i nagan kara									1411	
-	i nagara tanga									1010	
10	Personal States and	112.51	0421		102.00		<b>11</b>	0.00	10.00		000
100	Rest Restar	21.0	202	10.0	10.00	18.2	82	0.00	6.00		0.00
125		100.00		100.00	- 10 M	147 H 10	N 14		10.00	1000	100.000
-	and investor	200.00	1005	100.04	1000	1000	1010	1.00	10.00	101.40	
- 20	California (		240	1.4	280			0.00	6.00	12	000
- 22	Addate the set	6.3	040	-000	0.00	82	60	0.00	10.00	2.2	0.90
-	PROVIDE UNIT	6.2			0.00			0.00	0.00	1.2	6.00
20	Log Ltd	Contraction and	January 1997	4000	2000-0400	NUMBER OF	COMP.C	and the second second	2101001-02	COMPANY AND A	24462536
- 28	Personal Care										11 6 20 6 20
-22	Renoval Reason										1.35
28	CONTRACTOR OF										140.27
- 28	Logislas Propiet Sectors										10.00
28	Lipporter Pringer Science										1000.71
12	LOB TO REPORT	798.07	1000	198.04	1000	100 B	671.0		100.75	1761.0	10000

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA

The following table is a visual representation of the pool data elements reported for activity in the month of November 2009 for Pool 123456:

Pool List Peol/Act	
Tel Monteles	BANK OF AMERICA, N.A.
Issuer ID	Fool ID Report Period
5655	123496 11/2009 GO
	Type. SF CD M
Opening FIC: 12024.60	
Liquidetions-In-Put FIC: 1860.00	9 Opening Security RP8. 2235195.58
Adjustment to FIC: 0.00	3
Closing PIC: 10814.4	1 Scheduled Principal 2748.44
Security Int. Rate: 4.5	000 Custalments 49.65
instal interest: 6830,5	8 Liquébone 345245.77
Fool Mortgage Rate: 4.9800	10° 5 Adjustment 0.00
Service Fea: 805.4	1 Tetol Principal: 346043.92
Int. Due Security Holder 8381.9	a
Cash Due Security 386425.9	D Reported Calculated
Holder:	Closera Security RPIt 1887151.64 1887151.64
Contraction of the second	
T & I Balarice: 10480.4	
P & I Balance: 251568.4	
Other Belance: 0.0	
	Custodian Bank Information
Principal Account#	10000001 Principal ABA # 123456789
	10000002 Escrow ABA # 123456789
Escrow Account#	10000002 Escrow ABA # 123456789
	SAVE SUMMARIZE POCL
PRIVACY POLICY	GINNIE MAE: GOVERNMENT GUARANTEED

### ISSUER'S REPORT OF LIQUIDATION

Unique Loan ID 029775449 paid in full on 11/15/2009. This screen shot shows the liquidation activity.

	HF8					
ool Account	ing - Single Family	Mini I Million March				6
800 1445 1779	Loan List Pool Loan	n Maria Solois Edit Loan Liquidate Loa	0		16	
	Issuer ID 5555	Unique Loan ID 029775449	Report Period			
	Case #	001307551953203 110 345501:00 1950.09		Seculo	Type. PHA ty tot. Rvik: 4 500 sn Int. Saik: 5 000 st Playment. 10,0172 Metuaty: 0301/2 Active: L	
Pik	Activity During Repo Record Date: 110 P Royment Date: 100 Installivent Date: 110 Removel Resource Mar	3009 51.2009 01.2009	Dearing UPE: Liquidation [ Liquidation (Balance)	Intersol 1440.27	Principal 345665.59 419.62 345245.77	]

### ISSUER'S RECONCILIATION OF POOL AND LOAN DATA

			ISSUE	I'S MONTHLY	REPORT OF POO	AND LOAN DAT	A		
Ginnie Mae Pool/Lo	an Package Nur	nber		123456					
Date				12/1/2009					
Reporting Month				Nov-09					
Section 1 - Pool Ad	ministration								
De al dise	n Package Activ			Total	Fixed	Pool In			vincipal
Pool/Los	n Package Activ	aty this Mo	SUS.	Number of Mtgs.	Control	Poor In	terest	POOLE	nno per
A. Balances from I	last report			10	\$ 12,024.50			s	2,236,079.76
Less: B. 1. Installment of	ollections					c	6.830.56	ć	2.017.85
2. Additional prin 3. Liquidations-in				L					\$ 49.68
Settlements, etc.)		rna varior	9184	1	\$ 1,860.09		\$ 1,440,27		\$ 345,665,59
C. Other (+ or -)						\$	0.03		
D. Balances this n	nonthend			9	\$ 10,164.41			\$	1,888,346.64
E. Total Number	Percent		Installime	nts Delingue	ent		Interest	Principal	
Delinquent	Delinquent	One	Two	Three or	Foreclosure	F. Amount			
		0.110		More	roleadate	Prepaid	\$ 3,778.49	\$ 1,133.77	H. Servicing Fee
						G. Amount			
0	0%	0	0	0	0	Delinquent	\$ -	\$ -	\$ 805.41
Section 1A - Forme	ula for Calculatin	g Mortgage	Principal Insta	allments Due	this Month				
A. Fixed Installe	ment Control	B. Int	erest			C. Scheduled P			rage Interest Rate
<	12.024.50	5	9,276.06	-		A	2.748.44		licable]
Section 2 - Schedul	e of Payments (	Principal and							
A. Scheduled	Principal	B. Addition	al Principal	C Liqu	uidations	D. Other (+ o explan		E. Total Princip	al (A through D)
4	2 748 44	s	49.68	s	345,245,77	\$	0.03	\$	348.043.92
F. Cash distributio	on due bolders	for interest	(Interest re	4.50%				4	8,381.98
G. Total cash dist	ribution due ho	olders (Sec.	2E + 2F)		-			\$	356,425.90
H. Deferred intere			15					\$	-
Section 3 – Principa									
A. Principal amou 8. Principal distrib								\$	2,235,195.56 348.043.92
C. Serial Notes – P					ch Form HUD-17	10-B		s	348,043.92
D. Principal of sec								\$	1,887,151.64
Section 4 – Remitta	ince Due on Gin	sie Mae (Gua	ranty Fee Ra	te 0.0006%)					
A. Ginnie Mae gui		ning balan	e of securit	ies multiplie	ed by annual gu	aranty rate divid	ed by 12)	\$	111.76
B. Other (explain)									
Section 5 – Status o	r Custodial Fund	is is							
and a stand stand stand			A. Ni		ress of Custodia			Account Numbe	r(s)
Principal and Inte Escrow	CH S L				AL NATIONAL BAN			10000001	
B. Composition of	fund balance	at monthen	d						
1. Es	crow Funds			2. Princip	al and Interest			3. Other	
\$		10,480.48	\$			351,568.40			

### ISSUER'S RECONCILIATION OF REPORTED LIQUIDATION

In addition to reconciling loan level data reported, Issuers must also reconcile any liquidation(s) reported. The worksheet below may be used for this purpose.

	MONTHLY L	QUIDATION RECONCILIATION	
Issuer ID Number	Reporting Month	Pool/Loan Pkg. Number	Constant P & I
5555	11/1/2009	123456CD	\$ 1,860.09
FHA-VA-RHS-§184 Case Number	Date Removed	Loan Type	Mortgage Interest Rate
001307551863203	11/15/2009	FHA	5.00%
Reason for Removal	1. Mortgagor Payoff	2. Repurchase of Delinquent Loan	3. Foreclosure with Claim Payment
Reason for Removal	4. Loss Mitigation	5. Substitution (Attach Details)	6. Other (Attach Explanation)
Payment Due Date	Interest Due	Principal Remitted	Balance
1. 11/01/09			\$ 345,665.59
2. 12/01/09	\$ 1,440.27	\$ 419.82	\$ 345,245.77
3			
4			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14. 15.			
16.			
17.			
18.			
19.			
20.			
21.			
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	\$ 1,440.27	\$ 419.82	\$ 345,245.77

Issuers must identify the reason for removal (liquidation).

The table below is a visual representation of the RFS Pool Record which shows the month end balances as of November 2009 for Pool 123456. This table represents only those data elements that populate the Pool Record.

Field#	Field Name	
1	Record Type	P
2		123456
3	Adjust FIC	0.00
4	Pool FIC	10164.41
5	Servicing Fee	805.41
6		4,9800
7	Weighted Average Interest Rate	4.9800
8	Net Adjust RPB Deferred GPM Interest	
		0.00
9	Serial Note	0.00
10	Security RPB	1887151.64
11	T&I Escrow Balance	10480.48
12	P&I Fund Balance	351568.40
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	10000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0

### ISSUER'S MONTHLY SUMMARY REPORT

Summary: for Issue: ID           Reporting Date         100/14000         Case Fool         10/142000           Last Bark         12/142000         Summary: ID         12/142000           Barkman ID         1 of 1         Pool Exceptions         0           Loans Reported         10         Loan Exceptions         0           Loans Reported         10         Case Exceptions         0           Loans Reported         10         Case Exceptions         0           Loans Reported         10         Case Exceptions         0           10         0         0         0         0         0           10         0         0         0         0         0         0           10         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         Reported Exception Exception Exceptio			tssuer 10 6055	ž	Report P		<u>co</u>	1			
Last Bark Submassion         121142000         Last Pool Submassion         121142000           Pools Reported         1 of 1         Pool Exceptions         0           Loans Reported         1 of 1         Pool Exceptions         0           Loans Reported         10         Loans Compton         0           0         0         0         0         0           10         0         0         0         0         0           10         0         0         0         0         0         0           10         0         0         0         0         0         0         10440.48           10         0         0         0         0         0         351968.40         10440.48           101400.48         0         101400.48         351968.40         10480.48         10480.48           101400.48         0         101400.48         351968.40         10480.48         10484.41           101400.48         Sacurity Rescipal Balance         0         10551.64         10480.45         10480.45         10553.46         10453.92         106751.64         10480.45         10553.46         10453.92         106751.64         104563.92         106751.64 <th></th> <th>Land Land Land</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Station .</th> <th> lucine</th> <th></th> <th>THE REPORT OF MARKING AND</th>		Land Land Land						Station .	lucine		THE REPORT OF MARKING AND
Loams Reported         10         Loams contended         Desinquent of the second of the se		Last Bulk		Last Por	ol .						
Loars         Delinquent         Percent         One         Two         Three         Foreclosure           0         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0         0           10         10         0<		Pools Reported	1 of 1	Pool Ex	ceptions	0					
0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         0         0           10         0         0         0         0         0         0         1         1           10         0 </th <th></th> <th>Loans Reported</th> <th>10</th> <th>Loan Ex</th> <th>ceptions</th> <th>•</th> <th></th> <th></th> <th></th> <th></th> <th></th>		Loans Reported	10	Loan Ex	ceptions	•					
10         0	2										
Poole         0         1           T & I Funds         0         10480.43           Oper Funds         0         55158.60           Guaratty Field         0         35158.60           Guaratty Field         0         10480.43           Oper Funds         0         10160.43           Guaratty Field         0         35158.60           Guaratty Field         0         10541.41           Linpaid Pool Phincipal Balance         0         1357161.64           Procepal Due Holders         0         34503.32           Interest Due Holders         0         3551.64           Program Type:					0					0	
Poole         0         1           T & I Funds         0         10480.43           Oper Funds         0         55158.60           Guaratty Field         0         35158.60           Guaratty Field         0         10480.43           Oper Funds         0         10160.43           Guaratty Field         0         35158.60           Guaratty Field         0         10541.41           Linpaid Pool Phincipal Balance         0         1357161.64           Procepal Due Holders         0         34503.32           Interest Due Holders         0         3551.64           Program Type:										Ginnia Mars I	Ginnie Mae II
Other Funds         0         351958.40           Guaranty Field         0         111.76           Guaranty Field         0         1014.41           Unpaid Ploot Phinoipal Balance         0         158346.64           Security Remaining Phinoipal Balance         0         1583761.64           Principal Due Holders         0         348043.92           Interest Due Holders         0         348043.92           Number of Pools         1         Reported 117100 Data           Program Type:         Image:         0         881.06           Security Remaining Principal         Date Submitted: 12/01/2009 Submitted: Type         0           Loare         Definiquest 0         One 0 Two         Three 0         Protectisure 0           Escrow Funds         10480.45         Balance:         1582366.64         Balance:           Definitioner         135583.40         Becuity Principal         1827191.64         Balance:           Other Funds         305983.40         Becuity Principal         1827191.64         Balance:									Poch		
Guaranty Fee:         0         111.76           Event Instantent Constantent Const								т.	s I Funds	0	10450.48
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Linguid Pool Principal Balance:         0         188346.84           Security Remaining Principal Balance:         0         188746.84           Principal Due Holders:         0         345043.92           Interest Due Holders:         0         8581.46           Principal Due Holders:         0         3883.46           Principal Due Holders:         0         345043.92           Interest Due Holders:         0         8581.46           Principal Due Holders:         0         8581.46           Principal T1700 Data           Principal 11/2009 Date Submitted: 12/01/2009 Submitted: T12/01/2009 Submitted: T12/01/								Gua	ranty Fee:	0	111.76
Security Remaining Principal Balance:     0     1827151.54       Precipal Due Holders:     0     345043.92       Inderest Due Holders:     0     3831.68         Reported 117100 Data         Program Type: :::::::::::::::::::::::::::::::::::						- 5	ked he	talment	Constant	ø	10164.41
Principal Due Holders     0     345043.92       Interest Due Holders     0     348043.92       Reported 177100 Data     Emported 177100 Data       Program Type:     Image: Comparison Type: Com						Unpa	id Pool	Principa	I Balance	0	1868346.64
Interest Dur Holders: 0 838.98					Secur	ity Rer	naining	Principa	i Balance:	•	
Reported 117100 Data           Program Type: III COL           Number of Pools         1         Reporting Period:         11/2000         Date Submitted:         12/01/2000 Submission Type: O           Number of Pools         1         Reported         0         One 0 Two         Three 0         Foreclasure 0           Loars         Definiquent:         0         One 0 Two         Three 0         Foreclasure 0           Escrow Funds:         10480.45         Pool Principal Balance:         1580346.64         Balance:         1827101.64         Balance:         1827101.64         Balance:         240143.07										0	
Program Type: E CO Number of Pools: 1 Reporting Period: 11/2009 Date Studentsect: 12/01/2009 Submission Type: O Loans Delinquent: 0 Percent: 0 One 0 Tec: Three 0 Foreclasure 0 Escrow Funds: 10480-45 Balance: 150346.64 Balance: 150346.64 Balance: 1125 Principal 1857151.64 Balance: 345143.57		5 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	201 C 100 E	11 12	1	22.2	Inte	erest Du	e Holders:	0	8381.98
Escrow Funds: 50480-45 Peol Principal Balance: 1585346-64 Other Funds: 301568-40 Security Principal Balance: 1827191-54 Conceredo: Eacr 11175 Principal Due 345143-57		Number of Po	ote 1 =0	eporting I		am Ty		<u> </u>	0	09 Submission Typ	pe: 0
Escrow Funds: 10480-48 Balance: 15583-46 64 Other Funds: 301568.40 Security Principal Balance: 1887161.64 Discretely: Fae: 111.75 Principal Due 3467183.07		Loans	Definque	eek O	Percent.				Three 0	Foreclosure 0	
Other Funds. 301968.40 Balance: 1887191.64 Balance: 0.00000000000000000000000000000000000						F	Pool Pri	ncipal	1.128		
			Escrow Fu	nds	10480.48	E	salance			1525346.64	
	STATES STATES						lecurity	Principa			

### FORM HUD 11710-D – ISSUER'S MONTHLY SUMMARY REPORT

		Monthl y Repo			and U	Separtmen Irban Deve Irbert Nation	Insment			Approval IVo. 2505-0033	(E-p. 00002010)
Instruct Ginnle / The into report to	ons, se Vise ma smation s Ginnie tion rep	erching existin y not collect the is required by Medic summing offed, and to p	g data source: Is information, Eac. 305(g) of thy of information	ingetherin and you ar the Nation on on an e	g and main re not require nal Housing rever's outs	ntaining the red to compl g Act or by G standing poo	data neede ete this for innic Nice i la origan p	ni, en m, un Hand ackaj	d completing and desk it displays a book 5500.3, Rev ges, to provide a	ponse, including the dreviewing the collect currently wild OMB collect 1. The purpose of the participation and to the a utside the Department	tion of information ontrol number as information is to occuracy of the
	ORTGA	Address and Z IGE COMPAN (A 20000	7				Bubmissio Ø Origin Bevis	al Re	sport	This report is only fo Ginnie Mae 19 Ginnie Mae 11 Ginnie Mae 11	oole
Kumba		is and Loan P		01/2009		ting Month Horiseles	- In	iuer I	E Number 5555	Boaser RPB Ropert I 07035	
(1) Inst	. Iment	s Delinquent C	onsolidated Bu	mmery of	NI Popist	oen Pisckage	15	-		(2) Total Escrew Fu	nds
74	olai p. of goges	Total No Detaquers	Percent Delinquent	One	alimentis De Two	Three or More	Familia	ure	Percent 2 or More Months Dein, Excluding Foreologures	10,48	
	9	٥	8.00	٥	0	0	0		0.00		68.40
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Total	113	.76	0	10,1	64.41	1,888	346.64		1.888,751.64	348,043.92	8,391.98
		suers Only							Il Issuers Only		
cone all coineia i	checks i Maie I or	that led or functs by:	electronically re	m Bed to h	ordens lavet r	nonith				Account Number 10000001	
						_		ATS	STREET KA 299003		
All bears	28										
Authoriz	ed Sign	ature					Printed	Name	JANE SMITH	1	
Tide v	ICR P	RESIDENT,	SERVICING				Phone N	unte	er (includio Aroa Co	de) (202) 555	-2345
Date in	true and	discourate to th	te best of my k	eccale days	and belief.					Issuer Monthly Repo	
		te ere obsoletr				Pege 1					11710-0 (10/2003

### RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 123456	REPORTING	MONTH: 11/09
Month end pool principal balance		
(Sum of Fields 23 on all L-Records in the pool)	s	2,234,012.23
<ul> <li>Prepaid installment principal</li> </ul>		
(Sum of Fields 17 on all L-Records in the pool)	\$	1,133.77
Delinquent installment principal		
(Sum of Fields 15 on all L-Records in the pool)	s	-
CD Pools Only: Scheduled Principal		
(Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	s	2,748.44
and Loan Data Worksheet)	3	2,140.44
Liquidation Principal Balance		
(Sum of Fields 28 on all L-Records in the pool)	\$	345,245.77
CD Pools Only: Additional Principal Adjustments or FIC change on GPM		
(Enter amount from Section 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	s	0.03
= Adjusted Pool Principal Balance	s	1,887,151.76
Securities Principal Balance		
Amount in Field 10 on the P-Record as entered by Issuer	s	1,887,151.64
= Difference: Over/Short	s	0.12
Comments:		

### TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

PO	OL NUMBER: 123456	REPORTING	MONTH: 11/09	
+	Month end pool principal balance			
	(Sum of Fields 23 on all L-Records in the pool )	s	2,234,012.23	
÷	Prepaid installment principal			
	(Sum of Fields 17 on all L-Records in the pool)	\$	1,133.77	
-	Delinquent installment principal			
	(Sum of Fields 15 on all L-Records in the pool)	s	-	
-	CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	s	2,748.44	
- 1	Liquidation Principal Balance			
	(Sum of Fields 28 on all L-Records in the pool)	\$	345,245.77	
-	CD Pools Only: Additional Principal Adjustments or FIC change on GPM			
	(Enter amount from Section 2D of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	s	0.03	
-	Adjusted Pool Principal Balance	s	1,887,151.76	
-	Securities Principal Balance Amount in Field 10 on the P-Record as entered by Issuer	s	1,887,151.64	
-	Difference: Over/Short	s	0.12	
	Comments:			

### BANK STATEMENT AND RECONCILIATION

	N STREET, ANYTOW		Account Number 1-000000-1 Statement Date 11-30-09 Taxpayer I.D. No. 20-7394822
AND INTE	GORS GINNIE MAE M	RUSTEE OF PRINCIPA CCOUNT FOR VARIOU IORTGAGE-BACKED S	IS
-	ount Summary		
Previous	Statement Balance		\$8,598.37
Deposit (	s) Totaling		\$356,003.98
Withdrawa	al (s) Totaling		\$13,033.95
New Bala	nce at Statement Endir	ng Date	\$351,568.40
Date	Deposits	Debits	Balance
11/02/09 11/03/09 11/04/09 11/05/09 11/15/09 11/20/09	3,156.39 1,375.26 707.99 1,186.85 348,965.95	241.02 106.68 54.33 91.07 288.23 12.228 54	11,513,74 12,782,32 13,435,98 14,531,76 363,209,48 350,980,94

### P&I CUSTODIAL ACCOUNT RECONCILIATION

### CONCURRENT DATE (CD) POOLS

POOL NUMBER: 123456CD	REPORTING	MONTHE 11/0
+ Prepaid Principal and Interest		
(Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$	4,912.26
+ Additional Principal Payments		
(Sum of L-Resord Field 20 for each loan in the pool)	\$	49.6
Additional Principal Adjustment		
(Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$	0.0
+ Liquidation Principal		
(Sum of L-Record Field 28 for each liquidated loan in the pool)	5	345,245.7
Delinguent Service Fee		
(Sum of L-Record Field 14 for each definquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$	
+ Service Fee		
(P-Record Field 5: Enter only if taken after outoff date)	\$	
+ Fixed Installment on Liquidation		
(Sum of L-Record Field 11 for each liquidated loan in pool.	\$	1,800.0
<ul> <li>Delinquent Principal and Interest</li> </ul>		
(Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	5	
Prepaid Service Fee		
(Calculated sum of L-Record Fields 10 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$	356.1
- Service Fee from Liquidations		
(Sum of L-Record Field 26 for each liquidated lean in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last payment installment)	5	144.0
<ul> <li>Subtotal (Expected P&amp;I Balance)</li> </ul>	5	351,557.5
Reported P&I Balance		
(Field 12 of P-Record for pool)	\$	351,568.4
= Difference: Over/Short	5	(0.7

### CUSTODIAL P&I CASH BOOK STUDY

### Issuer: XYZ Mortgage Company

### Pool Number: 123456

	Reporting Month	September	October	November
+	Prior Month P&I Balance (P-Records 12 and 13	\$ -	\$ 5,350.68	\$ 8,598.37
+	Current Month Total P&I Total Collections (All L- Record Fields 18, 19, 20, 21,22*** and 28)	\$ 5,791.10	\$ 15,531.60	\$ 356,003.98
-	Current Month Service Fees*(P-Record Field 5)	\$ 440.42	\$ 1,046.69	\$ 805.41
-	Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer through GinnieNET)		\$ 11,237.22	\$ 12,228.54
=	Current Month P&I Balance (P-Record Field 12)	\$ 5,350.68	\$ 8,598.37	\$ 351,568.40
+	Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
=	Total P&I on Deposit at Month End	\$ 5,350.68	\$ 8,598.37	\$ 351,568.40
	Difference (Explain)	\$ -	\$ -	\$ -

\* Service Fees presumed to be taken in subsequent month.

\*\* Other (Section 5, line B-3) may include – advances, late charges, and unapplied funds.

\*\*\* Current Month Collections (Field 22 on the L-Record) do not include reported Construction Draws or Substituted Loan balances.

This verifies the accuracy of the Test of Expected P&I calculation.

# CHAPTER FIVE: ADJUSTABLE RATE MORTGAGE POOLS (ARMS)

### I. OVERVIEW OF ADJUSTABLE RATE MORTGAGE (ARM) SECURITIES

Adjustable Rate Mortgage securities, also referred to as Adjustable Payment Mortgage securities, (ARMs), are issued under the Ginnie Mae II program as part of multiple Issuer pools. Ginnie Mae securitizes eligible 1-year ARMs for which the interest rate is adjusted annually, and hybrid ARMs whose interest rates are contractually fixed for a pre-determined period, i.e., 3, 5, 7, or 10 years, and then adjusted annually thereafter. Interest rates on ARM loans are adjusted periodically based on changes to one of two eligible index options. The first index is tied to the weekly average yield of U.S. Treasury securities, adjusted to a constant maturity of one year, and is commonly referred to as the Constant Maturity Treasury ("CMT") index. The second eligible index option is the London Interbank Offered Rate (LIBOR). LIBOR is the rate of interest at which banks offer to place deposits with one another for certain stated maturities. For reporting purposes, ARM securities must be reported using the pool number (a six-digit number beginning with the numeral "8") and the suffix, as appropriate, all of which are reported similarly. All mortgages backing ARM securities must be homogenous, using the same index and adjustment dates. Interest rate adjustments and payment adjustments must occur on one of four dates during the year, according to the following tables:

#### AR & RL Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of	Shall have an initial interest adjustment at least 12 months, but no more than 18 months, after the first payment date on	Shall have annual interest adjustments thereafter on;	Shall always have payment adjustments one month later than the interest adjustments, on:
1-Year M AR or	Jan., Feb. Mar.,	April 1	April 1	May 1
1-Year M RL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct. Nov. Dec.	January 1	January 1	February 1

#### AQ & QL Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of.	Shall have an initial interest adjustment at least 12 months, but no more than 18 months, after the first payment date on:	Shall have annual interest adjustments thereafter on:	Shall always have payment adjustments one month later than the interest adjustments, on:
1-Year M AQ or	January	January 1	January 1	February 1
1-Year M QL	April	April 1	April 1	May 1
	July	July 1	July 1	August 1
	October	October 1	October 1	November 1

#### AT & TL Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of	Shall have an initial interest adjustment at least 36 months, but no more than 42 months, after the first payment date on.	Shall have annual interest adjustments thereafter on:	Shall always have payment adjustments one month later than the interest adjustments, on:	
3-Year M AT or	Jan., Feb. Mar.,	April 1	April 1	May 1	
3-Year M TL	Apr., May, June,	July 1	July 1	August 1	
	July, Aug., Sept.,	October 1	October 1	November 1	
	Oct., Nov., Dec.	January 1	January 1	February 1	

#### AF, FT, FL & FB Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of	Shall have an initial interest adjustment at least 60 months, but no more than 66 months, after the first payment date on:	Shall have annual interest adjustments thereafter on	Shall always have payment adjustments one month later than the interest adjustments, on:
5-Year M AF or	Jan., Feb. Mar.,	April 1	April 1	May 1
5-Year M FT or	Apr., May, June,	July 1	July 1	August 1
5-Year M FL or	July, Aug., Sept.,	October 1	October 1	November 1
5-Year M FB	Oct., Nov., Dec.	January 1	January 1	February 1

#### AS & SL Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an initial interest adjustment at least 84 months, but not more than 90 months, after the first payment date on.	Shall have annual interest adjustments thereafter on:	Shall always have payment adjustments one month later than the interest adjustments, on:	
7-Year M AS or	Jan., Feb. Mar.,	April 1	April 1	May 1	
7-Year M SL	Apr., May, June,	July 1	July 1	August 1	
	July, Aug., Sept.,	October 1	October 1	November 1	
	Oct., Nov., Dec.	January 1	January 1	February 1	

#### AX & XL Multiple Issuer Pools:

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an initial interest adjustment at least 120 months, but not more than 126 months, after the first payment date on:	Shall have annual Interest adjustments thereafter on:	Shall always have payment adjustments one month later than the interest adjustments, on:
10-Year M AX or	Jan., Feb. Mar.,	April 1	April 1	May 1
10-Year M XL	Apr., May, June,	July 1	July 1	August 1
	July, Aug., Sept.,	October 1	October 1	November 1
	Oct., Nov., Dec.	January 1	January 1	February 1

#### AR & RL Custom Pools:

ARM Type	Mortgages backing securities issued on the first day of	Shall have an initial interest adjustment at least 12 months, but no more than 18 months, after the first payment date on:	Shall have annual interest adjustments thereafter on.	Shall always have payment adjustments one month later than the interest adjustments, on
1-Year C AR or	Any month	April 1	April 1	May 1
1-Year C RL		July 1	July 1	August 1
		October 1	October 1	November 1
		January 1	January 1	February 1

ARM Type	Mortgages backing securities issued on the first day of:	Shall have an initial interest adjustment at least 36 months, but no more than 42 months, after the first payment date on:	Shall have annual interest adjustments thereafter on:	Shall always have payment adjustments one month later than the interest adjustments, on:
3-Year C AT or	Any month	April 1	April 1	May 1
3-Year C TL		July 1	July 1	August 1
		October 1	October 1	November 1
		January 1	January 1	February 1

Since mortgages with different interest rates may be included in the same ARM securities package, it may be necessary to use the WAC calculation to determine the scheduled principal and servicing fee. The servicing fee rate is determined by subtracting the securities interest rate from the interest rate on

each individual mortgage in the pool. In such cases, the servicing fee must be calculated on a loan by loan basis or in groups of mortgages with like interest rates. Issuers are responsible for calculating the new mortgage and securities interest rates based on published indexes. The CMT is published in the Federal Reserve statistical release H.15, "Selected Interest Rates." The LIBOR is published in the Money Rates section of The Wall Street Journal. The CPTA will calculate the securities interest rate independently and will debit the ACH account accordingly. Issuers are urged to check their ACH precollection notices in detail to ensure that securities rate calculations have been performed properly.

Issuers must begin reporting interest rate changes two months prior to the actual mortgage payment change. For example, if borrowers' payments are scheduled to adjust on November 1, Issuers would adjust the fixed installment control (FIC) by entering the adjustment in Field 3 (Adjust FIC) of the P-Record on the September Issuer Report of Pool and Loan Data. The new FIC would be reported in Field 4 (Pool FIC) of the P-Record in the September Issuer Monthly Report of Pool and Loan Data. The ending September FIC would then be the opening October FIC used to compute scheduled principal on the October report, which is really a projection for November 1st payments, since all ARM securities must use the concurrent date (CD) accounting method.

Even though the pool interest rate changes with the October reporting, the interest rates on the individual loans have not. The interest rate on the securities used to calculate interest due security holders is calculated by the CPTA and adjusted on the October report, so that the projection for November scheduled interest is also accurate. As a result, the November 19th ACH debit will correspond to the P&I constant amounts and new interest rates of the borrowers' November 1 payments. This procedure is different from the procedure used to report FIC changes for GPM pools. Also, mortgages originated during a three-month "window" period are eligible for comingling in the same pool, with the same adjustment date. This means that some loans may pay at the original interest rate for twelve, thirteen, or fourteen months before incurring rate and FIC changes.

## II. ADJUSTABLE RATE MONTHLY ACCOUNTING REPORT EXAMPLES

A fictional Ginnie Mae II ARM pool has been created for purposes of illustrating ARM reporting and in particular, the reporting of ARM changes both at loan level and in the pool. In this example all the loans in Pool 876543 are due for interest rate changes October 1, 2009 effective with the November 1, 2009 mortgage payment.

All ARM securities must use the concurrent date (CD) accounting method. For purposes of RFS reporting, mortgage payment adjustments occur 30 days after the rate adjustment. Securities payment adjustments occur 50 days after the rate adjustment.

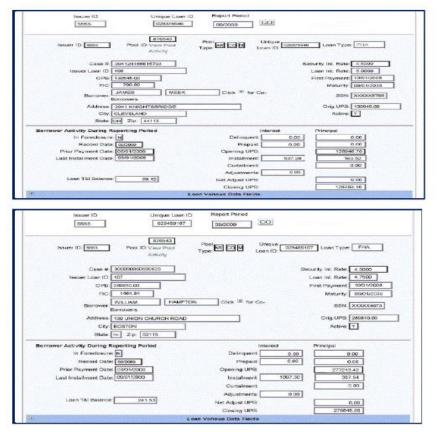
### A. ISSUER'S INTERNAL SERVICING RECORDS

Issuers must begin reporting scheduled interest rate adjustments two months prior to the effective payment change date.

#### Mortgage Servicing Trial Balance September 2009 Pool 876543AR

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtallment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
105	09/13/2009	537.28	163.52	128,783.18	0.00	0.00	0.00	0.00
107	09/22/2009	1,097.30	367.54	276,845.88	0.00	0.00	0.00	0.00
108	09/17/2009	977.46	297.48	234,292.76	0.00	0.00	0.00	0.00
109	09/01/2009	500.54	167.65	126,283.76	0.00	0.00	0.00	0.00
110	09/27/2009	1,426.07	434.02	341,823.68	0.00	0.00	0.00	0.00
TOTAL		4,538.65	1,430.21	1,108,029.26	0.00	0.00	0.00	0.00
UPB				1,108,029.26		0.00	0.00	
PP or DLQ				0.00	DLQ	0.00	0.00	
Total UPB fo	or Pool			1,108,029.26				

### B. ISSUER'S MONTHLY REPORT OF LOAN DATA



Issuer ID Unique Loan IC 201730878	D Report Period	
Issuer ID. 6555 Paol ID. View Pool Activity	Type DI DI Loan D Loan Type FIA	
Case # 000282890619708	Security Int. Rate: 4.5000	
Issuer Loon (D: 108	Loan Int. Rate: 5.0000	
OP8 237498,00	First Payment 10/01/200	8
FIC 1274.94	Maturity: 09/01/203	10
Borrowers Borrowers	Cick E for Ce- S34 XXXXXXX	98
Address: 500 LEEE RIDGE RDAD	Orig.UPB: 237486.0	3
City MADISON	Active Y	
State w Zip 53705		
Berrower Activity During Reporting Period	Interest Principal	
In Foreclosure, N	Delinquent 0.00 0.00	
Record Date: 092000	Preseki 0.00 0.00	
Prior Payment Data: 05/01/2000	Cpening UPB 234500.24	
Last Instalment Date: 09/01/2009	Instalment 977.46 207.48	
	Curtaiment 0.00	
	Adjustments: 0.00	
Loan T&I Blatance: 138.23	Net Adjust UPB 0.00	
	Closing UPB: 234292.78	

5665	Unique Loan ID 029727599	Report Period	GO			
hauer ID: 5555 Poo	B70543 ID: View Pool Activity	Pool of COM	Unique Loan ID:	0.29727899	Loan Type	FHA
Casur & 0001519 Issuer Lean ID 109 OPS 12002.0 FIC 000.1					ority Int. Rate coan Int. Rate Inst Payment Naturity	4.7500 10/01/2008
Borrowers		Cilk K III for	Co-			XXXXX2468
Address 13000 SA Dity ATLANTA State CA Zip					Active:	1380092,000
rower Activity During Reporting	Period		Interest	100 States	Principal	
In Foreclosure: N		Delinque	nt:	0.00		0.00
Record Date: 09/2009	]	Prepai	id:	0.00		0.00
Prior Payment Date: 08/01/2	900	Opening UP	Bk .		12648	12.41
Last Installment Date 09/01/2	909	Installmer	15.	600.64		17.65
		Curtailmee	nt			0.00
Loan T&I Balance	345.12	Adjustment Net Adjust UP		0.00		0.00
		Closing UP	в.		12628	3.76
	Loa	n Various Data Fieb	dha			

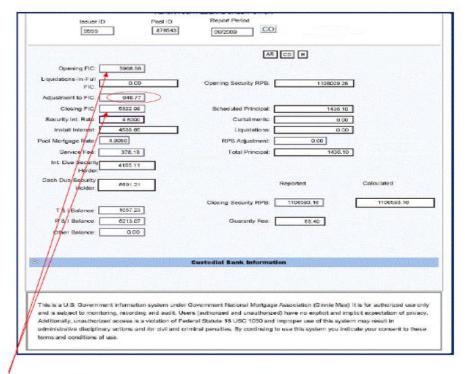
5555	029775449	00/2000 C	0	
haauer 10 5555	Pool ID View Pool Accivity		ngue 02977544	Loan Type FilA
Gene # 33	1360219054321		Secu	rity Int. Bate 4.0000
Issuer Loan ID: 110			L	opm Init Flate: 6.0000
OPE 34	267.70			est Payment 10/01/2008
FIC: 180	0.04			Maturity: 09/01/2038
Elongower: http://	RSHA HAMETO	n Click <sup>DI</sup> for Co-		SSN: XXXXXX490
Address 074	GARLAND COURT			Orig UPB 346500.00
City: FAI	REAX			Active Y
State: 🖘	Zio. 22000			
Borrower Activity During Repo	rting Period	ini	erest	Principal
In Foreclosure: N		Deärquent	0.00	0.00
Record Date: 0		Prepoid	0.00	0.00
Prior Payment Date: 0	101/2009	Opening UPB:		342257.69
Last Installment Date: 0	SV01/2008	internal internal.	1428.07	434.02
		Gurtailment.		0.00
Section of the section of the	The second s	Adjustments	0.00	
Lean T&I Balance:	266.23	Net Adjust UPB		0.00
		Closing UPS:		341623.66
and the second se	and the second se	Closing UPS: can Various Data Fields	a lange and a loss	341823,68

### C. POOL 876543 SEPTEMBER LOAN RECORD

<b>E 1 1 0</b>							
	Field Name						
1	Record Type	L	L	L	L	L	
2	Unique Loan ID	680103499	673094798	304976972	602094860	604097609	
3	Pool ID	876543	878543	876543	876543	876543	
4	Loan Type	FHA	FHA	FHA	FHA	FHA	
5	Case Number	004124166616703	000000060600626	000282860619708	000161660831603	333360219054	
6	Issuer Loan ID	106	107	108	109	110	
7	First Payment Date	10012008	10012008	10012008	10012008	10012008	
8	Loan Maturity Date	06012038	00012000	08012000	00012030	09012038	
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000	
10	Loan OPB	130545.00	280810.00	237408.00	128092.00	346500.00	
11	Loan FIC	700.80	1528.98	1274.95	087.03	1800.09	
12	Last Installment Paid Date	9012009	9012009	9012009	9012009	9012009	
13	In Foreclosure Flag	N	N	N	N	N	
14	Delinquent Interest	0	0	0	0	0	
15	Delinquent Principal	0	0	0	0	0	
10	Prepaid Interest						
17	Prepaid Principal						
18	install interest	537.28	1097.30	977.48	500.54	1420.07	
19	Install Principal	183.52	367.54	297.48	187.85	434.02	
20	Curtailment						
21	Adjust Interest						
22	Net Adjust UPB						
23	Loan UPB	128783.18	276845.88	234292.78	126283.76	341823.68	
24	Removal Date						
25	Removal Reason						
26	Liquidation Interest Due						
27	Liquidation Principal Remitted						
28	Liquidation Principal Balance						
29	Loan T&I Balance	69.12	241.53	136.23	345.12	\$ 265.23	

Note the interest rates on these loans. These are the initial interest rates as reported on form HUD 11706 at the time the pool was established.

### D. ISSUER'S MONTHLY REPORT OF POOL DATA



Note the difference between the opening and closing FIC. This is due to the interest rate change effective October 1, 2009 and reflected as the opening FIC for the October reporting. Also note the FIC adjustment. Keep in mind that mortgage interest is in arrears and that the October interest change becomes effective with the November mortgage payment.

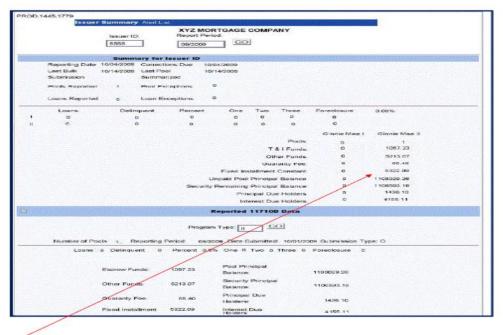
## E. SEPTEMBER POOL RECORD

Field#	Field Name	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	646.77
4	Pool FIC	5322.09
5	Servicing Fee	378.18
6	Weighted Average Interest Rate	4.9090
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1106593.16
11	T&I Escrow Balance	1057.23
12	P&I Fund Balance	5213.07
13	Other Balance	0
14	Replacement Reserve Balance	0
15	Construction Loan Principal Balance	0
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	1000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Numb	0
23	Construction Loan Principal Bank ID	0
24	Filler	
25	Filler	

## F. ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

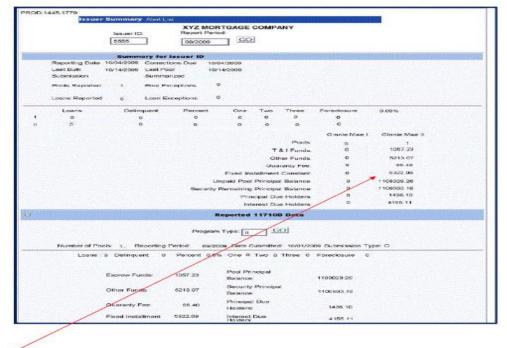
		ISSUER'S REG	ONCILIATION	OF MONTHL	Y RE	PORT OF P	OOL AND LO	AN DATA			
Gionie Mae I	Pool/Loan Pag	ckage Numbe		876543							
Date			-	10/1/2009							
Reporting M	onth			Sep-09							
Section 1 - P											
Section 1 - P	ool Administ	ration									
Provide State		Activity This		Total		Fixed	Pool Inte		Pool		
P001/L0	an Package	Activity This	Month	Number of Mtgs.		tailment	POOLINE	rest	Pool	Princ	ipai
A. Balances	from last re	port		5		5,968.86			s	1,10	9,459.47
Less:									-		
	ment collect al principal						* 4	,538.65	\$		1,430.21
	ons-in-full			0	\$	100000000000000000000000000000000000000	\$	DODECTODORUM	s		-
C. Other (+ c					5	(646.77)	\$	-	\$		-
D. Balances	this month	end		5	5	5,322.09			\$	1,10	8,029.26
E. Total Number	Percent		Installing p	ts Delinguen				Intere	Principal		
Delinguen	Delinquen			Three or			F. Amount	- 21	Philopan		Servicing
t	t	One	Two	More	For	reclosure	Prepaid	5 -	\$ -	-	Fee
							G. Amount Delinguen				
	0%		0	0		0	t	s -	s -	5	378.18
Section 1A -	- Formula for	Calculating N	lortgage Prin	cipal Installme	nts I	Due this M	onth				
	stallment	B. Int		C. Schedu							
\$	5,968.86	\$	4,532.76				\$ 1	436.10	4.9	09000	276
Section 2 – S	chedule of Pa	ayments (Prin	cipal and Inte	irest)							
A. Schedule	d Principal	B. Addition:	al Principal	C. Liqui	dati	ons	D. Other (	+ or -)	E. Total	Princ	A) leqt
\$	1,436.10	\$	-	\$		-	\$	-	\$		1,436.10
E Coch dies	different der der	bolder for	interest in	terest rate u			4.50%		~		4,155,11
		on due holde					4.50%	•	\$		5,591.21
H. Deferred	Interest pai	id holders (c	PM only) \$_						\$		-
		unt of Securit									
		ecurities fro							\$	1,10	8,029.26
		to holders t		ection 2E) tion to holde	-	Attach Fo	rm HUD-373	о-в	3		1,436.10
		s this month							\$	1,10	6,593.16
Section 4 – R	emittance D	ue on Ginnie I	Mae (Guaran	ty Fee Rate <u>0.0</u>	1005	25)					
		teo (Decele	a balance of	fsecurities n		in the distance					
A Ginnie M		rea (openin	g barance o	a securities n	nurt	pried by:	annuar guar	anty	5		55.40
B. Other (ex											
Section 5 – 5	tatus of Cust	odial Funds									
			A. Name	and Address	s of	Custodial	Bank(s)		ecount Nu	mber	(s)
Principal ar	d Interest			CUSTODIAL N					100000		
Escrow				CUSTODIAL N	ATIC	INAL BANK	c		100000	02	
B. Composit	lion of fund	balance at r	nonthend								
1.	Escrow Fund	fs		2. Principal a	ind	Interest			3. Oth	er	
	1057,.23		\$		_		5,213.07	\$			-

### G. ISSUER'S SEPTEMBER MONTHLY SUMMARY REPORT



Note that the Fixed Installment Control reflects the adjusted FIC which will be used as the opening FIC in the October reporting.

### H. ISSUER'S SEPTEMBER SUMMARY REPORT FORM HUD 11710-D



Note that the Fixed Installment Control reflects the adjusted FIC which will be used as the opening FIC in the October reporting.

All remaining requirements for the monthly reporting of ARM loans and pools are performed in the same manner as for Ginnie Mae II Single Family pools and will not be shown as part of this Chapter.

## OCTOBER ACTIVITY/ISSUER'S INTERNAL SERVICING RECORDS

### ISSUER'S INTERNAL SERVICING RECORDS

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or Delq Principal	PP or DLQ UPB
106	10/11/2009	536.60	164.20	128,618.98	0.00	0.00	0.00	0.00
107	10/05/2009	1,095.85	368.99	276,476.89	0.00	0.00	0.00	0.00
108	10/05/2009	976.22	298.72	233,994.04	0.00	0.00	0.00	0.00
109	10/22/2009	499.87	168.32	126,115.44	0.00	0.00	0.00	0.00
110	10/18/2009	1,424.27	435.82	341,387.86	0.00	0.00	0.00	0.00
TOTAL		4,532.81	1,436.05	1,106,593.21	0.00	0.00	0.00	0.00
UPB				1,106,593.21	PP			
PP or DLO	Q UPB				DLQ			
TOTAL U	PB			1,106,593.21				

### Mortgage Servicing Trial Balance October 2009 Pool 8765432AR

### ISSUER'S MONTHLY REPORT OF LOAN DATA

00000	Cost Cost Cost	Report Period GO GO	
Issuer ID 0555	Pool ID: View Pool Activity Type		S37654E Loan Type:
Case # 004	124166615703		Security Int. Rate: 4.5000
Issuer Loan IC: 106			Loan Int. Rate 5 0000
CPB 1305	45.00		First Payment 10/01/2008
	08.80		Maturity 09/01/2028
AND I INC.	I MEEK	Click II for Co-	
Borrower	the second se		SISN: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Address 204	KNIGHTSBRIDGE		Ovia UPB: 130645-00
Cityfole			Active Y
	Zip: 44118		
Borrower Activity During Repor	the second s	Interest	Principal
In Foreclosure M			0.00 0.00
Record Date: 00	0000		0.00 0.00
Prior Payment Date: 08		Opening UPR:	128783.18
Last Instalment Date 10			36.00 164.20
Contraction of the Line		Cutalment	0.00
		Adjustments	0.00]
Loan T&I Batance	2621.41	Net Adjust UPB	0.001
and the second			
in the second second		Crosing UPB: mous Data Fields	128618.56
issuer ID 9565	Unique Loan 10		129618.98
[9555	Unique Loan ID C29480167	Report Period	22010.393
Issuer ID: 5665	Linique Loan ID 629480167 Pool \$25/100 Pool Activity Type	Report Period	COMMONTOT LOAN Type PILA
[9555	Linique Loan ID 629480167 Pool \$25/100 Pool Activity Type	Report Period	
9555 Hisuer ID: <u>5555</u> Case # 0000	Unique Loan ID C20480167 Pool (C1/View Pool Addrey: Type Scenocesotos	Report Period	Security Inc. Rate: 4,7000 Loan Inc. Rate: 4,700
19595 Hauer ID: 5555 Case # 0000 Issuer Loan ID 550 Office 5000	Unique Loan ID C20480167 Pool (C1/View Pool Addrey: Type Scenocesotos	Report Period	00440/167 Loan Type: FHA Security Int: Rate: 4,0000
9555 Heauer ID: 5555 Case # 0000 Heauer Lear ID 1500 CIPE 2000 FIC: 14	Unique Loen ID 029469197 Prod (CV/Inv Pice Autompy 100605606055	Report Period	C03469167 Losen Type: PHA Security Int: Rate: 4,5000 Losen Int: Rate: 4,7500 Piet Magurent: 100040008 Maturity: 08/01/0038
9555 Hauer ID: 5555 Case. # 000 Issuer Loan ID 50 Citta 200 FIC: 4	Unique Loen ID 029469197 Pool (CV/Inv Pico Autompy 10000 64.84 LMM FROM	Report Period	OSH60167 Loan Type: PHA Security Int. Rate: 4.900 Loan Int. Rate: 4.900 First Payment, 10012005
19555 Issuer ID: 2005 Issuer Loan ID 100 Care 200 FIC 14 Borowe Romot 100 Addiss 130	Unique Loen ID 029469197 Prod 625/000 Pico Activery 10000 64.84 LMM HOMPTON Wers LMEON CHURCH ROAD	Report Period	COMBOTIOT Losen Type: PHA Security Inc. Pates 4 1900 Losen Int. Rate 4 7000 Perch Payment 1000 V2008 Matculty: 0000V2038 State 0000044973 Crig. LIPIS 200010.00
9555 Hakuer ID: <u>555</u> Case, # 000 Hakuer Loan ID 100 Citot 100 FIC: 14 Borrower With	Unique Loen ID 029469197 Prod 625/000 Pico Activery 10000 64.84 LMM HOMPTON Wers LMEON CHURCH ROAD	Report Period	00460707 Loen Type: PHA Security Int. Rate: 4,7000 Loen Int. Rate: 4,700 Plast Payment: 10,0142005 Maturity: 0005170338
9555 Hakuer ID: <u>555</u> Cate # 000 Insuer Lean ID 100 610C 144 Borrower Mittel Borrower Mittel Cate # 100 610C 144 Borrower Mittel 600 610C 144 Borrower Mittel 600 610C 144 600 610C 144 600 600 600 600 600 600 600 6	Unique Loen ID 029469197 Prod 625/000 Pico Activery 10000 64.84 LMM HOMPTON Wers LMEON CHURCH ROAD	Report Period	COMBOTIOT Losen Type: PHA Security Inc. Pates 4 1900 Losen Int. Rate 4 7000 Perch Payment 1000 V2008 Matculty: 0000V2038 State 0000044973 Crig. LIPIS 200010.00
9555 Hakuer ID: <u>555</u> Cate # 000 Insuer Lean ID 100 610C 144 Borrower Mittel Borrower Mittel Cate # 100 610C 144 Borrower Mittel 600 610C 144 Borrower Mittel 600 610C 144 600 610C 144 600 600 600 600 600 600 600 6	Unique Loen 1D 039449167 Preci Ci View Pool Activity 0000 64.84 100000 100000 10000 10000 100000 1000000 10000 10000 1000	Report Period	COMBOTIOT Losen Type: PHA Security Inc. Pates 4 1900 Losen Int. Rate 4 7000 Perch Payment 1000 V2008 Matculty: 0000V2038 State 0000044973 Crig. LIPIS 200010.00
9555 Hasoer ID: 5555 Case # 0000 Hasoer Lear ID 507 C195 200 C195	Unique Loen 1D 039449167 Preci Ci View Pool Activity 0000 64.84 100000 100000 10000 10000 100000 1000000 10000 10000 1000	Intervent Period	00460107 Losen Type: 7944 Security Int. Rates 4.5000 Losen Int. Rates 4.7500 Plant Payment 10.014008 Maturity: 00010088 SSR 000006875 Chits. UPB 50010.00 Attive T Phintipal 0.00 0.00
9555 Issuer ID: 555 Case & 055 Issuer Loan ID 55 Care & 055 Care & 055 Care & 055 Forcewer Activity During Report In Forcebaue No Record During Report In Forcebaue No	Unique Loen ID 020480167 Prod (21/000 Final Autority Tope 0000000000 04.94 0000000000 00	Click, <sup>10</sup> for Co-	0004807107         Losen Type:         PHA           Security Int: Rate:         4.000           Losen Int: Rate:         4.000           Plant Payment:         10.011/0008           Maturity:         0001/0008           BSH:         00000000           Crig. Lifts:         5001.000           Active:         T           Phincipal         0.00
9555 Issuer ID: 555 Case # 005 Issuer Laar IO 507 Cire 200 Cire 200 Ci	Unique Loen ID 029469197 Presi ECVIew Pool A(994) 0000 64.84 10000 100	Insue Data Plattice Resport Plantad Topocos GLO Unique Glock I® Aar Co- Geringuezt Operinguezt Opering	00460/167 Losen Type: Pika Security Int: Rate 4.5000 Losen Int: Rate 4.7500 Piant Payment 10.01/0008 Maturity: 0000064875 0391 0000004875 Crig. LIPS (50010.00 Active T Phinoige) 0.00 0.00 0.00 0.00
9555 Issuer ID: 555 Case & 055 Issuer Loan ID 55 Care & 055 Care & 055 Care & 055 Forcewer Activity During Report In Forcebaue No Record During Report In Forcebaue No	Unique Loen ID 029469197 Presi ECVIew Pool A(994) 0000 64.84 10000 100	Click <sup>(B)</sup> for Co-	COMMENTOT         Lowen Type:         PMA           Security Int:         Rate:         4.0000           Losn Int:         Rate:         4.0000           Pint:         Payment         Toto V2008           Maturity:         Convolution         Astron           Crig:         Linit:         Security:           Crig:         Linit:         Security:           Crig:         Linit:         Security:           OD:         0.00         0.00           0.00         0.00         200485,65           0.00         200485,65         Security:
9555 Issuer ID: 555 Case # 005 Issuer Laar IO 507 Cire 200 Cire 200 Ci	Unique Loen ID 029469197 Presi ECVIew Pool A(994) 0000 64.84 10000 100	Innux Data Pleids  Report Pleids  Ingeor Dering  Clek @ for Co-  Corin quert  Prepaid  Corin quert  Ingeorg  Corin quert  Ingeorg  Corin quert  Ingeorg  Corin quert Ingeorg  Corin quert Ingeorg  Corin quert Ingeorg Ingeor	00460/107         Losen Type:         PHA           Security Int: Rate:         4.5000           Losen Type:         PHA           Security Int: Rate:         4.5000           Losen Tripe:         PHA           Security Int: Rate:         4.5000           Losen Tripe:         PHA           Security Int: Rate:         4.5000           Plant Payment:         10.01/0008           Static Section:         Static Section:           Orig:         UPS           Orig:         UPS           Orig:         UPS           Orig:         0.00           Orig:         0.00
ISSS	Unique Loen ID 020480167 020480167 Pres (2:View Pace Autority Tope 0000000000 04.94 0000000000 04.94 0000000000		COMMONTO?         Lowen Yrype:         PMA           Secontry Int:         Rate:         4.900           Leen Int:         Rate:         4.900           Plant Payment         Toto V2008           Maturity:         Convolution           Atthe         Toto V2008           Child         Toto V2008           Atthe         Toto V2008           000         0.00           000         0.00           000         0.00
9555 Issuer ID: 555 Case # 005 Issuer Laar IO 507 Cire 200 Cire 200 Ci	Unique Loen ID 029469197 Presi ECVIew Pool A(994) 0000 64.84 10000 100	Innux Data Pleids  Report Period  Topcore  Control  Cont	00460/107         Losen Type:         PHA           Security Int: Rate:         4.5000           Losen Type:         PHA           Security Int: Rate:         4.5000           Losen Tripe:         PHA           Security Int: Rate:         4.5000           Losen Tripe:         PHA           Security Int: Rate:         4.5000           Plant Payment:         10.01/0008           Static Section:         Static Section:           Orig:         UPS           Orig:         UPS           Orig:         UPS           Orig:         0.00           Orig:         0.00

	876543	Pool ca ca ca	Unique ,	
Issuer ID: 5855 Pool ID 1	law Pool lotvity	Type: CT CD C	Loan ID: 02973067	Loan Type: FHA
Case # 000025256061	1708		9	sourity let. Rate: + 6000
Issuer Loan ID 108				Loan Int. Rate: 5 0000
OPR 237498.00				First Payment 10/01/2008
FIC: 1274.94	1			Maturity: 09/01/2008
Bostower PHLIP	SCOTT	Click (8) to	r Co-	SEN XXXXXX838
Borrowers		Sector Stations		Seve Transas
Address: 500 LEES RIC	ISE ROAD			Orig UPB: 237458.00
City: MADISON				Active: Y
State w Zip 63	105			
Borrower Activity During Reporting Period	be		Interest	Principal
In Foreclosure		Delinque	nt 0.00	0.00
Record Date: 10/2003	24	Prepa	the second secon	0.00
Prior Payment Date: 09/01/2009	]	Opening UF		234292.76
Last Installment Date 10/01/2009	1	installroe		296.72
		Curtailme		0.00
		Adjustmen	the second secon	No. Electron de la company
Loan TAI Balance 1872	16	Net Adjust UP		0.00
	and the second second	Closing UF	the state of the s	232964.04
16. (c)	Lo	an Various Duta Fiel	de superior sources	and the second second

	Unique Loan ID Rep	port Period	
5555	029727899	10/2009 GO	
	876643		
Issuer ID: 5555 Po	of ID: View Pool	Loan ID: 02072	1900 Loan Type: FHA
	Activity		
Case # 0001616	560531602		Security Int. Hate: 4.5000
Insuer Loan (D: 109			Loan Int. Rate: 4.7500
OPB 1280920 FIC 968			First Payment 10/01/2006 Maturity: 09/01/2038
LIANTS		Click II for Co-	
Borrower			BBN: XXXXX2455
Address 13090 S			Orig UPB: 128092.00
CRY ATLANT			Active: V
State: GA Zu	and the second s		
Borrower Activity During Reporting In Foreclosure: N	g Period	Delinquent 0.00	Principal
Record Date: 10000	201	Prepaid 0.00	
Prior Payment Date: 09/01		Opening UPB	126203.76
Last Installment Date 10/01	/2009	Installment: 499.83	
		Curtailment	0.00
Louin 78J Balance	1975.21	Adjustments: 0.00 et Adjust UPB	0.00]
Share and the state		Closing UPE:	126115.44
Company of the state of the sta	Loan Vanos	s Data Pietds	
Issuer ID	Unique Loan ID	Report Period	
[eece]	876543	02 exercit	029775449 Loan Type: FHA
[eece]	876543	02 e2057.01	025775449 Loan Type: PHA
Insuer ID: 5555	030776445 876543 Pool DD/View-Pool Activity Type:	02 exercit	
0000 Pe hister 1D: 0006 Pe Case # 330360	030776445 876543 Pool DD/View-Pool Activity Type:	02 exercit	Security Int. Rate: 4.500
Insuer ID: 5555	020776440 876543 Pool Pool ISIVIew Pool Activity Type: 219054321	02 exercit	
Issuer ID: [6556 Po Case # 330540 Issuer Loan ID: [10		02 exercit	Security Int. Rate: 45000 Loan Int. Rate: 50000
5005 Insuer ID: 5556 Pe Cese # 330560 Insuer Lowr ID 110 OPB 340000 FIC: 1980.00 FIC: 1980.00	025775440 878543 Addivity 218054325 20054325 20 218054325 20 218054325 20 218054325 20 218054325 20 218054325 218054325 218054325 218054325 2180543 2180545 2180545 2180545 2180545 2180545 2180545 2180545 2180545 21805555 2180555 2180555 2180555 21805555 21805555 21805555 21805555 218055555 218055555 218055555 218055555 21805555555 2180555555 218055555555555 2180555555555555555555555555555555555555	02 exercit	Security Int. Rate: 4 5000 Loan Int. Rate: 5 0000 First Payment: 106 (2000 Masurity: 06/01/2008
50005 Issuer ID: 5005 Pe Case # 330300 Issuer Loan ID: 110 OPR 549000 FIC: 1800.00 Borrower Loanse			Security Int. Rate: 4.500 Loan Int. Rate: 5.000 First Payment: 100 (200 Maturity: 00/01/203 SSH: XXXXXIMD
00005         Per           Inseuer ID:         8566         Per           Cese #:         333340           Issuer Loan ID:         110           OPB:         345000           Borrower         Borrower           Address:         1074 CA			Security Int. Rate: 4 5000 Loan Int. Rate: 5,0000 First Payment: 156 12501 Masurity: (3kuf 1253 SSH: XXXXX040 Orig.UPB: 346000.00
Cese # 330500 Issuer ID: 6666 Pe Issuer Lown ID 110 OPR 340000 Fic: 1980.05 Borrower Borrower Address: 074 CM City FAREN	CLEATERANC CLEATE		Security Int. Rate: 4.500 Loan Int. Rate: 5.000 First Payment: 100 (200 Maturity: 00/01/203 SSH: XXXXXIMD
Cese # 330500 Issuer ID: 6666 Pe Issuer Lown ID 110 OPR 340000 Fic: 1980.05 Borrower Borrower Address: 074 CM City FAREN			Security Int. Rate: 4 5000 Loan Int. Rate: 5,0000 First Payment: 156 12501 Masurity: (3kuf 1253 SSH: XXXXX040 Orig.UPB: 346000.00
Losser ID: 1000 Losser ID: 1000 Cese # 333540 Losser Loan ID: 110 OPB 440000 FIC: 1880.02 Borrower Address: 074 CA City (Allitan States in 24 Borrower Adtivity During Reportin			Security Int. Rate: 4 5300 Loan Int. Rate: 5 0000 First Payment: 100 10201 Maunty: 0/u01/2032 SSH: 2000000 Orig UPR: 348500.00 Active: 1
Issuer ID: 5555 Pe Issuer ID: 5555 Pe Cess # 300000 Issuer Loar ID 110 OPB 340000 FIC: 118005 Borrower Adirect: 074 CM City Adirect City Adirect City Charlen City Charlen In Fored Sector: N		Interest	Elecurity ten Rates S1000 Lean Inin, Rates S10000 First Payment, 100 (2000 Masurty: 000110035 SSRI: XXXXX000 Orig.UPB. Second Active: 9 Penelgol 0.00
Insuer ID: 0000 Insuer ID: 0000 Cess # 300000 FIC: 1000.00 FIC: 1000		Interest Co-	Security Int. Rate: 4500 Lean Int. Rate: 5000 First Payment: 100 (200 Maturity: 00/01/2005 SSH: 2000/01/2005 Orig.UP#: 346500.00 Active: 7 Principal 0.00 0.00
Losser ID: 1866 Fe Losser ID: 1866 Fe Losser Lown ID 1100 Losser Lown ID 1100 Cess # 300000 Fic: 1860 Se Fic: 1860 Se Borrower Adress: 074 CM Borrower Losser ID: 1860 Se Borrower Losser ID: 1860 Se Borrower Losser ID: 1860 Se Borrower Losser ID: 1860 Se Borrower Borrower Losser ID: 1860 Se Borrower Losser ID: 1860 Se Borrower Borrower Losser ID: 1860 Se Borrower Borro		Click IB ter Co-	Elecurity Int: Rate: \$ 5000 Lean Int: Rate: \$ 5000 Find Payment: 100 U200 Macurty: 0001/1005 6581: XXXXX00 Ortg UPR: 346000 00 Active: 1 Principol 0.00 0.00 0.00 144022 00
Insuer ID: 0000 Insuer ID: 0000 Cess # 300000 FIC: 1000.00 FIC: 1000		Introvent Definiquent Definiquent Definiquent Definiquent Instalment Ins	Security Int. Rate: 4500 Lean Int. Rate: 5000 First Payment: 100 (200 Maturity: 00/01/2005 SSH: 2000/01/2005 Orig.UP#: 346500.00 Active: 7 Principal 0.00 0.00
Losser ID: 1866 Fe Losser ID: 1866 Fe Losser Lown ID 1100 Losser Lown ID 1100 Cess # 300000 Fic: 1860 Se Borrower Address: 074 CM Borrower Losser ID: 100 Exercised Date: 1000 Prior Payment Date: 10000 Prior Payment Date: 10000		Incodes	Elecurity Inc. Rate: 4.5.000 Lean lini: Rate: 5.0000 Find Payment: 1000 (2000 Masure: 0000 1000 1000 Masure: 0000 Orig.LPRI: 5.960000 Active: 0 Principal 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Losser ID: 1866 Fe Losser ID: 1866 Fe Losser Lown ID 1100 Losser Lown ID 1100 Cess # 300000 Fic: 1860 Se Borrower Address: 074 CM Borrower Losser ID: 100 Exercised Date: 1000 Prior Payment Date: 10000 Prior Payment Date: 10000		Incodes	Elecurity Int: Rate: \$5000 Loan Int: Rate: \$5000 First Payment: 150 (2501 Maturity: 04/01/203 65541; XXXX1040 Orig. UPB: 346503.00 Active: \$ Principal 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.

### POOL 876543 OCTOBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	660103499	673094798	304976972	602094860	604097609
3	Pool ID	87054	87054	87654	87054	87654
4	Loan Type	FHA	VAG	VAG	VAG	VAG
5	Case Number	004124166615703	000090960690626	000282860619708	000161660831603	333380219054
6	Issuer Loan ID	108	107	108	109	110
7	First Payment Date	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	9012030	9012039	9012039	9012039	9012039
9	Loan Interest Rate	5.000	4.760	5.000	4.750	5.000
10	Loan OPB	130545.00	280810.00	237498.00	128092.00	340500.00
11	Loan FIC	700.80	1528.98	1274.95	687.63	1880.09
12	Last Installment Paid Date	10012009	11012009	11012009	11012009	10012009
13	In Foreclosure Flag	N	N	N	N	N
14	Delinquent Interest	0.00	0.00	0.00	633.72	0.00
15	Delinquent Principal	0.00	0.00	0.00	153.91	0.00
18	Prepaid Interest	0.00	1197.85	988.39	0.00	0.00
17	Prepaid Principal	0.00	331.13	286.56	0.00	0.00
18	Install Interest	0.00	2397.14	1977.97	0.00	
19	Install Principal	0.00	660.82	571.93	0.00	
20	Curtailment	0.00	9.79	0.00	23.03	0.00
21	Adjust interest	0.00	0.03	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	130380.98	280139.39	238928.07	128092.00	346083.66
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Loan T&I Balance	2821.41	1428.75	1872.18	1975.21	1887.47

Note that even though the pool interest rate has changed, the mortgage interest rates have not yet changed.

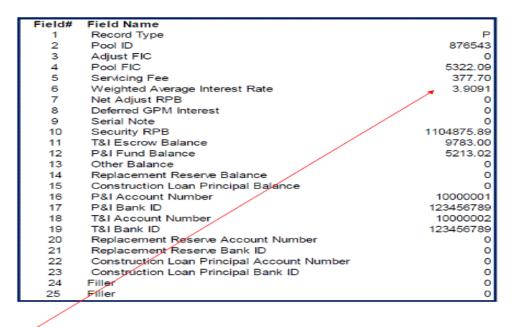
Each loan should always be reported with a Loan FIC and Loan Interest Rate that agrees to the Last Installment Paid Date.

ISSUER'S MONTHLY REPORT OF POOL DATA

	AR (00) ¥
Opening FIC 5322.09	
Liquidations-In-Ful Fig. 0.00	Opening Security RPB 1106093.15
Adjustment to FC: 0.00	
Closing IC 5302.00	Scheduled Principal 1717,27
Security Int. Rate 2.5000	Curtailments 0.00
Install laterest 4572.01	Liquidations 0.00
Pool Mongage Refer 3.9091	RPB Adjustment: 0.00
Service/Fee: 377.70	Total Principal: 1717,27
Int. Due Recurity 3277.56	
Cash Dud Security	Reported Calculated
Holder 4994.53	Reported Calculated
11	Closing Security RPB: 1104875.89 1104875.89
S   Balance 9783.00	
P & I Balance: 5213.02	Guaranty Fee: 55.33
Other Balance: 0.00	
//	
	Custodial Bank Information
1	
	der Government National Mortgage Association (Ginnie Mae) It is for authorized use Users (authorized and unauthorized) have no explicit and implicit expectation of priv
	Federal Batute 18 USC 1030 and improper use of this system may result in
administrative disciplinary actions and for civil an terms and conditions of use.	d criminal penalties. By continuing to use this system you indicate your consent to th

Note that the opening and closing FIC are the same. The security interest rate has also been calculated by the CPTA and has been changed since the securities amortize one month earlier than the pool.

### OCTOBER POOL RECORD



Note the WAC, also known as the weighted average interest rate, for the pool at the end of the reporting month becomes the beginning WAC for the next month's reporting period.

### ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

		ISSUER'S REC	ONCLIATION	OF MONTHU	Y REPORT OF P	OOL AND LO.	AN DATA		
Ginnie Mae I Date Reporting M		ckage Numbe	r	876543 11/1/2009 Oct-09					
Section 1 - P		ration							
Pool/Lo	an Package	Activity This	Month	Total Number of	Fixed	Pool Inte	rest	Pool Pr	incipal
A. Balances	from last re	port		Mtgs.	Control \$ 5,322.09			\$ 1	108,029.26
Less: B. 1. Install						S 4	,532.81	s	1,436.05
3. Liquidati	al principal ons-in-full			0	*	\$	-	\$	
C. Other (+ c D. Balances E. Total	this month	end		5	\$ 5,322.09	\$	Intere	\$ \$ 1	,106,593.21
Number Delinguen	Percent Delinguen	One	Installmen	ts Delinquen Three or	Foreclosure	F. Amount	st	Principal	H. Servicing
	-	0.10		More	Forecrossile	Prepaid G. Amount Delinguen	\$ -	\$ -	Fee
•	0%	0	0	0	0	t	s -	s -	\$ 377.70
Section 1A -	Formula for	Calculating N	fortgage Prin	cipal Installme	ents Due this M	lonth			
A. Fixed In S	stallment 5.322.09	B. Int	a.604.82			C. Sched	uled		occession occess
2	5,322.09	5	3,604.82		NUMBER OF THE OWNER	1 1	,717.27	3.909	000%
Section 2 – 5	chedule of Pa	yments (Prin		erest)					
	ed Principal		al Principal		dations	D. Other (	+ or)		rincipal (A
\$	1,717.27	\$	-	\$	-	\$	-	\$	1,717.27
				nterest rate u	ised	3.50%		\$	3,227.56
		on due holde id holders (6						\$	4,944.83
		unt of Securiti							
		ecurities fro						\$ 3	,106,593.16
		to holders th			ers – Attach Fo			\$	1,717.27
		s this month			- Allach Po	100-171			1,104,875.89
Section 4 – R	emittance D	ue on Ginnie I	Mae (Guaran	ty Fee Rate Q.	0006%)				
A. Ginnie M rate divideo		fee (Openin	g balance o	of securities r	nultiplied by	annual guar	anty	5	55.33
B. Other (ex	plain)								
Section 5 – S	tatus of Cust	odial Funds							
Principal an	distances				s of Custodial ATIONAL BANK			1000000	
Escrow	d merest				ATIONAL BANK			1000000	
B. Composit	ion of fund	balance at r							
1.	Escrow Fund			2. Principal	and Interest			3. Other	
Ş		9,783.00	S			5,213.02	S		-

### ISSUER'S OCTOBER MONTHLY SUMMARY REPORT

	Issuer	Summary Alect Li						
		Issource (ID)	Report Peris		COMPA	NY		
		00000	10/2009		1			
s:		Summary for	Issuer ID	2				
	Reporting Date Last Bulk Submission	11/01/2009 Correct 11/04/2009 Last Po Summa	ol 11/1	4/2009				
	Pools Reported	1 Pool Ex	ceptions (	•				
	Loans Reported	s Loan B	comptions G					
_	Losna	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
	0	0	0	0	a	0	C C	
ų.,	0	0	0	0	•	0	0	
							Ginnie Mae I	Cinnie Mae II
						Pools	0	
					TZ	LI Funde	0	8753-00
					Oth	er Funds	0	6213.02
					Guai	anty Feet	0	55.33
				Fixed Ins	tallment	Constant	0	5322.09
			U	npeid Pool	Principa	Balance	0	1106593 21
			Socurity	Remaining	Principa	Balance	a	1104875 89
						Holders	0	1717.27
				Inte	erest Due	Holders	o	3227.56
				teported	Contractor of the	and the second second		alles and a strain
	and the second second	and the second second	Sec. Should		ones	11.	New Internations	and the second second second
			Program	Туре:		2		
	Number of Pos	ols 1. Reporting	Period. 10/200	9 Date S	ubmitted	11/01/20	09 Submission Typ	per: O
	Loans	5 Delinquent 0	Percent 0.05	e One C	Two D	Three O	Foreclosure 0	
		Escrow Funds:	6783.00	Pool Pri Balance			1105593 21	
		Other Funds:	6213.02	Security Balance	Principa		104875 86	
		Cuaranty Fee:	55.33	Principal Holdens			1717.27	

### ISSUER'S OCTOBER SUMMARY REPORT FORM HUD 11710-D

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Fee         Montpages         Control         Balance         Balance           (4)         (5)         (8)         (7)         (8)         (9)         (10)			Monthly y Repor			and U	Repartment Inten Deve ment Nation	lopm	Int		Appreval No. 2000-0033	12-10-20-20-10-10-	
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XYS. KORETSAKSK CORFANY     Image: Correct Aux Corre	report la information	Ginnie fon rep	Mae a same in orted, and to pr	ry of informativ	an ori en iss	uer's puls	landing poe	ès or l'ai	ani piacika	ages to provide a u	certification as to the a	sugracy of the	
AMTTONER, 1953.     Improved Report     Improved Report     Improved Report     Improved Report       AMTTONER, 1953.     1     Improved Report     Improved Report     Improved Report       1     1     1100/2009     Reporting Montes     Issuer ID Number     Issuer RDNB Report ID Number       1     1     1000/2009     Reporting Montes     Issuer RDNB Report ID Number     078355553.3       (1) Invitationents Data quest Conscilented Dataments of All Positive Loss Protocol     Percence     078355553.3       (1) Invitationents Data quest Conscilented Dataments of All Positive Loss Protocol     Percence     078355553.3       (1) Invitationents Data quest Conscilented Dataments of Marce Protocol     Percence     078355553.3       (2) Total Posts     Data quest Conscilented Dataments Internet Dataments of Marce Dataments     Percence       1     Total     Decrement     Total Posts     Data Posts       1     Total     Total Posts     Data Posts     0     0       1     Total     Total Posts     Total Posts     Data Posts     0.3     Total Posts     0.3       1     Total     Total     Total Posts     Total Posts     Total Posts     Data Posts     0.3     0.3     0.3       1     Total     Total     Total Posts     Total Posts     Total Posts <t< td=""><td>Issuer (</td><td>Name.</td><td>Address and Zk</td><td>Code)</td><td></td><td></td><td>1</td><td>Submi</td><td>ssilan Ty</td><td>çie .</td><td>This report is only for</td><td></td></t<>	Issuer (	Name.	Address and Zk	Code)			1	Submi	ssilan Ty	çie .	This report is only for		
1         11/00/2009         DCTOBER         5555         078355533           (1) Invivalments Data quest Considered Burnnery of All Positive Strategies         (2) Total Excerce Fredering         (2) Total Excerce Fredering         (3) Total Porticity         (3) Total Porticity <td< td=""><td></td><td colspan="8"></td><td></td><td></td><td></td></td<>													
1         11/00/2009         DCTOBER         5555         078355533           (1) Invivalments Data quest Considered Burnnery of All Positive Strategies         (2) Total Excerce Fredering         (2) Total Excerce Fredering         (3) Total Porticity         (3) Total Porticity <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>													
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Total No. of Mortgages S.         Total Demparts         Percent Demparts         Percent Configure S.         Percent S.         Percent Configure S. <td></td> <td></td> <td>1</td> <td>11/</td> <td>02/2009</td> <td></td> <td>OCTOBER</td> <td></td> <td></td> <td>5555</td> <td>078355</td> <td>555A3</td>			1	11/	02/2009		OCTOBER			5555	078355	555A3	
Total No. 0         Total Description         Percent Description         Three of Mark         Percention         None Matching Owner Machine Description         Statustics (3)         Total Punch Owner Machine (3)         Total Punch Owner Machine (3)         Total Punch Owner Machine Machine (3)         Total Punch Owner Machine Machine (3)         Total Punch Owner M	itemi (1)	allmont	Della quent Ca	nadi idated Du	mmery of A	I Posist.	ost Peckap	59			(2) Total Escrew Fur	ebe	
St.         O         DO         DO         O <td>Pile</td> <td>30.0</td> <td>No.</td> <td></td> <td></td> <td></td> <td>Salut 1</td> <td>Fore</td> <td>elosure</td> <td>More Months Defin, Espluding</td> <td colspan="2"></td>	Pile	30.0	No.				Salut 1	Fore	elosure	More Months Defin, Espluding			
Total Guarrenty (15)         Total Total (15)         Total Total (15)         Total Total (15)         Total Total (15)         Total Total (15)         Total (15)         Total (15) <thtotal (15)         Total (15)</thtotal 		¥.	Ð	0.00	0	•	٥		ø	0	521	3.02	
Total (Strate)         Total (			1							osurities.	Due H	loider a	
Total         56.33         5         5,322.08         1,106,593.21         1,104,676.89         1,717.27         3227.0           Ginnis Max Lissuers Only Cleve at Max Lissuers Only Cleve at Max Lissuers Only Cleve at Max Liston Addressed Cleve at Max Liston         Ginnis Max Lissuers Only Account Max Liston S000001         Account Max Dec S000001           All Inserve         Account Max Liston S000001         Account Max Dec S000001         Account Max Dec S000001           All Inserve         Account Max Dec S000001         Account Max Dec S000001         Account Max Dec S000001           The VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S000001         Account Max Dec S000001           The VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S000001         Account Max Dec S000001           The VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S000001         Account Max Dec S000001           VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S0000001         Account Max Dec S000001           VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S000001         Account Max Dec S000001           VICE DIRECTORY, USAY DECK S000001         Primed Name S000001         Primed Name S000001         Account Max Dec S000001           VICE DIRECTORY, USAY DECK S0000001         Primed N		GLS	renty Ma	Total No. of stgages	Total Instal Con	Filterit Iment	Total P Pkg. Ba	Photol of Principa Iance	w l	Principal Balance	Principal	Indesest	
Date of the down real and the state of lands of land	Total		-	~ ~ ~			-		1			3227.56	
Date of the demonstrate or funds electronically rear black to be determined.         ACH Bark (playes and Address)         Accus of the demonstrate of the determined in the determined in the determined of							-						
Consistence of the second state and a state and a contained mater and and/or and parates, (10.02.107.107.107.107.107.107.107.107.107.107	Ginnie Date sti	Mine II is	suers Only	activities in all to re-	williad to bel	date last o	- cath				Account New har		
2.650 NALEY PERLETER           ANTIONEY, URA 10.09           Attributer           Attributer           Attributer           CARE CRITE           Display and the second secon	(Ginn el	View I or	450										
All teams Autorized Signature Autorized Signature Autorized Signature Autorized Signature CANCE CRUTTE This CANCE CRUTTE This Voice Number (include Anal Code) (202) 555-2345 By soring above, Incredy certify that the information contained hereis and contained in each Form HUD-11710-A separt in hard copy form or shed beamsmoon in the and accurate to the team of down and belief. Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.101, 311.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will prevate the date and stateworks Convoids many result in smerined and/or soil parafiles, (101.0.2.1013) Warning HUD will								1000 NAIN STREET					
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	VICE By signing transmin	ing abor	ke, I hereby cer have and accurs	ity that the initiate to the best	of my know	fedge wit	belief,	ar/ain es	t ini easch	Farm HUD-11710	A report in hard copy	form or electron	
	Transform	s edition	no sine obsolicte				Page	1					

### ISSUER'S INTERNAL SERVICING RECORDS

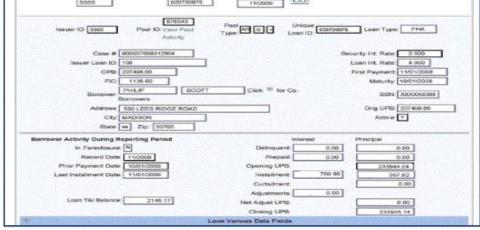
Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
106	11/04/2009	428.73	196.32	128,422.66	0.00	0.00	0.00	0.00
107	11/20/2009	863.99	440.40	276,036.49	0.00	0.00	0.00	0.00
108	11/17/2009	779.98	358.62	233,635.42	0.00	0.00	0.00	0.00
109	11/03/2009	394.11	200.89	125,914.55	0.00	0.00	0.00	0.00
110	11/30/2009	1,137.96	521.09	340,866.77	0.00	0.00	0.00	0.00
TOTAL		3,604.77	1,717.32	1,104,875.89	0.00	0.00	0.00	0.00
UPB				1,104,875.89				
PP or DLQ				0.00	PP	0.00	0.00	
TOTAL UP				1,104,875.89	DLQ	0.00	0.00	
10 IAL OF				2,201,075.05	520	0.00	0.00	

#### Mortgage Servicing Trial Balance November 2009 Pool 876543AR

### ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID Uniouer Loan 5555 C23076546	and a second
tasser ID: 5855 Pool ID: View Paol Activity	Pool M C M Loen ID Coustage Loan Type:
Case # 004124186515703 Issuer Lean ID: 509 OFRE 13005.00 FIC: 50.00 Bonoedt LAMES Referencest Case 024115340475587606E Case 024115587606E Case 02411587606E Case 02411587666 Case 0241158766 Case 02411587666 Case 02411587666 Case 0241158766 Case 02411587666 Case 0241158766766 Case 02411587666 Case 0241158766766 Case 0241158766 Case 0241158766766 Case 02411587667666766 Case 0241158766766 Case 0241158766766766676676666 Case 024	Security int. Rate         3.500           Loan int. Hate:         4.000           First Payment:         11.0 V.2008           Click III for Co.         SSN (200005/06)           Oxig UPB (130545.00)         Oxig UPB (130545.00)           Active Y         Active Y
Borrower Activity During Reporting Period In Particulations in 1122005 Record Date 1122005 Phila Peyment Date 1005172009 Leat Installment Date 11501/2009	interest         Philodol           Delinquerr         0.00           Prepaid         0.00           Opening UPB:         128313.98           Installment         420.73           Curtal/ment         0.00
Losen T&I Estancar 3015.92	Adjustments         0.00           Not Adjust UPEs         0.00           Classing UPE         138422.66
and the second	Loan Various Data Fields
Issuer ID         Unique Loan           6656         029448167           Issuer ID         5555           Pool ID: View Place	And a second
6666 D29488167 876543	Ton Cleck III for Co.
6655 D294481107	T12000         CO           Pool         Unicue         C01400167         Loen Type:           Type:         Loen ID         C01400167         Loen Type:           Beconty int:         Rate:         3.0000           Loen ID         C01400167         Loen Type:           Beconty int:         Rate:         3.0000           Hint Payment:         11001/2028           TON         Cleck 10* for Co-         SSN 200004673           Crig:         UPB (200010.00)
	T1/2006         CO           Peol R CI R         Unicue           Type:         Unicue           Con ID:         COMONT?           Loen ID:         Comont Rate:           Stacently Int. Rate:         5.500.0           Pint Phymant:         11004/2008           Maturity         1001/2008           Maturity         1001/2008           City, UPB, 20001000         Active T           Delinquemt         0.00         0.00
6555 029448167 1580er ID 555 Peol Di Viser Picol Activity Case # 00000000000000 Issuer Loan ID: 107 OPR: 5001100 FIC: 1201.88 Borrower Address: 129 UNICH CHURCH ROAD City COSTON Botevier Address: 129 UNICH CHURCH ROAD City COSTON Botevier Botevier Botevier Record Date: 10005	Intervet         Org. UPB         Org. UPB
	T1/2006         CO           Peol N CO         Uniscue           Type:         Loen ID:           Security Int. Rate:         3.000 D           Loen ID:         COMONE7           Loen ID:         Comone           Security Int. Rate:         3.000 D           Pint Phymant:         1100/2008           Maturity 100/2008         Settion 200           City, UPB, 2500100         Active Y           Interest         Principal           Definiquert         0.00
6655 0294481107 175543 1960er ID 555 Pool DCV error Pool Activity Crase # 0000000000000000 1960er 000000000000000 1960er 000000000000000 1960er 0000000000000000 1960er 00000000000000000000000000000000000	Traces         Principal           Definition         0.00           Unikeue         0.00

Issuer ID: 5885 Po	876543 of ID: View Pool Activity	Pool ER ER M	Unique Loeh ID	toan Type:	PHA
Case # 000010	80619706			Security Int. Bate:	3.5000
Issuer Loan ID: 108				Loan Int. Rate:	4.0000
CPB: 237498	00			First Payment	0/01/2008
FIC: 1138	60			Noturity:	5601/2038
Borower	SCOTT	Click III for	Co-	rest [	1000000
Borrower	8			some F	COCCUSION
Address 500 LE	E8 RIDGE ROAD			Org.UPB	237498.00
City MADISC	N .			Active	7
State m Zi	× 53705				
Borrower Activity During Reporting	Period		interest	Principal	and the second se
In Foseolosure M		Delinquen	£ 0.00	0	00
Record Date: 11200	9	Prepaid	B 0.00	0	00
Prior Payment Date 10/01	2009	Opening UPS	1	233994	64
Last installment Date 11/01	/2009	Installmen	t 779,98	358	62
		Curtailmen	ŧ	0	00
and the second	STREET, STREET	Adjustmenti	0.00		
Loan T&I Balance	1917.33	Net Adjust UPS		0	00
		Closing UPS	k	233635	42
	1000	in Various Deta Field	and the second second		



Issuer ID Unique SSSS 02972	Loan ID Report Period 7809 11/2009 GO	
bauer ID: 5255 Pool ID: View Po Activity		Loan Type: FHA
Case #: 000161060033603	] Secur	ty Int. Rate: 3.5000
Issuer Loan ID: 109	La	un Int, Rate: 3 7900
OPE 128092.00	Fit	st Payment: 11/01/2008
FIC 095.00		Maturity: 10/01/2038
Borrower: JAMES C	Click <sup>B</sup> for Co-	SSN XXXXX2458
Address: 13090 SAVANNAH LA	JE I I I I I I I I I I I I I I I I I I I	Ong.UPB: 128092.00
City: ATLANTA		Active
State: GA Z p. 30310		
orrower Activity During Reporting Period	Interest P	rincipal
In Foreclosure: N	Delinguent 0.00	0.00
Record Date: 11/2000	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB [	126115.44
Last Installment Date: 11/01/2009	instaliment 394.11	200.89
	Curtailwent	0:00
	Adjustments: 0.00	
Loan T&J Balance: 1119.20	Net Adjust UPB:	0.00
	Closing UPB:	125914.55
AND ADDRESS OF A DAMAGE STREET, ADDRESS OF A DAMAGE STREET, ADDRESS OF A DAMAGE STREET, ADDRESS OF A DAMAGE ST	Loan Vanous Data Fields	Contraction of the second s

### POOL 876543 NOVEMBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	680103499	673094798	304976972	602094860	604097609
3	Pool ID	87654	87654	87654	87654	87654
4	Loan Type	FHA	VAG	VAG	VAG	VAG
6	Case Number	004124166615703	000090900090020	0002828800619708	000101000831003	333360219054
0	Issuer Loan ID	108	107	108	100	110
7	First Payment Date	10012009	9012009	10012009	9012009	9012009
8	Loan Maturity Date	0010000	9012039	9012039	9012009	0012030
0	Loan Interest Pate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130343.00	000010.00	207100.00	128092.00	346500.00
11	Loan FIC	871.73	611.54	2248.29	1059.79	1180.70
12	Last Instalment Paid Date	10012009	9012009	10012009	9012009	9012009
13	In Foreclosure Flag	N	N	N	N	N
14	Delinquent interest	0.00	0.00	0.00	0.00	0.00
15	Delinquent Principal	0.00	0.00	0.00	0.00	0.00
10	Prepaid Interest	075.61	0.00	1740.71	0.00	0.00
17	Prepaid Principal	196.12	0.00	507.58	0.00	0.00
18	Install Interest	075.01	0.00	1740.71	0.00	0.00
19	Install Principal	198.12	0.00	507.58	0.00	0.00
20	Curtailment	77.52	0.00	2.48	23.03	0.00
21	Adjust Interest	0.00	0.00	0.00	0.00	0.00
22	Net Adjust UPB	0.00	0.00	0.00	0.00	0.00
23	Loan UPB	181917.24	118937.43	417281.30	202383.68	219127.35
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Lan T& Birne	305.6	2419/03	1917.33	214617	1119/20

## ISSUER'S MONTHLY REPORT OF POOL DATA

				AR CD			
Opening FIC:	6322.09						
Liquidations-In-Full FIC:	0.03		Opening Secu	nty RPB	110487	5.89	
Adjustment to FIC: [	0.00						
Closing FIC:	5322.09		Scheduled	Principal:	172	2.86	
Security Int. Rate:	3.5000		Cur	aiments.		0.00	
Install Interest:	3605.77		Lig	uidations		0.00	
Pool Mortgage Rate:	3.9091		RPB Ad	justment	0.00		
Service Fee:	377.21		Total	Principal	172	2.86	
Int. Due Security	3222.55	ו					
Cash Due Security Holder	4945.41	]		Rep	orted	Calcu	lated
100			Closing Secu	rity RPB. 1	103153.03		1103153
T & I Balance:	10617.25				1		
P & I Balance:	5213.07		Guan	arty Fee:	55.24		
			Custodial Bank	Information			
This is a U.S. Governm and is subject to monit	oring, recording a	ind audit. Use	rs (authorized and		ve no explicit an	d implicit espe	station of privac

### NOVEMBER POOL RECORD

Field#	Field Name	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	0
4	Pool FIC	5322.09
5	Servicing Fee	377.21
6	Weighted Average Interest Rate	3.9091
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1103153.03
11	T&I Escrow Balance	10617.25
12	P&I Fund Balance	5213.07
13	Other Balance	0
14	Replacement Reserve Balance	0
15	Construction Loan Principal Balance	0
16	P&I Account Number	10000001
17	P&I Bank ID	123456789
18	T&I Account Number	1000002
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Number	0
23	Construction Loan Principal Bank ID	0
24	Filler	0
25	Filler	0

### ISSUER'S MONTHLY RECONCILIATION OF POOL AND LOAN DATA

		ISSUE	R'S RECONCIL	LATION OF M	ONTHLY REPORT	OF POOL AND LO	AN DATA				
Ginnie Mae Pool/Lo Date Reporting Month		nber		876543 12/1/2009 Nov-09							
Section 1 - Pool Ad	ministration										
Pool/Los	n Package Activ	vity This Mor	a th	Total Number of Mtgs.	Fixed Installment Control	Pool In	terest	erest Pool Principal			
A. Balances from	last report			5	\$ 5,322.09			s	1,106,593.21		
Less: B. 1. Installment of	ollections			ATTENDED DE LA COMPANY	11010301010000000000000000000000000000	4	3.604.77	<	1.717.32		
2. Additional prin											
3. Liquidations-in Settlements, etc.)	-full (Payoffs,		\$184	0	5	CITE OF THE PROPERTY OF THE	and the second second second	۰.	2 .		
C. Other (+ or -)				0	5 -			>	-		
D. Balances this r	nonthend			5	\$ 5,322.09			5	1,104,875.89		
E. Total Number	Percent		Installine	nts Delinque	int		Interest	Principal			
Delinquent	Delinquent	One	Two	Three or More	Foreclosure	F. Amount Prepaid	s -	s -	H. Servicing Fee		
	0%			0		G. Amount Delinguent	5 .	s .	\$ 377.21		
	0 0 0 0 0 Delinquent 5 - 5 - 5 377-11 Section 1A - Formula for Calculating Montgage Principal Installments Due this Month										
A. Fixed Installe	ment Control	B. Int	erest			C. Scheduled P		D. Weighted Ave Rate (if ap			
s	5,322.09	\$	3,599.23			\$	1,722.86	3.909			
Section 2 – Schedul	e of Payments (I	Principal and	interest)								
A. Scheduled	Principal	B. Addition	al Principal	C Liq	uidations	D. Other (+ o explan		E. Total Principal	(A through D)		
s	1,722.86	s	-	s	-			\$ 1,722.86			
F. Cash distributio	on due holders	for interest	(Interest ra	1 3.50%				\$ 3,222.55			
G. Total cash dist					-			\$ 4,945.41			
H. Deferred intere Section 3 - Principa			>					2	-		
A. Principal amou	ot of securities	from last of	nort					<	1,104,875.89		
B. Principal distri	buted to holde	rs this repor	t (Section 2)					\$	1,722.86		
C Serial Notes – F			ibution to h	olders - Atta	ch Form HUD-17	10-8		\$ 1,103,153,03			
D. Principal of Securities this monthend <u>\$ 1.08.158.08</u> Section 4 - Remittance Due on Gimeire Mae (Gueranty Fee Rate 0.00025)											
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve) \$ 55.24											
B. Other (explain)											
Section 5 – Status of Custodial Funds											
			A. No		iress of Custodia		4	Account Number(s	)		
Principal and Inte Escrow	rest				AL NATIONAL BAN			10000001			
B. Composition of	fund balance	at monthene	1				•				
1. E	crow Funds			2. Princip	al and Interest			3. Other			
\$		10,617.25	s		2. Principal and Interest 3. Other 5,213.07 \$						

### ISSUER'S NOVEMBER MONTHLY SUMMARY REPORT

	and other states	Summary A	And and a second se	RTGAGE	COMP	NY	sould see	
		Issuer ID:	Report Peri		COMPA	un r		
		5565	11/2008	00	1			
		Summary	for Issuer ID					
	Reporting Date	12/01/2009 Co	rections Due 12	14/2009		Production of the second	111 A. Lawrence (1.1)	and the second second second
	Lest Bulk Submission		st Pool mmanzed	814/2009				
	Pools Reported	1 Po	oi Exceptions	0				
	Loans Reported	s Lo	en Exceptions	•				
	Loans	Delinque		One	Two	Three	Foreclosure	0.00%
1	0	0	0	0	0	0	0	
п		0	0	0	•	0	C	
							Ginnie Mas I	Ginnie Mae II
						Pools	0	1
					T	s I Fundo.	c	10817.25
					08	er Funds	e	5213.07
					Gua	ranty Fee	0	65.24
				Fixed Ins	tailment	Constant	o	5322.09
			L	Inpaid Pool	Principe	Balance	0	1104875.89
			Security	Remaining	Principa	Balance:	0	1103153.03
				Prin	cipal Du	e Holders	0	1722.86
				Inte	erest Du	e Holders:	0	3222.55
			Program	n Type: 🔢	<u> </u>	의	09 Submission Ty	per O
	Loans	5 Delinquent	0 Percent 0.0	% One D	Two 0	Three 0	Foreclosure 0	
		Escrow Funds	10617.25	Pool Pri Balance		••	04575.89	
		Other Funds	5213.07	Security Batance			33153.03	
		Guaranty Fee	55.24	Principa Holders			1722.86	
		Fixed Installine	ent 5322.09	Interest	Due		3222.55	

### ISSUER'S NOVEMBER SUMMARY REPORT FORM HUD 11710-D

								ent of Houssing CMB Assesse No. 2003-0005 (Exe. E003008-0) welcomment Isonal Mangage Association					
instruction	ons, sean	ching existing a	teta sources	anthering	and mein	teining the	data nee	ced. a	nd completing and	panse, including the previewing the policy currently valid QMB or	tion of information		
The info	Ginnie N	trequired by Set	ct informatio	the Nation	at Housing	Act or by G	Innie Ma Is or loer	e Hand	cock 5509.3, Reviges, to provide a c	1 The purpose of the entification as to free a uside the Department	is information is b coursely of the		
		drass and 20p c	(shock)			1	Sub tries			This report is only fo			
ANYZO M	YE MORTGAGE COMPANY Nytowe, usa							pinel Re rigod R		Ginnie Mae I F			
Number	of Pools	end Loan Pigs		01/2009		ting Month WEMBER		Issuer	D Number 5555	Issuer RPB Report I 07835			
(1) Insti	diments (	Seilin guent Cons	solidated Sur	mmary of 7	All Pools/Le	en Package	es .			(2) Total Escrow Fu	nds		
	tel of	Total No.	Percent Dolinguant	One	liments De Two	Three or More	Fores	osare	Percent 2 or More Months Doin Sectualing Pareclosures	10,617.25 (3) Total Funds Oth			
		a	0.00	0	o	0	0		D	8,213.0			
			GReport Ba	lances this his months	manthend and shown	i and Princip on Form HU	al amou JD-11710	nt of se NAG	cuillies	Duet	laiders		
	Guaran Fee (4)	No No	stor a. of cargets 5)	Insta Cor	l Flood illement ntroli 6)	Pkg. 1 Del	locki ann Principial Iance (7)		Total Gocurity Principal Balance (8)	Totel Principal (9)	Total Interest (10)		
Total	55.24		6	6,32	2 09	1,104	4,875.89 1,103,153.03		1, 103, 153.03	1,722.86	3,222.55		
(Alexa) a l	day 1 leads	uers Only				220		in Man	Illissuers Only	07			
Cale all -		and or funds als	ctronics ly rea	mitted to ho	iders last m	roeffn			Isme and Address)	Account Number			
							CUSTODIAL BANK 1000 MAIN STREET						
All loose	DF.						LANYTS	CHOIL,	USA 10000				
Authorized Signature							Panted Name JAME SMITH						
VICE	PRESID	ENT, SERVI	CING						er ditclude Area Co				
Warming	HUD set	prosecute take	to the best -	of my know	plodge and	belief. nay result in	criminal a			3.6. 1001, 1340, 1012 3	H U.S.C 3728 380		
Previous	s editions	are obsoriete				Page 1	1		79	form HUD- Man Handb	11710-D (01/200) ook 55/00.3, Rev.		

# CHAPTER SIX: CONSTRUCTION AND PROJECT LOAN POOLS

## I. CONSTRUCTION LOAN POOLS

Ginnie Mae securities backed by mortgages on projects under construction are referred to as construction loan pools and must be identified by the suffix – CL or CS, both of which are reported similarly. A construction loan pool contains only one loan, the principal balance of which increases periodically as the builder makes new loan advances (draws). Each issuance of construction loan securities is dated the first day of the month of issue. The securities provide that accrued interest for 30 days is payable by the Issuer to the security holders, commencing 45 days after the issue date and continuing on the 15 of each successive month. Construction loan securities provide for the payment of interest, at the rate provided for in the securities, whether or not collected by the Issuer. Scheduled principal is not passed through to security holders, only monthly interest, as calculated on the current month's principal balance, which means that the Monthly Report of Pool and Loan Data will be different than single family, manufactured housing, and project loan pools. No fixed installment control is reported, otherwise collections are reported normally. Construction loan pools can be formed only under the Ginnie Mae I MBS Program.

Construction loan security holders are not entitled to scheduled payments of principal; therefore, principal payments cannot be applied and passed through to construction loan security holders. However, principal payments may be passed through if the mortgage has been assigned to FHA, and partial or full claim settlement proceeds have been paid, or if FHA overrides the prepayment lockout and the loan pays off. Funds from principal payments due under the mortgage prior to issuance of the related project loan securities must be deposited and held in the appropriate P&I custodial account until issuance of the related project loan securities. If the loan begins to amortize prior to conversion, any principal collected must also be deposited in the appropriate P&I custodial account and reported in Field 15 of the P-Record. Consecutive pool numbers must be reserved for an issue of construction loan securities and the related project loan securities. The lower pool number is to be used for the construction loan securities.

A construction loan draw should be reported in Field 22 of the Loan Record. The opening securities balance will equal the sum of the prior month end securities balance and the current month's draw.

Guaranty fees due Ginnie Mae and servicing fees to be retained by the Issuer are calculated the same as for project loan pools. The guaranty fee is 13 basis points. The minimum servicing fee, exclusive of the guaranty fee, is 12 basis points. Remember that the gross amount of servicing fee should be reported in Field 5 of the Pool Record.

Each construction loan draw is a securitized amount and must be in an even dollar amount with no cents reported.

All CL pools must eventually convert to PN pools upon completion of construction; however, Issuers may request that a CL pool be converted to a PL pool.

An Issuer may, of course, issue a PL pool without the loan(s) having been construction loans previously. Chapter 32 of the Guide provides additional useful information concerning CL pools.

## **II. PROJECT LOAN POOLS**

Project loan pools can be formed only under the Ginnie Mae I program, and should be identified by the suffix – PL, PN, LM, LS, or RX, all of which are reported similarly. The Monthly Report of Pool and Loan Data should be completed each month using the same guidelines as used for single family pools, with two notable exceptions: the guaranty fee due Ginnie Mae and the servicing fee retained by the Issuer, which are calculated according to the schedules below. Issuers should report the gross servicing fee taken. All other cash management and pool administration procedures applicable to single family pools should be used for project loan pools.

In addition to the requirements set forth in Chapter 15, Issuers must pass through to security holders in the month following receipt any prepayment penalty collected in accordance with the terms of the mortgage.

Servicing Fees and Ginnie Mae Guaranty Fees:

The Issuer retains the spread between the face interest rate on a pooled mortgage and the interest rate on the securities as a servicing fee. The Issuer uses this fee to pay the costs of servicing the mortgage, other costs of performing its Issuer responsibilities, and the Ginnie Mae guaranty fee.

Pool Suffix	Guaranty Fee (Annual Rate)	Minimum Servicing Fee	Minimum Spread Between Note rate and Security Rate	Maximum Spread between Note Interest Rate and Security*
PL, PN, LM	0.13	0.12	0.25	0.5
LS, RX	0.13	0.37	0.5	No limit

\* The spread may not exceed 50 basis points, except in the case of an LS or RX pool, without prior Ginnie Mae approval.

A prepayment penalty is reported through GinnieNET and is not reflected in the monthly loan and pool reporting through RFS.

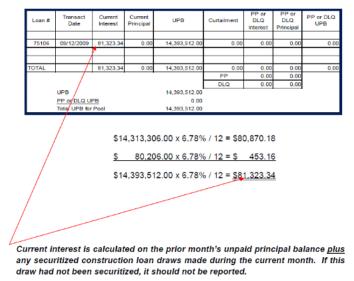
## III. CL AND PL POOL REPORTING EXAMPLES

The examples that follow illustrate (A) monthly reporting for a CL pool with a draw; (B) monthly reporting for a CL pool with no draw; and (C) the conversion of the CL pool to a PN pool and the monthly reporting for that pool.

### A. ISSUER'S INTERNAL SERVICING RECORDS

#### Mortgage Servicing Trial Balance September 2009 Pool 298741CL

In this example the previous month's ending unpaid principal balance (UPB) was \$14,313,306.00. On September 1, 2009 the initial issuance of securities in the amount of \$80,206.00 was completed resulting in an ending UPB of \$14,393,512.00.



### B. ISSUER'S MONTHLY REPORT OF LOAN DATA

The following is a screen shot of the Loan Record reported through RFS for the activity in the month of September 2009 for pool 298741.

Ginnie Mae Enterprise Portal		Help   Logou	t   Contact Us
a NyPatie (RFD)			
ool Accounting - Multifamily	A DE	in and a second	entra de come
RID.14931779 HOWER SHOT LOOFT HEREBUILD LOOFT LEVEL FOR LOOFT HEREBUILD			
XYZ MORTGAGE COMPANY	CALIFORNIA CONTRACTOR		
Issuer ID Unique Loan D Report Perior 5555 022129049 065003			
tesuer ID: 2555 Pool ID: 395747 Tiger	Lean (D: 02312	049 LSan Tyse	FMF
Case # 03000003145678		Security Int. Take	6,530
leaser Loen (D: 751076		Loan Int. Rate	5.780
0PB 14313006.00		First Faymeti	05/01/2008
Company TYLER ROSWELL		statuen -	07.01./2036
Address GEE ET HIGHWAY		T181	300064326
City RACHEL		Org UPB	275000.00
State NV Zip 89901			
		Adwe [	2
Loan Activity During Reporting Period		latere st	Principal
In forecassine: [1]	Polenguont:	0.00	
Recent Date: 09/2009	Prepart [	0.00	
Prier Payenent Dote: 08/01/2009	Ocening UPB		16598363.00
Last installment Date: 09/01/2009	Installment	81323.34	
	Draw		0.30506
Loan 161 Balance. 7952.35	Closing UPD		10197612.00
			- montant

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for Ioan 751076 in pool 298741 for the month of September 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	413792
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	15598363.42
11	Loan FIC	94605.33
12	Last Installment Paid Date	mmddyyyy
13	In Foreclosure Flag	N
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	0.00
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	0.00
23	Loan UPB	15598363.42
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	7952.35

### C. ISSUER'S MONTHLY REPORT OF POOL DATA

The following is a screen shot of the Pool Record reported through RFS for the activity in the month of September 2009 for pool 298741.

Pool List Paol Activity		
Issuer ID Poo	11D Report Period	
6565 <b>*</b>	96741] <u>09/2009× 50</u>	
hammer 10: 5555 Picel 10 29	874 <b>1</b> "get	
Opening PIC. 0.00		
Likuodatiene In-Pul FIC:	D.CO Opening Security RPS	14393512.00
Adjustment to FIG: 0.00	Draw Anorat	80206.00
Closing RC 0.001	School your Previous	0.00
Security at Rate: 8 5300	Containeds	0.001
the second s	23.24 Uquitations	0.00
Pool Wortgage Rate: 5.7800	R <sup>o</sup> B Adustrat	000
Setrice Tes. 2998.65	Talentope	4393512.001
H Due Security Hutler: 78324 69		143833 (2.03)
Cast Das Security		
Hotes: 78324.69	Reported	Calculated
	Coses Security OPR 143935	12.00 14393512
T & I Salance: 7952.35		
#S'Seese 0.00	Guaranty Feet. 15	59 30
Other Beauter 0.00	/	
Replacement Reserve	*	
Construction Princes 000		
*	Custodial Bank Information	والمعربيين أرجع فيمار وتجزع والزابية المعاوة
the second s	80001 Fi carSub 804	100480798
	ferrur New Adva	1049036
	CONTROL CONTRO	123480780 123468783
	Sty Summerica	1250009
BLACK BY CO.	S war Mater Considerer Suitewriter	

RFS pulls the draw amount from the Loan Record in order to populate the Pool Record.

The table below is a visual representation of the pool data elements reported through RFS for activity in the month of September 2009 for pool 298741.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298741
3	Adjust FIC	0.00
4	Pool FIC	0.00
5	Servicing Fee	2998.65
6	Weighted Average Int Rate	0.000
7	Net Adjust RPB	0.00
8	Deferred GPM interest	0.00
9	Serial Note	0.000
10	Security RPB	14393512.00
11	T&I Escrow Balance	7952.35
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	2000001
17	P&I Bank ID	123456789
18	T&I Account Number	2000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	2000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	2000004
23	Construction Loan Principal Bank ID	123456789

Note that the draw is not reported in the Pool Record. RFS takes the draw amount from the Loan Record.

### D. ISSUER'S MONTHLY SUMMARY REPORT (RFS)

The following is a screen shot of the pool level data elements that RFS calculates from the Loan Record and Pool Record, for activity in the monthly of September 2009 for Pool 298741.

	lesser ID	×	Report Peri			ANY		
 		ary for b	10					
Reporting Date Last Bulk	10/04/2009	Correction Last Pool	ns Due 110/	04.(2009 15/2009				
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						ranty Fee	1558.30	0.00
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						d Balance:	14393512.00	0.00
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						e Holders.	78324.69	0.00
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	Guaranty F	Fee	1559.30	Principe Holders	0 Due		0.00	
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### E. FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

The following represents form HUD 11710-D containing the RFS data elements shown on the previous page.

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All remaining requirements, including tests and reconciliations, for the monthly reporting of Construction loans and pools are performed in the same manner as for Ginnie Mae I pools and will not be shown as part of this Chapter.

### ISSUER'S INTERNAL SERVICING RECORDS

#### Mortgage Servicing Trial Balance October 2009 Pool 298741CL

In this example construction has been completed and the final construction draw is ready to be issued. The CL pool will be converted to a PL pool in the following month.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
751076	10/14/09	81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
TOTAL		81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
UPB				14,393,512.00	PP	0.00	0.00	
PP or DLQ	UPB			0.00	DLQ	0.00	0.00	
Total UPB	for Pool			14,393,512.00				

ISSUER'S MONTHLY REPORT OF LOAN DATA

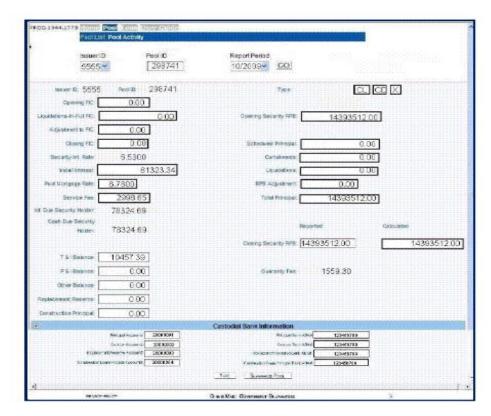
The following is a screen shot of the Loan Record reported through RFS for the activity in the month of October 2009 for pool 298741.

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Last Instalment Date 1001/200	Instalment.	61323.34	
	Draw		6.00
tean TAU Balance 10457 32	Electing UPB		14393612.00

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for Ioan 751076 in pool 298741 for the month of October 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	298741
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	0.00
11	Loan FIC	0.00
12	Last Installment Paid Date	mm/dd/yyyy
13	In Foreclosure Flag	Z
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	80870.18
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	80206.00
23	Loan UPB	14393512
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	10457.39

### ISSUER'S MONTHLY REPORT OF POOL DATA



The table below is a visual representation of the Pool Record as reported through RFS. This Pool Record reflects the activity for pool 298741 for the month of October 2009.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298741
3	Adjust FIC	0.00
4	Pool FIC	0.00
5	Servicing Fee	2998.65
6	Weighted Average Int Rate	0.00
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	14393512.00
11	T&I Escrow Balance	10457.39
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	2000001
17	P&I Bank ID	123456789
18	T&I Account Number	2000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	2000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	2000004
23	Construction Loan Principal Bank ID	123456789

### ISSUER'S MONTHLY SUMMARY REPORT (RFS)

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					Ct	er Funds.	0.00	0.00
					Guar	anty Fee.	1559.30	0.00
				Fixed In	talment	Constant	0.00	0.00
			U	npaid Pool	Principal	Balance	14350512.00	0.00
			Security	Remaining	Principal	Baltince	14393512.00	0.00
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	(	Sther Funds	0.00	Balance	Principa		14393512.00	
				Principa				
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### FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

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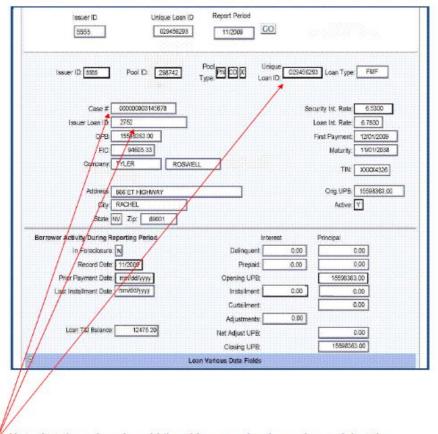
### ISSUER'S INTERNAL SERVICING RECORDS

#### Mortgage Servicing Trial Balance November 2009 Pool 298741PN

This example shows the first month's reporting for the converted CL pool. It now has a pool designation of PN. The unpaid principal balance on the PN pool is greater than the ending unpaid principal balance on the CL pool because the final construction draw was issued after the last month of the CL pool and the securitization of the PN pool.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101	11/7/2009		0.00	15,598,363.42	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	15,598,363.42	0.00	0.00	0.00	0.00
UPB				15,598,363.42	PP	0.00	0.00	
PP or DLQ UPB				0.00	DLQ	0.00	0.00	
Total UPB for Pool				15,598,363.42				

### ISSUER'S MONTHLY REPORT OF LOAN DATA

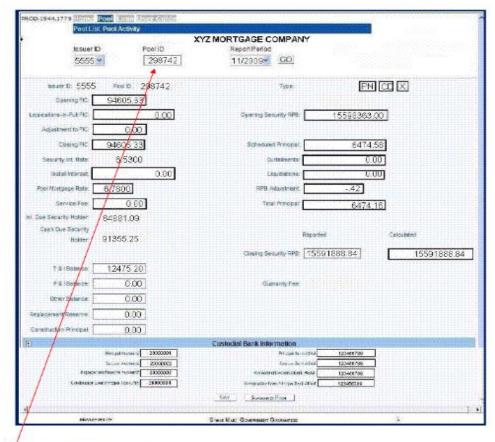


Note that the unique loan id # and loan number have changed, but the FHA case number has remained the same.

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for Loan 2752 in pool 298742 for the month of November 2009.

Field #	Field Name	
1	Record Type	L
2	Unique Loan ID	231290490
3	Pool ID	298741
4	Loan Type	FHA
5	Case Number	33411513008203
6	Issuer Loan ID	101
7	First Payment Date	5012008
8	Loan Maturity Date	7152035
9	Loan Interest Rate	6.780
10	Loan OPB	0.00
11	Loan FIC	0.00
12	Last Installment Paid Date	mmddyyyy
13	In Foreclosure Flag	N
14	Delinquent Interest	0.00
15	Delinquent Principal	0.00
16	Prepaid Interest	0.00
17	Prepaid Principal	0.00
18	Install Interest	81323.34
19	Install Principal	0.00
20	Curtailment	0.00
21	Adjust Interest	0.00
22	Net Adjust UPB	0.00
23	Loan UPB	14393512.0
24	Removal Date	
25	Removal Reason	
26	Liquidation Interest Due	
27	Liquidation Principal Remitted	
28	Liquidation Principal Balance	
29	Loan T&I Balance	12475.20

### ISSUER'S MONTHLY REPORT OF POOL DATA

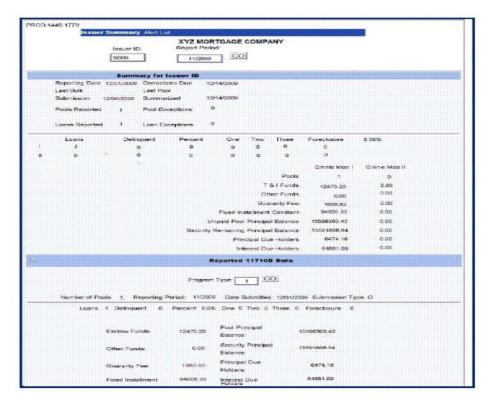


Note the new pool number.

The table below is a visual representation of the Pool Record as reported through RFS. This Pool Record reflects the activity for Loan 751076 in pool 298742 for the month of November 2009.

Field #	Field Name	
1	Record Type	P
2	Pool ID	298742
3	Adjust FIC	0.00
4	Pool FIC	94605.33
5	Servicing Fee	0.00
6	Weighted Average Int Rate	0.00
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	15591888.84
11	T&I Escrow Balance	12475.20
12	P&I Balance	0.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	20000001
17	P&I Bank ID	123456789
18	T&I Account Number	2000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	2000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	2000004
23	Construction Loan Principal Bank ID	123456789

ISSUER'S MONTHLY SUMMARY REPORT (RFS)



#### FORM HUD 11710-D, ISSUER'S MONTHLY SUMMARY REPORT

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# CHAPTER SEVEN: MISCELLANEOUS ITEMS

# I. BUYDOWN POOLS

Ginnie Mae I pools backed by loans which have "buydown" funds are identified by the suffix –BD. Ginnie Mae II pools containing buydown loans do not use a special suffix. Buydown loans may be commingled with non-buydown loans in the same pool. Buydown pools may be formed under both Ginnie Mae I and Ginnie Mae II MBS programs, however mortgages with buydown provisions are prohibited from pooling in any Ginnie Mae I SF pool.

All standard Ginnie Mae accounting and reporting procedures are followed for buydown pools. Funds which are due from the escrow agent are accounted for as if due from the mortgagor. At the time the pool is issued, the account number of the custodial account that the Issuer must use for the deposit of buydown funds, is entered on form HUD 11705. The account must be subject to a letter agreement, form HUD 11720. Buydown funds should not be reported as custodial funds in the Issuer Monthly Report of Pool and Loan Data.

# II. MANUFACTURED HOUSING POOLS

Accounting and reporting procedures for pools backed by manufactured housing loans differ slightly from procedures for single-family fixed-payment pools. Manufactured housing pools are identified by the suffix – MH. Manufactured housing pools issued prior to October 1, 2010 must use the internal

reserve (IR) accounting method (see Chapter One, Section III). Manufactured housing pools issued after October 1, 2010 may only be pooled under the Ginnie Mae II MBS program and must use the concurrent date (CD) accounting method, Ginnie Mae allows the inclusion of MH loans with different interest rates in the same pool. If such is the case, a WAC, also known as a weighted average interest rate (WAIR) is used to calculate scheduled principal from loan level information submitted in the Issuer Monthly Report of Pool and Loan Data . (For an example of the WAC calculation, refer to Chapter Three, Section III). The guaranty fee due Ginnie Mae is calculated on the basis of .30 percent annually, rather than .06 percent. As with single family pools, Issuers should report the gross amount of servicing fees taken, not an amount net of guaranty fee. The gross servicing fee rate is equal to the difference between the face interest rates of the loans (or the WAC) and the pass-through rate on the securities. All other standard procedures for pool administration and reporting apply to MH pools. The Issuer may not use a subcontract servicer for MH pools or loan packages.

Some seasoned MH issues have a guaranty fee rate of .25 or .27 percent.

#### **III. SERIAL NOTE POOLS**

Serial Note (SN) pools can be formed only under the Ginnie Mae I MBS Program. They provide for the sequential retirement of securities units, subject to the amount of principal available each month. SN pools have at least 100 units of \$25,000 each, or a minimum of \$2,500,000, however the last unit (generally the 100th unit) may be more than \$25,000, but must be less than \$50,000. Principal available for disbursement to security holders is the amount collected on the scheduled principal due in any month, along with unscheduled recoveries of principal received during the reporting month and any previously undisbursed principal. When that accumulated principal is sufficient to retire a serial note unit or units in sequential order, it is paid to security holders. If the principal available is insufficient to retire any sequentially numbered serial unit that is not scheduled to be retired in that same month, then no serial unit is retired in that month. If the principal available is less than the amount needed to retire a serial unit that is scheduled to be retired in that month, the Issuer must advance corporate funds to retire that serial unit.

The mortgage eligibility and pool requirements for all pool types in Chapter 9 of the Ginnie Mae Guide apply to SN pools. The Ginnie Mae I SF pool requirements in Chapter 24 of the Guide also apply for SN pools, except as modified by Chapter 29 of the Guide.

Interest on SN pools is paid the 15 of each month or, if made by electronic transfer and the 15 day is not a business day, by the first business day following the 15 day of each month on all outstanding serial notes.

In addition to the pool administration requirements for all pool types that are described in the Ginnie Mae Guide, Chapters 14 through 20, there are additional requirements for the administration of SN pools.

Monthly reporting for SN pools differs from reporting related to other pool types. In addition to the reporting of monthly pool and loan level data, Issuers must complete form HUD 1710B, Issuer's Monthly Serial Note Accounting Schedule, for each SN pool (see Appendix VI-12 of the Guide) and retain the original completed form HUD 1710B in the Issuer Master File. In addition, Issuers send form HUD 1714SN, Issuer's Monthly Serial Note Remittance Advice, to security holders in lieu of form HUD 11714

(see Appendix VI-11 of the Guide). If form HUD 11714SN is sent to security holders electronically, Issuers must retain a copy of the completed form in the Issuer Master File.

Principal retained in the P&I custodial account in anticipation of full payment of a serial unit may be invested in certificates of deposit with FDIC-insured institutions or in time deposits with Federal Reserve System member banks that satisfy the rating requirements for funds custodians (see Section 16-8 of the Guide). These certificates of deposit or time deposit accounts must be payable in favor of the Issuer and/or Ginnie Mae.

As of August 1, 2002, all SN pools submitted must be issued in book-entry form. Security holders must surrender serial note certificates, generally prior to the 15th of the month in which payment of the related serial unit will be made. See Chapter 29-5, (D) of the Ginnie Mae Guide for detailed surrender requirements. To give security holders sufficient time to act, the Issuer must send them a notice of maturing serial notes by the second business day of the payment month.

With respect to securities that are not held in book-entry form, Issuers are required to transmit form HUD 11714SN information monthly using GinnieNET. Issuers must also continue to deliver to each security holder each month either a hard copy form HUD 11714SN or, with the security holder's permission, the form HUD 11714SN information in electronic form. An Issuer that submits the form HUD 11714SN information electronically is not required to send a hard copy form HUD 11714SN to the security holder.

If a security holder fails to timely surrender the serial note after the Issuer has given proper notice, no interest accrues for the period of any delay in payment. The Issuer delivers all surrendered certificates to the CPTA (see Addresses in Appendix II) with a letter of transmittal stating that the serial note has been retired.

Following is an example of how a serial note unit might be repaid:

Serial note unit #37 is part of a \$2,500,000, 9% pool with 100 \$25,000 units. Serial note #37 will be paid principal only after the preceding 36 serial notes ( $36 \times $25,0000 = $1,550,000$ ) have been paid in full. That is, \$1,575,000 of principal will have to be paid in order for serial note #37 to be retired. Assuming no prepayments or other early recovery of principal on the mortgages, scheduled amortization of the loans in the SN pool will cause serial note #37 to be paid off in 246 months ( $20-\frac{1}{2}$  years). If there are substantial prepayments, serial note #37 could be paid off much earlier. The following is an RFS screen shot of the P-Record for activity in the month of October 2009 on Pool 362550. This is an example of a seasoned pool; therefore, this screen shot does not reflect the initial reporting month.

	eel Activity	and the second s		
- October 1		Z MORTGAGE COMPA	NY	
Isauar ID	Pool ID	Report Period		
4243	362650	10/2009	CO	
		Texcode		
		1roe E	SN CD X	
Opening FIC: 1	9344.10			
Liquidations-to-Pall	0.00	Opening Security RP	2500000	7
FXC	0.00	Obered pecently of	2300000	<u>6</u> 1
Adjustment to PIC.	0.00			
Gloskig FiG	18344.10			
Security Int. Rate:	7.500			
Instali (sterest:	16666.70			
Pool Mortgage Trate:	5.00			
Service Fee.	1041.87			
W. Due Becuity	11(1)1(1)			
	5625:00	Serial Notes:	0.00	
Cash Due Security	5625.00		Biporteal	Calculated
Holder			Contraction	2-addentes
P&I Balance	20000.00	Closing Security RPB	2500000.00	2500000.00
T&I Balance:	7500.00	Guarenty Fea	125.00	
Other Balance:	0.00	i i i i i i i i i i i i i i i i i i i		
		likandur temistrik		
			-	
Principal Account	2343010	1	Principal ABA #	125456789
Escrow Account a	2343010	02	Escrow ABA #	123456789
		SAVE SUMM	IARIZE POOL	

The table below is a visual representation of the pool level data elements reported on the P-Record, for activity in the month of October 2009 for Pool 362550.

Field#	Field Name	
1	Record Type	P
2	Pool ID	362550
з	Adjust FIC	0.00
4	Pool FIC	18344.10
5	Servicing Fee	1041.67
6	Weighted Average Interest Rate	0.000
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	0.00
10	Security RPB	2500000.00
11	T&I Escrow Balance	7500.00
12	P&I Fund Balance	20000.00
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	23430101
17	P&I Bank ID	123456789
18	T&I Account Number	23430102
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Numb	0
23	Construction Loan Principal Bank ID	0
24	Filler	
25	Filler	

This is the amount of Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. For October 2009 there is not sufficient principal for distribution; therefore this field is blank.

The October activity worksheet for Pool 362550 reconciling the Issuer Monthly Report of Pool and Loan Data to the Issuer's internal servicing records is shown below:

		ISSUE	R'S RECONCI	UATION OF M	ONTHLY REPORT	OF POOL AND LO	AN DATA		
Ginnie Mae Pool/L	na Package No.	a here		362550					
Date				11/1/2009					
Reporting Month				0(3-09					
Section 1 - Pool Ad	ministration								
				Total	Fixed	1			
Pool/Loa	in Package Activ	rity This Mo	oth	Number of		Peol In	benest.	Pool Pri	ncipal
A Balances from	last month			Mtgs. 10	Control \$ 18,344.10			<	2,500,000,00
Less	and report				2 AU, 241, 25	The part of the part of		-	2,000,000,00
8.1. Installment	collections			10121212121		\$	16.666.70	\$	1,677,40
2. Additional print									\$ -
3. Liquidations-i		FHA/VA/RD/	\$184						
Settlements, etc.					s .	5		\$	
C. Other (+ or -) D. Balances this i	and the set			10	\$ 18,344.10			5	2,498.322.60
D. Barances ons I	a share a shar			10	3 30,341.50	100000000000000000000000000000000000000		2	2,400,322.00
E. Total Number	Percent		Installme	nts Delinque	ent .		Interest	Principal	
Delinguent	Delinquent	Ope	Two	Three or	Foredosure	F. Amount			H. Senticing
		Une	two	More	Poreciosure	Prepaid	s -	s -	Fee
					I	G. Amount	1		1
0	0%	•	0	0	0	Delinguent	s -	\$ .	\$ 1,041.67
Section 1A - Form	ula for Calculatir	Ig Mortgage I	Principal Inst	allments Due	this Month				
A. Fixed Install	ment Control	B. Int	erest			C Scheduled F	Mincipal (Line	D. Weighted Av	erage Interest
ALTING THE IST		0.111				A-		Rate (if ap	
5	18,344.10	5	16,655.48			\$	1,688.62	8.00	30%
Section 2 – Schedu	le of Payments (	Principal and	interest)						
A. Scheduled	Principal	B. Addition	al Principal	C. Liq	uldations	D. Other (+ c		E. Total Principa	(A through D)
	-					explan	ation)		
3	-	5		3		3		2	
F. Cash distribution				7.50%	_			\$	15,625.00
G. Total cash dist H. Deferred interv								S	15,625.00
			19					3	
Section 3 – Principa	al Amount of Sec	urities							
A. Principal amou								\$	2,500.000.00
B. Principal distri C. Serial Notes – i								\$	
D. Principal of set			n puttion to r	loiders - Atta	ach Homa HUD-1	/10-8		6	2,500.000.00
Section 4 - Remitta			carty Fee Ra	te 0.0005%)					
								1.	
A. Ginnie Mae gu B. Other (explain)		ning balan	ce of securit	ties multiplie	ed by annual gu	aranty rate divid	ed by twelve)	s	125.00
Section 5 - Status	of Custodial Fund	ls .							
			A N	me and Md	iress of Custodia	al Bank(s)		Account Number(	2)
Principal and Inte	rest				CO NATIONAL BA			23430101	
Escrow				PUERTO RI	CO NATIONAL BA	INK		23430102	
B. Composition of	fund balance	at monthen	d						
	scrow Funds			2 Diecis	pal and Interest			3. Other	
1.0	scrow runps	7 500 00		e. Phincip	ner anna Interest	20.000.00		. Jmer	

The Form HUD 1710B shows the status of Serial Units paid and Serial Note Certificates redeemed and outstanding based on October activity reported.

instructions, seat not collect this int regularit by Sec.3 debtaction of prive	hing misling data so isomation, and you a Ofig) of the National and as well as a reso	succes, gallering and man	Its mining the daria mendent, in this form, unless it disp. Maa manatsook 4400 % Re to peid and Setial Note Car	at a minute per response, in and completing and reviewing t syste a surrently valid OMS com virtual to provide informa- tituates redeemed and substand trates redeemed and substand	he resolutions Game Man a
Issue (Same Adda				Issuer ID Noviber	Olonie Maa Pool Number
Puerto Rico Mo 123 Main Stree	rtgage Company			4243	362550
San Juan PR				Kaporting Meeth October	.Ques 13-01-09
Selvidule I Print	apal Controls (Colum	er2) and Adjusted Security	Balarme (Coheren 1)	Colamn 1 Forecasted Decurities Balance	Column 2 Accomutated Scheduled an Additional Principal Collects
A. Balances carrie	d forward			\$ 2,498,322.60	5 1,677.40
B. Principal, sober	Not and due purrent	nonth		1.003.02	1,638.02
C: Principal, minik	onal principal collecte	έ.		0.00	0.00
D. Total large Blan	d C (Place in Column	1 and Column 2)		- 1,668.62	× 1.688.02
E. Subtolal lines A	and D			2,496,653,96	3,666,02
P- Less amount of Cholude in Bets	principal to redeem 3 A, Subsidure 3 below)	eriel Units Number		0.00	0.00
G. Balance carries	forward to next repor	ang panue		2,496,633.96	3,666.02
Schedule II - Prin	cipal Distributed Cu	rent Report			
due	nd for redempsion of 3 od to, retire Serial Note	et \$26.0	ID cosh See in for summitier and pa	tel Unit Namber	3
Mote: (1) This 3er from carry this lists	let Unit is not individed forward on that and a	I in item A, allowe, and (2) if ucceeding reporting months	This Serial fixe Cellificate southern D, Schedule II, bei	s nut samend erect and redeeme se	) during the next republing mp
C; Total of Berrs A	and B.				
D. Senai Noteria C		ng Because Holder has not	Summitteed Certificate(s)		
Swist Unit	Cental Note Cartificaterici	Data Removed From Monthly Report	Soler Antext	Connert	
,					
Baterdula II - Ber	al Units Paid ceul Be	rial Nata Cartification Barro	endered		
Last Unit	Paid (Inv A; Schookk	I) and Cell Tude 3 or rendere Lad. Koneristi, Calif. Mc Politik Lad. Koneristi, Calif. Mc Politik	al.	Cursulation Senar G. du Post - degregalio Ann	e Tarlado. Iant di Namor India, Carilleador, Nortac
Previous edition is	doucieia.		Page toff	set Gar	form HUG-1719-& (10/2) ie blaz Handbock 5500.3, file

Data entered on form HUD 1710B must be consistent with both the Issuer Monthly Report of Pool and Loan Data and the Issuer's internal servicing records.

This Form HUD 11714SN summarizes information for the holder(s) of Serial Note securities with respect to October's account transactions, calculations of interest and principal to be distributed, and data with respect to the redemption of Serial Units.

Issuer's Monthly Serial Note Remittance Advice	and	Department Urben Develo	of Housing Of opment I Motgage Association	/B.Approvo	No 2505-0033	Exp. 09/50/2
Public reporting funders for this collection or searching edsting data sources, gathering agency may not collect this information, and						
The information is required by Sec. 306 (p) or provide summery information to the holdess principal to be distributed, and data with real as required by law.	of Sevial Note setur	tilles with respec	t to the current month's account	AT COMPANIES	ons: calculation o	f interest and
To the following Security Holder:						
ACTES DOR TRIDINANCE	•	15	inte Mas poblomminent h	unner Lin	ile'	
EARSAS CITY, ES			312530		11/15/20	ee
		3	ierial Nite Cedificate Number		epositing Monds	
			432563		Odobe	r.
•		1	Senial Units Number	0	eounity Interest R	ale
			3-30	-	2.500	96
The check for clickfording of The click for the shows in the shows reporting most is exciseed.	ech will be forwarded only but no lace than " of the month	V 00.15 d	the will be made electricitiely an the month or if the 15° is not a by, on the multiputiness day.		reveilt at use includers Serial Un og tilsa absora respert	
A. Cost distribution due Geounty Holder for	Inconent				6	15,625.0
B Less Federal in some law withheld from it	iterest (it env)				5-	0.0
C. Callh clubibution due Security Holder for	colicorrioni of	Sedul Lin	tjici No	5,000 øsen	*	0.0
D. Total cosh distribution due seourcy mod	INC.				8,	15,625.0
E. Outstanding balance of this certificate at	ter credit of the stew	e dateitur an			*	
F. The last Secial kink redeemed was subili			15.28			
G. The scheduled meturity date of such Se	ful Line wes		15.20			
H. The number of outsidending Serial Units	andre fra Serial Mol	. ix	<del></del>			
Explanation for items above:	/					
I noteby certify that all the information ass Wanting: 1920 will prove the information and the	fed foreit, ab woll denerts. Conviction re	do any marea ny marit is arin'ny	al analtar piel penalties. (18.0.8.0	011852/15 h0	10wB1, 8 Sue 57 1, 1012, 31 U.B.C.	15 GOEL/010. 3729.35940
Moser Peerto Sico Mortgage Company			Autorized Signature			
123 Main Street			San Juan, PR			
Prevalues entrons are descente.		Page 14	e. 1	ret. Gannie	form HUD-1125 Mae Handbook 5	48N (0 1/200 1500 3, Rev

John Doe Insurance owns Serial Units 1 – 10 of Serial Note Certificate 432563.

The table below is a visual representation of the pool level data elements reported on the P-Record, for activity in the month of November 2009 for Pool 362550.

Field#	Field Name	
1	Record Type	F
2	Pool ID	362550
з	Adjust FIC	0.00
4	Pool FIC	16526.13
5	Servicing Fee	1040.97
6	Weighted Average Interest Rate	8.000
7	Net Adjust RPB	0.00
8	Deferred GPM Interest	0.00
9	Serial Note	250000.00
10	Security RPB	2250000.00
11	T&I Escrow Balance	8350.00
12	P&I Fund Balance	256444.38
13	Other Balance	0.00
14	Replacement Reserve Balance	0.00
15	Construction Loan Principal Balance	0.00
16	P&I Account Number	23430101
17	P&I Bank ID	123456789
18	T&I Account Number	23430102
19	T&I Bank ID	123456789
20	Replacement Reserve Account Number	C
21	Replacement Reserve Bank ID	(
22	Construction Loan Principal Account Numb	c
23	Construction Loan Principal Bank ID	c
24	Filler	
25	Filler	

This is the amount of serial notes principal available for distribution to holders. Because of the liquidation that occurred in November, there is now sufficient principal to redeem 10 serial units.

The November activity worksheet for Pool 362550 reconciling the Issuer Monthly Report of Pool and Loan Data to the Issuer's internal servicing records is shown below:

		ISSUER	5 RECONCIL	ATION OF MO	NTHLY BE	POST O	POOL AND LO	DAN DATA		
	Pool/Loan Pa	ckage Numbe	*	362550						
Date				12/1/2009						
Reporting M	onth			Nov-02						
Section 1 – P	ool Administ	ration								
				Total	P10				-	
Pool/La	an Package	Activity This	Month	Number of Migs.	Cont	trol	Pool In	Serve s t	Pool F	Mincipal
	from last re	port		10	5 18	344.10			5	2,498,322.60
Less:	ment collect						6	14,089,95	5	1.688.62
	al principal			1.1.1.1.1.1.1.1.1.1		1.6.1.1.1.1	1111111111111	4.66.9.619.6.0.0	s	3,000.02
5. Liquidati	ons-In-full (	Payoffs.							ř.	
	6184 Settler	ments, etc.)		1.	5 1	817.97	5	1.665.55	5	249,852.26
C. Other (+ o							5		5	-
D. Belences	this month Percent	end	In the line of	nts Delingue		526.13	100-0-0-040-004-0040	Interest	Principal	2,246,801.72
Number	Dellinquen	One	Two	Three or	Forect		F. Amount			H. Servicing
Delinquen	1	One	Two	More	Poreci	osure	Prepaid G. Amount	s -	s -	Foe
0	025	0	0				Delinquent	a .	s -	\$ 1,040.97
		Calculating P	dortgage Prin	cipal Installins	ents Due I	his Mor	an			
A. Fixed In Con	trol	8. Int	lerest				C. Schedule		Interes	ted Average st Rate (If Icable)
5	18,344,10	3	16,644,23				3	1,699.67		0000%
			cipal and Inte						_	
	ad Principal	8. Addition	al Principal	CLiq	uidation		explan	ation)	R. Total F	Principal (A
\$		s	-	\$			ş		ş	250,000.00
Course allow	the transformed and	hadden to	r Interest (In	7.50%						15,625,00
			ers (Sec. 2E						-	265,625.00
			SPM only) S						\$	
Section 8 – P	vincipal Amo	unt of Securit	ies							
			om last repo						5	2,500,000.00
			his report (S						\$	
	of securitie			dion to hold	ers – Atta	ch Fore	HUD-1710-8		5	250,000.00
				ty Fee Rate &	000010			/	~	2.250.000.00
	contraction of the		The former of		,					
		fee (Openio	ng balance o	fsecurities	multiplie	dbyan	nuer guerent	reet divide	5	125.00
B. Other (ex	plain)					/				
Section 5 – 5	tatus of Cust	odial Funds		_		-				
			A. Nat	me nd Adds				Ac	count Numb	
Principal an	interest		/	PUSETO RIC					23430101	
Escrow				PUERTO RIC	O NATION	IAL RAN	ĸ		23430102	
B. Composit	tion of fund	balance at	honthend							
1.	Escrer Fund	14		2. Principa	al and Int	erest			3. Other	
8		8,350.00	8				256,444.88	8		

# Note that the Serial Notes principal to retire the serial notes is also reducing the principal amount of the securities.

The Form HUD 1710B shows the status of Serial Units paid and Serial Note Certificates redeemed and outstanding based on November activity reported.

Notes Acc	fonthly Seria counting Sch	iedule a	.S. Department of Hossis nd Urban Development overment National Morgapi	ANNOCIMICIN	el Ne. 2509-0009 (Exp. 66/30/0014
instructions, seal not collect this in required by Sea, distribution of prin	ching existing data so formation, and you a 306g) of the National sized as well as a reso	screec, gathering and r re-not required to com Housing Xst or by Gin st of the status of Deniel	naintaining the data needed, pitte this form, unless it disp nis Max Handbook \$700.3, Br	an a minute per response, in and completing and reviewing to lays a currentity walk ONE per re, 1 in order to provide informa- tituates redeemed and outstand	he responses. Ginele Mee ma (rol number. The information i for with respect to performation at
issuer (Nerre Adda	rens and Zip Civite)			baser ID Number	Cinale Noe Pool Number
Puerto Rico Mo	intgage Company			4243	362550
123 Main Stree San Juan, PR	t			Repeting Month November	Date 12/01/2000
Schedule   - Prin	ecical Controls (Colum	n 2) and Adjusted Sec	urity Balance (Column 1)	1	i
				Colump 1 Forecested Securities Belance	Column 2 Ancompleted Scheduled and Additional Principal Collection
A. Balances serie	ed Reward			\$ 2,496,633.95	\$ 3,366.02
6. Principal, solve	duted and due current	nesh		1,699.87	1,699.87
C. Principal, align	lionii principal collecte	í.		249,832,26	249,832 26
D. Tolal lines illus	nd C (Place in Column	1 and Column 25		- 201,032,13	+ 251,032,13
E. Gublerial lines a	A and D			2,245,101.85	254,895.15
F. Lees inscist o (include in the	f principal to redeem 5 1 A, Schedure II below	eral UNIN NUMber			- 250,000.00
O. Balance same	d forward to meeting of	Englative.		2,245.101.85	4,898:15
Schedule II - Prin	ntipel Distributed Cur	rent Report			
A. Principal on ba	end for redemption of G	erial Unitise Number	1 through 10: 26:000 each		\$ 250,000.00
0. Principal on he cue	and to rative Sarial Note	Certifizate Number	Ge a call kd in for surronder and pa	rai Unit Number	
(Note: (1) This Se than serry this floor	and Unit is not included Inforward on thet.ord s	In tem A, above, and ( accessing reporting more	2) If this Serial Note Certificate shis as from D. Schedule 1, bel	is not semandiated and redeoncer by:	d during the next reporting month
C. Total of Berns	Aand B				250,000.00
D. Serial Noie(it)			not Summidered Certificate(s)		
General Visit	Sedal Role CottScele(3)	Date Removed From Manthly Report	Delay Amount	Camelante	
Schedule III - Se	rial Units Print and Se	rial Note Centificaties a	satendered		
Cestille	R Pad (Env.A. Schattuk	N and Cast ficale Surrey Latt Dava Hels Cottlines R	ciented	Camalation Social Onto Care Ingenosity Anno 1	<ul> <li>Totals out prilon a solo Codificatos Preserve</li> </ul>
10		435463	250,000	100	250,000.00
Previous edition is	i obsidere		Page tof 1	ref. Ginn	Ione HUB-1710-8 (19/2009 ie Mae Handbook (5500.3, Rev.

This Form HUD 11714SN summarizes information for the holder(s) of Serial Note securities with respect to November's account transactions, calculations of interest and principal to be distributed, and data with respect to the redemption of Serial Units.

Issuer's Monthly Serial Note Remittance Advice	tment of Housing OMB /c Development Netional Motgage Association	proval No. 2503-0033 (Exp. 69/30.2910)			
Public reporting bunden for this callection of searching existing data sources, gathering as gencymay not collect this information, and y	nd meintaining the data m	excled, and completing and reviewing the	collection of information. Gin-tie Mae-		
The information is required by Sec. 304 gr of t provide summary information to the holders of principal to be disclosed, and data with result is mounted by ten.	Secol Note consulting with	respect to the current moeth's account tra	bine teerstein foi note lucies and		
To the following Security Holder:					
JOHN DEE INSURANCE KANSAS CITY, KS	•	Giranie Mae pool/commitment Numbe	er Date		
		342550	12/16/2009		
		Seriel Note Certificate Number	Reporting Month-		
		402560	November		
		Secial Units Number	Security Interest Rate		
		1.~10	7.50060		
		a 35° of the board of, Fore 15° is not a present day, on the next basiness day.	The resulties as includes payment for Seeled (1982)2 certain during the above reporting more th.		
A. Cash distribution due Security Heider for in			\$ 15,525.00		
5. Loss Poderst income fac withhold from inte	erest of anyo		8- 0.00		
C. Cash distribution au e Security Halder torn	etrement ofS	Mai UNRSI No. 1-10 at \$25,000	each \$ 250,000,00		
D. Total cash distribution due Security Holder			s 265,625.00		
E. Outstanding balance of this vertilizate after	creat of the above datab	ulion	s 2/250/000/00		
F. The last Serial Unit redeemed will number		16.20			
G. The scheduled maturity date of spich Serie	OTE sas				
H. The number of outstanding Secial Units on	der Weis Sierjal Note is	<u></u>			
Exploration for items above					
ineneity centify that all the information state Warning: HUD will prosocute false claims and state	d here in, an well an any ments Convictor may res t	information provided in the accompanying is criminal and/or por penaties. (18 U.S.C. 100	ent herewith, to box and accurate. 5, 1918, 1912; 31 U.S.C. 3728, 38021		
hate or		Authenzoel Signature			
Duerto Higo Mortgage Company		City and State			
123 Hain Street		San Juan, FR			
Provious editions are obsolute.	:) :)	ret of t	Sami Hulb-1175438N (51/20106) Gamile Mise Handbook 5500.3, Rev. 1		

The following is an RFS screenshot showing the liquidation of the loan from Pool 362550:

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Public reporting burden for this collection of informatio outring data acuraax, gathering and maintaining the line information, and you are not required to complete the information is required by Sec. 305(g) of the Net To the following Security Holde:	data needed, and complete this form, unless it display	ting and reviewing the collection of inform sys a currently valid OMB control number	mation. This agency may not collect
to the following Security Holder:			
•			
1. The second	1.0		
	•	Ginne Mae position miniment N	anter Date
MBSCC & Co.		362550	3/15/00
Anytown, USA 00009		Serial Note Certificate Num	iber Reporting Month
			10.0
		435463	200
		Gertal Units Number	Security Interest Rate
		1-30	7.50%
The sheck for distribution of interval for the above reporting month is encineed. The sheck will be the 15th of the or	laterthan X the 11	emittance will be made electronically on the of the month or, if the 15th is not a esc day, on the next basiness day.	The recrittance includes payment to 10 Sectal Unity) retired during the above reporting recoth.
A. Cash distribution due Security Holder for Interest	E		\$ 1,962,50
3. Less Federal income tex withheld from interest ()	f arry)		\$0-
C. Ceah distribution due Security Holder for retirem	ent of Gerial Unit	(x) No # \$25,000 •	math \$ 250,000,00
0. Total cash distribution due Security Holder			\$ 251,562.50
<ol> <li>Outstanding balance of this certificate after credit</li> </ol>	of the above distribution		s -0-
. The last Serial Unit receimed was number	on	15, 19	
3. The acteduled maturity date of such Serial Unit was		15, 19	
<ol> <li>The number of outstanding Serial Units under this</li> </ol>	Serial Note is		
aplanation for items above			
hereby certify that all the information stated here			
Warning: HUD will prosecute false claims and stater	nerts. Conviction may rea	ault in oriminal and/or oivil penalties. (180 Authorbed Signature	LS.C. 1981, 1010, 1012, 31 LLS.C. 5739, 1882

The worksheet that reconciles the liquidation reported through the Issuer Monthly Report of Pool and Loan Data to the Issuer's internal servicing records is shown below:

Р	OOL NUMBER: 362550	REPORTING	DRTING MONTH: 11/09		
•	Month end pool principal balance				
	(Sum of Fields 23 on all L-Records in the pool )	\$	2,240,801.72	I	
+	Prepaid installment principal			I	
	(Sum of Fields 17 on all L-Records in the pool )	\$	-	I	
-	Delinquent installment principal				
	(Sum of Fields 15 on all L-Records in the pool)	\$	-	I	
	CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconsiliation of Pool and Loan Data Worksheet)	\$	1,099.87	I	
+	CD Pools Only: Liquidation Principal Installment			I	
	(Enter principal portion of last installment reported on				
	Issuer's Monthly Liquidation Reconciliation Worksheet)				
-	CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.0. of bsuer's Monthly Reconstitution of Pool			I	
	and Loan Data Worksheet)	\$	-		
¢	SN Pools Only: Ending accumulated principal as reported on Form HUD 1710	8 \$	4,898.15		
ŀ	Adjusted Pool Principal Balance	\$	2,250,000.00		
	Securities Principal Balance				
	(Amount in Field 10 on the P-Record as entered by Issuer)	5	2,250,000.00		
-	Difference: Over/Short	5	-		
	Comments:				

SERIAL NOTE POOL RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

In order to reconcile the mortgage collateral to the ending security balance, it is necessary to adjust to ending Pool Balance by adding back the Accumulated SN Principal from form HUD 1710B that has been applied on the loans but has not yet been passed through to security holders. Above is an example of the reconciliation of mortgage collateral to securities outstanding for a serial note pool.

SERIAL NOTE POOL TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: 362550	REPORTING MONTH: 11/09
+ Prepaid Principal and Interest	
(Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	<u> </u>
+ Additional Principal Payments	
(Sum of L-Record Reid 20 for each loan in the pool)	<u>s</u>
+ Additional Principal Adjustment	
(Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	5 -
+ Liquidation Principal	
(Sum of L-Record Field 23 for each liquidated loan in the pool prior to its liquidation)	\$ 249,832.26
+ Delinquent Service Fee	
(Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	<u>s -</u>
+ Service Fee	
(P-Record Reld 5: Enter only if taken after outoff date)	<u> </u>
+ Fixed Installment on Liquidation	
(Enter last installment of principal and interest reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ 1.817.97
<ul> <li>Delinguent Principal and Interest</li> </ul>	
(Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	<u>s</u> -
- Prepaid Service Fee	
(Calculated sum of L-Record Fields 18 for each prepaid loan in the pool)	s -
- Service Fee from Liquidations	
(Based on last interest instalment on Monthly Liquidation Worksheet)	
	\$ 104.00
+ SN Pools Only: Ending accumulated principal as reported on Form HUD 1710B	\$ 4,898.15
= Subtotal' (Expected P&I Balance	\$ 255,444.38
- Reported P&I Balance	
(Field 12 of P-Record for pool)	\$ 256,444.38
= Difference: Over/Short	<u> </u>

In order to properly perform the Test of Expected P&I for serial note pools, the P&I custodial balance reported by the Issuer must be adjusted by the amount of undistributed serial note principal that is accumulating each month in the P&I account, IF the funds have not been placed in a Ginnie Mae approved investment.

# IV. FHA SECTION 203(K) LOANS

Ginnie Mae does provide for the inclusion of FHA Section 203(k) loans in MBS pools. All normal accounting and reporting procedures apply to these loans. In addition, Ginnie Mae requires the establishment of a separate escrow custodial account exclusively for the deposit of mortgage funds designated for rehabilitation expenses on 203(k) properties. This account must be established using the standard Ginnie Mae Letter Agreement, form HUD 11720, with the appropriate box checked to denote its use for 203(k) funds. The account may contain 203(k) funds for more than one pool, but all 203(k) funds for any individual pool must be in a single account. Funds in this account are not to be included in the total T&I funds reported on either the Monthly Report of Pool and Loan Data or form HUD 11710-D. Rather, each month the Issuer must prepare a reconciliation of the account to be maintained as part of its internal records. The reconciliation must include the pool number, name and address of the depository institution, account number, beginning balance, summary of deposit, and withdrawal activity with explanation, ending balance, and an authorized signature and date prepared.

# V. UNAPPLIED FUNDS

Issuers often receive funds from HUD intended as assistance payments for FHA Section 235 mortgages. Until these funds are matched with actual payments received from borrowers, HUD assistance payments should be held in an unapplied condition. Similarly, Issuers may receive partial payments from borrowers. Since only full monthly payments should be applied as collections, these partial payments should also be held in an unapplied state. Unapplied funds must be held in a custodial account, either P&I or T&I If held in the T&I account, the amount should be included in the figure reported for T&I funds attributable to that pool in Field 11 of the P-Record. If held in the P&I account, unapplied funds should be reported either in Field 10, "P&I Fund Balance", or as "Other" funds in Field 12, of the P-Record for the appropriate pool. Unapplied amounts retained in the P&I account are considered "excess funds" for the purpose of other advances needed to the P&I account. For further information regarding advances and excess funds, refer to Chapter One of this Reporting Guide.

# VI. SERVICEMEMBERS' CIVIL RELIEF ACT

The Servicemembers' Civil Relief Act (SCRA) is a Federal program that became effective as of December 19, 2003 that is available to service members of the U.S. Armed Forces who are currently on active duty. The program provides financial assistance to qualifying service members by limiting the maximum rate of interest on debts incurred to 6.00% on the borrower's home loan if the loan pre-dated the borrower's military service.

The Issuer must continue to account for each loan subject to the SCRA in the Issuer's Monthly Report of Pool and Loan Data. Issuers have the option of reporting under the non-interest buydown method or the interest buydown method, both of which are described below.

Non-Interest Buydown Method

1. P-Pool Record Field 4 (Pool FIC). Do not change the previously reported Fixed Installment Control ("FIC"). L-Loan Record Field 11 (Loan FIC). Do not change the previously reported Fixed Installment Control ("FIC"),

2. L-Loan Record Field 18 (Install Interest). Show the amount of interest actually collected at the reduced rate.

3. L-Loan Record Field 4 (Adjust Interest). Enter the difference between the interest due at the loan contract rate, and the reduced rate provided by the SCRA.

4. Liquidations.

a. Interest due. For an eligible loan, use the interest rate to which the loan has been reduced. In the month a loan is removed from a pool, the amount of interest shortfall (the difference between the loan contract rate and the reduced rate provided by SCRA) must be shown in L-Loan Record Field #4 (Adjust Interest).

b. Principal remitted. Use the FIC at the original note amortization rate.

Interest Buydown Method

1. Installment Control ("FIC"). L-Loan Record Field 11 (Loan FIC). Do not change the previously reported Fixed Installment Control ("FIC").

2. L-Loan Record Field 18 (Install Interest). Show the amount of interest actually collected at the reduced rate.

3. L-Loan Record Field 4 (Adjust Interest). Enter the difference between the interest due at the loan contract rate, and the reduced rate provided by the SCRA.

4. Liquidations. Reporting liquidations is the same as for loans not subject to the SCRA. Keep in mind that although SCRA limits the interest rate to 6.00%, Issuers must continue to report at the note interest rate in effect during the period of the servicemenber's eligibility for SCRA.

Under either option, the Issuer must maintain a subsidiary record, by pool, for each eligible loan where payments are accepted at the lower rate authorized by the SCRA. The record must show the pool number, the FHA, VA, RHS, or PIH case number, and the monthly reconciliation between the actual loan payments and the payments (and the FIC) on the Issuer Report of Monthly Pool and Loan Data. The Issuer must retain an original copy of the record that will enable representatives of Ginnie Mae, at any reasonable time, to examine, audit, or request the referenced information.

The difference between the payment due on an eligible loan at the original interest rate and the payment due at the rate permitted by SCRA is not considered an advance by the Issuer and, therefore, cannot be funded by excess funds, as defined in Section 15-5(A), or by any other funds in the related P&I custodial account. The shortfall must be funded each month entirely out of the Issuer's own corporate funds and deposited (a) in the case of Ginnie Mae I MBS, into the related P&I custodial account no later than the day of the month in which payment to security holders is due under Section 15-2(A); or (b) in the case of Ginnie Mae II MBS, deposited into the central P&I custodial account no later than the day of the month in which payment to security P&I custodial account no later than the day of the month in the day of the central P&I custodial account no later than the day of the month in which the deposited into the central P&I custodial account no later than the day of the month in which the deposited into the central P&I custodial account no later than the day of the month in which the deposited into the central P&I custodial account no later than the day of the month in which the deposit is due under Section 15-3(A).

Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty. In order to receive reimbursement for an interest shortfall attributable to SCRA, the Issuer must demonstrate that the mortgage meets the eligibility criteria for interest shortfall assistance set forth in Chapter 34 of the Guide and in SCRA and provide documentation supporting the request for reimbursement as outlined in Chapter 34 of the Guide. Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower is on active duty on or after July 30, 2008, and the borrower's active duty ends prior to December 31, 2012.

The SCRA module within RFS provides a mechanism to process eligibility and reimbursement requests for those loans subject to SCRA. The functionality included in the SCRA application includes the following:

- Issuer input of eligibility information
- Issuer input of reimbursement requests against an approved eligibility
- Issuer request for payment of approved reimbursement requests on a quarterly basis
- Tracking of eligibilities and reimbursements through the entire process
- Creation of all needed reports for eligibility and reimbursement information.
- Issuer forms and downloads
- SCRA Administrator Reports
- Creation of Payment files for the CPTA to send payments to Issuers.

# VII. LOAN SUBSTITUTIONS

Occasionally a pooled loan is found to be defective (e.g. FHA refuses to insure the loan) and is not eligible to remain in a Ginnie Mae pool. Ginnie Mae requires that a defective loan be removed from the pool immediately. If this liquidation occurs within four months of the pool issue date, an Issuer may substitute another eligible loan to replace the defective one. Substitutions must have the prior written approval of Ginnie Mae. Substitutions must be assigned a unique loan ID. At the time the unique loan ID is assigned, the loan will become active in RFS. At the time of replacement, the substituted loan must satisfy all eligiblity requirements as if it had originally been put in the pool and its remaining principal balance may not be greater than the remaining principal balance of the mortgage to be replaced. If the remaining principal balance of the new loan is less than that of the loan to be replaced, the Issuer must pass the difference through to security holders (Ginnie Mae I), or to the CPTA (Ginnie Mae II) on the next remittance due date following the reporting month in which the mortgage or loan is replaced. The maturity date of the new substituted loan may not be later than that of the latest loan maturity date in the pool. Accounting for the substitution is not complicated, but does require several entries. The loan being removed should be reported as a normal liquidation under Reason Code 5 (Field 25 on the L-Record) with the balance decreased by entering the applicable data in Fields 24 - 28 of the L-Record. The FIC for the new loan being added is reported in Field 11 (Loan FIC) of the Loan Record as a positive (+) entry. All information for the new loan is reported in the loan record per normal reporting standards. The only change is that the remaining principal balance of the loan should be recorded in Field 22 Net Adjust UPB and then the closing balance of the loan is reported in Field 23 Loan UPB.

On the pool record, the substituted loan FIC should be entered in Field 3 (Adjust FIC) and Field 4 (Closing FIC) should be adjusted for this amount. Any additional amounts being passed through to the security holders should be entered in Field 7 (Net Adjust RPB). The pool principal for the new loan being added is reported in Field 10 (Loan OPB) of the Loan Record, also as a positive entry. Be sure that the correct balance and paid-to-date are used. Security holders' payments are affected by the liquidation balance reported in Field 28 of the L-Record, and the nearly offsetting substitution balance, reported as a negative entry (denoting funds withheld from the liquidation) in Field 22 (Adjust Pool Principal – Other) of the Loan Record. The net principal pass-through will be the difference between the old and new loan balances. Issuers must reconcile the mortgage balance to the securities balance in the month following the substitution to ensure that the balances removed, added, and passed-through to security holders were all reported correctly.

# VIII. REVERSALS

Whenever a mortgagor's payment is reversed in a month following application, the Issuer Monthly Report of Pool and Loan Data must also reflect the reversal. A reversal must be entered as a negative entry in Field 21 (Adjust Interest) and a positive entry in Field 22 (Net Adjust UPB). Curtailment reversals should be closely monitored so that negative curtailment adjustments are not reported. The Issuer should ensure that curtailment reversals are not deducted from pass-through until receipt of adequate amounts of unscheduled principal recoveries. A reversal of a principal curtailment might leave the pool over-collateralized, in which case normal procedures regarding the recovery of over-collateralized amounts apply (see Chapter One of this Reporting Guide).

If a prepaid loan is paid in full, reversing entries may be necessary. The sum of the prepaid installments should be entered in Field 21 and Field 22 as described above, to bring the loan balance to the correct balance as of the paid in full date. The liquidation schedule can then be completed normally.

# IX. OVER-REMITTANCES (GINNIE MAE I ONLY)

When an Issuer over-remits principal to security holders at the pool level, the normal procedures for recovery of over-collateralizations (described on page 45) should be followed. If, for some reason, more interest has been remitted to security holders than that to which they are entitled, the following procedures should be followed:

A. Revised Remittance Advices (forms HUD 11714 or 11714SN) should be sent to security holders reflecting the correct distribution of principal and interest and the correct ending securities balance.

B. The revised forms HUD 11714 or 11714SN should be accompanied by a brief letter explaining the error and requesting return of the over-remitted amount.

C. Corporate funds to cover the amount of the over-remittance should be deposited in the P&I account until security holders return funds. If funds are not returned, the Issuer, not Ginnie Mae, will suffer the loss.

D. Overpayments of interest may not be recovered from security holders, other than on a voluntary basis.

# X. TRANSFER OF ISSUER RESPONSIBILITY

Issuers may elect to transfer some or all of their pools to another Ginnie Mae Issuer. To request a transfer of pools, Issuers are required to submit the following information electronically using the GinnieNET certification module:

A. A written request identifying the parties involved in the transfer and the reason for the transfer;

B. An executed form HUD 11715 covering the new document custodian (should a new document custodian be selected and files physically transferred to a new storage location); and

C. An exhibit listing the pools being transferred.

The Issuer will then receive Ginnie Mae's written approval stating that the effective date of the transfer is as of the 1st of a specified month. This means that not only does the acquiring Issuer become responsible for activity going forward from the 1 st of the month, the acquiring Issuer is also responsible for the previous month's reporting that is due by the 2 business day of the month. It is critical that Issuers develop and implement procedures that provide for the required reporting for the month prior to the transfer in order to effectuate a smooth transfer of all affected pools.

For example, the acquiring Issuer must report all required Pool and Loan activity for the reporting month of May 2010 for a pool with an effective transfer date of June 1, 2010.

# CHAPTER EIGHT: ADDITIONAL RESOURCES

# I. GINNIE MAE FORMS

Issuers are authorized and encouraged to download all forms and entire copies or individual sections of the Guide in Portable Document Format (PDF) from Ginnie Mae's Web site at ttp://www.ginniemae.gov. Ginnie Mae will accept a reproduced form for processing and other official uses in certain cases, provided it meets the following specifications:

A. The format, text, size, folding and punching must be identical to that of the official form in current use.

B. The copies must be on white paper of good durable quality.

C. The copies must be in black print and readable.

D. The copies must not fade, or become distorted due to heat, light, latent chemical reaction or folding.

Copies of all Ginnie Mae official forms may be reproduced by any of the standard office copying machines.

Ginnie Mae also authorizes forms to be reprinted in certain cases. For pools not submitted via GinnieNET, forms HUD 11706 and HUD 11710-D may be prepared by computer-generated machine printouts so long as items a. through d., above, are satisfied. If forms are to be re-set and printed by private printers, the following Federal copying restrictions and specifications apply in addition to items a. through d. above:

A. The name "U.S. Department of Housing and Urban Development" in the heading must be omitted.

B. The HUD Form Number must be omitted.

C. The Office of Management and Budget ("OMB") number and OMB approval expiration date must be omitted.

D. The U.S. Government Printing Office imprint, if any, and reference numbers must be omitted.

Whenever a new Ginnie Mae form is produced or current form revised, Issuers will be immediately notified of the availability of the new forms through the Ginnie Mae website.

# **II. ROUTINE GINNIE MAE CALCULATIONS**

#### **Curtailment Adjustment**

Multiply the additional principal (curtailment) amount by the mortgage interest rate and divide by 12.

A curtailment adjustment is only made when the loan is current. If a loan is prepaid one month, no adjustment is necessary.

#### **Percent Delinquent Ratio**

This ratio, expressed as a percentage, is the total number of delinquent loans, excluding loans in foreclosure, divided by the total number of mortgages in the pool. The percentage must be expressed in six significant figures (xx.xxxx percent).

#### Service Fee

For Ginnie Mae I single family loan pools the service fee is the (1) total interest actually collected for the reporting month (reported in Field 14, Delinquent Interest, Field 16, Prepaid Interest, and Field 21, Adjust Interest, of all of the Loan Records in the pool; (2) multiplied by the servicing fee rate; and (3) divided by the interest rate on the mortgages in the pool or loan package.

For Ginnie Mae II single family loan pools, where all of the mortgages in a pool or loan package do not have the same interest rate, the servicing fee rate is determined by subtracting the securities interest rate from the interest rate on each individual mortgage in the pool or loan package. In such cases, the servicing fee must be calculated on a loan by loan basis or in groups of mortgages with like interest rates.

#### Interest

The interest amount is calculated by multiplying the opening securities balance by the mortgage interest rate and dividing by twelve (12). For AR and AQ pools, the mortgage interest rate is subject to change annually as computed on form HUD 11748-C, while the AT, AF, AS and AX pools are subject to change annually once the initial fixed rate period has expired.

# Weighted Average Interest Rate (WAIR)

WAIR is calculated by (1) multiplying the total "normalized" principal balance (i.e., the hypothetical current principal balance for the loans—regardless of delinquent or prepaid amounts—after application of the installments due on the first of the month prior to the reporting month for internal reserve pools

or after application of the installments due on the first day of the reporting month for all other loans) for each group of loans at a particular interest rate by the face interest rate for that group; (2) summing the resulting products; and (3) dividing that sum by the total of the "normalized" pool balances. The resulting weighted average interest rate must be expressed in six significant figures (xx.xxxx percent) and be reported in Field 6 of the Pool Record. If the total of the actual loan balances reconciles exactly to the securities balance, the total "normalized" principal balance for the pool used in determining the weighted average interest rate for the current reporting month equals the Opening Securities as calculated by RFS for the current reporting month.

Issuers must recalculate the weighted average interest rate monthly. This step is necessary in order to take into account the changing amounts of amortization, liquidations, and additional principal payments, all of which may cause the rate to change.

# **Cash Distribution for Interest**

Interest due the security holders is calculated by multiplying the amount in Field 10, Security RPB, of the Pool Record for the previous month by the security interest rate and dividing by twelve (12). The interest rate used for this calculation is shown on the RFS Pool Record screen and is calculated by RFS. For ARM pools, the securities interest rate is subject to change annually once the initial fixed rate periods have expired, or computed on form HUD 11748-C.

#### **Guaranty Fee**

The guaranty fee is calculated by multiplying the amount in Field 10, Security RPB, of the Pool Record for the previous month by the guaranty fee rate and dividing by twelve (12).

# III. RFS RECORD LAYOUT

#### A. H -HEADER RECORD

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

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

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

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

**Exception Messages** 

- E-RFS200 Reporting Period must be specified.
- E-RFS201 Reporting Period must be a valid year and month.
- E-RFS202 Reporting Period must be in YYYYMM format e.g. 200601.
- C-RFS204 Reporting Period for this pool was not received by Ginnie Mae.
- E-RFS205 Reporting Period no loans or pools have been reported.

#### B. P - POOL RECORD

P - Pool Record Field #	Field Name	Start	End	Туре	Length	Remarks
1	Record Type	1	1	Character	1	Constant P - Pool
2	Pool ID	2	7	Character	6	Must be a valid Ginnie Mae pool.
3	Adjust FIC	8	19	Numeric	12	99999999.99 Signed Field
4	Pool FIC	20	30	Numeric	11	99999999.99
5	Servicing Fee	31	41	Numeric	11	99999999.99
6	Weighted Average Interest Rate	42	48	Numeric	7	99.9999
7	Net Adjust RPB	49	62	Numeric	14	1000000000 Signed Field
8	Deferred GPM Interest	63	73	Numeric	11	99999999.99
9	Serial Note	74	86	Numeric	13	1000000000
10	Security RPB	87	99	Numeric	13	9999999999.99 The reported security RPB for the reporting period
11	T&I Escrow Balance	100	111	Numeric	12	99999999.99 Signed Field
12	P&I Fund Balance	112	123	Numeric	12	99999999.99 Signed Field
13	Other Balance	124	135	Numeric	12	99999999.99 Signed Field
14	Replacement Reserve Balance	136	146	Numeric	11	99999999.99
15	Construction Loan Principal Balance	147	158	Numeric	12	99999999.99 Signed Field
16	P&I Account Number	159	168	Character	10	
17	P&I Bank ID	169	177	Character	9	
18	T&I Account Number	178	187	Character	10	
19	T&I Bank ID	188	196	Character	9	
20	Replacement Reserve Account Number	197	206	Character	10	
21	Replacement Reserve Bank ID	207	215	Character	9	
22	Construction Loan Principal Account Number	216	225	Character	10	
23	Construction Loan Principal Bank ID	226	234	Character	9	
24	Filer	235	246	Character	12	
25	Filer	247	255	Character	9	

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

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.

- E-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another Issuer.
- E-RFS111 Pool ID no activity reported this period.

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

#### **Exception Messages**

• H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.

- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.

• C-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.

4. Pool FIC: Dollar amount of the Fixed Installment Control for this pool for this reporting period.

#### **Exception Messages**

- E-POOL100 Pool FIC must be specified for amortizing pools.
- E-POOL101 Pool FIC must be numeric.
- E-POOL103 Pool FIC must include a decimal point.

5. Servicing Fee: Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.

#### **Exception Messages**

- E-POOL150 Servicing Fee must be specified.
- E-POOL151 Servicing Fee must be a positive numeric or zero.
- E-POOL152 Servicing Fee must include a decimal point.
- H-POOL153 Servicing Fee should be within a dollar of calculated servicing fee.

6. Weighted Average Interest Rate: The weighted average interest rate per the Ginnie Mae MBS Guide. The exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive OOL200 if not provided. **Exception Messages** 

- E-POOL200 Weighted Average Interest Rate must be specified.
- E-POOL201 Weighted Average Interest Rate must be numeric.

• C-POOL202 Weighted Average Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.

• C-POOL203 Weighted Average Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.

• E-POOL204 Weighted Average Interest Rate must include a decimal point.

7. Net Adjust RPB: A signed field. Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.). This is a new pool level collection field.

#### **Exception Messages**

- E-POOL300 Net RPB Adjustment must be numeric.
- C-POOL301 Net RPB Adjustment should not cause Total Principal Remitted to be negative.

• C-POOL302 Net RPB Adjustment should be within tolerance when Loan FIC is adjusted for growing equity.

• C-POOL303 Net RPB Adjustment should be within a dollar of FIC Adjustment made for growing equity.

• C-POOL304 Net RPB Adjustment should not be less than FIC Adjustment made for growing equity when a curtailment exists.

• C-POOL305 Net RPB Adjustment should not be less than Interest Adjustment made for Curtailment when an FIC was also adjusted for growing equity.

• C-POOL306 Net RPB Adjustment should not be less than (interest adjustment made for Curtailment) and FIC Adjustment made for growing equity.

- E-POOL308 Net RPB Adjustment must include a decimal point.
- E-POOL309 Net RPB Adjustment must include a sign in first position.

8. Deferred GPM Interest: Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.

- L-POOL350 Deferred GPM Interest should not be entered for non-GPM pools (GT, GP).
- E-POOL351 Deferred GPM Interest must be numeric.
- L-POOL352 Deferred GPM Interest should be positive.

• L-POOL353 Deferred GPM Interest should be less than sum of Scheduled Principal, Liquidations, and Curtailments.

• E-POOL354 Deferred GPM Interest must include a decimal point.

9. Serial Note: Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. The monthly serial notes accounting schedule, Form 1710B is described in Appendix VI-12 of the Ginnie Mae MBS Guide.

**Exception Messages** 

- L-POOL400 Serial Note should not be entered for non-SN pools.
- E-POOL401 Serial Note must be numeric.
- L-POOL402 Serial Note should be a multiple of \$25,000 when not final installment.
- E-POOL404 Serial Note must include a decimal point.

10. Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The current process for Security RPB reporting (initial reporting and corrections through GinnieNET) will continue as-is until further notice. The official Security RPB is to be reported per the current process.

#### **Exception Messages**

- C-POOL450 Security RPB is missing.
- E-POOL451 Security RPB must be numeric.

• C-POOL452 Security RPB should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).

• C-POOL453 Security RPB should equal prior month Security Remaining Principal Balance plus current month's draws for construction loans unless there was a liquidation.

• C-POOL454 Security RPB does not match RPB reported to CPTA.

• C-POOL455 Security RPB should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.

- E-POOL456 Security RPB must include a decimal point.
- C-POOL457 Security RPB should equal Initial Pool UPB for the reporting period in which it is issued.

11. T&I Escrow Balance: A signed field. The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.

- E-POOL500 Tax & Insurance Balance must be specified.
- E-POOL501 Tax & Insurance Balance must be numeric.

- L-POOL502 Tax & Insurance Balance should not be greater than the Original Principal Amount.
- L-POOL503 Tax & Insurance Balance should not equal zero two months in a row.
- L-POOL504 Tax & Insurance Balance should not be negative.
- E-POOL505 Tax & Insurance Balance must include a sign in first position.
- E-POOL506 Tax & Insurance Balance must include a decimal point.

12. P&I Fund Balance: A signed field. The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.

#### **Exception Messages**

- L-POOL550 Principal & Interest Balance should be specified.
- E-POOL551 Principal & Interest Balance must be numeric.

• L-POOL552 Principal & Interest Balance should equal (last month's fund balance plus Principal and Interest activity this month minus (this month's servicing fee and last month's cash distribution to holders)).

- E-POOL553 Principal & Interest Balance must include a decimal point.
- E-POOL554 Principal & Interest Balance must include a sign in first position.
- 13. Other Balance: A signed field. The dollar amount of the balance of other funds.

#### **Exception Messages**

- E-POOL601 Other Fund Balance must be numeric.
- E-POOL602 Other Fund Balance must include a decimal point.
- E-POOL603 Other Fund Balance must include a sign in first position.

14. Replacement Reserve Balance: Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.

#### **Exception Messages**

- L-POOL650 Replacement Reserve Balance should not be specified for a Single Family Pool Type.
- E-POOL651 Replacement Reserve Balance must be numeric.
- E-POOL652 Replacement Reserve Balance must include a decimal point.

15. Construction Loan Principal Balance: A signed field. The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.

#### **Exception Messages**

• L-POOL700 Construction Loan Principal Balance should not be specified for a Single Family Pool Type.

- E-POOL701 Construction Loan Principal Balance must be numeric.
- E-POOL702 Construction Loan Principal Balance must include a decimal point.
- E-POOL703 Construction Loan Principal Balance must include a sign in first position.

16. P&I Account Number: The custodial bank account number holding the principal and interest for this pool.

**Exception Messages** 

• C-POOL751 P&I Account Number should be specified.

17. P&I Bank ID: The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

**Exception Messages** 

- C-POOL750 P&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL752 P&I Bank ID should be specified.

18. T&I Account Number: The custodial bank account number holding the taxes and insurance for this pool.

#### **Exception Messages**

• C-POOL801 T&I Account Number should be specified.

19. T&I Bank ID: The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.

#### **Exception Messages**

- C-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.
- C-POOL802 T&I Bank ID should be specified.

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

21. Replacement Reserve Bank ID: The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.

#### **Exception Messages**

• C-POOL850 Replacement Reserve Bank ID should be a valid American Bankers Association routing number.

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

23. Construction Loan Principal Bank ID: The American Bankers Association routing number of the custodial bank.

• C-POOL900 Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.

24. Filler: Reserved for future use.

25. Filler: Reserved for future use.

#### C. L -LOAN RECORD

In RFS, there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period. Instructions for reporting active loans: Report data in fields 1 through 23 and field 29. RFS assumes that the loan record represents an active loan as of the end of the reporting period. Instructions for reporting active loans that are being liquidated in fields 1 through 29. Issuer must report a value in Field 25 -Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated. In Field 23, Loan UPB, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor.

L - Loan Record Field #	Field Name	Start	End	Туре	Length	Remarks
1	Record Type	1	1	Character	1	Constant L – Loan
2	Unique Loan ID	2	10	Numeric	9	
3	Pool ID	11	16	Character	6	Must be a valid Ginnie Mae pool.
4	Loan Type	17	19	Character	3	FHA, FH1, FMF, RHS, RMF, P2H, VAG, VAV
5	Case Number	20	34	Character	15	
6	Issuer Loan ID	35	54	Character	20	
7	First Payment Date	55	62	Date	8	NNDDNYY
8	Loan Maturity Date	63	70	Date	8	MNDDHYYY
9	Loan Interest Rate	п	π	Numeric	7	99,9999
10	Loan OP8	78	90	Numeric	13	999999999999999999999999999999999999999
11	Loan FIC	91	101	Numeric	п	999999999.99
12	Last Instalment Feld Date	102	109	Date	8	MNDDNYY
13	In Foreclosure Flag	110	110	Character	1	N or Y (default N)
14	Delinquent Interest	111	121	Numeric	11	999999999.99
15	Delinquent Principal	122	134	Numeric	13	9999999999999
16	Prepaid Interest	135	145	Numeric	11	999999999.99
17	Prepaid Principal	146	158	Numeric	13	999999999999
18	Install Interest	159	169	Numeric	п	999999999.99
19	Install Principal	170	182	Numeric	13	99999999999.99
20	Curtaliment	183	195	Numeric	13	999999999999999999999999999999999999999
21	Adjust Interest	196	207	Numeric	12	999999999.99 Signed Reid
22	Net Adjust UPB	208	221	Numeric	14	99999999999.99 Signed Field
23	Loan UP3	222	235	Numeric	14	99999999999.99 Signed Field
24	Removal Date	236	243	Date	8	MMDDHYYY
25	Removal Reason	244	244	Numeric	1	1, 2, 3, 4, 5, 6
25	Liquidation Interest Due	245	255	Numeric	п	99999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	999999999999999999
28	Uquidation Principal Balance	269	282	Numeric	14	99999999999,99 Signed Field
23	Loan T&I Balance	283	294	Numeric	12	99999999.99 Signed Field

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

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.

- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- 3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

#### **Exception Messages**

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another Issuer.
- E-RFS111 Pool ID no activity reported this period.
- 4. Loan Type: A code, which denotes the government agency, associated with this loan.

#### **Exception Messages**

- E-NOTE050 Loan Type must be specified.
- E-NOTE051 Loan Type must be valid.
- M-NOTE054 Loan Type RMF should be CL, CS, LS, or PN pool type only
- M-NOTE055 Loan Type FH1 should be pool type MH.
- M-NOTE056 Loan Type FMF should be pool type: CL, CS, LM, LS, PL, PN, or RX.
- M-NOTE057 Loan Type PIH should be pool type: BD, GA, GD, GP, GT, SF, or SN.

• M-NOTE058 Loan Type (FHA, RHS, VAG, or VAV) should be pool type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.

• M-NOTE059 Loan Type should be RMF or FMF for a CL, CS, LS, or PN pool type.

5. Case Number: The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.

**Exception Messages** 

- M-NOTE100 Case Number should be specified.
- M-NOTE101 Case Number should be numeric.
- M-NOTE102 Case Number should be 15 digits long.

• M-NOTE103 Case Number should be unique for loan. Another Case Number exists for this pool, address, Unique Loan ID, and Social Security Number.

- M-NOTE104 Case Number change is suspended.
- M-NOTE110 FHA Case Number 1st two digits should be zeroes.
- M-NOTE111 FHA Case Number 3rd through 5th digits should match an FHA field office code.
- M-NOTE112 FHA Case Number 12th digit should equal the computed check value.

• M-NOTE113 FHA Case Number last 3 digits should match an ADP code for the Section of the Housing Act.

- M-MAT001 Case Number for this loan should match the external agency file.
- M-NOTE120 VA Case Number 1st three digits should be zeroes.
- M-NOTE121 VA Case Number 4th through 7th digits should match VA jurisdiction/origin codes.
- M-NOTE123 VA Case Number 8th digit should match a VA loan type.
- M-NOTE130 RHS Case Number 1st digit should be zero.
- M-NOTE131 RHS Case Number 2nd through 6th digits should match a state/county code.
- M-NOTE140 PIH Case Number 1st six digits should be zeroes.
- M-NOTE141 PIH Case Number 7th through 9th digits should match an area code.
- M-NOTE150 FHA Title 1 Case Number 1st three digits should be zeroes.
- M-NOTE160 FHA Multifamily Case Number 1st seven digits should be zeroes.
- M-NOTE161 FHA Multifamily Case Number 8th through 10th digits should match an FHA field office code.

6. Issuer Loan ID: The number assigned by the Issuer to uniquely identify the loan to their internal system.

#### **Exception Messages**

• E-NOTE200 Issuer Loan ID must be specified.

• L-NOTE201 Issuer Loan ID should be a unique id for this Issuer number.

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

**Exception Messages** 

- E-NOTE250 First Payment Date must be specified.
- E-NOTE251 First Payment Date must be a valid year, month and day.
- E-NOTE252 First Payment Date must be in MMDDYYYY format e.g. 01012006.

• H-NOTE253 First Payment Date should not be more than one month after issue date for Single Family loans.

• H-NOTE254 First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF.

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

**Exception Messages** 

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

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

#### **Exception Messages**

- E-NOTE350 Loan Interest Rate must be specified.
- E-NOTE351 Loan Interest Rate must be numeric.
- H-NOTE352 Loan Interest Rate should be greater than zero.

• H-NOTE353 Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.

• H-NOTE354 Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.

• L-NOTE355 Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.

- E-NOTE356 Loan Interest Rate must include a decimal point.
- M-NOTE357 Loan Interest Rate change is suspended.
- M-MAT003 Loan Interest Rate should match the external agency file.

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

#### **Exception Messages**

- E-NOTE450 Original Principal Amount must be specified.
- E-NOTE451 Original Principal Amount must be numeric.
- H-NOTE452 Original Principal Amount should be greater than zero.

• M-NOTE453 Original Principal Amount should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC, and Ioan duration.

- M-MAT002 Original Principal Amount for this loan should match the external agency file.
- M-NOTE455 Original Principal Amount change is suspended.
- E-NOTE456 Original Principal Amount must include a decimal point.
- 11. Loan FIC: The current fixed installment constant of principal and interest payments for this loan.

#### **Exception Messages**

- C-NOTE400 Loan FIC should be specified except CL and CS pools.
- C-NOTE401 Loan FIC should be blank for construction loan.
- E-NOTE402 Loan FIC must be numeric.
- C-NOTE403 Loan FIC should be greater than zero for amortized project loan.
- E-NOTE405 Loan FIC must include a decimal point.

12. Last Installment Paid Date: The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).

#### **Exception Messages**

- H-LOAN100 Last Installment Paid Date should be specified.
- E-LOAN101 Last Installment Paid Date must be a valid year and month.
- E-LOAN102 Last Installment Paid Date must be in MMDDYYYY format e.g. 07012007.

• H-LOAN103 Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.

- H-LOAN104 Last Installment Paid Date should not be after Loan Maturity Date.
- 13. In Foreclosure Flag: A flag that indicates whether or not this loan is in foreclosure.

#### **Exception Messages**

- E-LOAN700 In Foreclosure Flag must be either N or Y.
- L-LOAN701 In Foreclosure Flag should not be Y for non-delinquent loan.

14. Delinquent Interest: The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

#### **Exception Messages**

• H-LOAN250 Delinquent Interest should be specified when Last Installment Paid Date is prior to the Reporting Period.

• H-LOAN251 Delinquent Interest should not be specified when Last Installment Paid Date is not prior to the Reporting Period.

- E-LOAN252 Delinquent Interest must include a decimal point.
- H-LOAN253 Delinquent Interest should be within a dollar of calculated Delinquent Interest.

15. Delinquent Principal: The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

#### **Exception Messages**

• H-LOAN300 Delinquent Principal should be specified when Last Installment Paid Date is prior to the Reporting Period.

• H-LOAN301 Delinquent Principal should not exist when Last Installment Paid Date is not prior to the Reporting Period.

• E-LOAN302 Delinquent Principal must include a decimal point.

• H-LOAN303 Delinquent Principal should be within a dollar of calculated Delinquent Principal.

16. Prepaid Interest: The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Prepaid Interest on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see Chapter 26 of the Ginnie Mae Guide).

# **Exception Messages**

• H-LOAN150 Prepaid Interest should be specified when Last Installment Paid Date is after the Reporting Period.

• H-LOAN151 Prepaid Interest should not exist when Last Installment Paid Date is not after the Reporting Period.

• E-LOAN152 Prepaid Interest must include a decimal point.

17. Prepaid Principal: The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Prepaid Principal on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see Chapter 26 of the Ginnie Mae MBS Guide).

#### **Exception Messages**

• H-LOAN200 Prepaid Principal should be specified when Last Installment Paid Date is after the Reporting Period.

• H-LOAN201 Prepaid Principal should not exist when Last Installment Paid Date is not after the Reporting Period.

• E-LOAN202 Prepaid Principal must include a decimal point.

18. Install Interest: The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.

#### **Exception Messages**

- H-LOAN350 Installment Interest should be specified.
- E-LOAN351 Installment Interest must be numeric.
- E-LOAN353 Installment Interest must include a decimal point.

19. Install Principal: The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.

#### **Exception Messages**

- H-LOAN400 Installment Principal should be specified.
- H-LOAN401 Installment Principal should not exist for construction and non-amortized project loans.
- E-LOAN402 Installment Principal must include a decimal point.

20. Curtailment: The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is . in addition to monthly installments. Do not report liquidation-in-full in this field.

- C-LOAN451 Curtailment should not exist for delinquent loan.
- E-LOAN452 Curtailment must be numeric.
- C-LOAN453 Curtailment should not be negative.
- C-LOAN454 Curtailment should not exceed Loan Unpaid Principal Balance.
- E-LOAN455 Curtailment must include a decimal point.

21. Adjust Interest: A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

#### **Exception Messages**

- E-LOAN552 Interest Adjustment must be numeric.
- E-LOAN555 Interest Adjustment must include a decimal point.
- E-LOAN556 Interest Adjustment must include a sign in first position.

22. Net Adjust Unpaid Principal Balance (UPB): A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the borrower's check was returned, 4) Corrections to mistakes made in prior reporting. This is a new loan level collection field.

#### **Exception Messages**

- E-LOAN601 Net UPB Adjustment must be numeric.
- E-LOAN605 Net UPB Adjustment must include a decimal point.
- E-LOAN606 Net UPB Adjustment must include a sign in first position.
- C-LOAN607 Draw should not be negative.

23. Loan UPB: A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws.

#### **Exception Messages**

- E-LOAN650 Loan Unpaid Principal Balance must be specified.
- E-LOAN651 Loan Unpaid Principal Balance must include a decimal point.

• H-LOAN652 Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.

• H-LOAN653 Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.

- H-LOAN654 Loan Unpaid Principal Balance should be greater than zero for un-liquidated loan.
- H-LOAN655 Loan Unpaid Principal Balance should be within a dollar of calculated Loan Unpaid Principal Balance.
- E-LOAN656 Loan Unpaid Principal Balance must include a sign in first position.

• H-LOAN657 Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.

• H-LOAN658 Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.

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

#### **Exception Messages**

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

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

#### **Exception Messages**

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

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

#### **Exception Messages**

- E-LIQ150 Liquidation Interest Due must be specified when Removal Reason exists.
- E-LIQ151 Liquidation Interest Due must be numeric when Removal Reason exists.
- C-LIQ152 Liquidation Interest Due should be greater than or equal to zero.
- C-LIQ153 Liquidation Interest Due should be within a dollar of calculated Liquidated Interest Due.
- E-LIQ154 Liquidation Interest Due must include a decimal point.
- 27. Liquidation Principal Remitted: The sum of each of the installment principal amounts remitted.

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

• E-LIQ201 Liquidated Principal Remitted must be numeric.

• C-LIQ202 Liquidated Principal Remitted should be within a dollar of calculated Liquidated Principal Remitted.

• E-LIQ203 Liquidated Principal Remitted must include a decimal point.

28. Liquidation Principal Balance: A signed field. The remaining principal balance of the loan at liquidation.

#### **Exception Messages**

- E-LIQ250 Liquidation Principal Balance must be specified when Removal Reason exists.
- E-LIQ251 Liquidation Principal Balance must be numeric.

• C-LIQ252 Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.

• C-LIQ253 Liquidation Principal Balance should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.

- E-LIQ254 Liquidation Principal Balance must include a sign in first position.
- E-LIQ255 Liquidation Principal Balance must include a decimal point.

29. Loan T&I Balance: A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date.

#### **Exception Messages**

- E-LOAN700 Loan T&I Balance must be specified.
- E-LOAN701 Loan T&I Balance must be numeric.
- E-LOAN702 Loan T&I Balance must include a sign in first position.
- E-LOAN703 Loan T&I Balance must include a decimal point.

# D. S – SENSITIVE RECORD

Issuers should use the S.Sensitive Loan record only to make changes to incorrect or incomplete data. If There is a change to report in one or more of the five borrower fields in the S.Sensitive data record, the Issuer should submit all borrower fields for reprocessing, including those for which there are no changes.

Any reporting of Social Security Number (SSN), First Name, or Last Name fields in the Sensitive record should include reporting of all SSN, First Name, or Last Name fields in the record; this ensures that all borrower data for the loan is accurate and complete.

S - Sensitive Loan Record Field #	Field Name	Start	End	Туре	Length	Remarks
1	Record Type	1	1	Character	1	Constant S - Sensitive
2	Unique Loan ID	2	10	Numeric	9	
ŝ	Loan Street	11	65	Character	55	Property address
4	Loan City	66	95	Character	30	Property city
5	Loan State	96	97	Character	2	Property state
6	Loan Zip	98	105	Numeric	9	Property zip code
7	SSN 1	107	115	Numeric	9	
8	First Name 1	116	140	Character	25	
9	Last Name 1	141	165	Character	25	
10	SSN 2	166	174	Numeric	9	
11	First Name 2	175	199	Character	25	
12	Last Name 2	200	224	Character	25	
13	SSN 3	225	233	Numeric	9	
14	First Name 3	234	258	Character	25	
15	Last Name 3	259	283	Character	25	
16	\$\$N.4	284	292	Numeric	9	
17	First Name 4	293	317	Character	25	
18	Last Name 4	318	342	Character	25	
19	SSN 5	343	351	Numeric	9	
20	First Name 5	352	376	Character	25	
21	Last Name 5	377	401	Character	25	

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

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.
- E-RFS163 Borrower of loan must be specified.

- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.
- 3. Loan Street: The street address of the property that is mortgaged under this loan.

#### **Exception Messages**

- E-NOTE650 Address must be specified.
- 4. Loan City: The name of the city in which the property associated with this mortgage is located.

**Exception Messages** 

- E-NOTE700 City must be specified.
- 5. Loan State: The U.S. Postal Service code for the state in which the property is located.

**Exception Messages** 

- E-NOTE750 State must be specified.
- H-NOTE751 State should be valid.
- 6. Loan Zip: The U.S. Postal Service ZIP code of the property.

**Exception Messages** 

- E-NOTE800 Zip Code must be specified.
- E-NOTE801 Zip Code must be either 5 digits or 9 digits.
- L-NOTE802 Zip Code 6th -9th digits should be numeric or not used.
- L-NOTE803 Zip Code should correspond to state code.
- M-MAT004 Zip Code should match zip code found in external agency file.
- M-NOTE805 Zip Code change is suspended.
- 7. SSN 1: Social Security Number or Tax ID for the loan.

**Exception Messages** 

- E-NOTE500 Social Security Number/Tax ID must be specified.
- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.
- 8. First Name 1: The First name of the borrower of this loan.

**Exception Messages** 

• L-NOTE550 Borrower First Name should be specified.

9. Last Name 1: Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.

**Exception Messages** 

- E-NOTE600 Borrower Last Name/Company Name must be specified.
- 10. SSN 2: Social Security Number of a second borrower of the mortgage loan.

**Exception Messages** 

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.
- 11. First Name 2: The First name of the second borrower of this loan.

**Exception Messages** 

- L-NOTE551 Borrower First Name should be specified.
- 12. Last Name 2: Last name of the second borrower of this loan.

**Exception Messages** 

- E-NOTE601 Borrower Last Name/Company Name should be specified.
- 13. SSN 3: Social Security Number of the third borrower for the mortgage loan.

**Exception Messages** 

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.
- 14. First Name 3: The First name of the third borrower of this loan.

**Exception Messages** 

- L-NOTE552 Borrower First Name should be specified.
- 15. Last Name 3: Last name of the third borrower of this loan.

**Exception Messages** 

- E-NOTE602 Borrower Last Name/Company Name should be specified.
- 16. SSN 4: Social Security Number of the fourth borrower for the mortgage loan.

#### **Exception Messages**

- L-NOTE501 Social Security Number/Tax ID should be numeric.
- L-NOTE502 Social Security Number/Tax ID should be 9 digits.
- 17. First Name 4: The First name of the fourth borrower of this loan.

#### **Exception Messages**

• L-NOTE553 Borrower First Name should be specified.

18. Last Name 4: Last name of the fourth borrower of this loan.

**Exception Messages** 

E-NOTE603 Borrower Last Name/Company Name should be specified.

19. SSN 5: Social Security Number of the fifth borrower for the mortgage loan.

#### **Exception Messages**

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

20. First Name 5: The First name of the fifth borrower of this loan.

**Exception Messages** 

- L-NOTE554 Borrower First Name should be specified.
- 21. Last Name 5: Last name of the fifth borrower of this loan.

**Exception Messages** 

• E-NOTE604 Borrower Last Name/Company Name should be specified.

## E. V – VARIOUS LOAN RECORD

				-		
V – Various Loan Record Field #	Field Name	Start	End	Туре	Length	Remarks
1	Record Type	1	1	Character	1	Constant V - Various
2	Urique Loan ID	2	10	Numeric	9	
3	Living Units *	11	11	Numeric	1	1, 2, 3, 4
4	Loan Purpose *	12	12	Character	1	1, 2, 3, 4
5	Loan to Value *	13	18	Numeric	6	999.99
6	Filer	19	19	Character	1	
1	Debt Service Ratio	20	26	Numeric	7	99,9999
8	Credit Score *	27	29	Numeric	3	
9	Loan Status *	30	30	Character	1	1, 2, 3, 4
10	MIN	31	48	Character	18	
11	MERS Original Mortgagee	49	49	Cheracter	1	N or Y
12	GEM Percent Increase	50	56	Numeric	7	99,0999
13	Down Reyment Assistance Flag *	57	57	Character	1	1072
14	Combined LTV Ratio Percent *	58	6	Numeric	6	999.99
15	Total Debt Expense Ratio Percent *	64	69	Numeric	6	999.99
16	Refinence Type *	70	70	Numeric	1	1, 2, 3, 4
17	Pre-Modifization First Instaliment Due Date	n	78	Date	8	YYYYMDD
18	Pre-Modifization Original Principle Balance (OPB) Amount	79	89	Numeric	11	99969999.99
19	Pre-Modification Interest Rate Percent	90	95	Numeric	6	99.999
20	Pre-Modifization Loan Maturity Date	96	103	Date	8	YYYYMDD

For these (\*) fields RFS maintains data that was reported to GinnieNET at pool issuance (new pool delivery), or the most recent data reported to RFS by the Issuer. In April 2011 (for March 2011 reporting), Ginnie Mae implemented controls on changes to data previously reported for these fields. If the Issuer is changing data that was originally reported to GinnieNET as part of pool issuance, or if the Issuer is changing data that was previously reported to RFS, the incoming data will be suspended and the Issuer will be contacted by Ginnie Mae to provide a justification for the changes to previously reported data. These additional controls will not result in any change to the reporting layouts or data elements.

Ginnie Mae initially collects the various data elements at pool issuance via the GinnieNET Form HUD 11706 Schedule of Pooled Mortgages. However, there may be circumstances where the data was incomplete or requires update (ie. a change from previously reported data). Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706-Schedule of Pooled Mortgages, at pool issuance. Issuers should not report the Various Loan Record if no changes are present. Various Loan Records may be submitted with blanks for fields with values that are not being reported or changed. The Issuer should report only fields on the Various Loan Record that are to be updated in RFS. Any fields that are being reported on the Various Loan Record must have valid values per the layout and field instructions in this document. Invalid values will not be accepted.

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

1. Record Type: The letter V will be the first character on each record to update various other loan data.

2. Unique Loan ID: A number assigned via GinnieNET that uniquely identifies this Ginnie Mae Ioan. This is a new Ioan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

## **Exception Messages**

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-RFS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- L-RFS157 Ginnie Mae Unique Loan ID already exists; do you want to update it?
- E-RFS158 Ginnie Mae Unique Loan ID Multifamily loans are not accessible via the Single Family section.
- E-RFS159 Ginnie Mae Unique Loan ID Single Family loans are not accessible via the Multifamily section.

- E-RFS163 Borrower of loan must be specified.
- E-RFS165 Ginnie Mae Unique Loan ID is not a project pool.
- E-RFS166 Ginnie Mae Unique Loan ID must not be changed for pools issued prior to RFS.

3. Living Units: The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only.

**Exception Messages** 

- E-VARY050 Living Units must be numeric.
- C-VARY051 Living Units should be 1, 2, 3, or 4.
- L-VARY052 Living Units are not applicable for a Multifamily loan.

4. Loan Purpose: A code that denotes the purpose of the loan. Valid values are: 1 – Regular, 2 – Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only.

**Exception Messages** 

- C-VARY100 Loan Purpose should be 1, 2, 3, or 4.
- L-VARY101 Loan Purpose is not applicable for a Multifamily loan.

5. Loan to Value: The ratio of the current UPB amount to the appraised value, estimated value or purchase price of the property. The value is to include the upfront mortgage insurance premium. Current UPB = Original Principal Balance. If reporting for Multifamily, report the standard loanto-value of the mortgage.

**Exception Messages** 

- E-VARY150 Loan to Value must be numeric.
- E-VARY151 Loan to Value must include a decimal point.
- 6. Filler: Reserved for future use.

7. Debt Service Ratio: The debt service ratio can be blank. This field applies to Multifamily pools only.

**Exception Messages** 

- E-VARY250 Debt Service Ratio must be numeric.
- E-VARY251 Debt Service Ratio must include a decimal point.
- L-VARY252 Debt Service Ratio is not applicable for a Single Family loan.

8. Credit Score: Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only.

**Exception Messages** 

- E-VARY300 Credit Score must be numeric.
- L-VARY301 Credit Score is not applicable for a Multifamily loan.

9. Loan Status: A code indicating the status of the loan. Valid values are: 1 – Buydown Loan, 2 – Not Applicable, 3 – Delinquent Due to Reset FHA Secure, and 4 – 2nd Lien FHA Secure. This field applies to Single Family loans only.

## **Exception Messages**

- C-VARY350 Loan Status should be between 1 and 4.
- L-VARY351 Loan Status is not applicable for a Multifamily loan.

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

11. MERS Original Mortgagee: A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.

## **Exception Messages**

• L-VARY400 MERS Original Mortgagee should be N or Y.

12. GEM Percent Increase: Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD -Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.

## **Exception Messages**

- E-VARY450 GEM Percent Increase must be numeric.
- E-VARY451 GEM Percent Increase must include a decimal point.
- L-VARY452 GEM Percent Increase is not applicable for a Multifamily loan.

13. Down Payment Assistance Flag: A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 - Borrower Received Gift Funds for Down Payment, 2 - No Gift Assistance. This field applies to Single Family loans only.

## **Exception Messages**

- C-VARY500 Down Payment Assistance Flag should be 1 or 2.
- L-VARY501 Down Payment Assistance Flag is not applicable for a Multifamily loan.

14. Combined LTV Ratio Percent: The result of dividing the combined Original Principal Balance (OPB) amounts of the first and all subordinate mortgages by the property valuation amount. If there is no second lien report the LTV. This field applies to Single Family loans only.

## **Exception Messages**

• E-VARY510 Combined LTV Ratio Percent must be numeric.

- E-VARY511 Combined LTV Ratio Percent must include a decimal point.
- L-VARY512 Combined LTV Ratio Percent should be equal to or greater than the Loan to Value ratio.

15. Total Debt Expense Ratio Percent: The ratio of all debts of the borrowers to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter .000.00. This field applies to Single Family loans only.

**Exception Messages** 

- E-VARY520 Total Debt Expense Ratio Percent must be numeric.
- E-VARY521 Total Debt Expense Ratio Percent must include a decimal point.
- L-VARY522 Total Debt Expense Ratio Percent is not applicable for a Multifamily loan.

16. Refinance Type: Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only.

## **Exception Messages**

- C-VARY530 Refinance Type should be 1, 2, or 3.
- C-VARY531 Refinance Type should only be reported for a refinance loan (Loan Purpose = 2).

17. Pre-Modification First Installment Due Date: The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only.

## **Exception Messages**

- E-VARY540 Pre-Modification First Installment Due Date must be a valid month.
- E-VARY541 Pre-Modification First Installment Due Date must be a valid day of the month.
- E-VARY542 Pre-Modification First Installment Due Date must be in YYYYMMDD format e.g. 20400115.

• C-VARY543 Pre-Modification First Installment Due Date should only be reported for a modified loan (Loan Purpose = 3 or 4).

18. Pre-Modification Original Principal Balance Amount: The Original Principal Balance (OPB) of the modified loan prior to the modification taking place --the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only.

## **Exception Messages**

- E-VARY550 Pre-Modification Original Principal Balance Amount must be numeric.
- E-VARY551 Pre-Modification Original Principal Balance Amount must include a decimal point.
- H-VARY552 Pre-Modification Original Principal Balance Amount should be greater than zero (ie. should not be negative or zero).

• C-VARY553 Pre-Modification Original Principal Balance Amount should only be reported for a modified loan (Loan Purpose = 3 or 4).

19. Pre-Modification Interest Rate Percent: The original interest rate of the modified loan prior to the modification taking place — the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only.

**Exception Messages** 

- E-VARY560 Pre-Modification Interest Rate Percent must be numeric.
- E-VARY561 Pre-Modification Interest Rate Percent must include a decimal point.
- H-VARY562 Pre-Modification Interest Rate Percent should be greater than zero.

• M-VARY563 Pre-Modification Interest Rate Percent should only be reported for a modified loan (Loan Purpose = 3 or 4).

20. Pre-Modification Loan Maturity Date: The original loan maturity date of the modified loan prior to modification taking place — the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only.

## **Exception Messages**

- E-VARY570 Pre-Modification Loan Maturity Date must be a valid month.
- E-VARY571 Pre-Modification Loan Maturity Date must be a valid day of the month.
- E-VARY572 Pre-Modification Loan Maturity Date must be in YYYYMMDD format e.g. 20400115.

• C-VARY573 Pre-Modification Loan Maturity Date should only be reported for a modified loan (Loan Purpose = 3 or 4).

21. Pre-Modification Loan Maturity Date: The original loan maturity date of the modified loan prior to modification taking place --the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only.

## **Exception Messages**

- E-VARY570 Pre-Modification Loan Maturity Date must be a valid month.
- E-VARY571 Pre-Modification Loan Maturity Date must be a valid day of the month.
- E-VARY572 Pre-Modification Loan Maturity Date must be in YYYYMMDD format e.g. 20400115.

• C-VARY573 Pre-Modification Loan Maturity Date should only be reported for a modified loan (Loan Purpose = 3 or 4).

# F. T – Trailer Record

T – Trailer Record Field #	Field Name	Start	End	Туре	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	lssuer 10	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYM
4	Pool Count	12	17	Numeric	6	
5	Laan Count	18	24	Numeric	1	
6	Sensitive Count	25	31	Numeric	1	
7	Various Count	22	38	Numeric	1	
8	Summarize Flag	39	39	Character	1	N or Y (default N)

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

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

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

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

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

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

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

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

## **IV. RFS INFORMATION**

				· · · · · · ·
Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data	Reconciliation to 11710-0
Loan Record	11	Loan FIC	Remarks the drive second constants in the Half St. for all large seconds of facility. Remarks and (Reads to a Reads to a	
Pool Record	4	Ptol FIĆ	Summarizes the dolar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the "Total Fixed Installment Control" amount reported on the 11710-O Field (6) for the Program type
Pool Record	10	Security RPB	Used for accounting only in RPS; (the Security RPB of record is reported to GinnieNET)	Should equal the final Security RPB reported to GinnieNET per MBS Guide Appendix VII-1
Pool Record	10	Security RPB	Summarises the dolar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Total Security Principal Balance" as reported on the <u>11716-0</u> Field (8) for the Program type
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the T&I amount reported on the 11710-0 Field (2) for the Program type
Pool Record	12	Other Fund Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).	RFS calculated should equal the Other Escrow amount reported on the 11710-0 Field (2) for the Program type
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RBP balance as reported to GimieNET	Should equal Total Guaranty Fee as reported in Field (4) of the 11710-0 for the Program type
Pool and Loan Record	General	Total Principal-Due Holders	Celculates the Total Phincipal Due holders based on RFS pool data and lean data for all lears and pools reported and accepted by RFS , for the Program type (Gintrie L or Ginnie II).	Should equal the Total Phincipal Due Holders as reported in Field (9) of the <u>117716-1</u> for the Program type.
Pool and Loan Record	General	Total Interest-Due Holders	Calculates the Total Interest Due holders based on RPS pool date and loan date for all loans and pools reported and accepted by RPS , for the Program type (Gintrie Lor Ginnie II).	Should equal the Total Interest Due Holders as reported in Field (10) of the <u>11710-0</u> for the Program type.
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RF5	Calculates the number of loans reported for all leans for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal "Total No. Of Mortgages" as reported in Field (1) of the 11778-10 for the Program type.
Loan Record	12	Last Instaliment Paid Date	This field is used for colculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).	Should equal the "Installment Delinquent" as reported in Field (1) of the <u>11720-20</u> for the Program type
Loan Record	12	Last installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Gmini L or Gmini II).	Should equal the "Total No Delinquert" as reported in Field (1) of the <u>11710-0</u> for the Program type
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of leans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).	Should equal the "Foreclosure" number of loans reported in Field (1) of the 11710-0 for the Program type
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Simile 1 or Girnie 11) for the Issuer for all loans reported and accepted by RFS	Should equal the "Total Pool/Lean Pig Principal Balance" as reported in Field (7) of the <u>11710-0</u> for the Program type

Summary of RFS Calculations and Reconciliation to Issuers Monthly Summary Report (11710-D) The table below provides information that cross walks the RFS monthly pool and loan accounting data (Appendix VI-19), the monthly Issuer Summary Report (Appendix VI-5), and the Issuer reporter Security RBP (Appendix VII-1). Issuers are responsible for reporting complete and accurate data to RFS that reconciles to the Issuer reported Security RPB and the Monthly Summary Report.

# V. FREQUENTLY ASKED QUESTIONS/A. General RFS

# A. General RFS Questions

Question: How and when do Issuers register for access to the Ginnie Mae portal?

Answer: For each Issuer or custodian, Security Officer Registration forms for the Ginnie Mae Enterprise Portal (GMEP) should be completed once an Issuer has been approved. The GMEP Security Officers create and manage the GMEP user accounts for the Issuer's or custodian's staff to be able to use the functions within the GMEP.

Question: Where can I obtain a copy of the Issuer Reporting Technical Specification (IRTS) document?

Answer: The Issuer Reporting Technical Specification document can be found on the Ginnie Mae website at www.ginniemae.gov. The IRTS document can be downloaded and printed from the "RFS and GinnieNet Project" link on the Ginnie Mae home page. You should have a printed copy available for future reference.

Question: What is the most up to date version of the Issuer Reporting Technical Specification (IRTS)?

Answer: The most up to date version of the IRTS is version 7.0 which was published March 4, 2011. For a detailed list of the exact version-to version changes made to the IRTS, please see Section 14 of the document.

Question: Where do I find the Ginnie Mae reporting deadlines?

Answer: There is a calendar on the Ginnie Mae website. The Ginnie Mae website can be found at www.ginniemae.gov. There is a section titled "For Issuers". Under this section, there is a listing entitled "Important Pool Dates". Click on this and there is a link to "calendar of deadlines for ACH Payment, Pool Processing and Data Reporting". Click on this link and it will take you to the calendars for the year.

# **B.** Reporting Questions

Question: When are corrections due?

Answer: All corrections are due in RFS by the 4th business day at 7 pm EST. However; if there is any missing data (alert messages RFS111 – missing pools or RFS204 – missing loans), this data is not considered a correction but missing data and is due immediately. All data is due to Ginnie Mae by the 2nd business day. Anything after this date is considered late.

Question: If I key manually, is there any specific order to key the information?

Answer: You may key the information in any order. We recommend that you key the Loan Record first. There are several fields from the Loan Record that roll up to the Pool Record, i.e.; interest collected and curtailments. When the Pool Record is displayed, the Loan Record information should have populated the various fields of the Pool Record.

# C. Loan Record

Question: I incorrectly reported a curtailment on a loan last month. How can I fix this loan?

Answer: An adjustment can be made on the Loan Record for the current reporting month. Changes with a previous reporting month effective date will not be accepted.

Question: I entered a reversal on the Loan Record, in the Net Adjust UPB field as a negative, and the alert message LOAN655 is not clearing. What should I do?

Answer: On the Loan Record only, under Net Adjust UPB, the adjustments need to be entered as follows: if increasing the balance of the loan, then the adjustment is a positive number. If you are decreasing the balance of the loan, then the adjustment is a negative number. The interest adjustment is shown as follows: a negative sign decreases the amount of interest in the bank and a positive sign increases the amount of interest in the bank.

Question: I have entered information in the liquidation portion of the Loan Record but still have a RFS204 alert stating a missing loan. How do I clear this alert message?

Answer: Before manually entering the information in the liquidated Loan Record, you need to have entered a Closing UPB (field 23) on the edit loan record and saved the record. This causes the loan to add to the system. To correct this, if you have already liquidated the loan, you will need to cancel the liquidation. Then go back to the Edit Loan record and save the information. You would need to liquidate the loan again.

Question: I have a loan that made the current month payment and also next month's payment prior to cutoff. Should I report next month's payment in the next reporting month?

Answer: All payments received in the current reporting month must be reported on the Loan Record in Field 18 Installment Interest and Field 19 Installment Principal. Any prepaid funds received must also be reported on the Loan Record in Field 16 Prepaid Interest and Field 17 Prepaid Principal.

Question: On the Loan Record, in Field 12 Last Installment Paid Date, what should be reported if the mortgagor has never made a payment on the loan?

Answer: If the mortgagor has never made a payment, Field 12 Last Installment Paid Date should be blank. Example: If the pool was issued 2/2011 and the first scheduled payment date on the loan is 3/1/2011 and the mortgagor has not made a payment, Field 12 on the Loan Record should be left blank. If the loan is a seasoned loan, then the actual Last Payment Date should be entered in Field 12. Example: the first payment date on the loan is 12/2010. The pool was issued 2/2011 and the loan was paid through 2/1/2011. In Field 12 on the Loan Record, the Last Installment Paid Date should be reported as 02012011. Field 12 Last Installment Paid Date should only be blank if the mortgagor has not made a payment.

# D. Pool Record

Question: I keyed my pool information manually, then saved and summarized. This pool still shows as a missing pool (RFS111 alert message). Why does the pool still have this exception?

Answer: Make sure that the static bank information has been entered on the Pool Record. At the bottom of the Pool Record, there is a long blue line with "Custodial Bank Information." Click on the +

sign on the left hand side and this will display the fields for Bank Acct # and Bank ABA #. Enter the required information, save, and summarize the pool and the alert message should clear. If you are keying manually, this information must be entered every month into the RFS system.

Question: It is the first day of the month and I have keyed my pool, why can't I see any exceptions? It is the first day of the month and I sent my file at 9 am, where are my exceptions? When will I see my exceptions?

Answer: The RFS system is open for manual entry as of the 26th of the month. Files can be sent any time from the 26th through the 2nd business day for initial loading into RFS. RFS will show some exceptions but most exceptions will not show until after the Ginnie Mae Master File has

been loaded into the RFS system. This occurs on the morning of the 2nd business day. Once the Master File is loaded, Issuers who key manually and have saved and summarized the Pool Records, the exceptions will be displayed. For Issuers who send files, the files are loaded into RFS in the order in which they received after Master File has been loaded. As long as the file has the summarization flag set to Yes, then the file will summarize and all exceptions will be shown. If the summarization flag is set to No, then the exceptions will not show until the morning of the next business day. There is a nightly summarization process that takes place that will display all exceptions.

Question: How long does it take to see my changes if I am keying manually?

Answer: You will need to save and summarize each pool to see changes. On the Loan Record, make required changes and save the record. At this point, the alert message should clear off of the Loan Record. Proceed to the Pool Record and save and summarize. Once this has been completed, the alert message should clear off of the Pool Record.

Question: I have a POOL452 alert message on a Pool Record and I have verified that my reported Closing Security RPB is correct. How do I clear this alert?

Answer: This alert message is stating that the security side of the Pool Record is not adding through correctly. The Pool Record has a "Calculated" Security RPB. This is what RFS is calculating for the RPB using all the information on the Pool Record. To clear this alert, you need to make corrections until the "Calculated" Security RPB matches the "Reported" Security RPB. The Issuer needs to compare the scheduled principal, curtailments, Net Adjust RPB to their in-house accounting form to determine what corrections to make on the Pool Record.

# Question: How do I view the Facsimile 11710A in RFS?

Answer: On the Pool Record, enter the pool number and press the Go button. Above the Opening Security Balance is a link which states View 11710A. Click on this link and it will display the Facsimile 11710A for this pool number.

# E. Various and Sensitive Record

Question: When do we send Sensitive and Various records?

# F. Multifamily

Question:

I have a new pool/loan that does not amortize the first month. How do I report the Pool Record correctly in RFS?

Answer: For project loan pools not amortizing the first month, change the Opening FIC on the Pool Record to \$ 0.00. In the Adjustment to FIC (Field 3) and the Closing FIC (Field 4), enter the correct FIC for the pool. This ensures the pool will not calculate a principal pass through the first month and will calculate the pass through of principal correctly the second month. The Opening FIC field on the Pool Record can only be changed in the first month after issuance.

Question: I have a delinquent CL loan. RFS is not showing this as a delinquent loan. Why? How can I correct this?

Answer: The Issuer needs to look at the first payment date on the CL loan. RFS uses this date in determining the status of the loan. If the first payment date is in the future, then RFS will not count this loan as delinquent. The Issuer needs to change the first payment date on the Loan Record to the date the first payment of interest was due on the loan.

Question: I have a new CL pool issued this month. I included the draw on the loan record but the Opening Security RPB is much higher than it should be. How do I correct this?

Answer: In a new CL loan, the first draw is included in the Opening UPB on the Loan Record. If you have included the draw on the Loan Record, it needs to be removed. Once removed, save the Loan Record, go to the Pool Record -save and summarize. The Opening Security RPB should change and the alert messages will clear.

# G. Exception Feedback

Question: How do I know what the exception codes mean? Is there a place where I can find descriptions of the codes?

Answer: The Issuer Reporting Technical Specifications (IRTS) document contains descriptions of all of the alert messages in RFS. The descriptions are in Appendix C starting on page 77 of the most recent version of the IRTS document (March 4, 2011). The IRTS document can be downloaded and printed from the "RFS and GinnieNet Project" link on the Ginnie Mae web site (www.ginniemae.gov). You should have a printed copy available for future reference.

# Question: How do I download my exceptions?

Answer: Click on the Exception Feedback link from the RFS Tab. Click on the Download Tab. Click on Download exceptions. Choose the appropriate Data Set type and click the download button. Follow the instructions on the next screen to view your exceptions in Comma Separated Values (CSV) format.

Question: How often do I need to view and/or download my exceptions?

Answer: You need to view your exceptions every day for the first 10 business days of the month. You need to download them when you have outstanding exceptions that you have not cleared or there are

new exceptions. The form HUD 11710-D submitted through GinnieNET will be loaded in RFS around the 11 calendar day. New exceptions may be generated at that time.

Question: I corrected my RPB exceptions already this month. Why do I have more?

Answer: You may have cleared the POOL452 exceptions. This exception generates when the RPB's reported through GinnieNET are loaded in RFS. A POOL454 exception generates when the Closing Security RPB in RFS does not match the RPB you reported to Bank of New York-Mellon. This RPB is also reported on the Pre-Collection Notice. To clear this exception, you will need to change the Closing Security RPB in RFS to match the RPB on your Pre-Collection Notice. You will need to change the RPB Adjustment so that everything calculates to the corrected Closing Security RPB.

Question: I have POOL454 alert messages which state I have RPB differences. I corrected my RPB's through GinnieNET by the 4th business day. Why do I still have these alerts?

## Answer:

The Issuer should be correcting their RPB's both in GinnieNET and in RFS. The Issuer can correct exceptions in the RFS by either sending a file or correcting the pools manually.

Question: How do I clear these E alert messages: RFS106, RFS107, and RFS156?

Answer: These RFS alert messages will not clear in the current reporting month. The Issuer has included previously liquidated pools and/or loans in the file transmission. The Issuer needs to make sure that they are not reporting on previously liquidated pools/loans. Once a loan has been liquidated from RFS, the loan cannot be added back to the pool in a different month. All loans and pools previously liquidated should be removed from any transmission record to avoid reporting the next month in RFS.

# H. RFS Summary Screen

Question: For the 11710-D exception alerts, what numbers does RFS use to compare to the submitted 11710-D numbers?

Answer: The RFS Summary information is a roll up of Pool and Loan data. RFS sums up all the information provided by the Issuer and various RFS calculations and displays it on the RFS Summary page. To view the RFS Summary page: Click on Exception Feedback from the RFS tab. Click on the Summary Tab. This page has all of the RFS Summary numbers. At the bottom of the page is a link to view the form HUD 11710-D submitted by the Issuer through GinnieNET.

Question: On the RFS Summary screen, why is the loan count in RFS higher than my actual loan count.

Answer: The loan count on the RFS Summary screen includes all loans that the Issuer has reported for the current reporting month including liquidated loans. This number is not the number of active loans the Issuer has for this reporting period.

# I. Miscellaneous

Question: Where do I find my Pre-Collection notices and the Unique Loan ID's for my loans?

Answer: These are found in the E-notification section of the Ginnie Mae Portal. E-notification is a "communication channel between Ginnie Mae and Issuers/Document Custodians." This is a section of the Portal which should be reviewed at least once a day for any significant communication.

Question: How do I get access to E-notification?

Answer: The security officer(s) at your company should be able to give you access to this section of the Ginnie Mae Portal.

# VI. ADDITIONAL RESOURCES

Ginnie Mae Web Site

http://www.ginniemae.gov

**RFS Help Desk** 

http://www.ginniemae.gov/issuers/rfs\_ques.asp?Section=Issuers

Ginnie Mae Hotlines

Technical Point of Contact for Monthly Loan Level Reporting, please call the Ginnie Mae Hotline at 1-888-GINNIE4 (Option 1).

For questions concerning GinnieNet 2020, please call the GinnieNet 2020 Hotline at 1-800-234-GNMA.