



Ginnie Mae HMBS Platinum Disclosure File Version 2.3

Layout for Pool-Level Data for New Issuance and Monthly Portfolio Disclosure

See Version History for details

Ginnie Mae HMBS Platinum Disclosure File

Document Version	History
Version 1.0	11/5/2018. Initial Version effective Feb 2019
Version 1.1	5/01/2020. Version 1.0 with the following changes: Beginning in May 2020, the Pool Maturity Date field is being added to the end of the “D” Record. The total length of the “D” record is changing from 112 to 120.
Version 2.0	04/30/2024. Version 1.1 with these changes: (1) Converted fixed record layout to pipe-delimited, Stratified record layout. (2) Added Low and Moderate Borrower Income data (see Record Type 10 Low and Moderate Borrower Income record). This will not be populated for new issuance disclosures.
Version 2.1	05/30/2024. Version 2.0 with these changes: (1) Renumbered the record types to be consistent with those used in the HMBS Pool Disclosures (Monthly Portfolio and New Issuance) (2) Record Type “01” is reserved/not currently used in HMBS Platinum disclosure
Version 2.2	08/31/2024. Version 2.1 with this change: Added a new Stratification Record (Record Type 14) to the HMBS Platinum Pool Supplemental file, related to Rural Area data. This record will provide investors with pool level aggregate information about the extent of participations and UPB dollars that are associated with loans identified as being in rural areas, based on the US Department of Agriculture Rural Urban Commuting Area Codes .

Version 2.3	Annual update.
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HMBS Platinum Disclosure Summary Characteristics

Characteristic	Description
Two Physical Files	<p><u>HMBS Platinum 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>HMBS Platinum 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>
HMBS Platinum Pool/Security Record Type	One Record Type with basic information about the Pool and also provides the Security RPB, RPB Factor, Security Interest Rate and Weighted Averages (WA) for various attributes. The HMBS Platinum Pool/Security File will only contain a header, trailer, and this one record type for each active pool.
HMBS Platinum Pool Supplemental Record Types	Fourteen (14) Supplemental Record Types (note that record type “01” is not currently used) providing extensive information about the pool activity and characteristics. Most of these 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>HMBS Platinum 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>HMBS Platinum Pool Supplemental Records are “data driven” and therefore individual Record Types are produced based on the characteristics of the pool.</p> <p>Fields within Record Types are “data driven” and therefore populated based on characteristics of the pool. There can be occurrences of “ ” (bar-bar), where there is no data value for a field.</p>
Explicit Decimal Point	For fields that have values with decimal points, the HMBS Platinum Pool/Security File records and the HMBS Platinum Pool Supplemental File records will explicitly include the decimal point;
Loan Age	<p>Ginnie Mae has standardized its calculation of Loan Age to be as follows:</p> <ul style="list-style-type: none"> Loan Age = (the difference between the YYYYMM portion of the loan Origination Date and the YYYYMM of the Reporting Period) + 1 month.

Borrower/Coborrower/Non-borrowing Spouse ages	<p>Ginnie Mae has standardized its calculation of borrower/coborrower/non-borrowing spouse age as follows:</p> <ul style="list-style-type: none"> Age = (difference between the YYYYMM portion of the Birth Date and the YYYYMM of the Reporting Period)
Sort Order of Records	<p><u>HMBS Platinum Pool/Security File</u>: Records will be sorted by Pool ID in ascending order.</p> <p><u>HMBS Platinum Pool Supplemental File</u>: Records will be sorted by Pool ID (ascending order); Record Type within Pool</p>
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, and Monthly Portfolio	The file layouts are the same for: HMBS Platinum New Issuance, and HMBS Platinum Monthly Portfolio disclosures. The Low and Moderate Borrower Income Record stratification record (record type “11”) and Rural Area record (record type “14”) will not appear in the Daily Platinum New Issuance files.
Implementation Dates	The Daily New Issuance Files, as well as the Monthly Portfolio files are targeted for production release beginning in the 4th quarter 2024.
Production Test Files (for Version 2.2)	Sample Production test files for the HMBS Platinum Disclosures will be available in the 3rd quarter 2024.
Transition Period	Ginnie Mae will produce the existing HMBS Platinum Disclosure File V1.1 files and the HMBS Platinum Disclosure File V2.2 files, in parallel, for a period of at least 3 months.

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.

HMBS Platinum 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.

HMBS Platinum Pool Supplemental File—The records in this file are standardized and have stratifications and enumerations. There are 3 unique, different record layouts.

- Unique Record Types
 - Unique Record – Record Types “01” (reserved, not currently used) and “02”
- Common Stratification Layouts
 - One-Field Stratification Records – Record Types “03” – “12” and “14”
 - Two-Field Stratification Record – Record Type “13”

HMBS Platinum Pool Supplemental File Summary of Record Types and Names

Record Type	Stratification Level	Record Name
01	None	(Reserved)
02	None	Various
03	1	Payment Option
04	1	Property Type
05	1	Age of Youngest Borrower/Co-borrower
06	1	Age of Youngest Eligible Non-Borrowing Spouse
07	1	Metropolitan Statistical Areas (MSA) Code
08	1	State Code
09	1	Loan Purpose
10	1	HECM Saver

11	1	Low and Moderate Borrower Income Record
12	1	Not Available
13	2	Joint-Single Loan Indicator/Youngest Borrower or Co-Borrower Sex
14	1	Rural Area

The HMBS Platinum Pool Supplemental file will contain stratification records that can be “one field” or “two 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.

HMBS Platinum Pool Supplemental File Record Types 03 through 12, and 14 “One Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “03” through “12”, and “14”.
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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Field Value	Character	2		Values described in Record Types “03” through “12” and “14”.
07	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the field value.
08	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the field value.

HMBS Platinum Pool Supplemental File Record Type 13 “Two Field Value” Stratification Common Record format

Item	Data Element	Type	Max Length	Format	Description
01	Record Type	Character	2		The Record Type value “13”
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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Field 1 Value	Character	1		Values in the first stratification field as described in Record Type “13”.
07	Field 2 Value	Character	1		Values in the second stratification field as described in Record Type “13”.
08	UPB of Participations	Numeric	14	11.2	The Unpaid Principal Balance (UPB) of the participations for the two field values.
09	UPB of Participations as a % of Pool UPB	Numeric	6	3.2	The UPB of the Participations as a percentage of the Pool UPB for the two field values.

HMBS PLATINUM POOL/SECURITY FILE -- DETAILED DESCRIPTION OF THE FILE HEADER, FILE TRAILER, AND POOL/SECURITY DETAIL RECORD TYPES

Record Type PHP, HMBS Platinum Pool/Security File Header Record (One Header Record in the File)

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PHP	Character	3		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 PPS, HMBS Platinum Pool/Security Detail – One Record per Pool. Records are sorted by Pool ID.

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PPS	Character	3		HMBS Platinum Pool/Security Detail Record
02	CUSIP Number	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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Index Type	Character	5		The type of ARM index associated with the HECM loans in the underlying HMBS collateral pools. These indexes are relevant only to the HECM loans in the collateral pools. It is not an index for the HMBS Platinum pool. It will be either CMT (Constant Maturity Treasury), LIBOR (London Interbank Offered Rate), or SOFR (Secured Overnight Financing Rate). (SOFR implementation TBD).

07	Pool Issue Date	Date	8	YYYYMMDD	The date the pool was issued.
08	Pool Maturity Date	Date	8	YYYYMMDD	The date that the HMBS Platinum Pool matures.
09	Original Aggregate Amount	Numeric	16	13.2	The sum of the original principal amounts for the collateral pools in the HMBS Platinum pool at issuance; the starting balance of the HMBS Platinum pool.
10	Pool Unpaid Principal Balance	Numeric	16	13.2	The sum of the underlying collateral pool UPBs for the HMBS Platinum Pool for the reporting month.
11	Security RPB	Numeric	16	13.2	The remaining principal balance for the Security.
12	RPB Factor	Numeric	10	1.8	The decimal value of the Security's Remaining Principal Balance divided by the Original Aggregate Amount. The factor is 1 at issuance, and zero in the period of final payment.
13	Unpaid Principal Balance of Participations with Payments	Numeric	14	11.2	The sum of Pools with Participations UPBs with Payments for the pools included in the HMBS Platinum Pool.
14	Percent of UPB Paid Off	Numeric	6	3.2	The Paid Off UPBs of the HMBS Platinum Pool expressed as a percentage of the HMBS Platinum Pool's total UPB.
15	Average Original Participation Size (AOPS)	Numeric	9	6.2	The Weighted Average of the underlying collateral pool average participation Original Principal Balance (OPB) values (based on original Participation size at issuance), for all the collateral pools in the HMBS Platinum.
16	Current Period Average Balance	Numeric	14	11.2	The current month's Weighted Average of the underlying collateral pool average participation current Unpaid Principal Balance (UPB) values, for all the collateral pools in the HMBS Platinum.
17	Original Security Interest Rate (WAC)	Numeric	6	2.3	The Weighted Average Security Interest Rate (WAC) of the HMBS Platinum pool at pool issuance. The HMBS Platinum Pool Weighted Average Security Interest Rate is calculated using the original RPB amount of collateral pool and the corresponding original security rate of the collateral pool of each of the HMBS pools (and if applicable HMBS Platinum pools) in the Platinum pool.
18	Current Security Interest Rate (WAC)	Numeric	6	2.3	The current month's Weighted Average Security Interest Rate for the Platinum pool. The HMBS Platinum Pool Weighted Average Security Interest Rate is calculated using the current RPB amount of collateral pool and the

					corresponding current security rate of the collateral pool of each of the HMBS pools (and if applicable HMBS Platinum pools) in the Platinum pool.
19	Prospective Security Interest Rate	Numeric	6	2.3	The prospective WAC of the pool. This is the rate that will be in effect for the next report period.
20	WA Loan Age (WALA) of the Participations	Numeric	3	9(3)	The average Loan age (based on HECM Loan Origination date) for all the participations in the collateral pools, weighted by the UPB of the participations that are in the collateral pools.
21	WA Expected Mortgage Interest Rate	Numeric	6	2.3	Weighted Average of Expected Average Mortgage Interest Rate for each loan represented by the participations in the collateral pools. The Expected Average Mortgage Interest Rate is the original expected average mortgage interest.

Record Type PTP, HMBS Platinum Pool/Security File Trailer Record (One Record in the Pool Security File)

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PTP	Character	3		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	8		Control total of the total number of records with Record Type = "PPS" in the file.

HMBS PLATINUM POOL SUPPLEMENTAL FILE -- DETAILED DESCRIPTION OF THE HEADER, TRAILER, AND RECORD TYPES

HMBS Platinum Pool Supplemental File Header Record (One Record in the HMBS Platinum Pool Supplemental File), Record Type PHS

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PHS	Character	3		File Header Record
02	Reporting Period	Numeric	6	YYYYMM	The monthly reporting period for the data in the file.
03	Create Date	Date	8	YYYYMM DD	The date that the file is produced.

Record Type 01 (Reserved; not currently used)

Record Type 02 Various Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 02	Character	2		Various Record
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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Eligible Non-Borrowing Spouse UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations that are associated with a loan that has one or more Eligible Non-Borrowing Spouses, for the pools included in the HMBS Platinum Pool.

07	Eligible Non-Borrowing Spouse UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has one or more Eligible Non-Borrowing Spouses, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Eligible Non-Borrowing Spouse) by the HMBS Platinum Pool's UPB.
08	Remaining Property Charges Set Aside UPB of Participations	Numeric	14	11.2	Total UPB of the participations associated with a loan that has a non-zero Remaining Property Charges Set Aside amount, for the pools included in the HMBS Platinum Pool.
09	Remaining Property Charges Set Aside UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a non-zero Remaining Property Charges Set Aside amount, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Remaining Property Charges Set Aside) by the HMBS Platinum Pool's UPB.

Stratification Records: Record Types 03-13

Record Type 03 Payment Option Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 03	Character	2		Payment Option 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Payment Option	Numeric	1		The method to receive payment(s) that was selected by the borrower associated with the HECM loan as of the Pool Issue Date: 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) 9 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Payment Option value, for the pools included in the HMBS Platinum Pool.

08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Payment Option value, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Payment Option) by the HMBS Platinum Pool's UPB.
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Record Type 04 Property Type Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 04	Character	2		Property Type 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always "H" for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Property Type	Numeric	1		The type of property: 1 = Single Family 2 = Condominium 3 = Manufactured Housing 4 = Planned Unit Development 9 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Property Type value, for the pools included in the HMBS Platinum Pool.

08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Property Type value, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Property Type) by the HMBS Platinum Pool's UPB.
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Record Type 05 Age of Youngest Borrower/Co-borrower Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 05	Character	2		Age of Youngest Borrower/Co-borrower 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always "H" for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Age of Youngest Borrower/Co-borrower	Numeric	2		Age is computed from Birth Date, and is the age of the youngest Borrower/Co-borrower who is at least 62 years old: 1 = Age is 62-65 2 = Age is 66-70 3 = Age is 71-75 4 = Age is 76-80 5 = Age is 81-85 6 = Age is 86-90 7 = Age is 91-95 8 = Age is 96-100 9 = Age is 100 +

					10 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has a youngest borrower/co-borrower with an age in the borrower/co-borrower grouping, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest borrower/co-borrower age group) by the HMBS Platinum Pool's UPB.

Record Type 06 Age of Youngest Eligible Non-Borrowing Spouse Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 06	Character	2		Age of Youngest Eligible Non-Borrowing Spouse 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always "H" for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Age of Youngest Eligible Non-Borrowing Spouse	Numeric	2		Age is computed from Birth Date and is the age of the youngest eligible Non-Borrowing Spouse (if any):

					1 = Age is under 40 2 = Age is 40-49 3 = Age is 50-59 4 = Age is 60-69 5 = Age is 70-79 6 = Age is 80+ 9 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan where the youngest eligible non-borrowing spouse has an age in the eligible non-borrowing spouse age grouping, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (youngest eligible non-borrowing spouse age group) by the HMBS Platinum Pool's UPB.

Record Type 07 Metropolitan Statistical Areas (MSA) Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 07	Character	2		Metropolitan Statistical Area (MSA) Stratification for each MSA applicable to the pool.

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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	MSA	Numeric	5		The MSA values and the MSA Not Available are provided. Values are: <ul style="list-style-type: none"> the MSA value 99999 = MSA Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Balance (UPB) of the participations in the pool for the MSA Value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool for the MSA value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (MSA value) by the HMBS Platinum Pool’s UPB.

Record Type 08 State Code Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 08	Character	2		Property State 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	State Code	Character	2		The abbreviation of the state or territory where the loan property exists. See Appendix 2 for a listing of state codes.
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Balance (UPB) of the participations in the pool for the State Code value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool for the State Code value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (State Code value) by the HMBS Platinum Pool’s UPB.

Record Type 09 Loan Purpose Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 09	Character	2		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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.

04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Loan Purpose	Numeric	1		Loan Purpose: 1 = HECM Traditional 2 = HECM Refinance 3 = HECM Purchase 9 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Loan Purpose value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Loan Purpose value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Loan Purpose) by the HMBS Platinum Pool’s UPB.

Record Type 10 HECM Saver Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 10	Character	2		HECM Saver 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.

04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	HECM Saver	Character	1		HECM Saver: Y = Saver N = Standard
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the HECM Saver value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the HECM Saver value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (HECM Saver) by the HMBS Platinum Pool’s UPB.

Record Type 11 Low and Moderate Borrower Income Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 11	Character	2		Low and Moderate Borrower Income Stratification. Pools with Low and Moderate Borrower Income characteristics based on Federal Financial Institutions Examination Council (FFIEC) data. This record includes participations in pools issued January 2012 and thereafter. Not populated/provided for new issuance disclosures.
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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.

04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Low and Moderate Borrower Income	Character	1		Values are: Y = Borrower Income is Less than 80% of the FFIEC Median Family Income (MFI) N = Borrower Income is Greater than or Equal to 80% of the FFIEC Median Family Income (MFI) 9 = Not available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Low and Moderate Borrower Income value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Low and Moderate Borrower Income value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Low and Moderate Borrower Income) by the HMBS Platinum Pool’s UPB.

Note: The Low and Moderate Income record is not provided in the HMBS Platinum New Issuance disclosure.

Record Type 12 Not Available Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 12	Character	2		Not Available 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always “H” for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Not Available	Numeric	2		Values are: 1 = Expected Average Mortgage Interest Rate 2 = Remaining Property Charges Set Aside Amount 3 = Eligible Non-Borrowing Spouse
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Not Available Value, for the pools included in the HMBS Platinum Pool.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Not Available Value, expressed as a percentage of the HMBS Platinum Pool’s UPB. This UPB percentage is calculated by dividing the total participation UPB of the Not Available Condition by the HMBS Platinum Pool’s UPB..

Record Type 13 Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Sex Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 13	Character	2		Joint-Single Loan Indicator / Youngest Borrower or Co-borrower Sex 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 HMBS Platinum Pool; this is assigned by Ginnie Mae at pool issuance.
04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. This is always "H" for HMBS Platinum Pools.
05	Pool Type	Character	2		The type of HMBS Platinum Pool. Appendix 1 provides a listing of pool types.
06	Joint/Single Loan Indicator	Numeric	1		Joint/Single Loan Indicator. Values are: 1 = Single 2 = Joint
07	Youngest Borrower/Co-borrower Sex	Character	1		Sex of the youngest borrower/co-borrower. Values are: F = Female M = Male 9 = Not Available
08	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations associated with a loan that has the Joint-Single Loan Indicator value/Sex value combination, for the pools included in the HMBS Platinum Pool.
09	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Joint-Single Loan Indicator value/Sex value combination, expressed as a percentage of the HMBS Platinum Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given combination (Joint-Single Loan Indicator value/Sex value) by the HMBS Platinum Pool's UPB.

Record Type 14 Rural Area Record

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = 14	Character	2		Rural Area Stratification. Pools with participations that are associated with loans identified as being in rural areas based on Rural Urban Commuting Area (RUCA) areas (US Department of Agriculture Rural Urban Commuting Area Codes). Not populated/provided for new issuance disclosures.
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. Value is "H".
05	Pool Type	Character	2		The type of Ginnie Mae pool. Appendix 1 provides a listing of pool types.
06	Rural Area	Character	1		Values are: Y = Rural Area (RUCA Code 4-10) N = Not Rural Area (RUCA Code 1-3) 9 = Not Available
07	UPB of Participations	Numeric	14	11.2	The total Unpaid Principal Balance (UPB) of the participations in the pool associated with a loan that has the Rural Area value.
08	UPB of Participations as % of Pool UPB	Numeric	6	3.2	Total UPB of the participations in the pool associated with a loan that has the Rural Area value, expressed as a percentage of the Pool's UPB. This UPB percentage is calculated by dividing the total participation UPB of the given condition (Rural Area value) by the Pool's UPB.

HMBS Platinum Pool Supplemental File Trailer Record (One Record in the HMBS Platinum Pool Supplemental File), Record Type PTS

Item	Data Element	Type	Max Length	Format	Definition
01	Record Type = PTS	Character	3		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 HMBS Platinum Pool Supplemental records in the file. This count will not include PHS or PTS records.

APPENDIX 1 – GINNIE MAE HMBS PLATINUM POOL TYPES

HMBS Platinum Pool Type	Description of Collateral in the HMBS Platinum Pool
PA	Contains pools with one-year adjustable rate HECM loans, one-year CMT Index, 2/5 cap structure. Allowable Collateral of “RA” and “PA”.
PB	Contains pools with monthly adjustable rate HECM loans, one-month CMT Index, Lifetime cap determined by the Issuer. Allowable Collateral of “RM” and “PB”.
PC	Contains pools with one-year adjustable rate HECM loans, one-year LIBOR Index, 2/5 cap structure. Allowable Collateral of “AL” and “PC”.
PD	Contains pools with monthly adjustable rate HECM loans, one-month LIBOR Index, Lifetime cap determined by the Issuer. Allowable Collateral of “ML” and “PD”.
PE	Contains pools with one-year adjustable rate HECM loans, one-year SOFR Index. Allowable Collateral of “SA” and “PE”.
PF	Contains pools with Fixed Rate HECM loans. Allowable Collateral of “RF” and “PF”.