



Mortgage-Backed Securities (MBS) Investor Reporting Manual

October 2011

1. Document Information

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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

Office of Mortgage-Backed Securities

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Single Family Division

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Multifamily Division

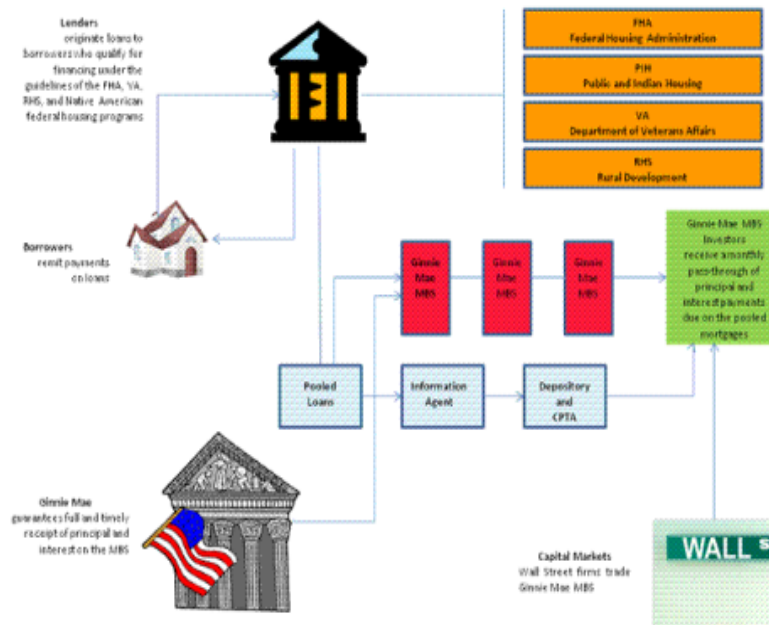
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INTRODUCTION

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 loan. 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

Loan #	Transect Date	PP	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
101			1180.70	0.00	0.00	216,127.35	0.00	0.00	0.00
103	5/23/09		2248.20	0.00	0.00	PP	2.48	1,740.71	607.58
105	8/10/09		871.73			PP	77.52	675.61	196.12
106	9/30/09		700.82	0.00	0.00	PP	7.16	563.84	156.88
109			1274.95	0.00	0.00		0.00	0.00	0.00
109			867.63	0.00	0.00		0.00	0.00	0.00
110	5/27/09		1860.00	0.00	0.00	PP		1,443.75	416.34
TOTAL			8924.15	0.00	0.00	564,717.35	87.16	4,404.01	1,276.90
UPB						564,717.35	PP	4,404.01	1,276.90
PP or DLQ UPB							DLQ	0.00	0.00
UPB for Pool						1,640,360.53			

	Interest	Principal
Current	0.00	0.00
PP	4404.01	1276.90
DLQ	0.00	0.00
Total	4404.01	1276.90

Issuer's Reconciliation of Monthly Report of Loan Data

Field #	Field Name	L	L	L	L	L	L	L	L	Record Totals
1	Record Type									
2	Unique Loan ID	202746081	020730874	020953655	020979545	020730878	020727669	0207754491		
3	Pool ID	312780	312780	312780	312780	312780	312780	312780		
4	Loan Type	FHA	VAO	VAO	FHA	VAO	VAO	FHA		
5	Case Number	001307551863002000012345646755	000576678601220001145678912200003795631290	00012345678910	00012345678910	00012345678910	00012345678910	00012345678910		
6	Issuer Loan ID	101	103	105	106	106	109	110		
7	First Payment Date	07012009	06012009	06012009	10012009	10012009	10012009	10012009		
8	Loan Maturity Date	09012039	07012039	08012039	09012039	09012039	09012039	09012039		
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000		
10	Loan UPB	216042.00	418015.00	162366.00	130545.00	237466.00	128062.00	349500.00		
11	Loan FIC	1180.70	2248.20	871.73	700.80	1274.95	867.63	1860.00		8834.19
12	Last Installment Paid Dt	06012009	10012009	10012009	10012009	mm/dd/yyyy	mm/dd/yyyy	10012009		
13	In Foreclosure Flag	N	N	N	N	N	N	N		
14	Delinquent Interest	0	0	0	0	0	0	0		
15	Delinquent Principal	0	0	0	0	0	0	0		
16	Prepaid Interest	0	1740.71	676.61	543.84	0	0	1443.75		4404.01
17	Prepaid Principal	0	507.58	196.12	156.88	0	0	416.34		1276.90
18	Install Interest	0	1274.95	871.73	700.80	0	0	1443.75		4404.01
19	Install Principal	0	507.58	196.12	156.88	0	0	416.34		1276.90
20	Curtailment	0	2.48	77.52	7.16	0	0	87.16		
21	Adjust Interest	0	0	0	0	0	0	0		0.00
22	Net Adjust UPB	0	0	0	0	0	0	0		0.00
23	Loan UPB	216127.35	417261.30	161917.24	130390.98	237466.00	128062.00	349083.00		1640360.53
24	Removal Date									
25	Removal Reason									
26	Liquidation Interest Due									
27	Liquidation Principal Remitted									
28	Liquidation Principal Balance									

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.

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

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Globe Mbe Pool/Loan Package Number		912780							
Date		10/1/2009							
Reporting Month		Sep-09							
Section 1 - Pool Administration									
Pool/Loan Package Activity This Month		Total Number of Pools	Final Installment	Pool Interest	Pool Principal				
A. Balances from last report		7	0	0	1,643,725.00				
Less:									
1. Installment collections				0	0				
2. Additional principal collections				0	0				
3. Liquidations-in-full (Payoffs)				0	0				
4. Other (e.g.,)				0	0				
B. Balances this monthend		7	0	0	1,643,725.00				
E. Total Delinquents		Number	Percent	One	Two	Three	Foreclosure	F. Amount Due	G. Servicing Fee
0	0%	0	0	0	0	0	0	0	0
Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month									
A. Total Installments	B. Interest	C. Scheduled Principal	D. Unpaid Balance						
0	0	0	0						
Section 2 - Schedule of Payments (Principal and Interest)									
A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (e.g.,)	E. Total Principal					
0	0	0	0	0					
F. Cash distribution due holders for interest (incl. Sec. 25 + 29)									
G. Deferred interest due holders (incl. orig. S...)									
Section 3 - Principal Amount of Securities									
A. Principal amount of securities from last report					1,643,725.00				
B. Principal distributed to holders this report (Section 2E)					0.00				
C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1730-B					0.00				
D. Principal of securities this monthend					1,643,725.00				
Section 4 - Remittance Due on Globe Mbe (Guaranty Fee Rate 0.000%)									
A. Globe Mbe guaranty fee (Opening balance of securities multiplied by annual guaranty rate)					0.00				
B. Other (explain)					0.00				
Section 5 - Status of Custodial Funds									
Custodial Fund		A. Name and Address of Custodial Bank(s)			Amount (USD)				
1. Escrow Funds		1000000 NATIONAL BANK			100000				
2. Principal and Interest		1000000 NATIONAL BANK			100000				
B. Completion of Fund Balance at monthend									
1. Escrow Funds		2. Principal and Interest			3. Other				
0	0	0			0				

RFS Issuers Summary Screen

RFS Issuers Summary									
PROG:1445.1770									
Issuer Summary									
XYZ MORTGAGE COMPANY									
Issuer ID:		5555							
Report Period:		09/2009							
Summary for Issuer ID									
Reporting Date: 10/04/2009		Connections Due: 10/04/2009							
Last Bulk: 10/10/2009		Last Pool: 10/10/2009							
Submission: 10/10/2009		Summary Date: 10/10/2009							
Pools Reported: 1		Pool Exceptions: 0							
Loans Reported: 7		Loan Exceptions: 0							
Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%		
1	7	0	0	0	0	0	0		
0	0	0	0	0	0	0	0		
							Globe Mbe 1	Globe Base 1	
							Pools	1	0
							T & I Funds	5612.97	0.00
							Other Funds	5327.67	0.00
							Guaranty Fee	82.09	0.00
							Flood Installment Constant	524.19	0.00
							Unpaid Pool Principal Balance	1643725.03	0.00
							Security Remaining Principal Balance	1638553.16	0.00
							Principal Due Holders	2070.24	0.00
							Interest Due Holders	6156.47	0.00

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.

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

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA																					
Ginnie Mae Pool/Loan Package Number		932798																			
Date		10/3/2009																			
Reporting Month		Sep-09																			
Section 1 - Pool Administration																					
Pool/Loan Package Activity This Month		Total Number of Pools	Fixed Installments		Pool Interest		Pool Principal														
		7	6,824.16		-		1,041,725.00														
A. Balances from last report																					
Less:																					
1. Installment collections																					
2. Additional principal collections																					
3. Liquidations-in-full (Payoffs)																					
C. Other (+ or -)																					
D. Balance this monthend		7	6,824.16		-		1,040,350.53														
A. Total		Number Delinquent		Percent Delinquent		One		Two		Three or More		Foreclosure		F. Amount Available		G. Interest		Principal		H. Servicing Fee	
		0		0%		0		0		0		0		3,840.00		3,178.90		-		-	
Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month																					
A. Fixed Installment		B. Interest		C. Scheduled Principal		D. Unpaid Balance															
6,824.16		6,840.52		-		1,040.67															
Section 2 - Schedule of Payments (Principal and Interest)																					
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -)		E. Total Principal													
1,040.67		87.16		-		-		1,127.83													
F. Cash distribution due holders for interest (Int)																					
G. Total cash distribution due holders (Sec. 25 + 26)																					
H. Deferred interest paid holders (GPM only)																					
Section 3 - Principal Amount of Securities																					
A. Principal amount of securities from last report																					
B. Principal distributed to holders this report (Section 26)																					
C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1730-B																					
D. Principal of securities this monthend																					
Section 4 - Recittance Due on Ginnie Mae (Guaranty Fee Rate 0.00%)																					
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate of 0.00%)																					
B. Other (explain)																					
Section 5 - Status of Custodial Funds																					
A. Name and Address of Custodial Bank(s)		Amount Number(s)																			
Principal and Interest		100000																			
Fees		100000																			
B. Composition of fund balance at monthend																					
1. Excess Funds		2. Principal and Interest		3. Other																	
6,612.67		6,337.67		-																	

RFS Issuers Summary Screen

Issuers Summary - Act List															
XYZ MORTGAGE COMPANY															
Issue ID:		Report Period:													
5555		09/2009 <input type="button" value="GO"/>													
Summary for Issue ID															
Reporting Date: 10/04/2009		Connections Due: 10/04/2009													
Last Bulk: 10/10/2009		Last Pool: 10/10/2009													
Submission:		Submitted:													
Pools Reported: 1		Pool Exceptions: 0													
Loans Reported: 7		Loan Exceptions: 0													
Loans		Delinquent		Percent		One		Two		Three		Foreclosure		0.00%	
1		7		0		0		0		0		0		0	
2		0		0		0		0		0		0		0	
										Ginnie Mae I		Ginnie Mae II			
										Pools		1		0	
										7 & I Funds		6612.67		0.00	
										Other Funds		5507.67		0.00	
										Guaranty Fee		82.08		0.00	
										Fixed Installment Constant		8824.16		0.00	
										Unpaid Pool Principal Balance		1040350.53		-0.00	
										Security Remaining Principal Balance		1039853.76		-0.00	
										Principal Due Holders		2070.24		-0.00	
										Interest Due Holders		6158.47		-0.00	

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.

2. Monthly Reconciliation of Liquidation(s)

MONTHLY LIQUIDATION RECONCILIATION			
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	<input type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase of Delinquent Loan	<input type="checkbox"/> 3. Foreclosure with Claim Payment
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution (Attach Details)	<input type="checkbox"/> 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			
14			
15			
16			
17			
18			
19			
20			
21			
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	\$ -	\$ -	\$ -

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:

**RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES
OUTSTANDING**

POOL NUMBER: XXXXXX	REPORTING MONTH: 00/00
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	_____
+ Prepaid installment 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)	_____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	_____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	_____
+ CD Pools Only: Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	_____
- CD Pools Only: Additional Principal Adjustments or FC change on CFM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	_____
- Adjusted Pool Principal Balance	_____
- Securities Principal Balance (Amount in Field 10 on the P Record as entered by Issuer)	_____
= Difference: Over/Short	_____
Comments:	

+ 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: XXXXXX	REPORTING MONTH: 00/00
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ -
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ -
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ -
+ 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)	\$ -
- 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 Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ -
- Service Fee from Liquidations (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 interest installment on Monthly Liquidation Worksheet)	\$ -
= Subtotal (Expected P&I Balance)	\$ -
- Reported P&I Balance (Field 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 titled "Cash Due Security Holder" on the P-Record submitted for the reporting month)	\$ -
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid 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)	\$ -
- 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)	\$ -
= Subtotal (Expected P&I Balance)	\$ -
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ -
= Difference: Over/Short	\$ -

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 <u>current</u> 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

Reported 11710-D Data

Project Type:

Number of Pools: 1, Reporting Period: 10/2009, Data Submitted: 10/13/2009, Submission Type: D

Loans: Delinquency: 0, Record: CDO, CIP, CTP, OTR, FICO: 0

Escrow Funds: 68124	Total Box 8 Balance: 1639653.76
Other Funds: 83214	Security Principal Balance: 1639653.76
County Fee: 3036	Principal Paid: 2070.24
Fund Additions: 85218	Interest Paid: 0.00

FORM HUD 11710-D

Issuer Name: Municipality of Montgomery, Montgomery, MD

Reporting Period: 10/2009

Pool	Pool Type	Reporting Period	Security Principal Balance	Principal Paid	Interest Paid
1	...	10/2009	1,639,653.76	2,070.24	0.00

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 required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 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 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.

GINNIE MAE T&I ACCOUNT RECONCILIATION

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 and amount):	
Preparer: _____	Date: _____
Reviewer: _____	Date: _____

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.

GINNIE MAE P&I DISBURSEMENT ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (explanation required):	- _____
Adjusted bank balance:	= _____

Adjusted balance must equal zero. If not, identify any difference and explain.

Explanation for "Adjustments" noted above:

Deposits in transit and/or checks outstanding over thirty (30) days (date and amount)

Preparer: _____ Date: _____

Reviewer: _____ Date: _____

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.

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

	<u>IR</u>	<u>CD</u>
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 loan 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.

The screenshot displays the Ginnie Mae Enterprise Portal interface for a 'Pool Accounting - Single Family' record. The record ID is 14424779. The loan type is 'CD Pool: Full LIR 200 Loan: Liquidate Loan'. The issuer ID is 5555, the unique loan ID is 200819012, and the report period is 09/2009. The loan is a 7.5% USDA Rural Development (RD) mortgage. The case number is 012345678901234, and the issuer loan ID is 554992. The original principal balance (OPB) is 10616.00, the principal in current (PIC) is 765.77, and the original LIR (OLIR) is 10516.00. The security interest rate is 7.00%, and the loan interest rate is 7.50%. The first payment is 3507.0000, and the maturity date is 04/07/2030. The active status is 'L'. The liquidation activity during the reporting period shows a record date of 09/2009, a first payment date of 08/01/2009, and a last installment date of 09/01/2009. The removal reason is 'Mortgage Payoff' and the removal date is 09/15/2009. The opening LIR is 106149.15, the liquidation amount is 1328.73, and the liquidation balance is 106146.34. The footer includes 'PRIVACY POLICY', 'GINNIE MAE: GOVERNMENT GUARANTEED', and a small icon.

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.

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 Ginnie 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. CURTAILMENT 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

8.0% Security Rate

Constant -\$384.50

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:

	<u>S/F</u>	<u>Interest</u>	<u>Principal</u>	<u>UPB</u>
09/09				\$ 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.

	<u>S/F</u>	<u>Interest</u>	<u>Principal</u>	<u>UPB</u>
09/09				\$ 49,877.38
10/09	\$ 20.78	\$ 332.52	\$ 31.20	\$ 49,846.18
11/09	\$ 20.77	\$ 332.31	\$ 31.42	\$ 49,814.76
11/09			\$ 1,000.00	\$ 48,814.76
12/09	\$ 20.34	\$ 325.43	\$ 38.73	\$ 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:

	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	\$	49,814.76
11/09			\$ 1,007.08	**	48,807.68
12/09	\$ 20.34	\$ 325.37	\$ 38.79	-	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	\$ 50,051.42
Actual Balance	<u>\$ 50,064.53</u>
	\$ (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)

PROD.1445.1779

Pool List Pool Activity

Issuer ID: XXXX Pool ID: XXXXXX Report Period: 00000000 GO

Type: SF CD X

Opening FIC: 8664.58	Opening Security RPB: 999486.89
Liquidations-In-Full FIC:	Scheduled Principal: 574.52
Adjustment to FIC:	Curtailments:
Closing FIC: 8664.58	Liquidations:
Security Int. Rate:	RPB Adjustment: -13.11
Install Interest: 9290.06	Total Principal: 561.41
Pool Mortgage Rate:	
Service Fee:	
Int. Due Security Holder: 9290.06	
Cash Due Security Holder: 9861.47	
	Calculated
T & I Balance:	Closing Security RPB: 999415.48 999415.48
P & I Balance:	
Other Balance:	Guaranty Fee:

Custodial Bank Information

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and for civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

ISSUER'S REPORT OF MONTHLY POOL AND LOAN DATA SAMPLE UNDERCOLLATERALIZATION (NEW POOL)

PROD.1445.1779

Pool List Pool Activity

Issuer ID: XXXX Pool ID: XXXXXX Report Period: 00000000 GO

Type: SF CD X

FIC: 8664.58	Opening Security RPB: 1000085.06
Liquidations-In-Full FIC:	Scheduled Principal: 574.52
Adjustment to FIC:	Curtailments:
Closing FIC: 8664.58	Liquidations:
Security Int. Rate:	RPB Adjustment: 85.06
Install Interest: 9290.06	Total Principal: 659.58
Pool Mortgage Rate:	
Service Fee:	
Int. Due Security Holder: 9290.06	
Cash Due Security Holder: 9849.64	
	Calculated
T & I Balance:	Closing Security RPB: 999415.48 999415.48
P & I Balance:	
Other Balance:	Guaranty Fee:

Custodial Bank Information

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and for civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

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

Taxes and Insurance: 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.

Other: 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

Custodial Accounts: 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.

Timeliness of Bank Reconciliations: 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.

Undelivered Security Holders Payments: 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 loan packages, other than construction loan 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:

Program Type Pool Suffixes Base Annual Rate

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

* 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.

Schedule of Pooled Mortgages			U.S. Department of Housing and Urban Development Government National Mortgage Association			OMB Approval No. 2503-0033 (Exp. 9/30/2010)								
Interest Rate of Mortgages Highest 5.999% Lowest 5.999%		Weighted Average Interest Rate	<input type="checkbox"/> Initial Certification <input type="checkbox"/> Final Certification <input type="checkbox"/> Recertification		Ginnie Mae Pool/Loan Package Number 312786	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 is required by Sec. 3(b)(1) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1.								
Term of Mortgages 25-30 years		%	Security Issue Date 09/01/2009											
Name of Issuer XYZ Mortgage Company		<input checked="" type="checkbox"/> Single Family Level Payment Loans (SF/FS) <input type="checkbox"/> Graduated Payment Loans (GP/GT) <input type="checkbox"/> Project Loans (PL/PNLM/RXLS)		<input type="checkbox"/> Growing Equity Loans (GA/GD) <input type="checkbox"/> Adjustable Rate Loans (ARM) <input type="checkbox"/> Construction Loans (CL/CS)	<input type="checkbox"/> Manufactured Home Loans (MH) <input type="checkbox"/> Buydown Loans (BD) <input type="checkbox"/> Serial Note (SN)	<input type="checkbox"/> Other <input type="checkbox"/> Ginnie Mae I <input type="checkbox"/> Ginnie Mae II	Security/Mortgage Change Date	Issuer ID Number 5555						
Issuer's Loan Number and MIN	MOM	Name of Mortgagor	Address of Property/Site Address (Street, City, State and Zip Code)	FHA-VA-RD-\$184 Case Number	Interest Rate	Mortgage Margin (ARM)	Date of First Payment	Interest Rate Change Date	Maturity Date	Monthly Constant (P&I) \$	Original Principal Balance \$	Unpaid Balance of Mortgage \$	Type of Loan	
101		Mortgagor's name	Mortgagor'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	Mortgagor'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	Mortgagor'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	Mortgagor's address	Case number	5.000	N/A	10-1-09	N/A	09-1-39	700.80	130,545.00	130,545.00	VAG	
108		Mortgagor's name	Mortgagor'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	VAG	
109		Mortgagor's name	Mortgagor'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	Mortgagor'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	
Continue Loan Level reporting on page 2														
				Distribution of All Loans in Pool		Total Amount P & I				For Adjustable Rate Pools/Loan Packages Only: Index Type: Acceptable Range: Type of ARM Note:				
				Number	Amount					Cap Structure				
				FHA	2	381,318.23					Initial (+/-) Interest Rate Cap:			
				VA	5	1,260,406.36	\$ 8,924.19				Subsequent Annual (+/-) Interest Rate Cap:			
				RD							Lifetime (+/-) Interest Rate Cap:			
				\$184										
				Other										
				Total		1,641,724.59								
Previous editions are obsolete; replaces form HUD-11706-M which is obsolete														
Page (1) of (3) ref. Ginnie Mae Handbook 5500.3, Rev.1. form HUD-11706 (05/2009)														

B. ISSUER'S INTERNAL SERVICING RECORDS

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

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	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
103	09/23/2009	0.00	0.00	PP	2.48	1,740.71	507.58	417,261.30
105	09/10/2009			PP	77.52	675.61	196.12	161,917.24
106	09/30/2009	0.00	0.00	PP	7.16	543.94	156.86	130,380.98
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	09/27/2009	0.00	0.00	PP		1,443.75	416.34	346,083.66
TOTAL		0.00	0.00	584,717.35	87.16	4,404.01	1,276.90	1,055,643.18
UPB				584,717.35	PP	4,404.01	1,276.90	
PP or DLQ UPB				1,055,643.18	DLQ	0.00	0.00	
Total UPB for Pool				1,640,360.53				

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.

ISSUER ID	5555	Unique Loan ID	028748081	Report Period	09/2009
Issuer ID	5555	Pool ID: View Pool Activity	123456	Pool Type	C C C
Unique Loan ID	028748081	Loan Type	PHH	Security Int. Rate	4.5000
Case #	001307551465203	Loan Int. Rate	5.0000	First Payment	07/01/2009
Issuer Loan ID	101	Maturity	06/01/2039	SSN	XXXXXX0400
ORP	219142.00	Borrower	CLARENCE CLERMONS	Click for Co-	
FIC	1160.70	Borrowers		Orig. UPB	219127.38
Address	625 STRATFORD DRIVE	City	ABDURY PARK	State	NJ
City	ABDURY PARK	Zip	07712	Active	<input checked="" type="checkbox"/>
State	NJ	Zip	07712		

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	<input type="checkbox"/>	Delinquent:	0.00
Record Date:	09/2009	Prepaid:	0.00
Prior Payment Date:	mm/dd/yyyy	Opening UPB:	219127.38
Last Installment Date:	mm/dd/yyyy	Installment:	0.00
Loan T&I Balance:	746.31	Curtailment:	0.00
		Adjustments:	0.00
		Net Adjust UPB:	0.00
		Closing UPB:	219127.38

Loan Various Data Fields

ISSUER ID	5555	Unique Loan ID	028307853	Report Period	09/2009
Issuer ID	5555	Pool ID: View Pool Activity	123456	Pool Type	C C C
Unique Loan ID	028307853	Loan Type	PHH	Security Int. Rate	4.5000
Case #	000123456789034	Loan Int. Rate	4.7500	First Payment	07/01/2009
Issuer Loan ID	102	Maturity	06/01/2039	SSN	XXXXXX8766
ORP	202395.71	Borrower	ADAM MARTIN	Click for Co-	
FIC	1055.79	Borrowers		Orig. UPB	202182.00
Address	70 BROAD STREET	City	LITICA	State	MI
City	LITICA	Zip	13501	Active	<input checked="" type="checkbox"/>
State	MI	Zip	13501		

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure:	<input type="checkbox"/>	Delinquent:	0.00
Record Date:	09/2009	Prepaid:	0.00
Prior Payment Date:	mm/dd/yyyy	Opening UPB:	202395.71
Last Installment Date:	mm/dd/yyyy	Installment:	0.00
Loan T&I Balance:	200.72	Curtailment:	23.05
		Adjustments:	0.00
		Net Adjust UPB:	0.00
		Closing UPB:	202263.66

Loan Various Data Fields

Item ID:
 Unpaid Loan ID:
 Report Period:

Item ID:
 Pool ID:
 Pool Name:
 Pool Activity:
 Loan Type:
 Loan ID:
 Loan Type:

Case #
 Security Int. Rate:

Issue Loan ID:
 Loan Int. Rate:

OPB:
 First Payment:

P.D:
 Maturity:

Borrower:

Borrower:

Address:
 Org. UFI:

City:
 Address:

State:
 Zip:

Borrower Activity During Reporting Period

	Included	Principal
In Period: <input type="text" value="N"/>	Delinquency: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
Revised Date: <input type="text" value="02/06"/>	Prepaid: <input type="text" value="1782.11"/> <input type="text" value="00.00"/>	
First Payment Date: <input type="text" value="04/01/2006"/>	Opening UFI: <input type="text" value="41771.38"/> <input type="text" value="00.00"/>	
Last Installment Date: <input type="text" value="06/01/2007"/>	Installment: <input type="text" value="1740.71"/> <input type="text" value="00.00"/>	
	Cashflow: <input type="text" value=""/> <input type="text" value="2.00"/>	
Loan To Balance: <input type="text" value="87.15"/>	Adjustments: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
	Net Adjust UFI: <input type="text" value=""/> <input type="text" value="0.00"/>	
	Closing UFI: <input type="text" value=""/> <input type="text" value="41771.38"/>	

Loan Values Data Files

Item ID:
 Unpaid Loan ID:
 Report Period:

Item ID:
 Pool ID:
 Pool Name:
 Pool Activity:
 Loan Type:
 Loan ID:
 Loan Type:

Case #
 Security Int. Rate:

Issue Loan ID:
 Loan Int. Rate:

OPB:
 First Payment:

P.D:
 Maturity:

Borrower:

Borrower:

Address:
 Org. UFI:

City:
 Address:

State:
 Zip:

Borrower Activity During Reporting Period

	Included	Principal
In Period: <input type="text" value="N"/>	Delinquency: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
Revised Date: <input type="text" value="02/06"/>	Prepaid: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
First Payment Date: <input type="text" value="04/01/2006"/>	Opening UFI: <input type="text" value="11807.4"/> <input type="text" value="00.00"/>	
Last Installment Date: <input type="text" value="07/01/2007"/>	Installment: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
	Cashflow: <input type="text" value=""/> <input type="text" value="0.00"/>	
Loan To Balance: <input type="text" value="100.21"/>	Adjustments: <input type="text" value="0.00"/> <input type="text" value="0.00"/>	
	Net Adjust UFI: <input type="text" value=""/> <input type="text" value="0.00"/>	
	Closing UFI: <input type="text" value=""/> <input type="text" value="11807.40"/>	

Loan Values Data Files

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.

Field #	Field Name							
1	Record Type	L	L	L	L	L	L	L
2	Unique Loan ID	022749081	029720874	029683655	029378546	029730878	029727889	0297794491
3	Pool ID	312786	312786	312786	312786	312786	312786	312786
4	Loan Type	FVA	VAG	VAG	FVA	VAG	VAG	FVA
5	Case Number	001307591893203	0000123455946755	000857667890122	000114567891229	000037698312904	000123456789101	000123456789011
6	Issuer Loan ID	101	102	105	106	106	106	110
7	First Payment Date	07012009	08012009	09012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	08012038	07012038	08012038	09012038	08012038	08012038	08012038
9	Loan Interest Rate	5.000	5.000	5.000	5.000	5.000	5.000	5.000
10	Loan OPB	219342.00	418815.00	162386.00	130545.00	237496.00	128052.00	346500.00
11	Loan PO	1180.70	2248.29	871.72	700.00	1276.96	687.62	1882.09
12	Last Payment Paid Date	08012009	10012009	10012009	10012009	rw999999	rw999999	10012009
13	In Foreclosure Flag	N	N	N	N	N	N	N
14	Delinquent Interest	0	0	0	0	0	0	0
15	Delinquent Principal	0	0	0	0	0	0	0
16	Prepaid Interest	0	1740.71	676.61	643.94	0	0	1442.75
17	Prepaid Principal	0	507.58	196.12	156.96	0	0	418.34
18	Install Interest	0	1740.71	676.61	643.94	0	0	1442.75
19	Install Principal	0	507.58	196.12	156.96	0	0	418.34
20	Curtailment	0	3.61	77.62	7.14	0	0	0
21	Adjust Interest	0	0	0	0	0	0	0
22	Net Adjust UPB	0	0	0	0	0	0	0
23	Loan UPB	219127.36	417261.30	161917.34	128380.96	237486.00	128052.00	346282.66
24	Removal Date							
25	Removal Reason							
26	Liquidation Interest Due							
27	Liquidation Principal Repaid							
28	Liquidation Principal Balance							
29	Loan TSI Balance	746.31	200.72	821.75	1090.21	633.22	482.58	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.

Pool ID: 312786 **Record Period:** 9/2009

Opening P/B: 8824.19 **Opening Security RPB:** 164724.00

Adjustment to P/B: 0.00 **Security in P/B:** 1395.87

Net Adjust RPB: -0.59 **Total P/B:** 8823.60

Security RPB: 163953.76 **Calculated:** 163953.76

T&I Escrow Balance: 5612.97 **Replacement Reserve Balance:** 0.00

P&I Fund Balance: 5327.67 **Construction Loan Principal Balance:** 0.00

Other Balance: 0.00 **Construction Loan Principal Account Number:** 10000002

Replacement Reserve Account Number: 0 **Construction Loan Principal Bank ID:** 0

Replacement Reserve Bank ID: 0

Construction Loan Principal Bank ID: 0

Filler: 0

In the month of pool issuance the Opening Security RPB will always be in an even dollar amount for purposes of reporting. To bring the securities in balance with the collateral, the cents added to the pool should be entered as a negative adjustment in Field 7, Net Adjust RPB, of the Pool Record.

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	163953.76
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

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.

PROD:145.179

Issuer Summary

XYZ MORTGAGE COMPANY

Issuer ID: Report Period:

Summary for Issuer ID

Reporting Date: 10/01/2009 Cancellations Due: 10/01/2009
 Last Bulk: 10/10/2009 Last Pool: 10/10/2009
 Submission: Submitted
 Pools Reported: 1 Pool Forecloses: 0
 Loans Reported: 7 Loan Exceptions: 0

Loans	Delinquent	Percent	One	Two	Three	Forecloses	docs.
1	0	0	0	0	0	0	
11	0	0	0	0	0	0	

	Ginnie Max 1	Ginnie Max 2
Pools	1	0
T & I Funds	5812.07	0.00
Other Funds	8327.67	0.00
Guaranty Fee	82.09	0.00
Fixed Installment Contract	8824.19	0.00
Unpaid Pool Principal Balance	184000.00	0.00
Security Remaining Principal Balance	165665.70	0.00
Principal Due Holders	2070.24	0.00
Interest Due Holders	9155.47	0.00

Reported 11710-D Data

Program Type:

Number of Pools: 1 Reporting Period: 09/2009 Data Submitted: 10/10/2009 Submission Type: 0

Loans	Delinquent	Percent	One	Two	Three	Forecloses
1	0	0.0%	0	0	0	0

Other Funds	5812.07	Pool Principal Balance:	184000.00
Other Funds	8327.67	Security Principal Balance:	165665.70
Guaranty Fee	82.09	Principal Due Holders:	2070.24
Fixed Installment	8824.19	Interest Due Holders:	9155.47

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.

Issuer's Monthly Summary Report U.S. Department of Housing and Urban Development Government National Mortgage Association OMB Approval No. 2530-0020 (Exp. 12/31/2013)

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. Send comments to Washington, DC 20548-0001. Do not send comments to this collection of information unless it is specifically indicated in the instructions that you should do so.

The information required by Section 508(c) of the National Housing Act and by Circular Letter Handbook 8800-2, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RFS reporting. This information is required to be reported outside the Department's control as required by law.

Issuer (Name, Address and Zip Code)
**XTC SOFTWARE CORP
 ANYTONE, USA**

Submission Type
 Original Report
 Revised Report

This report is only for
 Ginnie Mae 1 Pools
 Ginnie Mae II Pools/Loan Pigs

Number of Pools and Loan Pigs: **1** Date: **10/01/2008** Reporting Month: **SEPTEMBER** Issuer ID Number: **8888** Issuer RFS Report ID Number: **0783888888**

(I) Installments Delinquent Consolidated Summary of All Pools/Loan Packages

Total No. of Installments	Total No. Delinquent	Percent Delinquent	Installments Delinquent One or more	Two or more	Percent 2 or more delinquent	Total Delinquent
7	8	11.43	0	0	0	0

(II) Total Excess Funds: **\$, 012.57**
 (III) Total Funds Due in This Month: **\$, 100.00**

Total Guaranty Fee (\$)	Total No. of Mortgages (\$)	Total First Installment (\$)	Total Paid on 1st Principal Balance (\$)	Total Amount Principal Balance (\$)	Total Principal (\$)	Total Interest (\$)
0.00	1	8,824.12	1,149,316.30	1,829,492.79	2,978.28	4,126.87

(Special Values are the installment and Principal amount of securities in its month end)

Special Values: **0.00** (Total Guaranty Fee), **1** (Total No. of Mortgages), **8,824.12** (Total First Installment), **1,149,316.30** (Total Paid on 1st Principal Balance), **1,829,492.79** (Total Amount Principal Balance), **2,978.28** (Total Principal), **4,126.87** (Total Interest)

Ginnie Mae 1 Pools Only: Date of checks mailed to Ginnie Mae electronically needed to fulfill last month's obligation: **09/15/2008**

Ginnie Mae II Pools Only: ACH Bank Name and Address: **ANYTONE BANK, 1000 MAIN STREET, ANYTONE, USA, 10000** Account Number: **1-999999-1**

Authorized Signature: **THE VICE PRESIDENT, ANYTONE** Print Name: **ANYTONE** Phone Number (include Area Code): **(202) 555-2245**

By signing above, the signatory certifies that the information contained herein and submitted electronically to the RFS Issuer Monthly Report of Pools and Loan Data is true and accurate to the best of their knowledge and belief.

Warning: Ginnie Mae will prosecute false claims and statements. Conviction may result in a criminal conviction and penalties. (18 U.S.C. 1001, 1010, 1010.3; 5 U.S.C. 202, 2050)

Previous editions are obsolete. Page 1 Form HUD-11710-D (10/2008) ref: Ginnie Mae Handbook 8800-2, Rev. 1

This date field represents the Issuer's cutoff date.


H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 312788	REPORTING MONTH: 09/09
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	<u>\$ 1,640,360.53</u>
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	<u>\$ 1,276.90</u>
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	<u>\$ -</u>
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	<u>\$ 1,983.67</u>
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	<u>\$ -</u>
- 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)	<u>\$ -</u>
- Adjusted Pool Principal Balance	<u>\$ 1,639,653.76</u>
- Securities Principal Balance (Amount in Field 10 on the R-Record as entered by issuer)	<u>\$ 1,639,653.76</u>
= Difference: Over/Short	<u>\$ -</u>
Comments:	

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 prepaid loan in the pool)	\$ 5,680.91
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 87.16
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 20 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 (L-Record Field 5; enter only if taken after cutoff date)	\$ -
+ Paid 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)	\$ -
- 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
- Service Fee from Liquidations (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 installment)	\$ -
= Subtotal (Expected P&I Balance)	\$ 5,327.67
- Reported P&I Balance (Field 12 of R-Record for pool)	\$ 5,327.67
= Difference: Over/Short	\$ -

K. BANK STATEMENT



Account Number
1-000000-1

Statement Date
09-30-09

Taxpayer I.D. No.
20-7394822

1000 MAIN STREET, ANYTOWN, USA, 1000

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS BORROWERS GINNIE MAE MORTGAGE-BACKED SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Checking Account Summary

Previous Statement Balance	0.00
Deposit(s) Totaling	5,768.07
Withdrawal(s) Totaling	440.40
Statement Ending Date Balance	5,327.67

Date	Deposits	Withdrawals	Balance
09/10/09	949.25	67.56	881.69
09/23/09	2,250.77	174.07	2,958.39
09/27/09	1,860.09	144.38	4,674.10
09/30/09	707.96	54.39	5,327.67
TOTAL	5,768.09	440.40	5,327.67

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	\$ -
- Outstanding Checks	\$ -
- Adjustments	\$ -
= Subtotal = Adjusted bank balance	\$ 5,327.67
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	\$ 5,327.67
= 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: _____
Reviewer: _____	Date: _____

M. CASH BOOK STUDY

Reporting Month	Sep-09	00-0000	00-0000
+ 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)	\$ -	\$ -	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ 5,327.67	\$ -	\$ -
+ Current Month Other Balance (P-Record Field 13)	\$ -	\$ -	\$ -
= Total P&I on Deposit at Month End	\$ 5,327.67	\$ -	\$ -
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

Mortgage Servicing Trial Balance
October 2009
Pool 312786CD

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
103	10/13/2009	0.00	0.00	PP	2.48	1,738.59	509.70	416,749.12
105	10/08/2009	0.00	0.00	PP	33.89	674.66	197.07	161,686.28
106		0.00	0.00	130,380.98	0.00	0.00	0.00	0.00
108	10/05/2009	989.58	285.37	PP	0.00	988.39	286.56	236,926.07
109	10/19/2009	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		1,902.61	553.04	476,464.64	48.67	4,847.25	1,416.05	1,162,032.04
UPB			476,464.64	PP	4,313.53	1,262.14		
PP or DLQ UPB			1,162,032.04	DLQ	533.72	153.91		
TOTAL UPB			1,638,496.68					

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

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #
 Issue Loan ID:
 GPS:
 FIC:
 Borrower: Click "R" for Co-Borrowers
 Address:
 City:
 State: Zip:
 Security Int. Rate:
 Loan Int. Rate:
 First Payment:
 Maturity:
 SOIN:
 Orig. UPB:
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input checked="" type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12/2009"/>	Prepaid: <input type="text" value="000.00"/>	<input type="text" value="107.00"/>
Next Payment Date: <input type="text" value="01/01/2010"/>	Opening UPB: <input type="text" value="000.00"/>	<input type="text" value="1070.20"/>
Last Installment Date: <input type="text" value="01/01/2010"/>	Installment: <input type="text" value="000.00"/>	<input type="text" value="107.00"/>
Loan Tot Balance: <input type="text" value="000.00"/>	Commitment: <input type="text" value="0.00"/>	<input type="text" value="00.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="00000.00"/>	<input type="text" value="00000.00"/>

[Link to Loan Data Fields](#)

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #
 Issue Loan ID:
 GPS:
 FIC:
 Borrower: Click "R" for Co-Borrowers
 Address:
 City:
 State: Zip:
 Security Int. Rate:
 Loan Int. Rate:
 First Payment:
 Maturity:
 SOIN:
 Orig. UPB:
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input checked="" type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Next Payment Date: <input type="text" value="01/01/2010"/>	Opening UPB: <input type="text" value="0.00"/>	<input type="text" value="10000.00"/>
Last Installment Date: <input type="text" value="01/01/2010"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan Tot Balance: <input type="text" value="000.00"/>	Commitment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>

[Link to Loan Data Fields](#)

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #
 Issue Loan ID:
 GPS:
 FIC:
 Borrower: Click "R" for Co-Borrowers
 Address:
 City:
 State: Zip:
 Security Int. Rate:
 Loan Int. Rate:
 First Payment:
 Maturity:
 SOIN:
 Orig. UPB:
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input checked="" type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12/2009"/>	Prepaid: <input type="text" value="000.00"/>	<input type="text" value="300.00"/>
Next Payment Date: <input type="text" value="01/01/2010"/>	Opening UPB: <input type="text" value="000.00"/>	<input type="text" value="20000.00"/>
Last Installment Date: <input type="text" value="01/01/2010"/>	Installment: <input type="text" value="000.00"/>	<input type="text" value="300.00"/>
Loan Tot Balance: <input type="text" value="000.00"/>	Commitment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UPB: <input type="text" value="00000.00"/>	<input type="text" value="00000.00"/>

[Link to Loan Data Fields](#)

Issue ID: Unique Loan ID: Report Period:

Issue ID: Paid ID: POC Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Issue Loan ID: Loan Int. Rate:

CAPL: First Payment:

PIC: Maturity:

Borrower: Click R for Co-SSN:

Borrower's Address: Org UFB:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="text" value="0"/>	Delinquent: <input type="text" value="833.72"/>	<input type="text" value="183.01"/>
Record Date: <input type="text" value="1/25/03"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="10/15/02"/>	Opening UFB: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>
Last Installment Date: <input type="text" value="3/15/03"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Capitalized: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan TB Balance: <input type="text" value="411.07"/>	Net Adjust UFB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UFB: <input type="text" value="12000.00"/>	<input type="text" value="12000.00"/>

Loan History Data Fields

Issue ID: Unique Loan ID: Report Period:

Issue ID: Paid ID: POC Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Issue Loan ID: Loan Int. Rate:

CAPL: First Payment:

PIC: Maturity:

Borrower: Click R for Co-SSN:

Borrower's Address: Org UFB:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="text" value="0"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="1/25/03"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="10/15/02"/>	Opening UFB: <input type="text" value="34500.00"/>	<input type="text" value="34500.00"/>
Last Installment Date: <input type="text" value="10/15/02"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Capitalized: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan TB Balance: <input type="text" value="378.94"/>	Net Adjust UFB: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing UFB: <input type="text" value="34500.00"/>	<input type="text" value="34500.00"/>

Loan History Data Fields

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.

Home > Pool > P-Record

Pool P-Record

BANK OF AMERICA, N.A.

Master ID:

Pool ID:

Report Period:

Type: P C X

Opening PFD:

Capital Gains to PFD:

Advance to PFD:

Closing PFD:

Security Int. Rate:

Inst. Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:

Cash Flow Receipts:

T.I. Release:

P.I. Release:

Other Release:

Opening Security PFD:

Scale of PFD:

Outstanding:

Expire:

SP # Accounts:

Total PFD:

Opening Security PFD:

Security Fee:

Reported:

Calculated:

Custodian Bank Information

Principal Account #:

Escrow Account #:

Principal BRN #:

Escrow BRN #:

PRIVACY POLICY
GNIE MAS: GOVERNMENT GUARANTEED
4

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.

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	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	Filler	0
25	Filler	0

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:

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA											
Ginnie Mae Pool/Loan Package Number		312765									
Date		11/03/2009									
Reporting Month		Oct-09									
Section 1 - Pool Administration											
Pool/Loan Package Activity This Month		Total Number of Mgs.	Fixed Installment Control	Pool Interest	Pool Principal						
A. Balance forward report		Y	\$ 4,824.10		\$ 1,640,260.03						
Less:											
D. 1. Installment collections				\$ 4,216.94	\$ 1,015.18						
2. Additional principal collections (Settlements, etc.)					\$ 46.87						
C. Other (+ or -)				\$ 0.00	\$ -						
D. Balance forward monthend		Y	\$ 4,824.10		\$ 1,638,100.88						
E. Total Delinquent		Missed	Installments Delinquent			F. Amount Missed	Interest	Principal	G. Servicing Fee		
		One	Two	Three or More	Foreclosed						
1	5%	1	0	0	0	\$ 4,216.94	\$ 1,262.14	\$ 103.85	\$ 103.85		
Section 1A - Formula for Calculating Mortgage Principal Installments Due This Month											
A. Fixed Installment		D. Interest		E. Total (A - D)		Interest Rate (H)					
\$	0,024.19	\$	0,001.09	\$	1,992.30						
Section 2 - Schedule of Payments (Principal and Interest)											
A. Scheduled Principal		D. Additional Principal		C. Liquidations		E. Other (see 1)(All cash expenditures)		F. Total Principal (A through E)			
\$	1,992.30	\$	46.87	\$	-	\$	0.00	\$	2,041.00		
F. Cash distribution due holders for interest (interest 4.50%)										\$	5,140.70
G. Total cash distribution due holders (line 2F + 2F)										\$	6,191.70
H. Deferred interest paid holders (94M only) \$										\$	-
Section 3 - Principal Amount of Securities											
A. Principal amount of securities from last report										\$	1,638,100.70
D. Principal distributed to holders this report (Section 2C)										\$	2,041.00
E. Serial Sales - Principal available for distribution to holders - Attach Form HUD-1710-R										\$	-
D. Principal of securities this monthend										\$	1,637,059.70
Section 4 - Remittance Due on Ginnie Mae (Discount Fee Rate 0.0000%)											
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)										\$	01.90
B. Other (explain)											
Section 5 - Status of Custodial Funds											
		A. Name and Address of Custodial Bank(s)				Account Number(s)					
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001					
Borrow		CUSTODIAL NATIONAL BANK				10000002					
B. Composition of fund balance at monthend											
1. Borrow Funds		2. Principal and Interest		3. Other							
\$		\$	3,320.10	\$	4,569.37	\$		\$	-		

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.

PROD:1445.1779

Issue Summary And List

XYZ MORTGAGE COMPANY

Issue ID: Report Period:

Summary for Issue ID

Reporting Date: 1/09/2009 Corrections Due: 11/14/2009
 Last Bulk Submission: 11/19/2008 Last Pool Summarized: 11/10/2008

Pools Reported: 1 Pool Exceptions: 0
 Loans Reported: 7 Loan Exceptions: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
7	1	14%	1	0	0	0	
0	0	0	0	0	0	0	

	One Mo II	One Mo II
Pools	1	0
T & I Funds	320.50	0.00
Other Funds	458.37	0.00
Curanty Fee	51.98	0.00
Paid Installment Account	505.19	0.00
Unpaid Pool Principal Balance	162846.69	0.00
Security Remaining Principal Balance	163762.36	0.00
Principal Due Holders	3041.00	0.00
Interest Due Holders	6745.72	0.00

Reported 1/17/09 Data

Program Type:

Number of Pools: 1 Reporting Period: 10/2009 Date Submitted: 11/10/2009 Submission Type: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure
7	1	14%	1	0	0	0

Flow Funds	320.50	Pool Principal Balance	162846.69
Other Funds	458.37	Security Principal Balance	163762.36
Curanty Fee	51.98	Principal Due Holders	3041.00
Paid Installment	505.19	Interest Due Holders	6745.72

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 Summary Report

U.S. Department of Housing and Urban Development OMB Approval No. 2500-0036 (Exp. 12/31/2015)
Government National Mortgage Association

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. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Service, Paperwork Project (0182-0067), Washington, DC 20503.

The information required by Sec. 306(a) of the National Housing Act or by Ginnie Mae Handbook 5508.3, Rev. 6. The purpose of this information is to report to Ginnie Mae a summary of information on all loans in its servicing pools or loan portfolios, for purposes of verification of the accuracy of the information reported, and to provide a format for RFS reporting. The information indicated will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code)
 ZENE MORTGAGE CORPORATION
 4000 W. 15th St

Submission Type
 Original Report
 Revised Report

This report is only for
 Ginnie Mae Pools
 Other Non-Ginnie Mae Pools

Number of Pools and Loan Pigs: 1 Date: 11/30/2009 Reporting Month: 09/2009 Issuer ID Number: 5555 Issuer RFS Report ID Number: 0781555555

(1) Issuance/Origination and Consolidated Servicing of All Pooled Loan Packages

Total No. of Loans	Total No. of Pools	Prepaid	Case	Term	Interest	Prepaid	Other
7	1	24.33	3	0	0	0	4.33

(2) Total Pooled Pools: 1,329,10

(3) Total Funds Other Than Escrow: 4,000.37

(4) Total Funds Other Than Escrow

Fixed Balances (in millions and Principal amount of securities)						Due (in dollars)	
Loan Category	Loan Maturity	Loan Maturity	Loan Maturity	Loan Maturity	Loan Maturity	Loan Maturity	Loan Maturity
Total	01-30	7	4,000.37	3,000,000.00	3,000,000.00	3,000,000.00	4,100.70

Ginnie Mae Pools Only
 Call all items related to loans and securities, verified by holders last month
 (Ginnie Mae ID) 1514-2800

Ginnie Mae Pools Only
 ACH Bank (Name and Address)
 FEDERAL RESERVE BANK OF PHOENIX
 1000 BANK BUILDING
 PHOENIX, AZ 85003

ACH Issuer
 Institution Name: ZENE MORTGAGE CORPORATION
 Federal Name: ZENE MORTGAGE CORPORATION
 Phone Number (include Area Code): (202) 555-2045

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFS Issuer Monthly Report of Pooled Loan Details is true and accurate to the best of my knowledge at the time.

Worksheet ID and version number shown in each statement. Calculation requirements are listed under subpart 101.100 of 24 CFR 203.203-1000.
 Previous editions are obsolete. Page 1 Form HUD-11710-D (10/2009)
 ref. Ginnie Mae Handbook 5508.3, Rev. 7

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 312788		REPORTING MONTH: 10/09
+	Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	\$ 1,638,495.58
+	Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ 1,262.14
-	Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ 153.91
-	CD Pools Only: Scheduled Principal (Enter amount calculated by RFS and reported in Block 9 of the form HUD 11710-D)	\$ 1,992.30
-	Liquidation Principal Balance (Sum of Fields 28 on all L-Records in the pool)	
-	CD Pools Only: Additional Principal Adjustments or PIC change on GPM (Enter amount from Field 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)	\$ 1,637,612.75
-	Difference: Over/Short	\$ (0.18)
Comments:		

Issuer's Monthly Remittance Advice U.S. Department of Housing and Urban Development OMB Approval No. 2501-0033 Rev. 06/05/2010

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and reviewing and reporting the collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Service, Paperwork Project (0182-0001), Washington, DC 20503.

The information required by Sec. 203 of the Housing and Urban Development Act of 1968, as amended, is to be provided to the extent necessary to provide summary information to the security holder with respect to the current month's account transactions and distribution of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the Issuing Security Holder:

Check Date post-distribution Quarter	Date
S/A	3/12/09
1234567	Reporting Month
1234567	12/08
Security Interest Rate	4.5%
Pro Rata Share Percentage	5.63466%

This remittance advice cannot be altered. Issuer's responsibility is to the distributor in the identification of any groups for the current reporting month.

The check is cashed.
 The check has not been cashed separately and will be used to pay the 10% of the current month's distribution of the security holder's pro rata share percentage of total cash distribution.

A. Cash distribution due Security Holder for unretained principal amortization	\$	18.28
B. Cash distribution due Security Holder for interest	\$	198.78
C. Cash distribution of advance amortization	\$	1.34
D. Agreements (i.e., (Trust Income))	\$	0.00
E. Less Federal Reserve tax withheld from interest of any	\$	-
F. Total cash distribution due Security Holder	\$	218.40
G. Distribution balance of the security holder after cash distribution	\$	6273.78

WARRANTOR OR GUARANTOR

Accepted on (date):

I hereby certify that all the information stated herein, as well as any information provided in the accompanying remittance, is true and accurate. Warning: FUD will prosecute for false and inaccurate. Complete may result in federal and/or penalties. (16 U.S.C. 1801, 1802, 1803, 31 U.S.C. 3709, 3802)

Name: KTS INVESTMENT SERVICES Authorized Signature

Print Name: KTS INVESTMENT SERVICES Date: 03/12/09

Print Name: KTS INVESTMENT SERVICES Date: 03/12/09

Print Name: KTS INVESTMENT SERVICES Date: 03/12/09

Form HUD-1174 (02/2009) ref. Guide 1174 (02/2009) 3, Rev. 1

Certificate #1234569 was created from the sale/conversion of certificate #1234567. The beginning security balance of this certificate was \$62,730.76.

Issuer's Monthly Remittance Advice U.S. Department of Housing and Urban Development OMB Approval No. 2501-0033 Rev. 06/05/2010

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and reviewing and reporting the collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Service, Paperwork Project (0182-0001), Washington, DC 20503.

The information required by Sec. 203 of the Housing and Urban Development Act of 1968, as amended, is to be provided to the extent necessary to provide summary information to the security holder with respect to the current month's account transactions and distribution of the security holder's pro rata share percentage of total cash distribution. The information will not be disclosed outside the Department except as required by law.

To the Issuing Security Holder:

Check Date post-distribution Quarter	Date
S/A	3/12/09
1234570	Reporting Month
1234570	12/08
Security Interest Rate	4.5%
Pro Rata Share Percentage	7.33071%

This remittance advice cannot be altered. Issuer's responsibility is to the distributor in the identification of any groups for the current reporting month.

The check is cashed.
 The check has not been cashed separately and will be used to pay the 10% of the current month's distribution of the security holder's pro rata share percentage of total cash distribution.

A. Cash distribution due Security Holder for unretained principal amortization	\$	46.73
B. Cash distribution due Security Holder for interest	\$	144.20
C. Cash distribution of advance amortization	\$	1.34
D. Agreements (i.e., (Trust Income))	\$	-
E. Less Federal Reserve tax withheld from interest of any	\$	-
F. Total cash distribution due Security Holder	\$	192.27
G. Distribution balance of the security holder after cash distribution	\$	3383.87

WARRANTOR OR GUARANTOR

Accepted on (date):

I hereby certify that all the information stated herein, as well as any information provided in the accompanying remittance, is true and accurate. Warning: FUD will prosecute for false and inaccurate. Complete may result in federal and/or penalties. (16 U.S.C. 1801, 1802, 1803, 31 U.S.C. 3709, 3802)

Name: KTS INVESTMENT SERVICES Authorized Signature

Print Name: KTS INVESTMENT SERVICES Date: 03/12/09


Print Name: KTS INVESTMENT SERVICES Date: 03/12/09

Print Name: KTS INVESTMENT SERVICES Date: 03/12/09

Form HUD-1174 (02/2009) ref. Guide 1174 (02/2009) 3, Rev. 1

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



Account Number
1-000000-1
Statement Date
10-31-09
Taxpayer I.D. No.
20-7394822

1000 MAIN STREET, ANYTOWN, USA, 1000

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS
BORROWERS GINIE MAE MORTGAGE-BACKED
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Previous Statement Balance	\$5,327.6
Deposit (s) Totaling	\$8,080.0
Withdrawal (s) Totaling	\$8,848.3
New Balance at Statement Ending Date	\$4,559.3

Date	Deposits	Debits	Balance
10/01/09	\$2,373.73	\$182.50	\$7,518.9
10/05/09	\$2,549.90	\$197.80	\$9,871.0
10/09/09	\$905.62	\$67.46	\$10,709.1
10/13/09	\$2,250.77	\$173.85	\$12,786.0
10/15/09		\$8,226.71	\$4,559.3
Total	\$8,080.02	\$8,848.32	

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	\$ -
- Outstanding Checks	\$ -
+/- Adjustments	\$ -
= Subtotal = Adjusted bank balance	\$ 4,559.37
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	\$ 4,559.37
= 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: _____
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-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 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

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

Loan #	Transact Date	Current Interest	Current Principal	UPS	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPS
101	11/05/2009	0.00	0.00	pp	6.15	930.74	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	pp	33.89	673.70	198.03	161,454.36
106	11/04/2009	543.25	157.55	130,716.27	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
UPS				840,591.47				
PP or DLQ UPS				795,991.62	PP	3,320.89	979.83	
TOTAL UPS				1,636,583.09	DLQ			

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.

Issuer ID: 5555 Unique Loan ID: 00278631 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 312786 Pool Type: SP-CL-X Unique Loan ID: 00278631 Loan Type: FHS

Case # 001220189200 Security Int. Rate: 3.000
 Issued Loan ID: 100 Loan Int. Rate: 5.0000
 ORG: 218311 ST First Payment: 07010000
 FIC: 18675 Maturity: 00010000
 Borrower: 01436687 24 MAR 88 Click for Co-Borrower
 Address: 405 SPANFORD DR
 City: WESTPORT MO Orig. LPR: 3182000
 State: MO Zip: 65712 Active:

Borrower Activity During Reporting Period

In Foreclosure	Delinquent	Prepaid
<input checked="" type="checkbox"/>	0.00	0.00
Report Date: 11/2009	Prepaid: 0000	20000
Prior Payment Date: 11/01/09	Opening LPR: 21870.00	
Last Installment Date: 10/15/09	Installment: 0.00	0.00
	Commitment: 0.00	0.00
Loan TM Balance: 228.72	Adjustments: 0.00	
	Net Adjust LPR: 0.00	
	Closing LPR: 21820.00	

Loan Status Data Fields

Issuer ID: 5555 Unique Loan ID: 00278631 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 312786 Pool Type: SP-CL-X Unique Loan ID: 00278631 Loan Type: FHS

Case # 000208080000 Security Int. Rate: 3.000
 Issued Loan ID: 100 Loan Int. Rate: 5.0000
 ORG: 410311 ST First Payment: 00010000
 FIC: 00000 Maturity: 00010000
 Borrower: 00000 1 JAN 88 Click for Co-Borrower
 Address: 200 FINE AUSTIN
 City: CHICAGO Orig. LPR: 41000.00
 State: IL Zip: 60600 Active:

Borrower Activity During Reporting Period

In Foreclosure	Delinquent	Prepaid
<input checked="" type="checkbox"/>	0.00	0.00
Report Date: 11/2009	Prepaid: 100.45	211.84
Prior Payment Date: 11/01/09	Opening LPR: 41000.00	
Last Installment Date: 09/01/09	Installment: 0.00	0.00
	Commitment: 0.00	0.00
Loan TM Balance: 14.14	Adjustments: 0.00	
	Net Adjust LPR: 0.00	
	Closing LPR: 41000.00	

Loan Status Data Fields

Issuer ID: 5555 Unique Loan ID: 00278631 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 312786 Pool Type: SP-CL-X Unique Loan ID: 00278631 Loan Type: FHS

Case # 0005100100100 Security Int. Rate: 3.000
 Issued Loan ID: 100 Loan Int. Rate: 5.0000
 ORG: 00000000 First Payment: 00010000
 FIC: 01175 Maturity: 00010000
 Borrower: 011111 01 MAR 88 Click for Co-Borrower
 Address: 100 0000 0000 ST
 City: CHARLESTON Orig. LPR: 10000.00
 State: SC Zip: 29403 Active:

Borrower Activity During Reporting Period

In Foreclosure	Delinquent	Prepaid
<input checked="" type="checkbox"/>	0.00	0.00
Report Date: 11/2009	Prepaid: 000.00	000.00
Prior Payment Date: 11/01/09	Opening LPR: 10000.00	
Last Installment Date: 10/01/09	Installment: 0.00	0.00
	Commitment: 0.00	0.00
Loan TM Balance: 000.00	Adjustments: 0.00	
	Net Adjust LPR: 0.00	
	Closing LPR: 10000.00	

Loan Status Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Issuer Loan ID: Loan Int. Rate:

OFB: First Payment:

FIC: Maturity:

Borrower: Click for Co-Signer
 SSN:

Borrowers:
 Address: Orig UFB:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Prepayment	Delinquency: 0.00	0.00
Record Date: 11/1/2009	Prepaid: 4.00	0.00
First Payment Date: 02/01/2008	Opening UFB: 180545.00	0.00
Last Installment Date: 11/01/2009	Installment: 543.20	157.25
	Curriculum: 0.00	1.18
	Adjustments: 0.00	0.00
Loan TSI Balance: -216.11	Net Adjust UFB: 0.00	0.00
	Closing UFB: 180746.27	

Loan Various Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Issuer Loan ID: Loan Int. Rate:

OFB: First Payment:

FIC: Maturity:

Borrower: Click for Co-Signer
 SSN:

Borrowers:
 Address: Orig UFB:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Prepayment	Delinquency: 0.00	0.00
Record Date: 11/1/2009	Prepaid: 0.00	0.00
First Payment Date: 1/21/2008	Opening UFB: 217884.00	0.00
Last Installment Date: 11/01/2009	Installment: 0.00	0.00
	Curriculum: 0.00	0.00
	Adjustments: 0.00	0.00
Loan TSI Balance: 41.75	Net Adjust UFB: 0.00	0.00
	Closing UFB: 217884.00	

Loan Various Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Issuer Loan ID: Loan Int. Rate:

OFB: First Payment:

FIC: Maturity:

Borrower: Click for Co-Signer
 SSN:

Borrowers:
 Address: Orig UFB:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Prepayment	Delinquency: 0.00	0.00
Record Date: 11/1/2009	Prepaid: 0.00	0.00
First Payment Date: 01/21/2008	Opening UFB: 128892.00	0.00
Last Installment Date: 10/01/2009	Installment: 1065.00	345.48
	Curriculum: 0.00	0.00
	Adjustments: 0.00	0.00
Loan TSI Balance: 179.33	Net Adjust UFB: 0.00	0.00
	Closing UFB: 127783.51	

Loan Various Data Fields

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.

BANK OF AMERICA, N.A.

Account ID: 6656 Pool ID: 312786 Record Period: 11/2009 CLO

Type: SP CLO LK

Opening FIC	8824.19	Opening Security RFB	1635612.75
Liquidation-to-Full FIC	0.00	Unfunded Principal	2000.80
Adjustment to FIC	0.00	Delinquents	49.88
Closing FIC	8824.19	Liquidations	0.00
Security Int. Rate	4.5000	RFD Adjustment	0.00
Initial Interest	6372.36	Total Principal	2000.80
Pool Mortgage Rate	9.000		
Servicing Fee	637.30	Required	Calculated
Incl. Due Security Holder	6141.05	Closing Security RFB	1635562.25
Cash/Out Security Holder	6191.56	Security Pool	81.98
T & I Balance	258.57		
P & I Balance	4018.95		
Other Balance	0.00		

Custodian Bank Information

Principal Account #	10000001	Principal ABA #	123456789
Escrow Account #	10000002	Escrow ABA #	123456789

Buttons: SAVE, SUMMARIZE POOL

PRIVACY POLICY GINNE MAE: GOVERNMENT GUARANTEED

This screen shot 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	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 RFB	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

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.

Account ID: 5656 **Pool ID:** 312786 **Report Period:** 11/2009

Opening FIC: 8824.19 **Opening Security RFB:** 1637612.75

Liquidations-In-Full FIC: 0.00 **Subsided Principal:** 2000.80

Adjustment to FIC: 0.00 **Construction:** 49.88

Opening FIC: 8824.19 **Liquidations:** 0.02

Security Int. Rate: 4.5000 **RFB Adjustment:** 0.03

Weighted Avg. Interest: 6.572.98 **Total Principal:** 2090.61

Pool Mortgage Rate: 9.000 **Service Fee:** 637.30

Inf. Due Security Holder: 6141.05 **Reported:** 892262.25 **Calculated:** 1637612.75

Cash Due Security Holder: 6191.56 **Security Fee:** 81.88

T & I Escrow: 258.57 **Change Security RFB:** 1637612.75

P & I Balance: 4018.95 **Other Balance:** 0.00

Custodian Bank Information

Principal Account #: 10000001 **Principal ABA #:** 123456789

Escrow Account #: 10000002 **Escrow ABA #:** 123456789

Buttons: Save, SUMMARIZE POOL

Footer: PRIVACY POLICY, GINNE MAE: GOVERNMENT GUARANTEED

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	637.30
6	Weighted Average Interest Rate	0
7	Net Adjust RFB	0.03
8	Deferred GPM Interest	0.00
9	Serial Note	0
10	Security RFB	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:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Gloria Mae Pool/Loan Package Number 312786										
Date 12/31/2009										
Reporting Month Nov-10										
Section 1 - Pool Administration										
Pool/Loan Package Activity This Month		Total Number of Mgs.	Fixed Installment Count	Pool Interest	Pool Principal					
A. Balances from last report		7	\$ 3,524.10		\$ 1,536,496.88					
Less:										
B. 1. Installment collections				\$ 6,675.39	\$ 1,663.01					
2. Additional principal collections (Settlements, etc.)		0	\$ -		\$ 49.58					
C. Other (+ or -)					\$ -					
D. Balances this monthend		7	\$ 3,524.10	\$ -	\$ 1,536,563.06					
E. Total Delinquent										
Number Delinquent	Percent Delinquent	One	Two	Three or More	Foreclosure	F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
0	0%	0	0	0	0	\$ 2,300.00	\$ 676.00			
						G. Amount Delinquent				\$ 637.35
Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month										
A. Fixed Installment	B. Interest			(Line A-B)	Interest Rate (if					
\$ 8,924.10	\$ 6,625.39			\$ 2,300.00						
Section 2 - Schedule of Payments (Principal and Interest)										
A. Scheduled Principal	B. Additional Principal	C. Liquidations	Explanation	E. Total Principal (A						
\$ 2,300.00	\$ 49.00	\$ -	\$ 0.00	\$ 2,350.51						
F. Cash distribution due holders for interest (Interest 4.00%) \$ 6,141.05										
G. Total cash distribution due holders (Sec. 2E + 2F) \$ 5,121.56										
H. Deferred interest paid holders (GFI only) \$ -										
Section 3 - Principal Amount of Securities										
A. Principal amount of securities from last report \$ 1,537,642.78										
B. Principal distributed to holders this report (Section 2E) \$ 2,350.51										
C. Serial notes - Principal available for distribution to holders - At least Form HUD-1710-G \$ -										
D. Principal of securities this monthend \$ 1,536,562.25										
Section 4 - Remittance Due on Gloria Mae (Guaranty Fee Rate 0.0000%)										
A. Gloria Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12) \$ 51.55										
B. Other (explain)										
Section 5 - Status of Custodial Funds										
Principal and Interest		A. Name and Address of Custodial Bank(s)			Account Number(s)					
Secur		CUSTODIAL NATIONAL BANK			10000003					
Secur		CUSTODIAL NATIONAL BANK			10000003					
B. Composition of fund balance at monthend										
1. Secured Funds		2. Principal and interest		3. Other						
\$ 258.87		\$ 4,210.28		\$ -						

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.

ISSUER'S MONTHLY SUMMARY REPORT										
XYZ MORTGAGE COMPANY										
Reporting Date: 12/31/2009										
Last Sold: 12/14/2009										
Submission: 12/14/2009										
Summary Period: 12/14/2009										
Pools Reported: 1										
Loan Exceptions: 0										
Loans Reported: 7										
Loss Exceptions: 0										
Loans	Delinquent	Percent	One	Two	Three	Foreclosure	6.0%			
7	0	0	0	0	0	0				
0	0	0	0	0	0	0				
Gloria Mae 1										
Gloria Mae 2										
T & I Funds 288.87										
Other Funds 4210.28										
Guaranty Fee 51.55										
Fixed Installment Constant 824.10										
Liquid Pool Principal Balance 165653.80										
Security Retaining Principal Balance 101402.08										
Principal Due Holders 2060.69										
Interest Due Holders 6141.05										
Reported 12/31/09 Data										
Program Type: 1										
Number of Pools: 1										
Reporting Period: 11/2009										
Date Submitted: 12/31/2009										
Submission Type: 0										
Loans	Delinquent	Percent	One	Two	Three	Foreclosure				
7	0	0	0	0	0	0				
Secured Funds 288.87										
Other Funds 4210.28										
Guaranty Fee 51.55										
Fixed Installment 824.10										
Pool Principal Balance 165653.80										
Security Principal Balance 101402.08										
Principal Due Holders 2060.69										
Interest Due Holders 6141.05										

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

POOL NUMBER: 312766	REPORTING MONTH: 9/08
Prepaid Principal and Interest (Sum of L-Record Fields 16 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 curtailment adjustments for each current loan in the pool)	\$ 0.00
Liquidation Principal (Sum of L-Record Field 26 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 2: Enter only if taken after cutoff date)	\$ -
Flood Insurance 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)	\$ -
Prepaid Service Fee (Calculated sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ 332.69
Service Fee from Liquidation (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)	\$ -
Subtotal (Expected P&I Balance)	\$ 4,015.34
Reported P&I Balance (Field 12 of P-Record for pool)	\$ 4,016.95
Difference: Over/Short	\$ (0.61)

FORM HUD 11714 ISSUER'S MONTHLY REMITTANCE ADVICE

Issuer's Monthly Remittance Advice

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and reviewing the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing the burden, to Washington Headquarters Service, Paperwork Project (0182-0002), Washington, DC 20503-2907.

The information required by Sec. 3025(g) of the National Housing Act or by Official Statement 2000-2, Rev. 1. The purpose of this information is to provide necessary information to the security holder with respect to the issuer's actual disbursements and schedule of the security holder's payments (as a percentage of the loan balance). The disbursements will be disclosed under the Department's escrow reporting law.

To be a bona fide security holder:

U.S. Department of Housing and Urban Development
Government National Mortgage Association

OMB Approval No. 2530-0033 (Exp. 05/30/2010)

Class (See pool/escrow/interest section)	Date
212766	9/15/08
Certificate Number	Reporting Month
3234366	11/08
Security Interest Rate	Fee Rate (See Percentage)
4.5%	12.824340%

This remittance advice reports the issuer's Security Holder's scheduled share of the distribution (see below) and the issuer's share of the distribution (see below) for the reporting month.

The check is cashed. The issuer will be credited with the amount of the payment on the 15th of the month or, if the 15th is not a business day, on the next business day.

A. Cash distribution due Security Holder for scheduled principal amortization	\$ 1,071.83
B. Cash distribution due Security Holder fee interest	\$ 692.50
C. Cash distribution of additional principal collections	\$ 49.81
D. Adjustments (+ or -) (See below)	\$.02
E. Less: Federal income tax withheld from interest (if any)	\$ -
F. Total cash distribution due Security Holder	\$ 1,814.16
G. Outstanding balance of this certificate after credit of the above distribution	\$ 10,840.00

Contributor to this advice:


I hereby certify that all the information stated herein, as well as any information provided in the accompanying remittance advice, is true and accurate. Warning: HUD will enforce law claims and statements. Consider may seek in either state or federal court. (16 U.S.C. 1701, 1702, 1703; 42 U.S.C. 3535, 3536)

Issuer:	Autosoft Mortgage
3101 MICHIGAN CHERRY	
Street Address:	City and State:
3101 MICHIGAN CHERRY	ANN ARBOR, MI

Previous editions are obsolete. Page 1 of 1 See HUD 11714 (3/2008) and Service Manual Handbook 2000-2, Rev. 1

BANK STATEMENT AND RECONCILIATION

CUSTODIAL NATIONAL BANK



Account Number
1-000000-1
Statement Date
11-30-09
Taxpayer I.D. No.
20-7394822

1000 MAIN STREET, ANYTOWN, USA, 1000

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL
AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS
BORROWERS GINNIE MAE MORTGAGE-BACKED
SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Previous Statement Balance	\$4,559.37
Deposit (s) Totaling	\$8,286.58
Withdrawal (s) Totaling	\$8,827.00
New Balance at Statement Ending Date	\$4,018.95

Date	Deposits	Debits	Balance
11/02/2009	\$3,156.39	\$241.02	\$7,474.74
11/03/2009	\$1,375.26	\$106.68	\$8,743.32
11/04/2009	\$707.99	\$54.33	\$9,396.98
11/05/2009	\$1,186.85	\$91.07	\$10,492.76
11/15/2009		\$8,189.70	\$2,303.06
11/30/2009	\$1,860.09	\$144.20	\$4,018.95
Total	\$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	\$ -
- Outstanding Checks	\$ -
+/- Adjustments	\$ -
= Subtotal = Adjusted bank balance	\$ 4,018.95
- Reported P&I (P-Record Fields 12 and 13 as entered by Issuer)	\$ 4,018.95
= Difference (Explain)	\$ -
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 Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,768.07	\$ 8,080.02	\$ 8,286.58
- Current Month Service Fees*(P-Record Field 5)	\$ 440.40	\$ 621.61	\$ 637.30
- Total Cash Due Security Holders in Current Month (Principal and Interest Due Holders as reported by the Issuer 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.

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

WEIGHTED AVERAGE COUPON CALCULATION OF THE WAC TABLE

Loan No.	Interest Rate	UPB	Status	DLQ OR PP		"Normalized" Balance	Group Total
				Principal	Interest		
101	12.25	61,029.10	Current	.00	.00	61,029.10	
102	12.25	86,213.74	Current	.00	.00	86,213.74	
103	12.25	49,966.17	DLQ	24.73	636.71	49,941.44	
104	12.25	58,227.30	Current	.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	PP	38.77	916.12	91,040.18	
208	12.50	80,646.72	Current	.00	.00	80,646.72	
209	12.50	65,563.07	DLQ	55.24	1,671.92	65,507.83	
210	12.50	74,226.89	Current	.00	.00	74,226.89	
211	12.50	52,174.16	PP	21.48	662.98	52,152.64	
212	12.50	60,936.12	Current	.00	.00	60,936.12	501,816.51
313	12.75	58,006.65	Current	.00	.00	58,006.65	
314	12.75	47,532.18	DLQ	106.86	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 1 327,053.66 x 12.25 = 4,006,407.34
 GROUP 2 501,816.51 x 12.50 = 6,272,706.38
 GROUP 3 - 170,483.17 x 12.75 = 2,173,660.42
 12,452,774.14
 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.

Issue ID	Unique Loan ID	Report Period	
5555	028702874	06/2009	CO
Issue ID	Pool ID	Pool Type	Unique Loan ID
5555	12888	CC	028702874
Loan Type			
VUL			
Case #	Security Int. Rate		
028702870270	0.00		
Issue Loan ID	Loan Int. Rate		
183	5.000		
CPN	First Payment		
419810.30	08/1/2008		
FIC	Maturity		
2048.28	07/01/2038		
Borrower	SSN		
BAWY	340600000		
Borrower			
Address	Orig UPB		
880 PINE AVE	41771.30		
City	Adm		
CHICAGO	Y		
State	Zip		
IL	60650		
Borrower Activity During Reporting Period			
In Possession	Delinquent	Interest	Principal
<input checked="" type="checkbox"/>	0.00	0.00	0.00
Record Date	Prepaid		
06/30/09	1740.71		507.66
First Payment Date	Opening UPB		50771.38
08/01/2008	Interest		507.66
Last Installment Date	Curtailed		0.00
10/1/2009	Adjustments		0.00
Loan T&I Balance	Net Adjust UPB		0.00
388.00	Closing UPB		41761.30
Loan Vehicle Data Fields			

Prepaid – curtailment adjustment not required.

Issue ID	Unique Loan ID	Report Period	
5555	028725554	06/2009	CO
Issue ID	Pool ID	Pool Type	Unique Loan ID
5555	12888	CC	028725554
Loan Type			
VUL			
Case #	Security Int. Rate		
02870287028408	4.500		
Issue Loan ID	Loan Int. Rate		
784	4.750		
CPN	First Payment		
417024.08	08/1/2008		
FIC	Maturity		
811.08	07/01/2038		
Borrower	SSN		
DAWES	000000000		
Borrower			
Address	Orig UPB		
1928 CHICAGO AVE	118807.15		
City	Adm		
MENARDVILLE	Y		
State	Zip		
IL	60960		
Borrower Activity During Reporting Period			
In Possession	Delinquent	Interest	Principal
<input checked="" type="checkbox"/>	0.00	0.00	0.00
Record Date	Prepaid		
06/30/09	0.00		0.00
First Payment Date	Opening UPB		118807.15
08/01/2008	Interest		0.00
Last Installment Date	Curtailed		0.00
06/30/2009	Adjustments		0.00
Loan T&I Balance	Net Adjust UPB		0.00
3907.00	Closing UPB		118807.15
Loan Vehicle Data Fields			

Issue ID	Unique Loan ID	Report Period	
6555	028828550	08/2008	CO
Issue ID	Pool ID	Pool Type	Unique Loan ID
6555	12888	CC	028828550
Loan Type			
VUL			
Case #	Security Int. Rate		
02870287030102	1.00		
Issue Loan ID	Loan Int. Rate		
100	0.00		
UPB	First Payment		
182150.88	08/1/2008		
FIC	Maturity		
875.75	08/01/2038		
Borrower	SSN		
ALLAN	000000000		
Borrower			
Address	Orig UPB		
3007 MAPLE 27TH STREET	182150.88		
City	Adm		
CHAMPELAIN	Y		
State	Zip		
NC	28415		
Borrower Activity During Reporting Period			
In Possession	Delinquent	Interest	Principal
<input checked="" type="checkbox"/>	0.00	0.00	0.00
Record Date	Prepaid		
08/30/08	875.80		895.80
First Payment Date	Opening UPB		182150.88
10/1/2008	Interest		190.80
Last Installment Date	Curtailed		77.00
10/1/2009	Adjustments		0.00
Loan T&I Balance	Net Adjust UPB		0.00
620.70	Closing UPB		181740.88
Loan Vehicle Data Fields			

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:
 Issue Loan ID: Loan Int. Rate:
 CPE: First Payment:
 FIC: Maturity:
 Borrower: Check for Co-Borrowers
 SSN:
 Address: Orig. UPD:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Close:	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="000000"/>	Prepaid: <input type="text" value="000.00"/>	<input type="text" value="100.00"/>
First Payment Date: <input type="text" value="00010000"/>	Opening UPD: <input type="text" value="00000.00"/>	
Last Installment Date: <input type="text" value="00010000"/>	Installment: <input type="text" value="000.00"/>	<input type="text" value="100.00"/>
	Carb. Int.:	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan TB Balance: <input type="text" value="000.00"/>	Net Adjust. UPD: <input type="text" value="0.00"/>	
	Closing UPD: <input type="text" value="00000.00"/>	

Loan Various Data Fields

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:
 Issue Loan ID: Loan Int. Rate:
 CPE: First Payment:
 FIC: Maturity:
 Borrower: Check for Co-Borrowers
 SSN:
 Address: Orig. UPD:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Close:	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="000000"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="00010000"/>	Opening UPD: <input type="text" value="00000.00"/>	
Last Installment Date: <input type="text" value="00010000"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Carb. Int.:	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan TB Balance: <input type="text" value="000.00"/>	Net Adjust. UPD: <input type="text" value="0.00"/>	
	Closing UPD: <input type="text" value="00000.00"/>	

Loan Various Data Fields

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:
 Issue Loan ID: Loan Int. Rate:
 CPE: First Payment:
 FIC: Maturity:
 Borrower: Check for Co-Borrowers
 SSN:
 Address: Orig. UPD:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Close:	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="000000"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="00010000"/>	Opening UPD: <input type="text" value="00000.00"/>	
Last Installment Date: <input type="text" value="00010000"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Carb. Int.:	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan TB Balance: <input type="text" value="000.00"/>	Net Adjust. UPD: <input type="text" value="0.00"/>	
	Closing UPD: <input type="text" value="00000.00"/>	

Loan Various Data Fields

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.

Issuer ID: 5555 Pool ID: 123456 Report Period: 09/2009

Opening FIC: 12024.50
 Liquidations-In-Full FIC: 0.00
 Adjustment to FIC: 0.00
 Closing FIC: 12024.50
 Security Int. Rate: 4.5000
 Install Interest: 4404.20
 Pool Mortgage Rate: 4.6900
 Service Fee: 440.42
 Int. Due Security Holder: 9406.97
 Cash Due Security Holder: 11,237.32
 T & I Balance: 10612.97
 P & I Balance: 5350.66
 Other Balance: 0.00

Opening Security RPB: 224,155.60
 Scheduled Principal: 2729.75
 Curtailments: 140.18
 Liquidations: 0.00
 RPB Adjustment: -0.73
 Total Principal: 2690.25

Reported: 2239027.75
 Calculated: 2239027.75

Guaranty Fee: 112.09

Custodial Bank Information

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and for civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

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	P
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:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Loan Package Number		123456 10/1/2009 Sep-09							
Administration									
Loan Package Activity This Month		Total Number of MBS	Fixed Installment - Count	Pool Interest		Pool Principal			
Last report		10	\$ 12,024.50			\$ 2,241,858.00			
Collections				\$ 4,404.20		\$ 1,276.71			
Principal collections - Full (Payoffs, FHA/VA/RD/5284)		0	\$ -	\$ -		\$ 110.14			
Monthend		10	\$ 12,024.50			\$ 2,240,471.83			
Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee	
	One	Two	Three or More	Foreclosure					
0%	0	0	0	0	\$ 4,404.20	\$ 1,276.71			
G. Amount Delinquent				\$ -		\$ -		\$ 440.42	
Data for Calculating Mortgage Principal Installments Due this Month									
Next Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)			
12,024.50		\$ 9,309.73		\$ 2,720.79		4.980%			
Summary of Payments (Principal and Interest)									
Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
2,720.79		\$ 110.19		\$ -		\$ (0.73)		\$ 2,830.25	
In due holders for interest (Interest rate 4.50%)								\$ 8,406.97	
Contribution due holders (Sec. 2E + 2F)								\$ 13,237.22	
Not paid holders (GPM only)								\$ -	
Amount of Securities									
Amount of securities from last report								\$ 2,241,858.00	
Added to holders this report (Section 2E)								\$ 2,830.25	
Principal available for distribution to holders - Attach Form HUD-1710-B								\$ -	
Less: Servicing fees this monthend								\$ 2,239,027.75	
Interest Due on Ginnie Mae (Guaranty Fee Rate 0.0063%)									
Guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)								\$ 112.09	
Custodial Funds									
List		A. Name and Address of Custodial Bank(s)				Account Number(s)			
		CUSTODIAL NATIONAL BANK				10000001			
		CUSTODIAL NATIONAL BANK				10000002			
Fund balance at monthend									
Money Funds		2. Principal and Interest		5,350.68		3. Other			
10,612.97		\$		\$		\$		\$	

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.

Issuer Summary - Pool List									
Reporting Date		10/01/2009							
Last Due		10/1/2009							
Submission		10/14/2009							
Pools Reported		1 of 1							
Loans Reported		10							
Loans Delinquent		0							
Percent Delinquent		0.00%							
One		Two		Three		Foreclosure		0.00%	
0		0		0		0		0	
Ginnie Mae I									
Pools		0							
T & I Funds		1							
Other Funds		10012.97							
Guaranty Fee		6350.68							
Fixed Installment Commitment		112.09							
Unpaid Pool Principal Balance		12024.50							
Security Remaining Principal Balance		2240471.83							
Principal Due Holders		2830.25							
Interest Due Holders		8406.97							
Reported 11710B Data									
Program Type: CO									
Number of Pools: 1 Reporting Period: 09/2009 Due Submitted: 10/14/09 Submission Type: CO									
Loans to Delinquent: 0 Percent: 0.0% One: 0 Two: 0 Three: 0 Foreclosure: 0									
Money Funds		5350.68		Fixed Installment		12024.50		Fixed Principal Balance	
10612.97		\$		\$		\$		2240471.83	
Other Funds		112.09		Principal Due Holders		Interest Due		Security Principal Balance	
6350.68		\$		\$		\$		2239027.75	
Guaranty Fee		2830.25		Interest Due					
112.09		\$		\$		\$		8406.97	

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.

Issuer's Monthly Summary Report U.S. Department of Housing and Urban Development Government National Mortgage Association OMB Approval No. 2525-0055 (Exp. 09/30/2010)

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. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 308(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a guarantee as to the accuracy of the information reported, and to provide a format for RFS reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code)
 3122 MELCHAMER CIRCLE
 SUITE 200, WA 98003

Submission Type
 Original Report
 Revised Report

This report is only for
 Ginnie Mae 1 Pools
 Ginnie Mae 2 Pools/Loan Pigs

Number of Pools and Loan Pigs: 1 Date: Reporting Month: SEPTEMBER Issuer ID Number: 5555 Issuer RFS Report ID Number: 07835555A3

(1) Installments Delinquent - Consolidated Summary of All Pools/Loan Packages								(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	One	Two	Three or More	Foreclosure	Percent 2 or More Months Delinquent, Excluding Foreclosures	Total Escrow Funds	Total Funds Other Than Escrow
10	0	0.00	0	0	0	0	0.00	10,432.97	5,350.66

(Report Balances by month end and Principal amount of securities (as reported) shown on Form HUD-11710-D)					Due Holders	
Total Guaranty Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Total (6)	Total Pools/Loan Pkg. Principal Balance (7)	Total Security Principle Balance (8)	Total Principal (9)	Total Interest (10)
112.00	10	12,024.50	2,240,471.83	2,239,027.75	1,830.25	9,405.97

Ginnie Mae 1 Issuers Only: Date of checks mailed or funds electronically sent to holders last month (Ginnie Mae 1 only)

Ginnie Mae 2 Issuers Only: ACH Bank (Name and Address) Account Number
 CREDITVAL BANK
 1000 MAIN STREET
 ANYONE, OR 20000

Authorized Signature: VICE PRESIDENT
 Title: VICE PRESIDENT
 Printed Name: JANE SMITH
 Phone Number (Include Area Code): (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (49 U.S.C. 1861, 1865, 1812; 31 U.S.C. 5726, 5805) Previous editions are obsolete. Page 1 Form HUD-11710-D (01/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1

Issuers must report Form HUD 11710-D through GinnieNET.

H. RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 123456	REPORTING MONTH: 09/09
+ Month end pool principal balance (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
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 2,720.79
- Liquidation Principal Balance (Sum of Fields 28 on all L-Records in pool)	\$ -
- 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)	\$ -
- Adjusted Pool Principal Balance	\$ 2,239,027.75
- Securities Principal Balance (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)	\$ 5,680.01
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ 110.19
+ Additional Principal Adjustment (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)	\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ -
- 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 mortgage interest rate)	\$ 440.42
- Service Fee from Liquidations (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 installment)	\$ -
= Subtotal (Expected P&I Balance)	\$ 5,350.68
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 5,350.68

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

J. BANK STATEMENT AND RECONCILIATION

CUSTODIAL NATIONAL BANK



Account Number
1-000000-1
Statement Date
09-30-09
Taxpayer I.D. No.
20-7394822

1000 MAIN STREET, ANYTOWN, USA, 1000

XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS MORTGAGORS GINIE MAE MORTGAGE-BACKED SECURITIES POOLS OR LOAN PACKAGES

Member FDIC

Checking Account Summary

Previous Statement Balance	0.00
Deposit(s) Totaling	5,791.10
Withdrawal(s) Totaling	440.42
Statement Ending Date Balance	5,350.68

Date	Deposits	Withdrawals	Balance
09/15/09	949.25	67.58	881.67
09/20/09	23.03		904.70
09/23/09	2,250.77	174.07	2,981.40
09/27/09	1,860.09	144.38	4,697.11
09/30/09	707.96	54.39	5,350.68

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	September
+ Prior Month P&I Balance (P-Records 12 and 13 From Month)	\$ -
+ Current Month Total P&I Total Collections (All L-Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,791.10
- Current Month Service Fees*(P-Record Field 5)	\$ 440.42
- Total Cash Due Security Holders in Current Month and Interest Due Holders as reported by the Issuer (GinnieNET)	\$ -
= Current Month P&I Balance (P-Record Field 12)	\$ 5,350.68
+ Current Month Other Balance (P-Record Field 13)	\$ -
= Total P&I on Deposit at Month End	\$ 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

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

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	115,607.89
105	10/09/2009	0.00	0.00	PP	33.89	674.66	197.07	161,686.47
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
UPB				476,464.64	PP	6,769.55	2,006.43	
PP or DLQ UPB				1,759,615.12	DLQ	533.72	153.91	
TOTAL UPB				2,236,079.76				

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:

Loan # 0005 Union Loan ID 02040001 Report Period 10/01

Issue ID 0005 Pool ID 123456 Issue Type 0005 Union Loan ID 02040001 Line Type 0005

Date # 08/03/2008
 Issue Loan ID 001
 CUSID 00000000
 FIG 110000
 Borrower COMPANY INC
 Address 100 STREET ROAD
 City JACKSON MISS
 State MS Zip 39201

Securty ID 0000
 Loan ID 0000
 First Payment 08/01/2008
 Maturity 08/01/2008
 Orig ARM 30YR 3.25
 ARMs 1

Borrower Activity During Reporting Period

Interest	Principal
0.00	0.00
41.50	200.00
0.00	21827.30
100.00	100.00
0.00	10.00
0.00	0.00
0.00	20000.00

Loan T/B Balance 0.00

Loan # 0006 Union Loan ID 02040002 Report Period 10/01

Issue ID 0006 Pool ID 123456 Issue Type 0006 Union Loan ID 02040002 Line Type 0006

Date # 08/03/2008
 Issue Loan ID 001
 CUSID 00000000
 FIG 110000
 Borrower COMPANY INC
 Address 100 STREET ROAD
 City JACKSON MISS
 State MS Zip 39201

Securty ID 0000
 Loan ID 0000
 First Payment 08/01/2008
 Maturity 08/01/2008
 Orig ARM 30YR 3.25
 ARMs 1

Borrower Activity During Reporting Period

Interest	Principal
0.00	0.00
70.00	200.00
100.00	100.00
0.00	10.00
0.00	0.00
0.00	20000.00

Loan T/B Balance 0.00

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.

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Name:

Case # Security Int. Rate:

Issue Loan ID: Loan Int. Rate:

C/P: First Payment:

P/R: Maturity:

Borrower: C/A: S/A:

Address: Orig. L/P:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Out: <input type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="00/01/2009"/>	Opening L/P: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>
Last Issuance Date: <input type="text" value="00/01/2009"/>	Issuance: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Carrollaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan Tot Balance: <input type="text" value="100.00"/>	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Actual L/P: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing L/P: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>

Loan Values Data Points

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Name:

Case # Security Int. Rate:

Issue Loan ID: Loan Int. Rate:

C/P: First Payment:

P/R: Maturity:

Borrower: C/A: S/A:

Address: Orig. L/P:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Out: <input type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12009"/>	Prepaid: <input type="text" value="100.00"/>	<input type="text" value="100.00"/>
Prior Payment Date: <input type="text" value="00/01/2009"/>	Opening L/P: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>
Last Issuance Date: <input type="text" value="10/01/2009"/>	Issuance: <input type="text" value="2007.00"/>	<input type="text" value="100.00"/>
	Carrollaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan Tot Balance: <input type="text" value="100.00"/>	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Actual L/P: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing L/P: <input type="text" value="20070.00"/>	<input type="text" value="20070.00"/>

Loan Values Data Points

Issue ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Name:

Case # Security Int. Rate:

Issue Loan ID: Loan Int. Rate:

C/P: First Payment:

P/R: Maturity:

Borrower: C/A: S/A:

Address: Orig. L/P:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Force/Out: <input checked="" type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="12009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/01/2009"/>	Opening L/P: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>
Last Issuance Date: <input type="text" value="10/01/2009"/>	Issuance: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Carrollaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan Tot Balance: <input type="text" value="100.00"/>	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Net Actual L/P: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing L/P: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>

Loan Values Data Points

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.

BANK OF AMERICA, N.A.
 Issuer ID: 6556 Pool ID: 123456 Report Period: 10/2009
 Type: SP CC M

Opening FIC: 12024.50
 Liquidations-In-Full FIC: 0.00
 Adjustment to FIC: 0.00
 Closing FIC: 12024.50
 Security Int. Rate: 4.5000
 Install Interest: 11135.35
 Pool Mortgage Rate: 4.9800
 Service Fee: 1046.69
 Int. Due (Security Holder): 8398.36
 Cash Due (Security Holder): 12226.84
 T & I Balance: 8648.25
 P & I Balance: 8598.37
 Other Balance: 0.00

Opening Security RPB: 2238027.75
 Scheduled Principal: 2732.53
 Curtailments: 1095.48
 Liquidations: 0.00
 RPB Adjustment: 4.18
 Total Principal: 3832.19

Reported Closing Security RPB: 2235195.56
 Calculated Closing Security RPB: 2235195.56
 Guaranty Fee: 111.95

Custodian Bank Information

Principal Account #: 10000001 Principal ABA #: 123456789
 Escrow Account #: 10000002 Escrow ABA #: 123456789

SAVE SUMMARIZE POOL

PRIVACY POLICY 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#	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	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

MONTHLY RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		123456							
Date		10/30/2009							
Reporting Month		Oct-09							
Section 1 - Pool Administration									
Pool/Loan Package Activity This Month									
A. Balances from last report		Total Number of Mtps	Fixed Installment Control	Pool Interest		Pool Principal			
Less:		10	\$ 12,024.50			\$ 2,240,471.83			
B. 1. Installment collections				\$ 11,135.35		\$ 3,298.54			
2. Additional principal collections						\$ 1,095.48			
3. Liquidations-in-full (Payoffs, FHA/VA/RD/S104 Settlements, etc.)		0	\$ -			\$ -			
C. Other (+ or -)				\$ 4.18		\$ -			
D. Balances this monthend		10	\$ 12,024.50			\$ 2,236,076.76			
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
1	10%	1	0	0	0	\$ 6,769.55	\$ 2,095.43		
		G. Amount Delinquent		\$ 533.72		\$ 153.21		\$ 1,048.89	
Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month									
A. Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)			
\$ 12,024.50		\$ 9,291.27		\$ 2,732.53		4.966%			
Section 2 - Schedule of Payments (Principal and Interest)									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
\$ 2,732.53		\$ 1,095.48		\$ -		\$ 4.18		\$ 3,832.19	
F. Cash distribution due holders for interest (Interest rate used 4.50%)									
\$ 8,396.35									
G. Total cash distribution due holders (Sec. 2E + 2F)									
\$ 10,228.54									
H. Deferred interest paid holders (GPM only) \$									
\$ -									
Section 3 - Principal Amount of Securities									
A. Principal amount of securities from last report		\$ 2,236,027.76							
B. Principal distributed to holders this report (Section 2E)		\$ 3,832.19							
C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1710-B		\$ -							
D. Principal of securities this monthend		\$ 2,235,195.56							
Section 4 - Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0666%)									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)		\$ 111.95							
B. Other (explain)									
Section 5 - Status of Custodial Funds									
Principal and Interest		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Escrow		CUSTODIAL NATIONAL BANK				10000001			
		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest		3. Other					
\$ 8,648.25		\$ 8,598.37		\$ -					

RFS MONTHLY SUMMARY REPORT

PROD:1445.1770												
Issuer Summary <input type="checkbox"/> Alert Log												
Issuer ID:		XYZ MORTGAGE COMPANY										
Report Period:		10/2009										
Summary for Issuer ID												
Reporting Date:	10/04/2009	Corrections Due:	10/04/2009									
Last Bulk Submission:	10/14/2009	Last Pool:	Summarized 10/04									
Pools Reported:	1 of 1	Pool Exceptions:	0									
Loans Reported:	10	Loan Exceptions:	0									
Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%					
I	0	0	0	0	0	0						
II	10	1	10.0000%	1	0	0						
		Ginnie Mae I		Ginnie Mae II								
		Pool:		0		1						
		T & I Funds:		0		8648.25						
		Other Funds:		0		8598.37						
		Guaranty Fee:		0		111.95						
		Fixed Installment Constant:		0		12024.50						
		Unpaid Pool Principal Balance:		0		2236076.76						
		Security Retaining Principal Balance:		0		2235195.56						
		Principal Due Holders:		0		3832.19						
		Interest Due Holders:		0		8396.35						
Reported 117100 Data												
Program Type:		I										
Number of Pools:		0	Reporting Period:	09/20/09	Date Submitted:	11/01/2009	Submission Type:	0				
Loans	Delinquent	1	Percent	0.0000%	One	1	Two	0	Three	0	Foreclosure	0
Escrow Funds:	8648.25	Pool Principal Balance:	2236076.76									
Other Funds:	8598.37	Security Principal Balance:	2235195.56									
Guaranty Fee:	111.95	Principal Due Holders:	3832.19									
Fixed Installment:	12024.50	Interest Due	8396.35									

FORM 11710-D -ISSUER'S MONTHLY SUMMARY REPORT

Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development
Government National Mortgage Association

OMB Approval No. 2502-0039 (Rev. 08/03/2014)

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. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing the burden, to Washington Headquarters Service, Paperwork Project (0182-0066), Washington, DC 20543-0182.

The information required by Section 2003(a) of the National Housing Act or by Ginnie Mee Handbook 2002.3, Rev. 1, is the purpose of this information is to report to Ginnie Mee a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code)
SVC INSURANCE COMPANY
ANNAPOLIS, WA 20300-0003

Submission Type
 Original Report
 Revised Report

This report is only for
 Ginnie Mee I Pools
 Ginnie Mee II Pools/Loan Pools

Number of Pools and Loan Pools: 1 Date: 11/09/2009 Reporting Month: OCTOBER Issuer ID Number: 5555 Issuer RPB Report ID Number: 97835555A3

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages

Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent One	Two	Three or More	Foreclosure	Percent 2 or More Months Over Excluding Forfeitures
33	1	3.0303	1	0	0	0	0.00

(2) Total Escrow Funds: \$, 649.25
(3) Total Funds Over Than Escrow: 6,398.97

(Report Balances this month end and Principal amount of securities 12 month end)

Total Guaranty Fee (G)	Total No. of Mortgages (M)	Total Fixed Installment Contract (F)	Total Pool/Loan Pkg. (Principals) Balance (P)	Total Security Principal Balance (S)	Total Principal (M)	Total Interest (I)
311.46	33	33,924.50	3,260,076.76	3,235,195.56	3,675.19	9,394.35

Ginnie Mee I Issuers Only
Date of check, draft or bill which actually resulted in funds last month (Ginnie Mee I only)

Ginnie Mee II Issuers Only
ACH Bank Name and Address
Account Number: 2030000000

CUSTOMER NAME
1000 NORTH STREET
ANNAPOLIS, WA 20300-0003

Authorized Signature: **WIC DEESTER, REPTO003** Printed Name: **JANE GRETE**
Phone Number (include Area Code): (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RPB Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.
Warning: HUD will prosecute false and/or fraudulent statements. Conviction may result in criminal and/or civil penalties. (39 U.S.C. 1071, 1016; 1622.34 U.S.C. 3726, 3902)
Form HUD-11710-D (10/2009) ref. Ginnie Mee Handbook 2002.3, Rev. 1

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

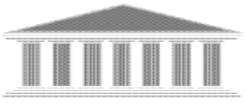
TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF -CONCURRENT DATE (CD) POOLS

CONCURRENT DATE (CD) POOLS

POOL NUMBER: 123456CD		REPORTING MONTH: 10/09
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)		\$ 8,775.96
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)		\$ 1,095.48
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)		\$ 4.16
+ 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)		\$ 53.37
+ 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)		\$ -
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)		\$ 687.63
- 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)		\$ 643.65
- Service Fee from Liquidations (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 installment)		\$ -
- Subtotal (Expected P&I Balance)		\$ 8,597.73
- Reported P&I Balance (Field 12 of P-Record for pool)		\$ 8,598.37

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

BANK ACCOUNT STATEMENT

CUSTODIAL NATIONAL BANK			
			
1000 MAIN STREET, ANYTOWN, USA, 1000			
Account Number 1-000000-1 Statement Date 10-31-09 Taxpayer I.D. No. 20-7394822			
XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS MORTGAGORS GINNIE MAE MORTGAGE-BACKED SECURITIES POOLS OR LOAN PACKAGES Member FDIC			
Previous Statement Balance	\$5,350.68		
Deposit (s) Totaling	\$15,531.60		
Withdrawal (s) Totaling	-\$12,283.91		
New Balance at Statement Ending Date	\$8,598.37		
Date	Deposits	Debits	Balance
10/02/09	\$2,373.73	\$182.49	\$7,541.92
10/05/09	\$5,617.69	\$490.13	\$12,669.48
10/06/09	\$4,383.79	\$132.74	\$16,920.53
10/09/09	\$905.62	\$67.47	\$17,758.68
10/13/09	\$2,250.77	\$173.86	\$19,835.59
10/19/09		\$11,237.22	\$8,598.37
Total	\$15,531.60	\$12,283.91	

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	\$	8,598.37
+ Deposits in transit	\$	-
- Outstanding Checks	\$	-
+/- Adjustments	\$	-
= Subtotal = Adjusted bank balance	\$	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) days (date and amount):		
Check is outstanding over thirty (30) days (date and amount):		
Preparer:	Date:	
Reviewer:	Date:	

CUSTODIAL P&I CASH BOOK STUDY

Issuer: XYZ Mortgage Company

Pool Number: 123456

Reporting Month	September	October
+ Prior Month P&I Balance (P-Records 12 and 13 From Prior Month)	\$ -	\$ 5,350.68
+ Current Month Total P&I Total Collections (All L-Record Fields 18, 19, 20, 21, 22*** and 28)	\$ 5,791.10	\$ 15,531.60
- Current Month Service Fees*(P-Record Field 5)	\$ 440.42	\$ 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	\$ 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)	\$ -	\$ -

* 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

Mortgage Servicing Trial Balance
November 2009
Pool 123456

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 (PIF)	1,442.02	418.07		0.00	0.00	0.00	0.00
TOTAL		3,052.07	884.08	976,900.88	49.68	3,778.49	1,133.77	911,445.76
UPB				976,900.88				
PP or DLQ UPB				911,445.77	PP	3,778.49	1,133.77	
TOTAL UPB				1,888,346.64	DLQ			

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:

Issuer ID: 5555 Unique Loan ID: 029740011 Report Period: 11/2009
 Case #: 00120755-1563255 Issuer Loan ID: 101
 Borrower: CLARENCE
 Address: 320 STRATFORD DRIVE, ASBURY PARK, NJ 07712
 Loan T&I Balance: 2287.90
 Borrower Activity During Reporting Period:
 Delinquent: 0.00, Prepaid: 910.74, Opening UPB: 218302.46, Closing UPB: 218302.46

Issuer ID: 5555 Unique Loan ID: 029397653 Report Period: 11/2009
 Case #: 00123456-789234 Issuer Loan ID: 102
 Borrower: ADAM MARTIN
 Address: 75 BROAD STREET, UTICA, NY 13501
 Loan T&I Balance: 1562.32
 Borrower Activity During Reporting Period:
 Delinquent: 0.00, Prepaid: 0.00, Opening UPB: 201835.62, Closing UPB: 201835.62

Issuer ID: 5555 Unique Loan ID: 029730874 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 123456 Pool Type: CO Unique Loan ID: 029730874 Loan Type: VAD

Case #: 00001234567890
 Issuer Loan ID: 303
 OPB: 418515.00
 FIC: 2245.29
 Borrower: MARY LAMB Click for Co-Borrowers
 Address: 3000 PINE AVENUE
 City: CHICAGO
 State: IL Zip: 60609

Security Int. Rate: 4.5000
 Loan Int. Rate: 5.0000
 First Payment: 08/01/2009
 Maturity: 07/01/2039
 SSN: XXXXX0992
 Orig UPB: 417771.36
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	0.00
Record Date: 10/2009	Prepaid: 1736.45	511.84
Prior Payment Date: 11/01/2009	Opening UPB: 1736.45	416729.12
Last Installment Date: 12/01/2009	Installment: 1736.45	511.84
Loan T&I Balance: 948.61	Curtailment: 0.00	3.48
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 416224.90	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029735094 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 123456 Pool Type: CO Unique Loan ID: 029735094 Loan Type: VAD

Case #: 00007890123456
 Issuer Loan ID: 104
 OPB: 117232.00
 FIC: 611.54
 Borrower: OWEN HAROLD Click for Co-Borrowers
 Address: 19828 CIRCLE SQUARE
 City: NAPERVILLE
 State: IL Zip: 60540

Security Int. Rate: 4.500000
 Loan Int. Rate: 4.700000
 First Payment: 08/01/2009
 Maturity: 07/01/2039
 SSN: XXXXX2329
 Orig UPB: 116927.43
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 457.61	153.93
Prior Payment Date: 11/01/2009	Opening UPB: 457.61	115607.80
Last Installment Date: 12/01/2009	Installment: 457.61	153.93
Loan T&I Balance: 1174.16	Curtailment: 0.00	0.00
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 115453.96	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 02983865 Report Period: 11/2009

Issuer ID: 5555 Pool ID: 123456 Pool Type: CO Unique Loan ID: 02983865 Loan Type: FHA

Case #: 00067890123456
 Issuer Loan ID: 105
 OPB: 182386.00
 FIC: 871.73
 Borrower: ALLEN BOWER Click for Co-Borrowers
 Address: 3567 WEST 27TH STREET
 City: CHARLESTON
 State: SC Zip: 29415

Security Int. Rate: 4.00
 Loan Int. Rate: 5.00
 First Payment: 08/01/2006
 Maturity: 08/01/2039
 SSN: XXXXX7520
 Orig UPB: 182182.80
 Active:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 673.69	195.04
Prior Payment Date: 11/01/2009	Opening UPB: 673.69	151676.47
Last Installment Date: 12/01/2009	Installment: 673.69	195.04
Loan T&I Balance: 753.48	Curtailment: 0.00	33.89
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 151454.54	

Loan Various Data Fields

Index ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Master Loan ID: Loan Int. Rate:

CFI: First Payment:

FIC: Maturity:

Borrower: Clerk: Rev Co.: SSN:

Borrowers:

Address: Orig. LPR:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

By Period/Date	Interest	Principal
Received Date: <input type="text" value="11/2009"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="11/01/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Last Interest Date: <input type="text" value="11/01/2009"/>	Opening LPR: <input type="text" value="0.00"/>	<input type="text" value="10000.00"/>
	Installment: <input type="text" value="240.00"/>	<input type="text" value="197.58"/>
	Commitment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan To Balance: <input type="text" value="824.26"/>	Net Adjust LPR: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing LPR: <input type="text" value="10000.00"/>	<input type="text" value="10000.00"/>

Loan Various Data Fields

Index ID: Unique Loan ID: Report Period:

Issue ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case # Security Int. Rate:

Master Loan ID: Loan Int. Rate:

CFI: First Payment:

FIC: Maturity:

Borrower: Clerk: Rev Co.: SSN:

Borrowers:

Address: Orig. LPR:

City: Active:

State: Zip:

Borrower Activity During Reporting Period

By Period/Date	Interest	Principal
Received Date: <input type="text" value="11/2009"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
First Payment Date: <input type="text" value="01/01/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Last Interest Date: <input type="text" value="11/01/2009"/>	Opening LPR: <input type="text" value="0.00"/>	<input type="text" value="20000.00"/>
	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Commitment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Loan To Balance: <input type="text" value="1847.32"/>	Net Adjust LPR: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing LPR: <input type="text" value="20000.00"/>	<input type="text" value="20000.00"/>

Loan Various Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #: Security Int. Rate:
 Issuer Loan ID: Loan Int. Rate:
 CPM: First Payment:
 FIC: Maturity:
 Borrower: Click for Co-Borrowers:
 Address: Orig LPR:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2008"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2008"/>	Opening LPR: <input type="text" value="23626.07"/>	
Last Installment Date: <input type="text" value="11/01/2008"/>	Installment: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Curbside: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	
Loan To Balance: <input type="text" value="0.00"/>	Net Adjust LPR: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing LPR: <input type="text" value="23626.07"/>	

Loan Various Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #: Security Int. Rate:
 Issuer Loan ID: Loan Int. Rate:
 CPM: First Payment:
 FIC: Maturity:
 Borrower: Click for Co-Borrowers:
 Address: Orig LPR:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="11/2008"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="11/01/2008"/>	Opening LPR: <input type="text" value="12080.00"/>	
Last Installment Date: <input type="text" value="11/01/2008"/>	Installment: <input type="text" value="1586.80"/>	<input type="text" value="578.46"/>
	Curbside: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	
Loan To Balance: <input type="text" value="1924.10"/>	Net Adjust LPR: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing LPR: <input type="text" value="12776.54"/>	

Loan Various Data Fields

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #: Security Int. Rate:
 Issuer Loan ID: Loan Int. Rate:
 CPM: First Payment:
 FIC: Maturity:
 Borrower: Click for Co-Borrowers:
 Address: Orig LPR:
 City: Active:
 State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/>	Delinquent: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date: <input type="text" value="1/2009"/>	Prepaid: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="10/1/2008"/>	Opening LPR: <input type="text" value="24763.80"/>	
Last Installment Date: <input type="text" value="11/01/2008"/>	Installment: <input type="text" value="1442.00"/>	<input type="text" value="418.07"/>
	Curbside: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="0.00"/>	
Loan To Balance: <input type="text" value="608.70"/>	Net Adjust LPR: <input type="text" value="0.00"/>	<input type="text" value="0.00"/>
	Closing LPR: <input type="text" value="24085.08"/>	

Loan Various 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.

Issue	Pool Name	L	L	L	L	L	L	L	L	L	L
1	Principal/Paid										
2	Unpaid/Unpaid	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
3	Interest	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
4	Loan/Loan	100	100	100	100	100	100	100	100	100	100
5	Cash/Interest	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
6	Interest (Net)	100	100	100	100	100	100	100	100	100	100
7	Principal/Paid	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
8	Unpaid/Unpaid	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
9	Loan/Loan	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
10	Interest	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
11	Interest	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
12	Unpaid/Unpaid	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
13	Unpaid/Unpaid	100	100	100	100	100	100	100	100	100	100
14	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
15	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
16	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
17	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
18	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
19	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
20	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
21	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
22	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
23	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
24	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
25	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
26	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
27	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
28	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
29	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
30	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
31	Interest	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

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:

BANK OF AMERICA, N.A.

Pool Activity

Issuer ID: Pool ID: Report Period:

Type:

Opening FIC: <input type="text" value="12024.50"/>	Opening Security RPB: <input type="text" value="2235195.58"/>
Liquidation-in-Full FIC: <input type="text" value="1860.09"/>	Scheduled Principal: <input type="text" value="2748.44"/>
Adjustment to FIC: <input type="text" value="0.00"/>	Current Month: <input type="text" value="45.55"/>
Closing FIC: <input type="text" value="10814.41"/>	Liquidation: <input type="text" value="345246.77"/>
Security Int. Rate: <input type="text" value="4.5000"/>	RFB Adjustment: <input type="text" value="0.00"/>
Install Interest: <input type="text" value="6530.55"/>	Total Principal: <input type="text" value="348043.92"/>
Pool Mortgage Rate: <input type="text" value="4.5800"/>	
Service Fee: <input type="text" value="805.41"/>	
Int. Due Security Holder: <input type="text" value="6381.55"/>	
Cash Due Security Holder: <input type="text" value="356425.90"/>	
T & I Balance: <input type="text" value="10480.48"/>	Reported Closing Security RPB: <input type="text" value="1887151.64"/>
T & I Balance: <input type="text" value="351563.40"/>	Calculated Closing Security RPB: <input type="text" value="1887151.64"/>
Other Balance: <input type="text" value="0.00"/>	Curtesy Fee: <input type="text" value="111.76"/>

Custodian Bank Information

Principal Account #	<input type="text" value="1000001"/>	Principal ABA #	<input type="text" value="123456789"/>
Escrow Account #	<input type="text" value="1000002"/>	Escrow ABA #	<input type="text" value="123456789"/>

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.

The screenshot displays the Ginnie Mae Enterprise Portal interface. At the top, it shows the user's profile as 'RFB' and navigation links for Home, My Profile, and RFB. The main section is titled 'Pool Accounting - Single Family' and includes a search bar with fields for Issuer ID (5555), Unique Loan ID (029775449), and Report Period (11/2009). Below this, there are fields for Pool ID (123456), Pool Type (CB), Unique Loan ID (029775449), and Loan Type (FHA). Further down, there are fields for Case # (00130451963303), Issuer Loan ID (110), OPB (34570.00), FIC (1800.00), and Orig UPB (349500.00). On the right side, there are fields for Security Int. Rate (4.500), Loan Int. Rate (5.000), First Payment (10/01/2009), Maturity (09/01/2039), and Active (L).

The 'Liquidation Activity During Reporting Period' section contains the following data:

Record Date	Opening UPB	Interest	Principal
11/2009	349500.00	1440.27	348059.73
Prior Payment Date: 10/01/2009			419.92
Last Installment Date: 11/01/2009			345245.77
Removal Reason: Mortgagor Payoff			
Removal Date: 11/15/2009			

ISSUER'S RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S MONTHLY REPORT OF POOL AND LOAN DATA

Ginnie Mae Pool/Loan Package Number: 123456
 Date: 12/1/2009
 Reporting Month: Nov-09

Section 1 - Pool Administration

Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest	Pool Principal
A. Balances from last report		30	\$ 12,024.50		\$ 2,236,079.76
B. 1. Installment collections				\$ 6,830.56	\$ 2,017.85
2. Additional principal collections					\$ 49.68
3. Liquidations-in-full (Payoffs, FHA/VA/RD/5184 Settlements, etc.)		1	\$ 1,890.09	\$ 1,440.27	\$ 345,865.59
C. Other (+ or -)				\$ 0.03	
D. Balances this monthend		9	\$ 10,164.41		\$ 1,888,346.64

E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Repaid	Interest		H. Servicing Fee
		One	Two	Three or More	Foreclosure		Principal		
0	0%	0	0	0	0	\$ 3,778.49	\$ 1,133.77	\$ 805.41	

Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month

A. Fixed Installment Control	B. Interest	C. Scheduled Principal (Line A-B)	D. Weighted Average Interest Rate (if applicable)
\$ 12,024.50	\$ 9,278.06	\$ 2,748.44	4.980%

Section 2 - Schedule of Payments (Principal and Interest)

A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -) (Attach explanation)	E. Total Principal (A through D)
\$ 2,748.44	\$ 49.68	\$ 345,245.77	\$ 0.03	\$ 348,043.92

F. Cash distribution due holders for interest (Interest rate 4.50%)	G. Total cash distribution due holders (Sec. 2E + 2F)	H. Deferred interest paid holders (GPM only)
\$ 8,381.98	\$ 356,425.90	\$ -

Section 3 - Principal Amount of Securities

A. Principal amount of securities from last report	B. Principal distributed to holders this report (Section 2E)	C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1710-B	D. Principal of securities this monthend
\$ 2,235,195.56	\$ 348,043.92	\$ -	\$ 1,887,151.64

Section 4 - Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0096%)

A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by 12)	B. Other (explain)
\$ 511.76	

Section 5 - Status of Custodial Funds

Principal and Interest Escrow	A. Name and Address of Custodial Bank(s)	Account Number(s)
	CUSTODIAL NATIONAL BANK	10000001 10000002

B. Composition of fund balance at monthend

1. Escrow Funds	2. Principal and Interest	3. Other
\$ 10,480.48	\$ 351,568.40	

ISSUER'S MONTHLY SUMMARY REPORT

PROD:1445:1770

Issuer Summary Alert List

Issuer ID: Report Period:

Summary for Issuer ID

Reporting Date: 12/02/2009 Corrections Due: 12/14/2009
 Last Bulk Submission: 12/14/2009 Last Pool Summarized: 12/14/2009
 Pools Reported: 1 of 1 Pool Exceptions: 0
 Loans Reported: 10 Loan Exceptions: 0

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure		
I	0	0	0	0	0	0	0		
E	10	0	0	0	0	0	0		

Ginnie Mae I: 0
 Ginnie Mae II: 1

T & I Funds: 0 10480.48
 Other Funds: 0 351568.40
 Guaranty Fee: 0 111.76
 Fixed Installment Constant: 0 10154.41
 Unpaid Pool Principal Balance: 0 1585346.64
 Security Remaining Principal Balance: 0 1887101.64
 Principal Due Holders: 0 348043.92
 Interest Due Holders: 0 8381.98

Reported 11/2009 Data

Program Type:

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure		
Escrow Funds:	0	10480.48	Pool Principal Balance:	0	1585346.64	0		
Other Funds:	0	351568.40	Security Principal Balance:	0	1887101.64	0		
Guaranty Fee:	0	111.76	Principal Due Holders:	0	348043.92	0		
Fixed Installment:	0	10154.41	Interest Due Holders:	0	8381.98	0		

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

Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development
 Government National Mortgage Association

OMB Approval No. 2505-0033 (Exp. 05/06/2011)

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. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 305(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools of loan packages to provide a distribution as to the accuracy of the information reported, and to provide a forecast for RFB reporting. This information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code):
 1370 NORTHSTAR COMPANY
 ARIZONA, NA 220003

Submission Type:
 Original Report
 Revised Report

This report is only for:
 Ginnie Mae I Pools
 Ginnie Mae II Pools/Lien Pools

Number of Pools and Loan Pkgs: 1 Date: 12/01/2009 Reporting Month: November Issuer ID Number: 5555 Issuer RFB Report ID Number: 07035555A3

Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	One	Two	Three or More	Foreclosure	Percent 2 or More Months Over Excluding Foreclosures
9	0	0.00	0	0	0	0	0.00

(2) Total Escrow Funds: 10,480.48
 (3) Total Funds Other Than Escrow: 351,568.40

Total Guaranty Fee (4)	Report Balances this month and Principal amount of securities this month are:				Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Constant (6)	Total Pool/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
111.76	0	10,154.41	1,585,346.64	1,887,101.64	348,043.92	8,381.98

Ginnie Mae I Issuers Only: Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)

Ginnie Mae II Issuers Only: ACH Bank (Name and Address): Account Number: 10000001
 CREDITCARD BANK
 3500 MAIN STREET
 ARIZONA, NA 220003

Authorized Signature: TINA VICE, VICE PRESIDENT, SERVICING
 Printed Name: JANE SMITH
 Photo Number (include Area Code): (202) 555-2345

By signing above, I hereby certify that the information contained herein and submitted electronically in the RFB Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (16 U.S.C. 991, 1010, 1012; 25 U.S.C. 3726, 2862) Form HUD-11710-D (10/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1

Previous editions are obsolete. Page 1


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)		\$ 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)		\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)		\$ 2,748.44
- 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)		\$ 0.03
= Adjusted Pool Principal Balance		\$ 1,887,151.76
- Securities Principal Balance Amount in Field 10 on the P-Record as entered by Issuer		\$ 1,887,151.64
= Difference: Over/Short		\$ 0.12
Comments:		

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: 123456		REPORTING MONTH: 11/09
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)		\$ 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)		\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2A of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)		\$ 2,748.44
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= Adjusted Pool Principal Balance		\$ 1,887,151.76
- Securities Principal Balance Amount in Field 10 on the P-Record as entered by Issuer		\$ 1,887,151.64
= Difference: Over/Short		\$ 0.12
Comments:		

BANK STATEMENT AND RECONCILIATION

 <p>CUSTODIAL NATIONAL BANK</p> <p>1000 MAIN STREET, ANYTOWN, USA 10000</p>	<p>Account Number 1-000000-1</p> <p>Statement Date 11-30-09</p> <p>Taxpayer I.D. No. 20-7394822</p>																																
<p>XYZ MORTGAGE COMPANY TRUSTEE OF PRINCIPAL AND INTEREST CUSTODIAL ACCOUNT FOR VARIOUS MORTGAGORS GINNIE MAE MORTGAGE-BACKED SECURITIES</p> <p>Member FDIC</p>																																	
<p>Checking Account Summary</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Previous Statement Balance</td> <td style="text-align: right;">\$8,598.37</td> </tr> <tr> <td>Deposit (s) Totaling</td> <td style="text-align: right;">\$356,003.98</td> </tr> <tr> <td>Withdrawal (s) Totaling</td> <td style="text-align: right;">\$13,033.95</td> </tr> <tr> <td>New Balance at Statement Ending Date</td> <td style="text-align: right;">\$351,568.40</td> </tr> </table>		Previous Statement Balance	\$8,598.37	Deposit (s) Totaling	\$356,003.98	Withdrawal (s) Totaling	\$13,033.95	New Balance at Statement Ending Date	\$351,568.40																								
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<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Date</th> <th style="text-align: left;">Deposits</th> <th style="text-align: left;">Debits</th> <th style="text-align: left;">Balance</th> </tr> </thead> <tbody> <tr> <td>11/02/09</td> <td>3,156.39</td> <td>241.02</td> <td>11,513.74</td> </tr> <tr> <td>11/03/09</td> <td>1,375.26</td> <td>106.68</td> <td>12,782.32</td> </tr> <tr> <td>11/04/09</td> <td>707.99</td> <td>54.33</td> <td>13,435.98</td> </tr> <tr> <td>11/05/09</td> <td>1,186.85</td> <td>91.07</td> <td>14,531.76</td> </tr> <tr> <td>11/15/09</td> <td>348,965.95</td> <td>288.23</td> <td>363,209.48</td> </tr> <tr> <td>11/20/09</td> <td></td> <td>12,228.54</td> <td>350,980.94</td> </tr> <tr> <td>11/23/09</td> <td>611.54</td> <td>24.08</td> <td>351,568.40</td> </tr> </tbody> </table>		Date	Deposits	Debits	Balance	11/02/09	3,156.39	241.02	11,513.74	11/03/09	1,375.26	106.68	12,782.32	11/04/09	707.99	54.33	13,435.98	11/05/09	1,186.85	91.07	14,531.76	11/15/09	348,965.95	288.23	363,209.48	11/20/09		12,228.54	350,980.94	11/23/09	611.54	24.08	351,568.40
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11/23/09	611.54	24.08	351,568.40																														

P&I CUSTODIAL ACCOUNT RECONCILIATION

CONCURRENT DATE (CD) POOLS

POOL NUMBER: 123456CD	REPORTING MONTH: 11/09
<ul style="list-style-type: none"> + Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool) \$ 4,012.26 + Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool) \$ 49.68 + Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool) \$ 0.03 + Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool) \$ 345,245.77 + 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 pool) \$ 1,600.09 - Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool) \$ - - 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) \$ 356.17 - Service Fee from Liquidations (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 installment) \$ 144.03 = Subtotal (Expected P&I Balance) \$ 351,567.63 - Reported P&I Balance (Field 12 of P-Record for pool) \$ 351,568.40 = Difference: Over/Short \$ (0.77) 	

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

AT & TL Custom 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 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 pre-collection 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
106	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	PP	0.00	0.00	
PP or DLQ UPB				0.00	DLQ	0.00	0.00	
Total UPB for Pool				1,108,029.26				

B. ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID: 5655 Unique Loan ID: 028378646 Report Period: 09/2009 CAG

Issuer ID: 5655 Pool ID: 876543 Pool Type: NR DR M Unique Loan ID: 028378646 Loan Type: FHA

Case #: 004128188815702 Security Int. Rate: 6.5000
 Issuer Loan ID: 106 Loan Int. Rate: 5.0000
 CIP: 130945.00 First Payment: 109012008
 PIC: 700.00 Maturity: 09/01/2038
 Borrowers: JAMES MEEK Click SB for Co-SSN: XXXXX0788
 Address: 2041 KNIGHTSBRIDGE Orig. UPB: 130945.00
 City: CLEVELAND Active: Y
 State: OH Zip: 44113

Borrower Activity During Reporting Period

In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	Principal: 0.00
Record Date: 09/2009	Prepaid: 0.00	0.00
Prior Payment Date: 09/12/2009	Opening UPB: 128640.76	
Last Installment Date: 09/12/2009	Installment: 527.28	163.52
	Curtallment: 0.00	0.00
	Adjustments: 0.00	
Loan T&I Balance: 89.12	Net Adjust UPB: 0.00	
	Closing UPB: 128703.56	

Loan Various Data Fields

Issuer ID: 5655 Unique Loan ID: 028489187 Report Period: 09/2009 CAG

Issuer ID: 5655 Pool ID: 876543 Pool Type: NR DR M Unique Loan ID: 028489187 Loan Type: FHA

Case #: 00009000090625 Security Int. Rate: 4.5000
 Issuer Loan ID: 107 Loan Int. Rate: 4.7500
 CIP: 280810.00 First Payment: 109012008
 PIC: 1981.81 Maturity: 09/01/2038
 Borrowers: WILLIAM HAMPTON Click SB for Co-SSN: XXXXX4673
 Address: 130 UNION CHURCH ROAD Orig. UPB: 280810.00
 City: BOSTON Active: Y
 State: MA Zip: 02115

Borrower Activity During Reporting Period

In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	Principal: 0.00
Record Date: 09/2009	Prepaid: 0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB: 277243.42	
Last Installment Date: 09/01/2009	Installment: 1007.30	367.54
	Curtallment: 0.00	
	Adjustments: 0.00	
Loan T&I Balance: 241.53	Net Adjust UPB: 0.00	
	Closing UPB: 276845.88	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029730478 Report Period: 06/2009 CO

Issuer ID: 5555 Pool ID: 875543 View Pool Activity Pool Type: RA CB B Unique Loan ID: 02973026 Loan Type: FHA

Case #: 000282890619708 Security Int. Rate: 4.5000
 Issuer Loan ID: 128 Loan Int. Rate: 6.0000
 OPB: 237496.00 First Payment: 10/01/2008
 PIC: 1274.34 Maturity: 09/01/2038
 Borrower: PHILIP SCOTT Click [X] for Co-Borrowers SSN: XXXXX06398
 Address: 500 LEE RIDGE ROAD Orig. UPB: 237496.00
 City: MADISON Active: Y
 State: MA Zip: 03705

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 09/2009	Prepaid: 0.00	0.00
Prior Payment Date: 08/01/2009	Opening UPB: 234200.24	237.48
Last Installment Date: 09/01/2009	Installment: 877.46	0.00
Loan T&I Balance: 138.23	Curtailed: 0.00	0.00
	Adjustments: 0.00	0.00
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 234200.24	0.00

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029727569 Report Period: 09/2009 CO

Issuer ID: 5555 Pool ID: 875543 View Pool Activity Pool Type: RA CB B Unique Loan ID: 029727860 Loan Type: FHA

Case #: 00118390631803 Security Int. Rate: 4.5000
 Issuer Loan ID: 128 Loan Int. Rate: 4.7000
 OPB: 129062.00 First Payment: 10/01/2008
 PIC: 598.19 Maturity: 09/01/2038
 Borrower: JAMES OLIVERI Click [X] for Co-Borrowers SSN: XXXXX2488
 Address: 13950 SAVANNAH LANE Orig. UPB: 129062.00
 City: ATLANTA Active: Y
 State: GA Zip: 30310

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 09/2009	Prepaid: 0.00	0.00
Prior Payment Date: 08/01/2009	Opening UPB: 120455.41	167.65
Last Installment Date: 09/01/2009	Installment: 560.94	0.00
Loan T&I Balance: 345.12	Curtailed: 0.00	0.00
	Adjustments: 0.00	0.00
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 120263.76	0.00

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029775449 Report Period: 08/2009 CO

Issuer ID: 5555 Pool ID: 875543 View Pool Activity Pool Type: RA CB B Unique Loan ID: 029775429 Loan Type: FHA

Case #: 332360219051221 Security Int. Rate: 4.5000
 Issuer Loan ID: 116 Loan Int. Rate: 6.0000
 OPB: 322397.70 First Payment: 10/01/2008
 PIC: 1859.06 Maturity: 09/01/2038
 Borrower: SARESHA HAMILTON Click [X] for Co-Borrowers SSN: XXXXX0490
 Address: 674 GARLAND COURT Orig. UPB: 348500.00
 City: FAYETTEVILLE Active: Y
 State: VA Zip: 22000

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 08/2009	Prepaid: 0.00	0.00
Prior Payment Date: 08/01/2009	Opening UPB: 342257.80	434.00
Last Installment Date: 09/01/2009	Installment: 1450.07	0.00
Loan T&I Balance: 265.20	Curtailed: 0.00	0.00
	Adjustments: 0.00	0.00
	Net Adjust UPB: 0.00	0.00
	Closing UPB: 341803.69	0.00

Loan Various Data Fields

C. POOL 876543 SEPTEMBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	680103489	673084788	304878972	602064880	604087809
3	Pool ID	876543	876543	876543	876543	876543
4	Loan Type	FHA	FHA	FHA	FHA	FHA
5	Case Number	004124165615703	000090960690528	000282860619708	000161660631603	333360219054
6	Issuer Loan ID	106	107	108	109	110
7	First Payment Date	10012008	10012008	10012008	10012008	10012008
8	Loan Maturity Date	09012038	09012930	09012930	09012930	09012038
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130545.00	280810.00	237468.00	128062.00	340500.00
11	Loan FIC	700.80	1528.08	1274.05	687.63	1800.00
12	Last Instalment 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
16	Prepaid Interest					
17	Prepaid Principal					
18	Install Interest	537.28	1097.30	977.48	500.54	1428.07
19	Install Principal	183.52	387.54	297.48	167.85	434.02
20	Curtailment					
21	Adjust Interest					
22	Net Adjust UPB					
23	Loan UPB	126793.18	278845.88	234262.76	128283.78	341823.88
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	241.83	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

Issuer ID: 5555 Pool ID: 876543 Report Period: 09/2009 CO

AR CD M

Opening FIC: 5968.55
 Liquidations-in-Full FIC: 0.00
 Adjustment to FIC: 846.77
 Closing FIC: 6822.06
 Security Int. Rate: 4.5000
 Install Interest: 4538.66
 Pool Mortgage Rate: 4.0000
 Service Fee: 378.18
 Int. Due Security Holder: 4155.11
 Cash Due Security Holder: 8991.21
 T & I Balance: 1057.23
 P & I Balance: 6213.07
 Other Balance: 0.00

Opening Security RPB: 1108029.28
 Scheduled Principal: 1436.10
 Curtailments: 0.00
 Liquidations: 0.00
 RPB Adjustment: 0.00
 Total Principal: 1436.10

Reported Closing Security RPB: 1106593.16
 Calculated Closing Security RPB: 1106593.16
 Guaranty Fee: 65.40

Custodial Bank Information

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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	P
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	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	
25	Filler	

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

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		876543							
Date		10/1/2009							
Reporting Month		Sep-09							
Section 1 – Pool Administration									
Pool/Loan Package Activity This Month		Total Number of Mtgs.	Fixed Installment Control	Pool Interest	Pool Principal				
A. Balances from last report		\$	\$ 5,958.86		-\$ 1,109,459.47				
Less:									
B. 1. Installment collections				\$ 4,538.65	\$ 1,430.21				
2. Additional principal collections					\$ -				
3. Liquidations-in-full (Payoffs)		0	\$ -	\$ -	\$ -				
C. Other (+ or -)			\$ (646.77)	\$ -	\$ -				
D. Balances this monthend		\$	\$ 5,322.09		\$ 1,108,029.26				
E. Total Delinquent	Percent Delinquent	Installments Delinquent				F. Amount Prepaid	Interest	Principal	H. Servicing Fee
		One	Two	Three or More	Foreclosure				
0	0%	0	0	0	0	\$ -	\$ -	\$ -	\$ 378.18
Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month									
A. Fixed Installment		B. Interest		C. Scheduled		D. Weighted Average			
\$ 5,958.86		\$ 4,532.76		\$ 1,436.10		4.909000%			
Section 2 – Schedule of Payments (Principal and Interest)									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -)		E. Total Principal (A)	
\$ 1,436.10		\$ -		\$ -		\$ -		\$ 1,436.10	
F. Cash distribution due holders for interest - Interest rate used				4.50%				\$ 435.11	
G. Total cash distribution due holders (Sec. 2E + 2F)								\$ 5,592.21	
H. Deferred interest paid holders (GPM only)								\$ -	
Section 3 – Principal Amount of Securities									
A. Principal amount of securities from last report		\$ 1,108,029.26							
B. Principal distributed to holders this report (Section 2E)		\$ 1,436.10							
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B		\$ -							
D. Principal of securities this monthend		\$ 1,106,593.16							
Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0205%)									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)		\$ 55.40							
B. Other (explain)									
Section 5 – Status of Custodial Funds									
		A. Name and Address of Custodial Bank(s)				Account Number(s)			
Principal and Interest		CUSTODIAL NATIONAL BANK				10000001			
Escrow		CUSTODIAL NATIONAL BANK				10000002			
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest		3. Other					
1057.23		\$ 5,213.07		\$ -					

G. ISSUER'S SEPTEMBER MONTHLY SUMMARY REPORT

PROD:1445,1779

Issuer Summary *Alert List*

XYZ MORTGAGE COMPANY

Issuer ID: 5555 Report Period: 09/2009 GC

Summary for Issuer ID

Reporting Date: 10/04/2009 Corrections Due: 10/04/2009
 Last Bulk: 10/14/2009 Last Pool: 10/14/2009
 Submission: Summated

Books Reported: 1 Pool Exceptions: 0
 Loans Reported: 0 Loan Exceptions: 0

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	5	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	0	1
T & I Funds	0	1097.23
Other Funds	0	5213.07
Guaranty Fee	0	66.40
Fixed Installment Control	0	5322.09
Unpaid Pool Principal Balance	0	1109029.26
Security Remaining Principal Balance	0	1109593.16
Principal Due Holders	0	1436.10
Interest Due Holders	0	4165.11

Reported 11710D Data

Program Type: II GC

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/01/2009 Submission Type: 0

Loans	Delinquent	Percent	0.0%	One	Two	Three	Foreclosure
0	0	0	0.0%	0	0	0	0

Escrow Funds:	1097.23	Pool Principal Balance:	1109029.26
Other Funds:	5213.07	Security Principal Balance:	1109593.16
Guaranty Fee:	66.40	Principal Due Holders:	1436.10
Fixed Installment:	5322.09	Interest Due Holders:	4165.11

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

PROD:1445,1779

Issuer Summary *Alert List*

XYZ MORTGAGE COMPANY

Issuer ID: 5555 Report Period: 09/2009 GC

Summary for Issuer ID

Reporting Date: 10/04/2009 Corrections Due: 10/04/2009
 Last Bulk: 10/14/2009 Last Pool: 10/14/2009
 Submission: Summated

Books Reported: 1 Pool Exceptions: 0
 Loans Reported: 0 Loan Exceptions: 0

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	5	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	0	1
T & I Funds	0	1097.23
Other Funds	0	5213.07
Guaranty Fee	0	66.40
Fixed Installment Control	0	5322.09
Unpaid Pool Principal Balance	0	1109029.26
Security Remaining Principal Balance	0	1109593.16
Principal Due Holders	0	1436.10
Interest Due Holders	0	4165.11

Reported 11710D Data

Program Type: II GC

Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/01/2009 Submission Type: 0

Loans	Delinquent	Percent	0.0%	One	Two	Three	Foreclosure
0	0	0	0.0%	0	0	0	0

Escrow Funds:	1097.23	Pool Principal Balance:	1109029.26
Other Funds:	5213.07	Security Principal Balance:	1109593.16
Guaranty Fee:	66.40	Principal Due Holders:	1436.10
Fixed Installment:	5322.09	Interest Due Holders:	4165.11

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

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

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 DLQ UPB					DLQ			
TOTAL UPB				1,106,593.21				

ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID: 8555 Unique Loan ID: 02976548 Report Period: 10/2009

Issuer ID: 8555 Pool ID: 876543 Pool Type: AC SC Unique Loan ID: 02976548 Loan Type: FHA

Case #: 004124108615700 Security Int. Rate: 4.5000
 Issuer Loan ID: 108 Loan Int. Rate: 5.0000
 CPE: 130545.00 First Payment: 10/01/2008
 FIC: 705-80 Maturity: 09/01/2038
 Borrower: JAMES MEEK Click (R) for Co-SSN: XXXXX8766
 Address: 2041 KNIGHTBRIDGE Orig UPB: 130545.00
 City: CLEVELAND Active:
 State: OH Zip: 44115

Borrower Activity During Reporting Period

In Foreclosure:	<input type="checkbox"/>	Interest Delinquent:	0.00	Principal Delinquent:	0.00
Record Date:	08/2009	Prepaid:	0.00	Opening UPB:	128763.18
Prior Payment Date:	09/01/2009	Instalment:	536.60	Instalment:	584.20
Last Instalment Date:	10/01/2009	Curtailment:	0.00	Adjustments:	0.00
Loan T&I Balance:	2021.41	Net Adjust UPB:	0.00	Closing UPB:	128618.98

Loan Various Data Fields

Issuer ID: 8555 Unique Loan ID: 029480187 Report Period: 10/2009

Issuer ID: 8555 Pool ID: 876543 Pool Type: AC SC Unique Loan ID: 029480187 Loan Type: FHA

Case #: 00090980690026 Security Int. Rate: 4.5000
 Issuer Loan ID: 507 Loan Int. Rate: 4.7500
 CPE: 300810.00 First Payment: 10/01/2008
 FIC: 5454-84 Maturity: 09/01/2038
 Borrower: WILLIAM HAMPTON Click (R) for Co-SSN: XXXXX4673
 Address: 139 UNION CHURCH ROAD Orig UPB: 280810.00
 City: BOSTON Active:
 State: MA Zip: 02115

Borrower Activity During Reporting Period

In Foreclosure:	<input type="checkbox"/>	Interest Delinquent:	0.00	Principal Delinquent:	0.00
Record Date:	08/2009	Prepaid:	0.00	Opening UPB:	278845.68
Prior Payment Date:	09/01/2009	Instalment:	1095.85	Instalment:	368.99
Last Instalment Date:	10/01/2009	Curtailment:	0.00	Adjustments:	0.00
Loan T&I Balance:	1426.75	Net Adjust UPB:	0.00	Closing UPB:	276476.89

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029730878 Report Period: 10/2009 GO

Issuer ID: 5555 Pool ID: 878543 Pool Type: 2A 2B 2C Unique Loan ID: 029730878 Loan Type: FHA

Case #: 000282960619705 Issuer Loan ID: 108 Security Int. Rate: 4.5000
 CPS: 237486.00 Loan Int. Rate: 5.0000
 FIC: 1274.24 First Payment: 10/01/2005
 Borrower: PHILIP SCOTT Click [X] for Co-Borrowers Maturity: 09/01/2038
 Address: 800 LEE'S RIDGE ROAD Orig UPB: 237486.00
 City: MADISON State: VA Zip: 51705 Active: [X]

Borrower Activity During Reporting Period

In Foreclosure:	Delinquent:	Interest:	Principal:
[N]	0.00	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB:		236292.76
Last Installment Date: 10/01/2009	Installment:	976.22	296.72
Loan TSI Balance: 1672.16	Curtailment:		0.00
	Adjustments:	0.00	
	Net Adjust UPB:		0.00
	Closing UPB:		233944.04

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029727899 Report Period: 10/2009 GO

Issuer ID: 5555 Pool ID: 878543 Pool Type: 2A 2B 2C Unique Loan ID: 029727899 Loan Type: FHA

Case #: 00016160531693 Issuer Loan ID: 109 Security Int. Rate: 4.5000
 CPS: 128092.00 Loan Int. Rate: 4.7500
 FIC: 658.18 First Payment: 10/01/2006
 Borrower: JAMES OLIVERI Click [X] for Co-Borrowers Maturity: 09/01/2038
 Address: 1390 SAVANNAH LANE Orig UPB: 128092.00
 City: ATLANTA State: GA Zip: 30319 Active: [X]

Borrower Activity During Reporting Period

In Foreclosure:	Delinquent:	Interest:	Principal:
[N]	0.00	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB:		126263.76
Last Installment Date: 10/01/2009	Installment:	499.87	165.32
Loan TSI Balance: 1975.21	Curtailment:		0.00
	Adjustments:	0.00	
	Net Adjust UPB:		0.00
	Closing UPB:		126115.44

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029775449 Report Period: 10/2009 GO

Issuer ID: 5555 Pool ID: 878543 Pool Type: 2A 2B 2C Unique Loan ID: 029775449 Loan Type: FHA

Case #: 330569219054921 Issuer Loan ID: 110 Security Int. Rate: 4.5000
 CPS: 346500.00 Loan Int. Rate: 5.0000
 FIC: 1860.09 First Payment: 10/01/2006
 Borrower: MARSHA HAMILTON Click [X] for Co-Borrowers Maturity: 09/01/2038
 Address: 676 GARLAND COURT Orig UPB: 346500.00
 City: FAIRFAX State: VA Zip: 22030 Active: [X]

Borrower Activity During Reporting Period

In Foreclosure:	Delinquent:	Interest:	Principal:
[N]	0.00	0.00	0.00
Record Date: 10/2009	Prepaid:	0.00	0.00
Prior Payment Date: 09/01/2009	Opening UPB:		341823.60
Last Installment Date: 10/01/2009	Installment:	1424.27	435.82
Loan TSI Balance: 69.12	Curtailment:		0.00
	Adjustments:	0.00	
	Net Adjust UPB:		0.00
	Closing UPB:		341357.86

Loan Various Data Fields

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	87054	87054	87054
4	Loan Type	FHA	V.A.G	V.A.G	V.A.G	V.A.G
5	Case Number	004124166615703	00006060590626	000262660616708	000161660831603	333360219054
6	Issuer Loan ID	106	107	109	109	110
7	First Payment Date	10012009	10012009	10012009	10012009	10012009
8	Loan Maturity Date	6042699	9012039	6012039	6012039	6012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	130545.00	280810.00	237498.00	128092.00	348200.00
11	Loan FIC	700.80	1528.98	1274.95	687.63	1660.00
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	533.72	0.00
15	Delinquent Principal	0.00	0.00	0.00	153.91	0.00
16	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	1977.67	0.00	0.00
19	Install Principal	0.00	660.82	571.03	0.00	0.00
20	Curtailment	0.00	0.79	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	236926.07	128092.00	348083.68
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Loan T&I Balance	2621.41	1426.75	1672.16	1975.21	1667.47

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

Issuer ID: Pool ID: Report Period:

Opening FIC: <input type="text" value="5322.09"/>	Opening Security RPB: <input type="text" value="1106593.15"/>
Liquidations-In-Full FIC: <input type="text" value="0.00"/>	Scheduled Principal: <input type="text" value="1717.27"/>
Adjustment to FIC: <input type="text" value="0.00"/>	Curtailments: <input type="text" value="0.00"/>
Closing FIC: <input type="text" value="5322.09"/>	Liquidations: <input type="text" value="0.00"/>
Security Int. Rate: <input type="text" value="3.5000"/>	RPB Adjustment: <input type="text" value="0.00"/>
Install Interest: <input type="text" value="4532.81"/>	Total Principal: <input type="text" value="1717.27"/>
Pool Mortgage Rate: <input type="text" value="3.5001"/>	
Service Fee: <input type="text" value="377.70"/>	
Int. Due Security Holder: <input type="text" value="3277.56"/>	
Cash Due Security Holder: <input type="text" value="4994.63"/>	
T & I Balance: <input type="text" value="9783.00"/>	Reported Closing Security RPB: <input type="text" value="1104875.89"/>
P & I Balance: <input type="text" value="5213.02"/>	Calculated Closing Security RPB: <input type="text" value="1104875.89"/>
Other Balance: <input type="text" value="0.00"/>	Guaranty Fee: <input type="text" value="55.33"/>

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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

Field#	Field Name	
1	Record Type	P
2	Pool ID	876543
3	Adjust FIC	0
4	Pool FIC	5322.09
5	Servicing Fee	377.70
6	Weighted Average Interest Rate	3.9091
7	Net Adjust RPB	0
8	Deferred GPM Interest	0
9	Serial Note	0
10	Security RPB	1104875.89
11	T&I Escrow Balance	9783.00
12	P&I Fund Balance	5213.02
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	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

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 RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		876543							
Date		11/1/2009							
Reporting Month		Oct-09							
Section 1 – Pool Administration									
Pool/Loan Package Activity This Month				Total Number of Mths.	Fixed Installment Control	Pool Interest	Pool Principal		
A. Balances from last report				5	\$ 5,322.09		\$ 1,108,029.26		
Less:									
B. 1. Installation collections						\$ 4,582.81	\$ 1,486.09		
2. Additional principal collections							\$ -		
3. Liquidations-in-full (Payoffs)				0	\$ -	\$ -	\$ -		
C. Other (+ or -)						\$ -	\$ -		
D. Balances this monthend				5	\$ 5,322.09		\$ 1,106,593.21		
E. Total Number Delinquent	Percent Delinquent	Installments Delinquent				Interest	F. Amount Prepaid	G. Amount Delinquent	H. Servicing Fee
		One	Two	Three or More	Foreclosure	\$ -	\$ -	\$ -	\$ 377.70
0	0%	0	0	0	0	\$ -	\$ -	\$ -	\$ 377.70
Section 1A – Formula for Calculating Mortgage Principal Installments Due this Month									
A. Fixed Installment	B. Interest	C. Scheduled	D. Weighted Average						
\$ 5,322.09	\$ 3,604.82	\$ 1,717.27	3.909000%						
Section 2 – Schedule of Payments (Principal and Interest)									
A. Scheduled Principal	B. Additional Principal	C. Liquidations	D. Other (+ or -)	E. Total Principal (A)					
\$ 1,717.27	\$ -	\$ -	\$ -	\$ 1,717.27					
F. Cash distribution due holders for interest - Interest rate used <u>3.50%</u>									
G. Total cash distribution due holders (Sec. 2E + 2F) <u>\$ 3,227.56</u>									
H. Deferred interest paid holders (GPM only) <u>\$ 4,944.83</u>									
Section 3 – Principal Amount of Securities									
A. Principal amount of securities from last report <u>\$ 1,106,593.16</u>									
B. Principal distributed to holders this report (Section 2E) <u>\$ 1,717.27</u>									
C. Serial Notes – Principal available for distribution to holders – Attach Form HUD-1710-B <u>\$ -</u>									
D. Principal of securities this monthend <u>\$ 1,104,875.89</u>									
Section 4 – Remittance Due on Ginnie Mae (Guaranty Fee Rate 2.00000%)									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve) <u>\$ 55.33</u>									
B. Other (explain)									
Section 5 – Status of Custodial Funds									
Principal and Interest		A. Name and Address of Custodial Bank(s)			Account Number(s)				
Escrow		CUSTODIAL NATIONAL BANK			10000001				
		CUSTODIAL NATIONAL BANK			10000002				
B. Composition of fund balance at monthend									
1. Escrow Funds		2. Principal and Interest			3. Other				
\$ 9,783.00		\$ 5,213.02			\$ -				

ISSUER'S OCTOBER MONTHLY SUMMARY REPORT

PROD.1445.1779

Issuer Summary Alert List

XYZ MORTGAGE COMPANY
 Report Period: 10/2009 CO

Issuer ID: 5555

Summary for Issuer ID

Reporting Date: 11/01/2009 Corrections Due: 11/14/2009
 Last Bulk Submission: 11/04/2009 Last Pool Summarized: 11/14/2009
 Pools Reported: 1 Pool Exceptions: 0
 Loans Reported: 5 Loan Exceptions: 0

	Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	0	
II	5	0	0	0	0	0	0	

	Ginnie Mae I	Ginnie Mae II
Pools	0	1
T & I Funds	0	8753.00
Other Funds	0	5213.02
Guaranty Fee	0	55.33
Fixed Installment Constant	0	5322.09
Unpaid Pool Principal Balance	0	1106593.21
Security Remaining Principal Balance	0	1104876.88
Principal Due Holders	0	1717.27
Interest Due Holders	0	3227.56

Reported 11710D Data

Program Type: II CO

Number of Pools: 1 Reporting Period: 10/2009 Date Submitted: 11/01/2009 Submission Type: C
 Loans: 5 Delinquent: 0 Percent: 0.0% One: 0 Two: 0 Three: 0 Foreclosure: 0

Escrow Funds:	9783.00	Pool Principal Balance:	1106593.21
Other Funds:	5213.02	Security Principal Balance:	1104876.88
Guaranty Fee:	55.33	Principal Due Holders:	1717.27
Fixed Installment:	5322.09	Interest Due Holders:	3227.56

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

Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development
 Government National Mortgage Association

OMB Approval No. 2500-0033 (Exp. 09/30/2011)

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 reviewing the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 5908(a) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code):
 XYZ MORTGAGE COMPANY
 ANYTOWN, USA

Submission Type:
 Original Report
 Revised Report

This report is only for:
 Ginnie Mae I Pools
 Ginnie Mae II Pools/Loans Pige

Number of Pools and Loan Pigs: 1 Date: 11/02/2009 Reporting Month: OCTOBER Issuer ID Number: 5555 Issuer RPB Report ID Number: 07835555A3

(1) Installments Delinquent - Consolidated Summary of All Pools/Loan Packages							(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent: One	Two	Three or More	Foreclosure	Delinquent 2 or More Months Over Escrow/Foreclosures	Total Escrow Funds
5	0	0.0%	0	0	0	0	0	9,783.00

(3) Total Funds Other Than Escrow							
Total Funds Other Than Escrow							5213.02
Total							5213.02

Total Guaranty Fee (4)	(Report Balances less modified and Principal amount of securities less modifications shown on Form HUD-11710-A)					Due Holders	
	Total No. of Mortgages (5)	Total Fixed Installment Constant (6)	Total Pools/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)	
55.33	5	5,322.09	1,106,593.21	1,104,876.88	1,717.27	3227.56	

Ginnie Mae I Issuers Only
 Data all made received or loans electronically provided to holders last month.
 (Ginnie Mae I only)

Ginnie Mae II Issuers Only
 ACH Bank (Name and Address):
 CREDITVALLEY BANK
 3100 MAIN STREET
 ANYTOWN, USA 11003
 Account Number: 10000001

All Issuers:
 Authorized Signature: [Signature]
 Printed Name: GARY GRIFFIN
 Title: VICE PRESIDENT, SUPERVISOR
 Phone Number (include Area Code): (202) 555-2345

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.
 Warning: HUD will prosecute false data and statements. Conviction may result in criminal and/or civil penalties. (16 U.S.C. 1005, 9910, 1012) 31 U.S.C. 3703, 3800.
 Previous editions are obsolete. Page 1 Form HUD-11710-D (01/25/09) ref. Ginnie Mae Handbook 5500.3, Rev. 1

ISSUER'S INTERNAL SERVICING RECORDS

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

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 UPB	0.00	PP	0.00
TOTAL UPB	1,104,875.89	DLQ	0.00

ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID: 5555 Unique Loan ID: 029378546 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 876543 Pool Type: PA CB M Unique Loan ID: 029378546 Loan Type: FHA

Case #: 004124186615793 Security Int. Rate: 3.5000
 Issuer Loan ID: 505 Loan Int. Rate: 4.0000
 OFI: 130965.00 First Payment: 11/01/2008
 FIC: 625.55 Maturity: 10/01/2038
 Borrower: JAMES MEEK Click RF for Co- SSN: XXXXX5769
 Address: 2041 KINGSBRIDGE Orig UPB: 130545.00
 City: CLEVELAND Active: Y
 State: OH Zip: 44113

Borrower Activity During Reporting Period

In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	Principal: 0.00
Record Date: 11/20/09	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB: 128515.96	
Last Installment Date: 11/01/2009	Installment: 428.73	196.32
Loan T&I Balance: 3015.90	Curtailment: 0.00	
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	
	Closing UPB: 128422.66	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029409187 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 876543 Pool Type: PA CB M Unique Loan ID: 029409187 Loan Type: FHA

Case #: 00009060890526 Security Int. Rate: 3.5000
 Issuer Loan ID: 102 Loan Int. Rate: 3.7500
 OFI: 290810.00 First Payment: 11/01/2005
 FIC: 1301.38 Maturity: 10/01/2038
 Borrower: WILLIAM HAMPTON Click RF for Co- SSN: XXXXX4673
 Address: 139 UNION CHURCH ROAD Orig UPB: 290810.00
 City: BOSTON Active: Y
 State: MA Zip: 02115

Borrower Activity During Reporting Period

In Foreclosure: <input type="checkbox"/>	Delinquent: 0.00	Principal: 0.00
Record Date: 11/20/09	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB: 276476.69	
Last Installment Date: 11/01/2009	Installment: 863.99	440.40
Loan T&I Balance: 2419.63	Curtailment: 0.00	
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	
	Closing UPB: 276036.49	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029730878 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 075543 Pool Type: AR CR M Unique Loan ID: 029730878 Loan Type: FHA

Case #: 00003780619708 Security Int. Rate: 3.5000
 Issuer Loan ID: 108 Loan Int. Rate: 4.0000
 OPB: 237495.00 First Payment: 10/01/2008
 PIC: 1138.60 Maturity: 09/01/2038
 Borrower: PHILIP SCOTT Click [X] for Co-Borrowers SSN: XXXXX6398
 Address: 500 LEEB RIDGE ROAD Orig UPB: 237495.00
 City: MADISON Active: Y
 State: WI Zip: 53705

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB: 237495.04	
Last Installment Date: 11/01/2009	Installment: 770.98	358.62
	Curtailment: 0.00	0.00
	Adjustments: 0.00	
Loan T&I Balance: 1917.33	Net Adjust UPB: 0.00	
	Closing UPB: 233635.42	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029730878 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 075543 Pool Type: AR CR M Unique Loan ID: 029730878 Loan Type: FHA

Case #: 000037806312904 Security Int. Rate: 3.5000
 Issuer Loan ID: 108 Loan Int. Rate: 4.0000
 OPB: 237495.00 First Payment: 11/01/2008
 PIC: 1138.60 Maturity: 10/01/2038
 Borrower: PHILIP SCOTT Click [X] for Co-Borrowers SSN: XXXXX6398
 Address: 500 LEEB RIDGE ROAD Orig UPB: 237495.00
 City: MADISON Active: Y
 State: WI Zip: 53705

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB: 237495.04	
Last Installment Date: 11/01/2009	Installment: 770.98	357.62
	Curtailment: 0.00	0.00
	Adjustments: 0.00	
Loan T&I Balance: 2145.17	Net Adjust UPB: 0.00	
	Closing UPB: 233635.14	

Loan Various Data Fields

Issuer ID: 5555 Unique Loan ID: 029727800 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 075543 Pool Type: AR CR M Unique Loan ID: 029727800 Loan Type: FHA

Case #: 000161000331603 Security Int. Rate: 3.5000
 Issuer Loan ID: 109 Loan Int. Rate: 3.7500
 OPB: 120092.00 First Payment: 11/01/2008
 PIC: 595.00 Maturity: 10/01/2038
 Borrower: JAMES CLIVER Click [X] for Co-Borrowers SSN: XXXXX2988
 Address: 13080 SAVANNAH LANE Orig UPB: 120092.00
 City: ATLANTA Active: Y
 State: GA Zip: 30310

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 0.00	0.00
Prior Payment Date: 10/01/2009	Opening UPB: 120115.44	
Last Installment Date: 11/01/2009	Installment: 354.11	260.89
	Curtailment: 0.00	0.00
	Adjustments: 0.00	
Loan T&I Balance: 1119.20	Net Adjust UPB: 0.00	
	Closing UPB: 120214.55	

Loan Various Data Fields

POOL 876543 NOVEMBER LOAN RECORD

Field #	Field Name					
1	Record Type	L	L	L	L	L
2	Unique Loan ID	880103489	873084798	304678972	802084880	804097609
3	Pool ID	87654	87654	87654	87654	87654
4	Loan Type	FHA	VAG	VAG	VAG	VAG
5	Case Number	004124165815703	000090909090520	000282800619708	000161880831803	333300219054
6	Issuer Loan ID	106	107	108	109	110
7	First Payment Date	10012009	9012009	10012009	9012009	9012009
8	Loan Maturity Date	09-18-2039	9012039	9012039	9012039	9012039
9	Loan Interest Rate	5.000	4.750	5.000	4.750	5.000
10	Loan OPB	150043.80	988949.80	307188.80	128092.00	348500.00
11	Loan FIC	871.73	811.54	2248.29	1059.79	1180.70
12	Last Installment 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
16	Prepaid Interest	675.61	0.00	1740.71	0.00	0.00
17	Prepaid Principal	196.12	0.00	507.58	0.00	0.00
18	Install Interest	675.61	0.00	1740.71	0.00	0.00
19	Install Principal	196.12	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	417261.30	202363.88	219127.35
24	Removal Date					
25	Removal Reason					
26	Liquidation Interest Due					
27	Liquidation Principal Remitted					
28	Liquidation Principal Balance					
29	Loan TR Balance	305.4	246.8	197.3	246.0	116.0

ISSUER'S MONTHLY REPORT OF POOL DATA

Issuer ID: 5565 Pool ID: 876543 Report Period: 11/2009 GO

AR CD M

Opening FIC: 5322.09
 Liquidations-In-Full FIC: 0.00
 Adjustment to FIC: 0.00
 Closing FIC: 5322.09
 Security Int. Rate: 3.5000
 Install Interest: 3605.77
 Pool Mortgage Rate: 3.9091
 Service Fee: 377.21
 Int. Due Security Holder: 3222.56
 Cash Due Security Holder: 4945.41
 T & I Balance: 10617.25
 P & I Balance: 5213.07
 Other Balance: 0.00

Opening Security RPB: 1104875.89
 Scheduled Principal: 1722.86
 Curtailments: 0.00
 Liquidations: 0.00
 RPB Adjustment: 0.00
 Total Principal: 1722.86

Reported Closing Security RPB: 1103153.03
 Calculated Closing Security RPB: 1103153.03
 Guaranty Fee: 55.24

Custodial Bank Information

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and/or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

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	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 RECONCILIATION OF POOL AND LOAN DATA

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA										
Ginnie Mae Pool/Loan Package Number		876543								
Date		12/1/2009								
Reporting Month		Nov-09								
Section 1 -- Pool Administration										
Pool/Loan Package Activity This Month										
A. Balances from last report		Total Number of Mths	Fixed Installment Control	Pool Interest		Pool Principal				
Less:		\$	\$ 5,322.09			\$ 1,106,399.21				
B. 1. Installment collections				\$ 3,604.77		\$ 1,717.32				
2. Additional principal collections						\$ -				
3. Liquidations-in-full (Payoffs, FHA/VA/RD/\$184 Settlements, etc.)		0	\$ -			\$ -				
C. Other (+ or -)										
D. Balances this monthend		\$	\$ 5,322.09			\$ 1,106,676.89				
E. Total Number Delinquent		Percent Delinquent	Installments Delinquent				Interest		Principal	
			One	Two	Three or More	Foreclosure	F. Amount Prepaid	\$ -	\$ -	
0		0%	0	0	0	0	G. Amount Delinquent	\$ -	\$ -	
								\$ 377.21	H. Servicing Fee	
Section 1A -- Formula for Calculating Mortgage Principal Installments Due this Month										
A. Fixed Installment Control		B. Interest		C. Scheduled Principal (Line A-B)		D. Weighted Average Interest Rate (if applicable)				
\$ 5,322.09		\$ 3,599.23		\$ 1,722.86		3.9091%				
Section 2 -- Schedule of Payments (Principal and Interest)										
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)		
\$ 1,722.86		\$ -		\$ -				\$ 1,722.86		
F. Cash distribution due holders for interest (Interest rat		3.50%						\$ 3,222.55		
G. Total cash distribution due holders (Sec. 2E + 2F)								\$ 6,945.41		
H. Deferred interest paid holders (GPM only)		\$ -						\$ -		
Section 3 -- Principal Amount of Securities										
A. Principal amount of securities from last report								\$ 1,104,875.89		
B. Principal distributed to holders this report (Section 2E)								\$ 1,722.86		
C. Serial Notes -- Principal available for distribution to holders -- Attach Form HUD-1710-B								\$ -		
D. Principal of securities this monthend								\$ 1,106,598.08		
Section 4 -- Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0005%)										
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										
Principal and Interest		A. Name and Address of Custodial Bank(s)				Account Number(s)				
Escrow		CUSTODIAL NATIONAL BANK				10000001				
		CUSTODIAL NATIONAL BANK				10000002				
B. Composition of fund balance at monthend										
1. Escrow Funds		2. Principal and Interest		3. Other						
\$ 10,617.25		\$ 5,213.07		\$ -				\$ -		

ISSUER'S NOVEMBER MONTHLY SUMMARY REPORT

PR00 1445.1779

Issuer Summary / Report Log

XYZ MORTGAGE COMPANY
 Issuer ID: 5555 Report Period: 11/2009 GO

Summary for Issuer ID

Reporting Date	12/01/2009	Collection Due	12/14/2009
Last Bulk Submission	12/01/2009	Last Pool Summary	12/14/2009
Pools Reported	1	Pool Exceptions	0
Loans Reported	5	Loan Exceptions	0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I	0	0	0	0	0	0	
II	0	0	0	0	0	0	

Ginnie Mae I: Ginnie Mae II

Pools	0	1
T & I Funds	0	10617.25
Other Funds	0	5213.07
Guaranty Fee	0	55.24
Fixed Installment Constant	0	5322.09
Unpaid Pool Principal Balance	0	1104575.89
Security Remaining Principal Balance	0	1103153.03
Principal Due Holders	0	1722.86
Interest Due Holders	0	3222.55

Reported 117100 Data

Program Type: II GO

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: 0

Loans	5	Delinquent	0	Percent	0.0%	One	0	Two	0	Three	0	Foreclosure	0
-------	---	------------	---	---------	------	-----	---	-----	---	-------	---	-------------	---

Escrow Funds:	10617.25	Pool Principal Balance:	1104575.89
Other Funds:	5213.07	Security Principal Balance:	1103153.03
Guaranty Fee:	55.24	Principal Due Holders:	1722.86
Fixed Installment:	5322.09	Interest Due Holders:	3222.55

ISSUER'S NOVEMBER SUMMARY REPORT FORM HUD 11710-D

Issuer's Monthly Summary Report

U.S. Department of Housing and Urban Development
 Government National Mortgage Association

CMB Approval No. 2003-0003 (Exp. 05/30/2014)

(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. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid CMB control number. The information is required by Sec. 5016 of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPS reporting. The information collected will not be disclosed outside the Department except as required by law.)

Issuer (Name, Address and Zip Code) XYZ MORTGAGE COMPANY WASHINGTON, USA		Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report	This report is only for <input type="checkbox"/> Ginnie Mae I Pools <input checked="" type="checkbox"/> Ginnie Mae II Pools/Loan Pkgs
Number of Pools and Loan Pkgs. 5	Date 12/01/2009	Reporting Month NOVEMBER	Issuer ID Number 5555
Issuer RPS Report ID Number 07435555A3			

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages								(2) Total Escrow Funds 10,617.25	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	One	Two	Three or More	Foreclosure	Percent 2 or More Months Delinquent Including Foreclosures	(3) Total Funds Other Than Escrow 5,213.07	
5	0	0.00	0	0	0	0	0		

(Report Balances this month end and Principal amount of securities this month end shows on Form HUD-11710-A)					Due Holders		
Total Guaranty Fee (A)	Total No. of Mortgages (B)	Total Fixed Installment (C)	Total Pool/Loan Pkg. Principal Balance (D)	Total Security Principal Balance (E)	Total Principal (F)	Total Interest (G)	
55.24	5	5,322.09	1,104,575.89	1,103,153.03	1,722.86	3,222.55	

Ginnie Mae I Issuers Only Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae I only)		Ginnie Mae II Issuers Only ACH Bank (Name and Address) 10000001	
Authorized Signature		Account Number	
Printed Name JANE SMITH		CUSTODIAL BANK 1000 MAIN STREET WASHINGTON, USA 10000	
Title VICE PRESIDENT, RESERVING		Phone Number (Include Area Code) (202) 555-2345	

By signing above, I hereby certify that the information contained herein and obtained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief.
 Warning HUD will prosecute false claims and statements. Conduct may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1346, 1012.31 U.S.C. 5724, 2809)
 Previous editions are obsolete. Page 1 Form HUD-11710-D (01/2009) ref. Ginnie Mae Handbook 5500.3, Rev. 1

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.

Loan #	Transact Date	Current Interest	Current Principal	UPB	Curtailment	PP or DLQ Interest	PP or DLQ Principal	PP or DLQ UPB
75106	09/12/2009	81,323.34	0.00	14,393,512.00	0.00	0.00	0.00	0.00
TOTAL					0.00	0.00	0.00	0.00
					PP	0.00	0.00	
					DLQ	0.00	0.00	
UPB				14,393,512.00				
PP or DLQ UPB				0.00				
Total UPB for Pool				14,393,512.00				

$$\$14,313,306.00 \times 6.78\% / 12 = \$80,870.18$$

$$\underline{\$ 80,206.00 \times 6.78\% / 12 = \$ 453.16}$$

$$\$14,393,512.00 \times 6.78\% / 12 = \underline{\$81,323.34}$$

Current interest is calculated on the prior month's unpaid principal balance plus any securitized construction loan draws made during the current month. If this draw had not been securitized, it should not be reported.

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 | Logout | Contact Us

Home - My Profile **RFB**

Pool Accounting - Multifamily

PROD:34924779 [Home](#) [Pool](#) [Transactions](#)

[Accounting](#) [Records](#) [Edit Construction](#) [Edit Property](#) [Usage/Load](#)

XYZ MORTGAGE COMPANY

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #: Security Int. Rate:

Issuer Loan ID: Loan Int. Rate:

UPB: First Payment:

Company: Maturity:

Address: TIN:

City: Org. UPB:

State: Zip: Active:

Loan Activity During Reporting Period

To Recalculate: Delinquent:

Report Date: Prepaid:

Prior Payment Date: Outstanding UPB:

Last Installment Date: Installment:

Loan T&I Balance: Draw:

Closing UPB:

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for loan 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 UPB	15598363.42
11	Loan FIC	94606.33
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 ID: 298741, Issuer ID: 5555, Report Period: 09/2009

Opening FIC: 0.00
 Liquidation In-Paid FIC: 0.00
 Adjustment to FIC: 0.00
 Closing FIC: 0.00
 Security Int. Rate: 6.5300
 Initial Interest: 81323.34
 Pool Mortgage Rate: 6.7800
 Service Fee: 2993.65
 Mt. Due Security Buffer: 78324.69
 Cash Due Security: 78324.69
 T & I Balance: 7952.35
 P & I Balance: 0.00
 Other Balance: 0.00
 Replacement Reserve: 0.00
 Construction Principal: 0.00

Opening Security RPS: 14393512.00
 Draw Amount: 80206.00
 Scheduled Principal: 0.00
 Curtailments: 0.00
 Liquidations: 0.00
 RPB Adjustments: 0.00
 Total Principal: 14393512.00

Reported Closing Security RPS: 14393512.00
 Calculated Closing Security RPS: 14393512.00
 Guaranty Fee: 1559.30

Custodial Bank Information:
 Escrow Account: 2609001
 Pool Account: 1000000
 RFBP Interest Account: 483000
 Vendor/Service Provider Account: 2000000
 P & I Account: 0000000
 Fee - N/A: 0000000
 Construction/Other/et. Acct: 0000000
 Construction Fee/Prpa. Int. Acct: 1000000

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.

PR00-148-1779
Issuer Summary / Add / Edit
XYZ MORTGAGE COMPANY
 Issuer ID: 5555 Report Period: 09/2009
 Summary for Issuer ID
 Reporting Date: 10/04/2009 Connection Due: 10/09/2009
 Last Bulk Submission: 10/15/2009 Last Pool Summarized: 10/15/2009
 Pools Reported: 1 Pool Exceptions: 0
 Loans Reported: 1 Loan Exceptions: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
I 1	0	0	0	0	0	0	
II 0	0	0	0	0	0	0	

Single-Misc I: 1
 Single-Misc II: 0
 Pool: 1
 T & I Funds: 7952.35
 Other Funds: 0.00
 Guaranty Fee: 1599.30
 Fixed Installment Constant: 0.00
 Unpaid Pool Principal Balance: 14393512.00
 Security Remaining Principal Balance: 14393512.00
 Principal Due Holders: 0.00
 Interest Due Holders: 79324.69

Reported 147100 Data
 Program Type: 1
 Number of Pools: 1 Reporting Period: 09/2009 Date Submitted: 10/01/2009 Submission Type: 0
 Loans: 1 Delinquent: 0 Percent: 0.0% One: 0 Two: 0 Three: 0 Foreclosure: 0

Escrow Funds:	7952.35	Pool Principal Balance:	14393512.00
Other Funds:	0.00	Security Principal Balance:	14393512.00
Guaranty Fee:	1599.30	Principal Due Holders:	0.00
Fixed Installment:	0.00	Interest Due Holders:	79324.69

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.

Issuer's Monthly Summary Report U.S. Department of Housing and Urban Development Government-Sponsored Mortgage Association CRM Report No. 2009-009 (Rev. 06/2009)

Fields reporting herein for this collection of information is intended to provide loan status results per region, including the time for recording, processing, issuing, etc. sections, gathering and making the data ready, and completing and receiving the extension of information. One may not collect this information, and you are not required to complete the form, unless it displays a currently valid DMS control number. The information is required by Sec. 208(p) of the National Housing Act or by Ginnie Mae Handbook 2002.2, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's construction pools or loan packages. Issuance a certificate as to the accuracy of the information reported, and to provide a format for RFS reports. The information collected will not be disclosed outside the Department except as may be required.

Issuer (Name, Address and Zip Code)
 ZXS MORTGAGE COMPANY
 ARIZONA, USA

Submission Type
 Original Report
 Revised Report

This report is only for
 Ginnie Mae I Pools
 Ginnie Mae I Pool/Lien Pools

Number of Pools and Loan Pkgs: 1 Reporting Month: 10-01-2009 Pool ID Prefix: 5555 Issue RFS Report ID Number: 07825555A3

(1) Total Pools Delivered/Completed Summary of All Pool/Lien Packages							(2) Total Escrow Fees	
Total No. of Mortgages	Total No. of Delinquencies	Prepaid Delinquency	Over	Under	Paradise	Prepaid 2 or More Months Delinquency	Total Escrow Fees	
1	0	0	0	0	0	0	7252.35	
(3) Total Funds Other Than Escrow							0.00	

(Report Balances this month and Prepaid amount of securities this reported on date on Form HUD-11710-D)

Total Quarterly Fee (\$)	Total No. of Mortgages (\$)	Total Funds Escrowed (\$)	Total Prepaid Escrow (\$)	Total Escrowed (\$)	Total Prepaid (\$)	Total Interest (\$)
1569.30	1	0.00	14393512.00	14393512.00	0.00	7824.65

Ginnie Mae I Security Only Date all checks made or ACH debits made by holder last month: September 7, 2009

Ginnie Mae I Security Only Date all checks made or ACH debits made by holder last month: September 7, 2009

Author of Report: JANE SMITH

Phone Number: 555-2345

Page 1 of 1

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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Pool Accounting - Multifamily

XYZ MORTGAGE COMPANY

Issuer ID: 5555 Unique Loan ID: 023129049 Report Period: 10/2009

Case #: 00000003145676 Issuer Loan ID: 751076 Loan Type: FHA

Company: TYLER ROSWELL Address: BEE ET HICHAJAY City: RACHEL State: TX Zip: 76001

Loan Activity During Reporting Period

	Interest	Principal
Delinquent:	0.00	
Prepaid:	0.00	
Opening UPB:		14393512.00
Installment:	80870.18	
Draw:		0.00
Closing UPB:		14393512.00

The table below is a visual representation of the Loan Record as reported through RFS. This Loan Record reflects the activity for loan 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	N
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

PROD:1344179 Pool Activity

Issuer ID: 5555 Pool ID: 298741 Report Period: 10/26/09 GO

Issuer ID: 5555 Pool ID: 298741 Type: [CL] [CE] [X]

Opening FIC: 0.00

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 0.00

Security Int. Rate: 6.5300

Initial Interest: 81323.34

Pool Mortgage Rate: 6.7800

Service Fee: 2998.65

Net Due Security Holder: 78324.69

Cash Due Security Holder: 78324.69

T & Escrow Balance: 10457.39

P & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 0.00

Construction Principal: 0.00

Opening Security RPB: 14393512.00

Scheduled Principal: 0.06

Capital Gains: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 14393512.00

Reported: 14393512.00 Calculated: 14393512.00

Guaranty Fee: 1559.30

Custodial Bank Information

Replacement Acct #: 2000001

Escrow Acct #: 2000000

P&I Account Number: 2000003

Construction Loan Principal Acct #: 2000004

Replacement Acct #: 123456789

Escrow Acct #: 123456789

Construction Loan Principal Acct #: 123456789

Custodial Fee Principal Acct #: 123456789

Go Back System Print

PROD:1344179 Date Mod: 09/26/2009 3

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)

PROD:1445:1779

Issuer Summary Alert List

XYZ MORTGAGE COMPANY
 Report Period: 10/2009

Issuer ID: 5555 GO

Summary for Issuer ID

Reporting Date: 11/04/2009 Corrections Due: 11/14/2009
 Last Bulk: 11/04/2009 Last Pool: 11/14/2009
 Submission: 11/04/2009 Summarized: 11/14/2009

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

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
1	0	0	0	0	0	0	
0	0	0	0	0	0	0	

Ginnie Mae I Ginnie Mae II

Pools: 1 0
 T & I Funds: 9457.39 0.00
 Other Funds: 0.00 0.00
 Guaranty Fee: 1599.30 0.00
 Fixed Installment Constant: 0.00 0.00
 Unpaid Pool Principal Balance: 14393512.00 0.00
 Security Remaining Principal Balance: 14393512.00 0.00
 Principal Due Holders: 0.00 0.00
 Interest Due Holders: 75324.69 0.00

Reported 11710D Data

Program Type: 1 GO

Number of Pools: 1 Reporting Period: 10/2009 Date Submitted: 11/01/2009 Submission Type: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure
1	0	0.0%	0	0	0	0

Escrow Funds	Pool Principal Balance
10457.39	14393512.00

Other Funds	Security Principal Balance
0.00	14393512.00

Guaranty Fee	Principal Due Holders
1599.30	0.00

Fixed Installment	Interest Due Holders
0.00	75324.69

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

Issuer's Monthly Summary Report U.S. Department of Housing and Urban Development OMB Approval No. 2555-0040 (Exp. 06/30/2010)
 Government National Mortgage Association

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. Ginnie Mae may not collect this information, and you are not required to provide this form, unless it displays a currently valid OMB control number. The information is required by Sec. 3025(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on one issuer's delinquent pools or loan packages, to provide a best practice report to the security of the information reported, and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Issuer (Name, Address and Zip Code):
 XYZ MORTGAGE COMPANY
 ANYTOWN, USA

Submission Type:
 Original Report
 Revised Report

This report is only for:
 Ginnie Mae I Pools
 Ginnie Mae II Pools/Loan Pkg's

Number of Pools and Loan Pkg's: 1 Date: 11-01-2009 Reporting Month: OCTOBER Issuer ID Number: 5555 Issuer RPB Report ID Number: 013555543

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages

Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	One	Two	Three or More	Foreclosure	Percent 2 or More Months Delinquent (Including Foreclosures)
1	0	0	0	0	0	0	0

(2) Total Escrow Funds: 10,457.39
 (3) Total Funds Other Than Escrow: 0.00

(Report balances this month and the total amount of securities this month shown on Form HUD-11710-A)

Total Guaranty Fee (A)	Total No. of Mortgages (B)	Total Fixed Installment Constant (C)	Total Pool/Loan Pkg. Principal Balance (D)	Total Security Principal Balance (E)	Total Principal (F)	Total Interest (G)
1599.30	1	0.00	14393512.00	14393512.00	0.00	75324.69

Ginnie Mae I Issuers Only: Date all checks mailed or funds electronically remitted to holders last month: 10/31/2009

Ginnie Mae II Issuers Only: Account Number: _____

Authorized Signature: _____ Printed Name: JANE SMITH
 Title: VICE PRESIDENT, XYZMORTGAGE Phone Number (include Area Code): (202) 555-2345

I, _____, hereby certify that the information contained herein and contained in each Form HUD-11710-A, report in hard copy form or electronic transmission is true and correct to the best of my knowledge and belief.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 41 U.S.C. 3025, 3805)
 Previous editions are obsolete. Page 1 Form HUD-11710-D (03/2009) Int. Ginnie Mae Handbook 5500.3, Rev. 1

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 DLO Interest	PP or DLO Principal	PP or DLO 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 DLO UPB				0.00	DLQ	0.00	0.00	
Total UPB for Pool				15,598,363.42				

ISSUER'S MONTHLY REPORT OF LOAN DATA

Issuer ID: 5555 Unique Loan ID: 029456293 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 298742 Pool Type: CL DLQ DLQ Unique Loan ID: 029456293 Loan Type: FIMF

Case #: 00000003143678 Security Inc. Rate: 6.5300
 Issuer Loan ID: 2752 Loan Int. Rate: 6.7500
 UPB: 15598363.00 First Payment: 12/01/2009
 FIC: 94605.33 Maturity: 11/01/2038
 Company: TYLER ROSWELL TIN: XXXX4326
 Address: 666 ET HIGHWAY Orig UPB: 15598363.00
 City: RACHEL Active:
 State: NV Zip: 89001

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="checkbox"/> N	Delinquent: 0.00	0.00
Record Date: 11/2009	Prepaid: 0.00	0.00
Next Payment Date: mm/dd/yyyy	Opening UPB: 15598363.00	
Last Installment Date: mm/dd/yyyy	Instalment: 0.00	0.00
Loan To Balance: 12475.20	Curtailment: 0.00	
	Adjustments: 0.00	
	Net Adjust UPB: 0.00	
	Closing UPB: 15598363.00	

Loan Various Data Fields

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 UFB	0.00
23	Loan UFB	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

PRCO:1944,1779 **Pool List: Pool Activity**

XYZ MORTGAGE COMPANY

Issuer ID: 5555 Pool ID: 298742 Report Period: 11/2009 GO

Issuer ID: 5555 Pool ID: 298742 Type: FN CT X

Opening FC: 94605.33

Locations-in-Full-FC: 0.00

Adjustment to FC: 0.00

Closing FC: 94605.33

Security Int. Rate: 6.5300

Install Interest: 0.00

Pool Mortgage Rate: 6.7800

Service Fee: 0.00

Int. Due Security Holder: 84881.09

Cash Due Security Holder: 91355.25

T & I Balance: 12475.20

F & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 0.00

Construction Principal: 0.00

Opening Security RPB: 15591363.00

Scheduled Principal: 6474.58

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: -.42

Total Principal: 6474.16

Reported Closing Security RPB: 15591888.84

Calculated Closing Security RPB: 15591888.84

Guaranty Fee:

Custodial Bank Information

Recall Code: 2300001

Security Account: 2000002

Escrow Reserve Number: 2300005

Custodial Loan Program Code: 2800004

Recall Code: 12046799

Security Account: 12046799

Custodial Loan Program Code: 12046799

Construction Loan Program Code: 12046799

Print Summary Pool

Version: 1.00 Date Rec'd: 11/20/2009

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	20000002
19	T&I Bank ID	123456789
20	Replacement Reserve Acct #	20000003
21	Replacement Reserve Bank ID	123456789
22	Construction Loan Principal Acct #	20000004
23	Construction Loan Principal Bank ID	123456789

ISSUER'S MONTHLY SUMMARY REPORT (RFS)

PR001445 1773

Issuer Summary Alert List

XYZ MORTGAGE COMPANY

Issuer ID: 5655 Report Period: 11/2009 GO

Summary for Issuer ID

Reporting Date: 12/01/2009 Corrections Due: 12/14/2009
 Last Bulk: Last Pool
 Submission: 12/04/2009 Summarized: 12/14/2009
 Pools Reported: 1 Pool Exceptions: 0
 Loans Reported: 1 Loan Exceptions: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure	0.00%
1	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

Ginnie Mae I: 1
Ginnie Mae II: 0

Pools: 1
T & I Funds: 12475.20
Other Funds: 0.00
Guaranty Fee: 1666.62
Fixed Installment Constant: 94605.33
Unpaid Pool Principal Balance: 15591888.84
Security Remaining Principal Balance: 15591888.84
Principal Due Holders: 6474.16
Interest Due Holders: 84881.09

Reported 11/2009 Data

Program Type: 1 GO

Number of Pools: 1 Reporting Period: 11/2009 Date Submitted: 12/01/2009 Submission Type: 0

Loans	Delinquent	Percent	One	Two	Three	Foreclosure
1	0	0.00%	0	0	0	0

Escrow Funds: 12475.20 Pool Principal Balance: 15591888.84
 Other Funds: 0.00 Security Principal Balance: 15591888.84
 Guaranty Fee: 1666.62 Principal Due Holders: 6474.16
 Fixed Installment: 94605.33 Interest Due Holders: 84881.09

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

Issuer's Monthly Summary Report			U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2530-0030 (Exp. 06/30/2016)		
<small>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. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information is required by Sec. 3046(g) of the National Housing Act or by Ginnie Mae Handbook 5000.3, Rev. 1. The purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a timestamp for reporting. The information collected will not be disclosed outside the Department except as required by law.</small>							
Issuer (Name, Address and Zip Code) WTC MORTGAGE COMPANY ARIZONA, USA			Submission Type <input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		This report is only for <input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pigs		
Number of Pools and Loan Pigs	Date	Reporting Month	Issuer ID Number	Issuer RPE Report ID Number			
5	12-01-2009	NOVEMBER	5555	07835555A3			
(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages				(2) Total Escrow Funds			
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent One	Two	Three or More	Foreclosure	
1	0	0	0	0	0	0	
				(3) Total Funds Other Than Escrow			
				0.00			
(Report Balances this month end and Principal amount of securities this month end shown on Form HUD-11710-A)						Due-Holders	
Total Guaranty Fee (\$)	Total No. of Mortgages (\$)	Total Filled Installment (\$)	Total PGM Due Pkg. Principal Balance (\$)	Total Security Principal Balance (\$)	Total Principal (\$)	Total Interest (\$)	
1,689.82	1	54,506.33	15,598,363.42	15,591,888.84	0,474.15	34,881.09	
Ginnie Mae I Issuers Only <small>Date all checks mailed or funds electronically remitted to holders last month (Ginnie Mae 1 only)</small>				Ginnie Mae II Issuers Only <small>ACH Bank Name and Address Account Number</small>			
All Issuers <small>Authorized Signature</small>				Printed Name JANE SMITH			
Title WTC PRESIDENT, ISSUING OFFICER				Phone Number (include Area Code) (202) 555-2345			
<small>By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmission is true and accurate to the best of my knowledge and belief. Warning: HUD will prosecute false claims and statements. Completion may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1042) (1) U.S.C. 3729, 3829. Previous editions are obsolete. Page 1 Form HUD-11710-D (01/2009) ref. Ginnie Mae Handbook 5000.3, Rev. 1</small>							

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 loans 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 11714SN, 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 ($36 \times \$25,000 = \$1,550,000$) 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 (20-½ 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.

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
3	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 Num	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:

ISSUER'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		362550							
Date		11/1/2009							
Reporting Month		October							
Section 1 - Pool Administration									
Pool/Loan Package Activity This Month		Total Number of Amgs.	Fixed Installment Control	Pool Interest	Pool Principal				
A. Balances from last report (less: 1. Installment collections 2. Additional principal collections 3. Liquidations-in-full (payments, FHA/VA/RO/SBA Settlements, etc.) 4. Other (+ or -))		10	\$ 18,344.32	\$ 16,064.39	\$ 1,877.40				
D. Balances this monthend		10	\$ 18,344.32		\$ 2,498,922.40				
E. Total Number Delinquent		0%	0	0	0	0	0	0	0
Section 1A - Formula for Calculating Mortgage Principal Installments Due this Month		A. Fixed Installment Control	B. Interest	C. Scheduled Principal (line A-B)	D. Weighted Average Interest Rate (LE 4.0000%)				
		\$ 18,344.32	\$ 16,064.43	\$ 2,489.82	4.0000%				
Section 2 - Schedule of Payments (Principal and Interest)									
A. Scheduled Principal		B. Additional Principal		C. Liquidations		D. Other (+ or -) (Attach explanation)		E. Total Principal (A through D)	
\$ -		\$ -		\$ -		\$ -		\$ -	
F. Cash distribution due holders for interest (interest on 7 Amgs.)								\$ 16,064.39	
G. Total cash distribution due holders (Sec. 2E + 2F)								\$ 16,064.39	
H. Deferred interest paid holders (DPM only)								\$ -	
Section 3 - Principal Amount of Securities									
A. Principal amount of securities from last report		\$ 2,500,000.00							
B. Principal distributed to holders this report (Section 2E)		\$ -							
C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1710B		\$ -							
D. Principal of securities this monthend		\$ 2,500,000.00							
Section 4 - Remittance Due on Ginnie Mae (Guaranty Fee Rate 0.0050%)									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty rate divided by twelve)		\$ 125.00							
B. Other (explain)									
Section 5 - Status of Custodial Funds									
Principal and Interest		A. Name and Address of Custodial Bank(s)			Account Number(s)				
Cash		PUNTO RISO NATIONAL BANK			74430101				
Composition of fund balance at monthend		PUNTO RISO NATIONAL BANK			34630102				
1. Escrow Funds		7,500.00	2. Principal and Interest	20,000.00	3. Other				
		\$	\$	\$	\$				

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

Issuer's Monthly Serial Notes Accounting Schedule		U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2569-0002 (5/01-03/08/08/10)	
<p>Public reporting burden for this information collection is estimated to average less than 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, to Washington Headquarters Service, Paperwork Project (0182-0002), Washington, DC 20543-0002.</p> <p>Send comments regarding this information collection to the Office of Management and Budget, Paperwork Project (0182-0002), Washington, DC 20503-0002.</p> <p>This information collection is required to obtain or maintain a Ginnie Mae Pool or Loan Package. The information is required by the U.S. Department of Housing and Urban Development (HUD) in order to provide information with respect to the status and distribution of principal and interest on the serial units and serial note certificates received and outstanding during the current month. The information collected will be processed and made available to the Department and its authorized contractors.</p>					
Punto Riso Mortgage Company 123 Main Street San Juan, PR		Pool ID Number	362550	Vehicle Note Number	362550
		Reporting Month	October	Date	11-01-09
Schedule 1 - Principal Controls (Column 2) and Adjusted Security Balance (Column 3)		Column 1 Forecasted Securities Balance	Column 2 Accrued Scheduled and Additional Principal Collections		
A. Balances carried forward		\$ 2,498,922.40	\$ 1,877.40		
B. Principal, scheduled due this month		1,638.62	1,638.62		
C. Principal, additional principal collected		0.00	0.00		
D. Total lines B and C (line B in Column 1 and Column 2)		1,638.62	1,638.62		
E. Subtotal lines A and D		2,496,633.36	3,606.02		
F. Less amount of principal to redeem Serial Units (Notes in Part A, Schedule 1 Item 1)		0.00	0.00		
G. Balance carried forward to next reporting period		2,496,633.36	3,606.02		
Schedule 2 - Principal Distributed to Certificate Holders					
A. Principal on hand for redemption of Serial Units (Notes in Part A, Schedule 1 Item 1)		\$ 2,496,633.36			
B. Principal on hand to issue Serial Note Certificate Number _____ Serial Unit Number _____ (to be filled in for number and program transfer)					
(Note: (1) This Serial Unit is not included in lines A, above, and (2) if this Serial Note Certificate is not surrendered and redeemed during the next reporting month, then carry the face forward on that and succeeding reporting months on item G, Schedule 1, below.)					
C. Total of lines A and B					
D. Serial Note(s) Certificate(s) Outstanding Because Holder Has Not Surrendered Certificate(s)		Serial Unit	Date	Date Received From Monthly Report	Current
Schedule 3 - Serial Units Paid and Serial Note Certificates Surrendered					
Serial Unit Paid (Line A, Schedule 1 Item 1)		Serial Unit Number		Cumulative Total	

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 U.S. Department of Housing and Urban Development, Government National Mortgage Association, OMB Approval No. 2540-0023 (Rev. 09/2002)

NOTE: Issuer's burden for the collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Services, Directorate for Information Operations and Reports, Paperwork Project (0172-0047), Washington, DC 20543-0172.

To the following Security Holder:

JOHN DOE INSURANCE 123 Main Street, #100	Serial Note Servicing Number 312334	Date 11/15/2009
	Serial Note Certificate Number 432563	Reporting Month October
	Serial Units Number 1-10	Security Interest Rate 7.5000%

The check for distribution of interest for the above reporting month is enclosed. The check will be forwarded separately on or before the 15th of the month. The servicer will be made electronically on the 15th of the month or the 15th business day, or the next business day. The servicer will make payments for interest on the 15th of the month or the 15th business day, or the next business day.

A. Cash distribution due Security Holder for interest	\$	15,625.00
B. Less Federal income tax withheld from interest (if any)	\$-	0.00
C. Cash distribution due Security Holder for collection of Serial Units No. 1-10 \$25,000 each	\$	0.00
D. Total cash distribution due Security Holder	\$	15,625.00
E. Outstanding balance of this certificate after credit of the above distribution	\$	0.00
F. The total of these Serial Units redemption was number	15	20
G. The redemption maturity date of each Serial Unit was	15	20
H. The number of outstanding Serial Units under this Serial Note is		

Explaination for items above:

I hereby certify that all the information reported herein, as well as any interest provided in the accompanying schedule, is true and accurate. I warrant that all proceeds from sales and redemptions of these securities will be used to pay the principal and interest on the securities.

Issuer: John Doe Insurance Company City and State: San Diego, CA

Printable version see electronic. Page 1 of 1 Form HUD 11714SN (01/2009) not for use in HUD 2003, Rev. 1

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	P
2	Pool ID	362550
3	Adjust FIC	0.00
4	Pool FIC	16526.13
5	Servicing Fee	1040.97
6	Weighted Average Interest Rate	8.00%
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	0
21	Replacement Reserve Bank ID	0
22	Construction Loan Principal Account Num	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. 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'S RECONCILIATION OF MONTHLY REPORT OF POOL AND LOAN DATA									
Ginnie Mae Pool/Loan Package Number		362550							
Date		12/1/2000							
Reporting Month		Nov-00							
Section 1 - Pool Administration									
Pool/Loan Package Activity This Month		Total Number of Mbs.	Fixed Installment Count	Pool Interest	Pool Principal				
A. Balance from last report		10	\$ 16,544.10		\$ 2,488,532.60				
B. 1. Installment collections				\$ 14,089.90	\$ 3,498.62				
2. Additional principal collections									
3. Liquidations-in-full (Prepayments, PMA/VA/RD/SBA Settlements, etc.)		1	\$ 1,817.97	\$ 1,688.95	\$ 249,832.26				
C. Other (in or out)									
D. Balance on-hand		9	\$ 14,726.13		\$ 2,238,698.77				
E. Total Delinquency		Number	Percent	Installment Delinquency	F. Amount Due	Interest	Principal	H. Servicing Fee	
		One	Two	Three or More	Foreclosure				
0		0	0	0	0				\$ 1,050.97
Section 1A - Formula for Calculating Mortgage Principal Installments due this Month									
A. Fixed Installment Control	B. Interest	C. Scheduled Principal (Line A-B)	D. Weighted Average Interest Rate (if applicable)						
\$ 16,544.10	\$ 1,624.23	\$ 1,498.87	8.000000%						
Section 2 - Schedule of Payments (Principal and Interest)									
A. Scheduled Principal	B. Additional Principal	C. Liquidations	Explanation	E. Total Principal (A+B+C)					
\$ -	\$ -	\$ -		\$ 250,000.00					
F. Cash distribution due holders for interest @ 7.00%				\$ 15,429.00					
G. Total cash distribution due holders (Sec. 2F + 2F)				\$ 265,429.00					
H. Deferred interest paid holders (Form 1099-E)				\$ -					
Section 3 - Principal Amount of Securities									
A. Principal amount of securities from last report				\$ 2,500,000.00					
B. Principal distributed to holders this report (Section 2E)				\$ -					
C. Serial Notes - Principal available for distribution to holders - Attach Form HUD-1710-B				\$ 250,000.00					
D. Principal of securities this monthend				\$ 2,250,000.00					
Section 4 - Remittance Due on Ginnie Mae (Guaranty Fee Rate 3.0000%)									
A. Ginnie Mae guaranty fee (Opening balance of securities multiplied by annual guaranty fee divided by 12)				\$ 125.00					
B. Other (explain)				\$ -					
Section 5 - Status of Custodial Funds									
Principal and Interest		A. Name and Address of Custodial Bank(s)		Account Number(s)					
		CREDIT RISK NATIONAL BANK		24489100					
		CREDIT RISK NATIONAL BANK		24489109					
B. Composition of fund balance on-hand									
1. Escrow Funds		2. Principal and Interest		3. Other					
\$ 8,900.00		\$ 226,624.85		\$ -					

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.

Issuer's Monthly Serial Notes Accounting Schedule		U.S. Department of Housing and Urban Development Government National Mortgage Association		OMB Approval No. 2503-003 (Rev. 06/00/01)	
Public reporting burden for this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of data. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, to Washington Headquarters Service, Room 1224, U.S. Department of Commerce, 4800 Marking Drive, Bethesda, MD 20814-4202. The information required by this collection of information is necessary for the Department of Housing and Urban Development to carry out its functions and to provide information to the public. The information collected will not be disclosed outside the Department except as required by law.					
Issuer (Name, Address and Zip Code)		Issuer ID Number	Ginnie Mae Pool Number		
Puerto Rico Mortgage Company 120 Main Street San Juan, PR		4043	362550		
		Reporting Month	Date		
		November	12/01/2000		
Schedule 1 - Principal Controls (Column 2) and Adjusted Security Balance (Column 1)					
		Column 1 Forecasted Servicing Balance	Column 2 Accrued (Rebated and Additional) Principal Collections		
A. Balance carried forward		\$ 2,498,693.90	\$ 3,386.02		
B. Principal, scheduled and due current month		1,699.87	1,699.87		
C. Principal, additional principal collected		249,832.26	249,832.26		
D. Total less Item C (Rebate in Column 1 and Column 2)		= 251,532.13	= 251,532.13		
E. Subtotal less A and D		2,245,161.65	254,896.10		
F. Less amount of principal to redeem Serial Note Certificates (Form HUD-1710-B, Subpart 1) (baker)			250,000.00		
D. Balance carried forward to next reporting period		2,245,161.65	4,396.10		
Schedule 2 - Principal Disbursed Current Report					
A. Principal on hand for redemption of Serial Note Number		1 through 10	\$ 250,000.00		
B. Principal on hand to retire Serial Note Certificate Number		Serial Unit Number			
		Serial Unit Number			
Notes: (1) This Serial Unit is not included in Item 1, above, and (2) if the Serial Note Certificates are not redeemed and rebated during the next reporting period, the entry to Item 1, above, on that and succeeding reporting months as Item 1, Schedule 1, below.					
C. Total of Items A and B			250,000.00		
D. Serial Note(s) Certificate(s) Outstanding Because Holder has not Surrendered Certificate(s)					
Serial Unit	Serial Note Certificate	Date Reported From Monthly Report	Date Amount	Comments	
Schedule 3 - Serial Note(s) Paid and Serial Note Certificate(s) Redeemed					
Last Unit Paid (Item A, Schedule 1) and Certificate Surrendered		Serial Note Certificate	Serial Unit Number		
10		435463	250,000.00	250,000.00	

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 U.S. Department of Housing and Urban Development Government National Mortgage Association OMB Approval No. 2503-0003 (Exp. 09/30/2010)

Public reporting burden for this collection of information is estimated to average 1 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. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing the burden, to Washington Headquarters Service, Paperwork Project (0192-0108), Washington, DC 20503.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The purpose of this information is to provide summary information to the holder of serial note securities with respect to the current month's account transactions, calculation of interest and principal to be distributed, and data with respect to the redemption of Serial Units. This information will not be disclosed outside of the Department except as noted below.

To the following Security Holder:

JOHN DOE INVESTOR
KANSAS CITY, KS

Ginnie Mae pool/contract Number	Date
362550	12/15/2000
Serial Note Certificate Number	Reporting Month
473743	November
Serial Units Number	Security Interest Rate
3-10	7.5000%

The check for distribution of interest for the above reporting month is enclosed. The check will be forwarded separately but no later than the 15th of the month. The remittance will be made electronically on the 15th of the month or, if the 15th is not a business day, on the next business day. The remittance includes payment for all Serial Units held during the above reporting month.

A. Cash distribution due Security Holder for interest \$ 15,025.00
 B. Less Federal income tax withheld from interest (if any) \$ -0-
 C. Cash distribution due Security Holder for retirement of 10 Serial Unit(s) No. 1-10 at \$25,000 each \$ 250,000.00
 D. Total cash distribution due Security Holder \$ 265,025.00
 E. Outstanding balance of this certificate after credit of the above distribution \$ 2,350,000.00
 F. The last Serial Unit redeemed was number 10, 20 on 15, 20
 G. The scheduled maturity date of each Serial Unit was 15, 20
 H. The number of outstanding Serial Units under this Serial Note is 30

Explanation for items above:

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name: Quintop Home Mortgage Company Authorized Signature: _____
 Street Address: 823 Main Street City and State: San Antonio TX

Previous editions are obsolete. Page 1 of 1 Form HUD-11714SN (01/00/00) ref: Ginnie Mae Handbook 5500.3, Rev. 1

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

Issuer's Monthly Serial Note Remittance Advice U.S. Department of Housing and Urban Development Government National Mortgage Association OMB Approval No. 2503-0015 (Exp. 11/09/2000) (Example for page #218)

Public reporting burden for this collection of information is estimated to average 1 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 is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3.

To the following Security Holder:

MBSCC & Co.
Anytown, USA 00009

Ginnie Mae pool/contract Number	Date
362550	3/15/00
Serial Note Certificate Number	Reporting Month
425453	2000
Serial Units Number	Security Interest Rate
1-10	7.50%

The check for distribution of interest for the above reporting month is enclosed. The check will be forwarded separately but no later than the 15th of the month. The remittance will be made electronically on the 15th of the month or, if the 15th is not a business day, on the next business day. The remittance includes payment for all Serial Units held during the above reporting month.

A. Cash distribution due Security Holder for interest \$ 1,562.50
 B. Less Federal income tax withheld from interest (if any) \$ -0-
 C. Cash distribution due Security Holder for retirement of Serial Unit(s) No. at \$25,000 each \$ 250,000.00
 D. Total cash distribution due Security Holder \$ 251,562.50
 E. Outstanding balance of this certificate after credit of the above distribution \$ -0-
 F. The last Serial Unit redeemed was number on 15, 10
 G. The scheduled maturity date of each Serial Unit was 15, 10
 H. The number of outstanding Serial Units under this Serial Note is 30

Explanation for items above:

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name: Quintop Home Mortgage Company Authorized Signature: _____

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:

SERIAL NOTE POOL RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: 362550	REPORTING MONTH: 11/09
+ Month end pool principal balance (Sum of Fields 23 on all L-Records in the pool)	\$ 2,240,801.72
+ Prepaid installment 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)	\$ -
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ 1,090.87
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	
- CD Pools Only: Additional Principal Adjustments or PIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ -
+ SN Pools Only: Ending accumulated principal as reported on Form HUD 1710B	\$ 4,898.15
- Adjusted Pool Principal Balance	\$ 2,250,000.00
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ 2,250,000.00
= Difference: Over/Short	\$ -
Comments:	

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)	\$ -
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ -
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each loan in the pool)	\$ -
+ Liquidation Principal (Sum of L-Record Field 23 for each liquidated loan in the pool prior to its liquidation)	\$ 248,832.26
+ 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)	\$ -
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ -
+ Fixed Installment on Liquidation (Enter last installment of principal and interest reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ 1,817.97
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 16 for each delinquent loan in the pool)	\$ -
- Prepaid Service Fee (Calculated sum of L-Record Fields 16 for each prepaid loan in the pool)	\$ -
- Service Fee from Liquidations (Based on last interest installment 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)	\$ 250,444.38
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ 250,444.38
= Difference: Over/Short	\$ -

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 servicemember'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 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 eligibility 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 1st 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 <http://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	Type	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 Name	Start	End	Type	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	TBI Escrow Balance	100	111	Numeric	12	99999999.99 Signed Field
12	PAI 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	PAI Account Number	159	168	Character	10	
17	PAI Bank ID	169	177	Character	9	
18	TBI Account Number	178	187	Character	10	
19	TBI 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	Filler	235	246	Character	12	
25	Filler	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.

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.

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.

Exception Messages

- 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.

Exception Messages

- 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.

Exception Messages

- 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 the current period: Report data 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	Type	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, FHL, FHE, RHE, RHF, PSL, VAS, VAV
5	Case Number	20	34	Character	15	
6	Issuer Loan ID	35	54	Character	20	
7	First Payment Date	55	62	Date	8	MMDDYYYY
8	Loan Maturity Date	63	70	Date	8	MMDDYYYY
9	Loan Interest Rate	71	77	Numeric	7	99.9999
10	Loan ORB	78	90	Numeric	13	9999999999.99
11	Loan FIC	91	101	Numeric	11	99999999.99
12	Last Installment Paid Date	102	109	Date	8	MMDDYYYY
13	In Foreclosure Flag	110	110	Character	1	N or Y (default N)
14	Delinquent Interest	111	121	Numeric	11	99999999.99
15	Delinquent Principal	122	134	Numeric	13	9999999999.99
16	Prepaid Interest	135	145	Numeric	11	99999999.99
17	Prepaid Principal	146	158	Numeric	13	9999999999.99
18	Install Interest	159	169	Numeric	11	99999999.99
19	Install Principal	170	182	Numeric	13	9999999999.99
20	Curtaiment	183	195	Numeric	13	9999999999.99
21	Adjust Interest	196	207	Numeric	12	99999999.99 Signed Field
22	Net Adjust UPB	208	221	Numeric	14	9999999999.99 Signed Field
23	Loan UPB	222	235	Numeric	14	9999999999.99 Signed Field
24	Removal Date	236	243	Date	8	MMDDYYYY
25	Removal Reason	244	244	Numeric	1	1, 2, 3, 4, 5, 6
26	Liquidation Interest Due	245	255	Numeric	11	99999999.99
27	Liquidation Principal Remitted	256	268	Numeric	13	9999999999.99
28	Liquidation Principal Balance	269	282	Numeric	14	9999999999.99 Signed Field
29	Loan TBG 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.

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.

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 loan 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.

Exception Messages

- 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 unsecured 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.

Exception Messages

- 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	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant S - Sensitive
2	Unique Loan ID	2	10	Numeric	9	
3	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	106	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	SSN 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.

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.

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	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant V - Various
2	Unique 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	Filler	19	19	Character	1	
7	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	MVN	31	48	Character	18	
11	NEFS Original Mortgage	49	49	Character	1	N or Y
12	GEM Percent Increase	50	56	Numeric	7	99.9999
13	Down Payment Assistance Flag *	57	57	Character	1	1 or 2
14	Combined LTV Ratio Percent *	58	63	Numeric	6	999.99
15	Total Debt Expense Ratio Percent *	64	69	Numeric	6	999.99
16	Reference Type *	70	70	Numeric	1	1, 2, 3, 4
17	Pre-Modification First Installment Due Date	71	78	Date	8	YYYYMMDD
18	Pre-Modification Original Principle Balance (OPS) Amount	79	89	Numeric	11	99999999.99
19	Pre-Modification Interest Rate Percent	90	95	Numeric	6	99.999
20	Pre-Modification Loan Maturity Date	96	103	Date	8	YYYYMMDD

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 loan. This is a new loan 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	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM
4	Pool Count	12	17	Numeric	6	
5	Loan Count	18	24	Numeric	7	
6	Sensitive Count	25	31	Numeric	7	
7	Various Count	32	38	Numeric	7	
8	Summarize Flag	39	39	Character	1	Y or N (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	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).	
Pool Record	4	Pool FIC		RFS calculated should equal the "Total Fixed Installment Control" amount reported on the 11710-0 Field (4) for the Program type
Pool Record	10	Security RPB	Used for accounting only in RFS; the Security RPB of record is reported to GinnieNET	Should equal the First Security RPB reported to GinnieNET per RFS Guide Appendix VII-1
Pool Record	10	Security RPB	Summarizes the dollar 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 11710-0 Field (8) for the Program type
Pool Record	11	T&U 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&U 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 RPB balance as reported to GinnieNET	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	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Should equal the Total Principal Due Holders as reported in Field (9) of the 11710-0 for the Program type.
Pool and Loan Record	General	Total Interest-Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).	Should equal the Total Interest Due Holders as reported in Field (10) of the 11710-0 for the Program type.
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans 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 11710-0 for the Program type.
Loan Record	12	Last Installment Paid Date	This field is used for calculating 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 11710-0 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 (Ginnie I or Ginnie II).	Should equal the "Total No Delinquents" as reported in Field (1) of the 11710-0 for the Program type
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans 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 (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS	Should equal the "Total Pool/Loan Pkg Principal Balance" as reported in Field (7) of the 11710-0 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.