



Ginnie Mae Single Class Mortgage Backed Securities

Single Family Pool Disclosure Layouts, Version 1.2.5
Enhanced Single Family Pool Disclosure

Version 1.2.5 is Effective in February 2023 (January 2023 Monthly Disclosures)

See Version History for details.

Ginnie Mae Single Family Pool Level Disclosure Version History

Document Version	History
Version 1.0	3/20/2019 Initial Version
Version 1.0 Test File	6/30/2019 Test File for Version 1.0
Version 1.1	8/1/2019 Version 1.0 updated with changes described in “Changes Summary” table below
Version 1.1 Test File	8/19/2019 Test File for Version 1.1 (Production size test file)
Version 1.2	6/1/2020 Version 1.1 updated with the final Implementation Schedule
Version 1.2.1	2/1/2021 Version 1.2 with the following revision: The addition of a new value “5 = Re-performing” in the Loan Purpose field in Stratification Record Types 6 and 19. This change is effective with February 2021 New Issuance and Monthly files.
Version 1.2.2	4/1/2021 Version 1.2.1 with the following revision: Stratification Record 25 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with April 2021 Monthly files.
Version 1.2.3	3/1/2022 Version 1.2.2 with the following revision: Stratification Record 26 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with February 2022 Monthly files.
Version 1.2.4	4/1/2022 Version 1.2.3 with the following revision: Stratification Record 27 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with March 2022 Monthly files.
Version 1.2.5	2/1/2023 Version 1.2.4 with the following revision: Stratification Record 28 has been added. This record will be included in the Monthly Portfolio File only (not in the Daily New Issuance files). This change is effective with January 2023 Monthly files.

Changes Summary -- Version 1.1

SF Pool/Security File Records	Record Name	Change
Record Type PS	SF Pool/Security Detail	<ul style="list-style-type: none"> The value in the Issuer Number field description indicating a Multiple Issuer Pool has been changed from “8000” to “9999” (Field 12) The value in the Issuer Name field description indicating a Multiple Issuer Pool has been changed from “blank” to “Multiple Issuers” (Field 13) A new field, “Average Original Loan Size (AOLS)”, has been added (Field 16)
SF Pool Supplemental File Records	Record Name	Change
Record Type 01	ARM Pool Detail	<ul style="list-style-type: none"> A new field, field “Security Margin”, has been added (Field 09)
Record Type 02	Issuer-Level Pool Detail	<ul style="list-style-type: none"> A new field, field “% of Loans in Pool”, has been added (Field 09) A new field, field “% of UPB in Pool”, has been added (Field 11)
Record Type 03	Transfer Activity	No Change
Record Type 04	Quartiles	No Change
Record Type 05	Loan Type	No Change
Record Type 06	Loan Purpose	No Change
Record Type 07	Living Units	No Change
Record Type 08	First Time Homebuyer	No Change
Record Type 09	Removal Type	<ul style="list-style-type: none"> Record Type 09 is repurposed to a stratification for Removal Type data. Buydown Record Type is now Record Type 23. See below.
Record Type 10	Down Payment Assistance	No Change
Record Type 11	Loan Origination Type	No Change
Record Type 12	Origination Year	No Change
Record Type 13	Refinance Code	No Change
Record Type 14	Metropolitan Statistical Areas (MSA)	No Change
Record Type 15	State	No Change

Record Type 16	Upfront Mortgage Insurance Premium (MIP)	No Change
Record Type 17	Annual Mortgage Insurance Premium (MIP)	No Change
Record Type 18	Pre-Modification	No Change
Record Type 19	Loan Type/Loan Purpose Record	No Change
Record Type 20	Issuer/Removal Type Record	<ul style="list-style-type: none"> • The order of Fields 6 and 7 has changed • The record now applies to Multiple Issuer Pools only
Record Type 21	Issuer/Loan Type/Delinquency Record	<ul style="list-style-type: none"> • A = All Agencies has been added to the list of Loan Type Values (Field 07) • The record now applies to Multiple Issuer Pools only
Record Type 22	Loan Type/Delinquency Record	New Record / New Stratification
Record Type 23	Loan Type/Interest Buydown Record	New Record / New Stratification
Record Type 24	Not Available Record	New Record / New Stratification

Introduction

Ginnie Mae continues to enhance the pool level disclosure data provided to the marketplace. The existing Consolidated Disclosure File Version 2.2 (daily.txt, nissues_YYYYMM.txt, and monthly_YYYYMM.txt) is being transformed to provide separate, more focused and enhanced files on Single Family pools. In Disclosure Bulletin 2018-047 Ginnie Mae announced enhancements to the disclosure data for Multifamily securities. Multifamily disclosure will be removed from the Consolidated Disclosure File V2.2. Multifamily disclosure data will be in separate enhanced files specific to the Multifamily products (see Disclosure Bulletin 2018-077).

The final step in transforming existing Consolidated Disclosure File V2.2 is the enhancement of the MBS Single Family Pool disclosures (Single Family: Ginnie I pools; Ginnie II Custom Pools; Ginnie II Multiple Issuer Pools).

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

Single Family Pool Level Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	<p><u>SF Pool/Security File</u>: Pool/Security information with one record per active pool. This will be one physical file with single header record at beginning of file and single trailer record at end of file.</p> <p><u>SF Pool Supplemental File</u>: Supplemental information for all pools, with multiple records per pool. This will be in one physical file with single header record at beginning of file and single trailer record at end of file.</p>
SF Pool/Security Record Type	One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, and Weighted Averages (WA) for various attributes. This record is an enhanced version of the current “D” record in the Consolidated Disclosure File V2.2. The SF Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
SF Pool Supplemental Record Types	Twenty-eight (28) Supplemental Record Types providing extensive information about the pool activity and characteristics. Most of these 28 Record types have common format and enumeration characteristics.
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	<p>SF Pool/Security Record will always be produced. There can be occurrences of “ ” bar-bar where there is no data value for a field.</p> <p>SF Supplemental Records are “data driven” and therefore individual Record Types are produced based on the characteristics of the pool.</p>

	Fields within Record Types are “data driven” and therefore populated based on characteristics of the pool. There can have occurrences of “ ” bar-bar, where there is no data value for a field.
“At Issuance” Historical Data	The SF Pool/Security Record has four fields for historical "At Issuance" data. This will be a "point forward" implementation for these four history fields. It is anticipated that the first release will have blanks in these fields. The point forward population of these fields is to be determined and will be announced in a future Disclosure bulletin.
Explicit Decimal Point	For fields that have values with decimal points, the SF Pool/Security File records and the SF Pool Supplemental File records will explicitly include the decimal point;
Sort Order of Records	<u>SF Pool/Security File</u> : Records will be sorted by Pool ID in ascending order. <u>SF Pool Supplemental File</u> : Records will be sorted by Pool ID (ascending order); Record Type within Pool; Field Value(s) within Record Type
Record Type Layouts—Item Number	Each of the Record Type layouts in this document have an “Item” number column. The Item numbers are for documentation reference only, and are not included in the physical output record.
Daily New Issuance, Monthly New Issuance, and Monthly Portfolio	The file layouts are the same for: MBS Daily Pool New Issuance, Monthly Pool New Issuance, and MBS Pool Monthly Portfolio disclosures.
Initial Implementation Dates	New Issuance Files (Daily and Monthly) are targeted for production release beginning with June 2020 New Issuances. Monthly Portfolio will begin with June 2020 data, produced on the 6 th business day of July. <ul style="list-style-type: none"> • First Daily New Issuance (June 1, 2020 with June data) • First Monthly New Issuance (July 1, 2020 with June data) • First Monthly Portfolio (July 9, 2020 with June data)
Production Test Files	Full size production test files for the MBS Single Family Pool Level Disclosures are available on the Disclosure New Release Test File Download page.
Consolidated-to-SF Pool Transition Period	Ginnie Mae will producing the legacy existing Consolidated Disclosure File V2.2 files and the MBS Single Family Pool Level files, in parallel, for a period of 5 months, beginning in January 2020.

General Characteristics of the Files and Records

This section of the document provides an overview of the common characteristics of the records in the files. The detailed technical specification of files and record formats is in the following section of this document.

SF Pool/Security File—The records in this file have a single common format, where there is one record per pool with specified fields. This file does not have stratifications or enumerations. The common record format for the records for the SF Pool/Security File are presented on pages 12-15 of this document.

SF Pool Supplemental File—The records in this file are standardized and have stratifications and enumerations. There are 4 unique, different records layouts. Three (3) of the record layouts have specific common formats:

- Unique Record Types
 - Unique Records – Record Types “01” – “04” (each with a unique record layout)
- Common Stratification Layouts
 - One-Field Stratification Records – Record Types “05” – “18” and “24 - 28”
 - Two-Field Stratification Records – Record Types “19”, “20”, “22”, and “23”
 - Three-Field Stratification Record – Record Type “21” only

SF Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	Adjustable Rate Mortgage (ARM) Pool Detail
02	None	Issuer-Level Pool Detail
03	None	Transfer Activity
04	None	Quartiles
05	1	Loan Type
06	1	Loan Purpose
07	1	Living Units
08	1	First Time Homebuyer
09	1	Removal Type
10	1	Down Payment Assistance
11	1	Loan Origination Type
12	1	Origination Year
13	1	Refinance Code
14	1	Metropolitan Statistical Areas (MSA) Code
15	1	State
16	1	Upfront Mortgage Insurance Premium (MIP)
17	1	Annual Mortgage Insurance Premium (MIP)
18	1	Pre-Modification
19	2	Loan Type/Loan Purpose
20	2	Issuer/Removal Type
21	3	Issuer/Loan Type/Delinquency
22	2	Loan Type/Delinquency
23	2	Loan Type/Buydown Status
24	1	Not Available
25	1	Low and Moderate Income Area
26	1	Re-Pooled Loans
27	1	FHA Partial Claims
28	1	Low Moderate Borrower Income

The SF Pool Supplemental file will contain stratification records that can be “one field”, “two field” or “three field” stratifications. The general characteristics of each is presented below, as each particular type of stratification record will have its own common format. The general specification of each common format is provided as a general guide to the technical specifications.

SF Pool Supplemental File Record Types (05 through 18) and (24 through 28) “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “05” through “18” and “24” through “28”
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 (X, C, or M)
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Field Value	Character	X		Values described in Record Types “05” through “18” and “24” through “28”
07	Number of Loans	Numeric	6		The number of loans in the pool for the field value.
08	% of Loans	Numeric	6	3.2	The percentage of loans in the pool for the field value.
09	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the field value.
10	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the field value.

SF Pool Supplemental File Record Types 19, 20, 22, and 23, “Two Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “19”, “20”, “22”, and “23”
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 (X, C, or M)
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Field 1 Value	Character	X		Values in the first stratification field as described in Record Types “19”, “20”, “22”, and “23”.
07	Field 2 Value	Character	X		Values in the second stratification field as described in Record Types “19”, “20”, “22”, and “23”.
08	Number of Loans	Numeric	6		The number of loans in the pool for the Field 1 and 2 value combination.
09	% of Loans	Numeric	6	3.2	The percentage of loans in the pool for the Field 1 and 2 value combination.
10	UPB	Numeric	16	13.2	The Unpaid Principal Balance (UPB) of the pool for the Field 1 and 2 value combination.
11	% of UPB	Numeric	6	3.2	The percentage of the Unpaid Principal Balance (UPB) of the pool for the Field 1 and 2 value combination.

