



Ginnie Mae HMBS Platinum Disclosure File Version 2.0

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 | <p>5/01/2020. Version 1.0 with the following changes:</p> <p>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.</p> |
| Version 2.0 | <p>04/30/2024. Version 1.1 with these changes:</p> <ul style="list-style-type: none"> (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. |

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 | Twelve (12) Supplemental Record Types 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. |

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| <p>Borrower/Coborrower/Non-borrowing Spouse ages</p> | <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) |
| <p>Sort Order of Records</p> | <p><u>HMBS Platinum Pool/Security File</u>: Records will be sorted by Pool ID in ascending order. <u>HMBS Platinum Pool Supplemental File</u>: Records will be sorted by Pool ID (ascending order); Record Type within Pool</p> |
| <p>Record Type Layouts—Item Number</p> | <p>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.</p> |
| <p>Daily New Issuance, and Monthly Portfolio</p> | <p>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 “10”) will not appear in the Daily Platinum New Issuance files.</p> |
| <p>Implementation Dates</p> | <p>The Daily New Issuance Files, as well as the Monthly Portfolio files are targeted for production release beginning in the 4th quarter 2024.</p> |
| <p>Production Test Files (for Version 2.0)</p> | <p>Sample Production test files for the HMBS Platinum Disclosures will be available in the 3rd quarter 2024.</p> |
| <p>Transition Period</p> | <p>Ginnie Mae will produce the existing HMBS Platinum Disclosure File V1.1 files and the HMBS Platinum Disclosure File V2.0 files, in parallel, for a period of at least 3 months.</p> |

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 Type “01”

- Common Stratification Layouts
 - One-Field Stratification Records – Record Types “02” – “11”
 - Two-Field Stratification Record – Record Type “12”

HMBS Platinum Pool Supplemental File Summary of Record Types and Names

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

| | | |
|----|---|---|
| 11 | 1 | Not Available |
| 12 | 2 | Joint-Single Loan Indicator/Youngest Borrower or Co-Borrower Gender |

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 02 through 11 “One Field Value” Stratification Common Record format

| Item | Data Element | Type | Max Length | Format | Description |
|------|--|-----------|------------|--------|---|
| 01 | Record Type | Character | 2 | | The Record Type value “02” through “11”. |
| 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 “02” through “11”. |
| 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 12 “Two Field Value” Stratification Common Record format

| Item | Data Element | Type | Max Length | Format | Description |
|------|--|-----------|------------|--------|---|
| 01 | Record Type | Character | 2 | | The Record Type value “12” |
| 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 Types “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). |

