



Ginnie Mae MBS Single Family Forbearance Pool Level Disclosure File Version 1.0.2
Effective 02/01/2021

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

See Version History for details

Ginnie Mae MBS Single Family Forbearance Pool Level Disclosure

Document Version	History
Version 1.0	06/01/2020 Initial Version
Version 1.0.1	06/10/2020 Initial Version, revised to add three new Stratification Records: 91, 92, and 93.
Version 1.0.2	02/01/2021 Version 1.0.1, revised with the following: Addition of one new value, “5 = Re-performing” to Field 07, “Loan Purpose” of Stratification Record 93. Effective beginning with February 2021 data.

README NOTE: The Forbearance Pool Level File supplements and “parallels” the current enhanced Ginnie Mae MBS Single Family Pool Disclosure Version 1.1 in terms of the file format, the header and trailer, and stratification record format. The pool stratification record in this supplemental pool level forbearance file has one stratification record: Record “90”. It has the same primary key fields of Record Type, CUSIP, Pool ID, Pool Indicator and Pool Type. These correspond to the same key information in the Ginnie Mae MBS Single Family Pool Disclosure Version 1.1 file, and can be used to match or link the records in this supplemental forbearance disclosure file to the corresponding records in the current monthly enhanced pool level file.

Introduction

The MBS Single Family Forbearance Pool Level disclosure file is a standalone disclosure file that provides pool aggregate information related to borrower forbearances in Ginnie Mae Single Family MBS. The aggregate information in this file is dependent on and aggregated from issuer reporting. The file provides pool information derived from issuer reporting of forbearance at the loan level.

This document provides the technical specification for the file layout, record types, and data for the Single Family Enhanced Pool Level Forbearance Disclosure.

Summary of the Record Types in the File.

Organization of Records within the File:

Record Type	Short Description	Occurs in the File
"HF"	Overall File Header	One Per File
"90"	Forbearance Type Pool Record	Up To Three Records Per Pool
"91"	Forbearance Type / Delinquency Record	Up To Twelve Records Per Pool, depending on the enumerations of the stratification variables
"92"	Forbearance Type / Loan Type Record	Up To Fifteen Records Per Pool, depending on the enumerations of the stratification variables

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“93”	Forbearance Type / Loan Purpose Record	Up To Fifteen Records Per Pool, depending on the enumerations of the stratification variables
“TF”	Overall File Trailer	One Per File

Record Types	The record types are the standard stratification/enumeration format. There are four Record Types with basic information about the Pool; it provides the aggregate UPB, Loan Counts and enumerations for the pool. Record type 90 is a single stratification on Forbearance Type. Record types 91, 92, and 93 are 2 field stratifications records.
Flexible Format	All Records are produced as text format with Pipe () delimited separation between fields. The files will be published in compressed (zip) format.
Population of Records and Fields	A Record will be produced only for pools with forbearance loan data. There can be occurrences of “ ” bar-bar where there is no data value for a field. Records are “data driven” and therefore individual enumerations are based on the characteristics of the underlying loan level data, as reported by the issuer.
Explicit Decimal Point	For fields that have values with decimal points, records will explicitly include the decimal point.
Sort Order of Records	Records will be sorted by Pool ID in ascending order; Record Type within Pool; Field Value(s) within Record Type.
Monthly Portfolio	File will be produced monthly for Monthly Portfolio. There is no new issuance file.

SF Pool Forbearance File Header Record

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

Record Type 90 Forbearance Type Pool Record.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 90	Character	2		Forbearance Type Stratification; for pools with loans that have a reported forbearance record. Stratification record types do not include a type for "not-in-forbearance".
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Forbearance Type	Numeric	2		Values are: 1 = Forbearance is COVID Related 2 = Forbearance Other (is not COVID related) 9 = Forbearance Type Unavailable
07	Number of Loans	Numeric	6		The number of loans in the pool for the Forbearance Type Value.
08	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Forbearance Type Value.
09	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Forbearance Type Value.
10	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Forbearance Type Value.

Record Type 91 Forbearance Type / Delinquency Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 91	Character	2		Forbearance Type and Delinquency Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Forbearance Type	Numeric	2		Values are: 1 = Forbearance is COVID Related 2 = Forbearance Other (is not COVID related) 9 = Forbearance Type Unavailable
07	Delinquency	Numeric	2		Values are: 0 = 0 Months (Not Delinquent) 1 = 1 Month 2 = 2 Months 3 = 3+ Months
08	Number of Loans	Numeric	6		The number of loans in the pool for the Forbearance Type Value / Delinquency Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Forbearance Type Value / Delinquency Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Delinquency Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Delinquency Value combination.

Record Type 92 Forbearance Type / Loan Type Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 92	Character	2		Forbearance Type and Loan Type Government Insured/Guarantee Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Forbearance Type	Numeric	2		Values are: 1 = Forbearance is COVID Related 2 = Forbearance Other (is not COVID related) 9 = Forbearance Type Unavailable
07	Loan Type	Numeric	2		This is the Federal government agency. Values are: F = Federal Housing Administration V = Veterans Administration R = Rural Development N = Native American Section 184 9 = Not Available
08	Number of Loans	Numeric	6		The number of loans in the pool for the Forbearance Type Value / Loan Type Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Forbearance Type Value / Loan Type Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Loan Type Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Loan Type Value combination.

Record Type 93 Forbearance Type / Loan Purpose Record. Two-Field Stratification

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 93	Character	2		Forbearance Type and Loan Purpose Stratification
02	CUSIP	Character	9		The unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP).
03	Pool ID	Character	6		The Ginnie Mae unique identifier for the pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M.
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Forbearance Type	Numeric	2		Values are: 1 = Forbearance is COVID Related 2 = Forbearance Other (is not COVID related) 9 = Forbearance Type Unavailable
07	Loan Purpose	Numeric	2		Values are: 1 = Regular 2 = Refinance 3 = Loan Modification (HAMP) 4 = Loan Modification (non-HAMP) 5 = Re-Performing (in "RG" Pool Type only) 9 = Not Available
08	Number of Loans	Numeric	6		The number of loans in the pool for the Forbearance Type Value / Loan Purpose Value combination.
09	% of Loans	Numeric	6	3.2	The percentage of the number of loans in the pool for the Forbearance Type Value / Loan Purpose Value combination.
10	UPB	Numeric	16	13.2	The total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Loan Purpose Value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the total Unpaid Balance (UPB) in the pool for the Forbearance Type Value / Loan Purpose Value combination.

SF Pool Forbearance File Trailer Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = TF	Character	2		File Trailer Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	File Create Date	Date	8	YYYYMMDD	The date that the file is produced.
04	Detail Record Count	Numeric	12		Control total of the total number of Record Type 90, 91, 92, and 93 records in the file. This count will not include HF or TF records.

NOTES:

- (1) The disclosure data is presented as a “.txt” file with a “pipe” (“|”) delimiter used for the data fields; record/field sizes are not fixed format.
- (2) Numeric fields are output with an explicit decimal point, when applicable.

APPENDIX 1 – GINNIE MAE SINGLE FAMILY POOL TYPES

Pool Type Name	Issue Type	Pool Type
Ginnie Mae I Single Family Pools		
Single Family Level Payment Fixed Rate Pool	X	SF
Single Family Buydown Mortgages Pool	X	BD
Serial Notes Pool (backed by Single Family Fixed Rate Level Payment Mortgages)	X	SN
Single Family Graduated Payment Mortgages Pool	X	GP or GT
Single Family Growing Equity Mortgages Pool	X	GA or GD

Pool Type Name	Issue Type	Pool Type
Ginnie Mae II Single Family Level Payment Pools		
Single Family Fixed Rate Custom Pool	C	SF
Single Family Custom Re-Performing Pool	C	RG
Single Family Buydown Mortgage Custom Pool	C	BD
Multiple Issuer Pool – Each Loan Package	M	SF
Multiple Issuer Pool – Each Loan Package	M	FS
Multiple Issuer Pool – Each Loan Package containing Certain High Balance Loans Originated in Pursuant to the Economic Stimulus Act of 2008	M	JM

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Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: Constant Maturity Treasury (CMT)		
Custom ARM – 1 Year ARM	C	AR
Custom ARM – 3 Year ARM	C	AT
Custom ARM – 5 Year ARM	C	AF or FT
Custom ARM – 7 Year ARM	C	AS
Custom ARM – 10 Year ARM	C	AX
Ginnie Mae II Adjustable Rate Mortgage (ARM) Custom Pools: London Interbank Offered Rate (LIBOR)		
Custom ARM – 1 Year ARM	C	RL
Custom ARM – 3 Year ARM	C	TL
Custom ARM – 5 Year ARM	C	FL or FB
Custom ARM – 7 Year ARM	C	SL
Custom ARM – 10 Year ARM	C	XL
Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: Constant Maturity Treasury (CMT)		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	AR or AQ
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	AT
Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	AF or FT
Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	AS
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	AX
Ginnie Mae II Adjustable Rate Mortgage (ARM) Multiple Issuer Pools: London Interbank Offered Rate (LIBOR)		
Multiple Issuer ARM – 1 Year ARM – Each Loan Package	M	RL
Multiple Issuer ARM – 3 Year Hybrid ARM – Each Loan Package	M	TL

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Multiple Issuer ARM – 5 Year Hybrid ARM – Each Loan Package	M	FL or FB
Multiple Issuer ARM – 7 Year Hybrid ARM – Each Loan Package	M	SL
Multiple Issuer ARM – 10 Year Hybrid ARM – Each Loan Package	M	XL
Ginnie Mae II Graduated Payment Mortgage Pools		
Graduated Payment Custom Pool	C	GP or GT
Multiple Issuer Pool – Each Loan Package	M	GP or GT
Ginnie Mae II Growing Equity Mortgage Pools		
Growing Equity Custom Pool	C	GA or GD
Multiple Issuer Pool – Each Loan Package	M	GA or GD
Ginnie Mae II Manufactured Home Mortgage Pools		
Manufactured Home Custom	C	MH