ATTACHMENT B
APPENDIX VI-17, HMBS ISSUER POOLING & REPORTING SPECIFICATION FOR MBSAA

Table 1: HECM Loan Data Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant L - HECM Loan
2	Issuer_ID_Number	2	5	Numeric	4	
3	Unique_Loan_ID	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	Case_Number	16	30	Numeric	15	Must report all 15 digits.
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	9999999999.99
8	Principal_Limit	64	76	Numeric	13	9999999999.99
9	Loan_Servicing_Fee_Code	77	77	Character	1	1=Fixed Monthly 2=Spread
10	Eligible Non-Borrowing Spouse	78	78	Character	1	Y=Yes N=No
11	Annual Interest Rate Change Cap	79	80	Numeric	2	
12	Lifetime Interest Rate Change Cap	81	82	Numeric	2	
13	Maximum Interest Rate	83	88	Numeric	6	99.999
14	Remaining Property Charges Set-Aside Amount	89	101	Numeric	13	9999999999.99
Report on Total HECM						
15	HECM_OPB	102	114	Numeric	13	9999999999.99
16	HECM_Accrued_Interest_This_Period	115	127	Numeric	13	9999999999.99
17	Not Used-Report all zeroes in the field	128	140	Numeric	13	Report 0000000000000 in this field
18	HECM_UPB	141	153	Numeric	13	9999999999.99
19	HECM_Payment Amount this Period	154	166	Numeric	13	9999999999.99
20	HECM_Interest_Rate	167	172	Numeric	6	99.999
21	HECM_Status_Code	173	174	Numeric	2	1) Current; 2) Default; 3) Due

Field #	Field Name	Start	End	Type	Length	Remarks
						& Payable; 4) Foreclosure
22	Payment_Reason (Payment Code)	175	176	Numeric	2	1) Refinance, 2) Voluntary full Repayment, 3) Borrower move, 4) Death of the borrower 5) Mandatory purchase event, 6) Optional purchase event, 7) Foreclosure, 8) Other, 9) Partial Prepayment, 10) Due and payable purchase event, 11) Partial payment with pending claim
23	Liquidation Date	177	184	Date	8	MMDDYYYY
24	Remaining_Available_Line_of_Credit (LOC)_Amount	185	197	Numeric	13	9999999999.99
25	Monthly_Servicing_Fee	198	210	Numeric	13	9999999999.99
26	Monthly_Scheduled_Payment Amount	211	223	Numeric	13	9999999999.99
27	Remaining_Terms_of_Payments	224	226	Numeric	3	999
28	MIN	227	244	Character	18	999999999999999999
29	MOM	245	245	Character	1	Y = Yes, N = No
30	Payment_Option	246	246	Numeric	1	1) Tenure, 2) Term, 3) Line of Credit, 4) Modified Term, 5) Modified Tenure, 6) Single Disbursement
Report on Securitized Part of HECM Loan						
31	HECM_Securitized_Principal_Balance	247	259	Numeric	13	9999999999.99
32	Accrued_Interest_HECM_Securitized	260	272	Numeric	13	9999999999.99
33	Payments_This_Period_HECM_Securitized	273	285	Numeric	13	9999999999.99
34	Payments_Total_HECM_Securitized	286	298	Numeric	13	9999999999.99
35	Participation_Count	299	302	Numeric	4	
Report on Unsecuritized Part of HECM Loan						
36	HECM_Unsecuritized_Principal_Balance	303	315	Numeric	13	9999999999.99
37	Accrued_Interest_HECM_Unsecuritize	316	328	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
	d					
38	Payments_This_Period_HECM_ Unsecuritized	329	341	Numeric	13	9999999999.99
39	Payments_Total_HECM_Unsecuritized	342	354	Numeric	13	9999999999.99
Report on Sensitive Data of HECM Loan						
40	Address_Street	355	409	Character	55	
41	Address_City	410	439	Character	30	
42	Address_State	440	441	Character	2	
43	Address_Zip	442	450	Numeric	9	
44	Borrower_First_Name	451	475	Character	25	
45	Borrower_Last_Name	476	500	Character	25	
46	Borrower_Birth_Date	501	508	Date	8	MMDDYYYY
47	Borrower_Gender	509	509	Character	1	M, F, U
48	Co-Borrower_First_Name_1	510	534	Character	25	
49	Co-Borrower_Last_Name_1	535	559	Character	25	
50	Co-Borrower_Birth_Date_1	560	567	Date	8	MMDDYYYY
51	Co-Borrower_Gender_1	568	568	Character	1	M, F, U
52	Co-Borrower_First_Name_2	569	593	Character	25	
53	Co-Borrower_Last_Name_2	594	618	Character	25	
54	Co-Borrower_Birth_Date_2	619	626	Date	8	MMDDYYYY
55	Co-Borrower_Gender_2	627	627	Character	1	M, F, U
56	Co-Borrower_First_Name_3	628	652	Character	25	
57	Co-Borrower_Last_Name_3	653	677	Character	25	
58	Co-Borrower_Birth_Date_3	678	685	Date	8	MMDDYYYY
59	Co-Borrower_Gender_3	686	686	Character	1	M, F, U
60	Co-Borrower_First_Name_4	687	711	Character	25	
61	Co-Borrower_Last_Name_4	712	736	Character	25	
62	Co-Borrower_Birth_Date_4	737	744	Date	8	MMDDYYYY
63	Co-Borrower_Gender_4	745	745	Character	1	M, F, U
64	Eligible Non-Borrowing_Spouse_First_Name_1	746	770	Character	25	

Field #	Field Name	Start	End	Type	Length	Remarks
65	Eligible Non-Borrowing_Spouse_Last_Name_1	771	795	Character	25	
66	Eligible Non-Borrowing_Spouse_Birth_Date_1	796	803	Date	8	MMDDYYYY
67	Eligible Non-Borrowing_Spouse_Gender_1	804	804	Character	1	M, F, U
68	Eligible Non-Borrowing_Spouse_First_Name_2	805	829	Character	25	
69	Eligible Non-Borrowing_Spouse_Last_Name_2	830	854	Character	25	
70	Eligible Non-Borrowing_Spouse_Birth_Date_2	855	862	Date	8	MMDDYYYY
71	Eligible Non-Borrowing_Spouse_Gender_2	863	863	Character	1	M, F, U
72	Eligible Non-Borrowing_Spouse_First_Name_3	864	888	Character	25	
73	Eligible Non-Borrowing_Spouse_Last_Name_3	889	913	Character	25	
74	Eligible Non-Borrowing_Spouse_Birth_Date_3	914	921	Date	8	MMDDYYYY
75	Eligible Non-Borrowing_Spouse_Gender_3	922	922	Character	1	M, F, U

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

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

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

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

5. Case_Number: The agency case number assigned to the loan by the government agency associated with the loan: FHA. It must be the same case number that was reported (on the Schedule of Pooled Mortgages) to Ginnie*NET* at the time of pool origination.

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

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

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

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

10. Eligible_Non-Borrowing_Spouse: If an Eligible Non-Borrowing Spouse is identified on the loan and still remains eligible per FHA requirements. Must be = "Y" if Yes or "N" if No. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.

11. Annual_Interest_Rate_Change_Cap (Annual ARM): A cap that limits the annual interest rate increase or decrease of the loan. The value is "2" for 1-Year adjusting loans. This field is required only for annually adjusting loans.

12. Lifetime_Interest_Rate_Change_Cap (Annual ARM): A cap that limits the lifetime interest rate increase or decrease of the loan. The value is "5" for 1-Year adjusting loans. This field is required only for annually adjusting loans.

13. Maximum_Interest_Rate (Monthly ARM): The maximum interest rate on the note. This field is required only for monthly adjusting loans.

14. Remaining Property Charges Set-Aside Amount: The remaining amount in the set-aside established at closing to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees whether it is made up of a first-year property charges set-aside pursuant to 24 C.F.R. 206.205 or an FHA-defined "Life Expectancy Set-Aside."

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

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

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

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

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

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

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

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

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

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

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

26. Monthly_Scheduled_Payment_Amount: The monthly payment amount scheduled to be made to the borrower as of the reporting cut-off date, including, if applicable, the amount that will be withheld from

borrower's monthly payment for property charges. If Payment Option is = 1, 2, 4 or 5, this field is required.

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

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

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

30. Payment_Option: The method to receive payments (1 = tenure, 2 = term, 3 = line of credit, 4 = modified term, 5 = modified tenure, 6 = single disbursement lump sum, for fixed rate HECMs with an FHA case number assigned on or after September 30, 2013) that was selected by the borrower as of cut-off date.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

48. Co-Borrower_First_Name_1: First name of the first co-borrower of this loan.

49. Co-Borrower_Last_Name_1: Last name of the first co-borrower of this loan.

50. Co-Borrower_Birth_Date_1: Birth date of the first co-borrower of this loan.

51. Co-Borrower_Gender_1: Gender of the first co-borrower of this loan.

52. Co-Borrower_First_Name_2: First name of the second co-borrower of this loan.

53. Co-Borrower_Last_Name_2: Last name of the second co-borrower of this loan.

54. Co-Borrower_Birth_Date_2: Birth date of the second co-borrower of this loan.

55. Co-Borrower_Gender_2: Gender of the second co-borrower of this loan.

56. Co-Borrower_First_Name_3: First name of the third co-borrower of this loan.

57. Co-Borrower_Last_Name_3: Last name of the third co-borrower of this loan.

58. Co-Borrower_Birth_Date_3: Birth date of the third co-borrower of this loan.

59. Co-Borrower_Gender_3: Gender of the third co-borrower of this loan.

60. Co-Borrower_First_Name_4: First name of the fourth co-borrower of this loan.

61. Co-Borrower_Last_Name_4: Last name of the fourth co-borrower of this loan.

62. Co-Borrower_Birth_Date_4: Birth date of the fourth co-borrower of this loan.

63. Co-Borrower_Gender_4: Gender of the fourth co-borrower of this loan.

64. Eligible Non-Borrowing Spouse_First_Name_1: First name of the first Eligible Non-Borrowing Spouse identified on this loan.

65. Eligible Non-Borrowing_Spouse_Last_Name_1: Last name of the first Eligible Non-Borrowing Spouse identified on this loan.

66. Eligible Non-Borrowing_Spouse_Birth_Date_1: Birth date of the first Eligible Non-Borrowing Spouse identified on this loan.

67. Eligible Non-Borrowing_Spouse_Gender_1: Gender of the first Eligible Non-Borrowing Spouse identified on this loan

68. Eligible Non-Borrowing Spouse_First_Name_2: First name of the second Eligible Non-Borrowing Spouse identified on this loan.

69. Eligible Non-Borrowing_Spouse_Last_Name_2: Last name of the second Eligible Non-Borrowing Spouse identified on this loan.

70. Eligible Non-Borrowing_Spouse_Birth_Date_2: Birth date of the second Eligible Non-Borrowing Spouse identified on this loan.

71. Eligible Non-Borrowing_Spouse_Gender_2: Gender of the second Eligible Non-Borrowing Spouse identified on this loan.

72. Eligible Non-Borrowing Spouse_First_Name_3: First name of the third Eligible Non-Borrowing Spouse identified on this loan.

73. Eligible Non-Borrowing_Spouse_Last_Name_3: Last name of the third Eligible Non-Borrowing Spouse identified on this loan.

74. Eligible Non-Borrowing_Spouse_Birth_Date_3: Birth date of the third Eligible Non-Borrowing Spouse identified on this loan.

75. Eligible Non-Borrowing_Spouse_Gender_3: Gender of the third Eligible Non-Borrowing Spouse identified on this loan

Note:

(1) The Issuer must report any changes to the list of borrowers/co-borrowers. If there is a change, the Issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data fields above in Table 1 - Report on Sensitive Data of HECM Loan.

(2) The Issuer must report any changes to the list of Eligible Non-Borrowing Spouses. An Eligible Non-Borrowing Spouse can be removed from the list after pool issuance, but one cannot be added. The Issuer can also make changes to the list above in order to correct errors made in the at-issuance data submittal. If there is a change, the Issuer must report the updated complete set of Eligible Non-Borrowing Spouses information in the monthly accounting data fields above in Table 1 - Report on Sensitive Data of HECM Loan. The Issuer must change the submission in field 10 above to "No" if there no longer are any Eligible Non-Borrowing Spouses identified on the loan.

(3) If the Issuer is updating the address fields 40 through 43, the Issuer may report only the field that will change. Issuers have the option of reporting only the changes as they occur or of reporting all borrower/co-borrower data each period. Ginnie Mae's systems always consider the last data reported as the current data.

HECM Loan Data Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Unique_Loan_ID		
4	Loan_Type		
5	Case_Number	Must conform to Ginnie Mae standards for 15 digit case number	
6	Issuer_Loan_Number		
7	Maximum_Claim_Amount		
8	Principal_Limit	The current Principal Limit for the HECM loan	
9	Loan_Servicing_Fee_Code		
10	Eligible Non-Borrowing Spouse		
11	Annual Interest Rate Change Cap		
12	Lifetime Interest Rate Change Cap		
13	Maximum Interest Rate		
14	Remaining Property Charges Set-Aside		

Field #	Field Name		
	Amount		
15	HECM_OPB		
16	HECM_Accrued_Interest_This_Period	Equals Accrued_Interest_HECM_ Securitized (Field 32) + Accrued_Interest_HECM_ Unsecuritized (Field 37) + sum of Participation Payment _Adjustment (Field 10 of all associated Particpation Accounting Records)	
17	Not Used	Reserved	
18	HECM_UPB	Equals HECM_Securitized_Principal_Balance (Field 31) + HECM_Unsecuritized_Principal_Balance (Field 36) Must be greater than Zero when not liquidating	
19	HECM_Payment Amount this Period	Equals Payments_This_Period_ HECM_Securitized (Field 33) + Payments_This_Period_ HECM_ Unsecuritized (Field 38) + sum of Participation Payment _Adjustment (Field 10 of all associated Participation Accounting Records)	
20	HECM_Interest_Rate		

Field #	Field Name		
21	HECM_Status_Code		
22	Payment_Reason (Payment Code)		
23	Liquidation_Date	Cannot be blank when liquidating in full. Must be in current reporting period	A Payment Reason of 1, 2, 3, 4, 5, 6, 7, 8,10 or 11 will require a Payment Date.
24	Remaining Available Line of Credit Amount		
25	Monthly Servicing Fee		
26	Monthly Scheduled Payment Amount		
27	Remaining Term of Payments		
28	MIN		
29	MOM		
30	Payment Option		
31	HECM_Securitized_Principal_Balance		Equals the Sum of Participation_UPB (Field 12 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
32	Accrued_Interest_HECM_Securitized		Equals the SumParticipation_Accrued_Interest_ This_Period (Field 9 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
33	Payments_This_Period_HECM_Securitiz ed		Equals the Sum of Participation_Payment_This_Period (Field 14 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.

Field #	Field Name		
34	Payments_Total_HECM_Securitized	Must equal last month's Payments_Total_HECM _Securitized (Field 34) + this month's Payments_This_Period_ HECM_Securitized (Field 33)	A running total of payments for HECM securitized
35	Participation_Count	Must be greater than zero	Equals count of participations reported under this HECM
36	HECM_Unsecuritized_Principal_Balance	Not zero when not liquidating	
37	Accrued_Interest_HECM_Unsecuritized		
38	Payments_This_Period_HECM_ Unsecuritized		
39	Payments_Total_HECM_Unsecuritized	Equals last period's Payments_Total_HECM _ Unsecuritized (Field 39) + this period's Payments_This_Period_ HECM_ Unsecuritized (Field 38)	