MBS Conditional Prepayment Rate (CPR)

Monthly Disclosure File

Version 1.0

See Version History for details

Introduction:

In July 2023, Ginnie Mae began providing Conditional Prepayment Rate (CPR) data for its Mortgage Backed Securities (MBS) Single Family pools. This data was made available on a pool-by-pool basis on the Ginnie Mae Pool Search. Beginning in August 2025, Ginnie Mae will provide a new Data Disclosure file on a monthly basis, containing CPRs and related data for all active MBS pools. The purpose of this file is to provide users with CPR data to use for MBS Pool CPR analysis. The file will be produced once monthly, and the format of the file layout will be pipe bar delimited "|".

Document Version	History
Versions 1.0	Initial version.

Test File and Implementation: The dates for the test file and for the first month implementation are as follows:

- CPR Test File   July 2025
- First Monthly CPR Production File   August 2025

MBS CPR Monthly Disclosure File Format

Record Type	Short Description	Occurs in the File
CH	Overall File Header Record	One Record Per File
CP	CPR Record	One Record Per Active Pool
CT	Overall File Trailer Record	One Record Per File

Header Record Format

Item	Data Element	Type	Max Length	Format	Definition
CH-01	Record Type = CH	Character	2		File Header Record
CH-02	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file (the "as of" month and year)
CH-03	Date File Generated	Numeric	8	YYYYMMDD	The date the file was created

CPR Record Format

Item	Data Element	Type	Max Length	Format	Definition
CP-01	Record Type = CP	Character	2		CPR Record
CP-02	CUSIP Number	Character	9		The CUSIP is a unique identification number permanently assigned by the Committee on Uniform Securities Identification Procedures (CUSIP) to each publicly traded security at the time of issuance.
CP-03	Pool ID	Character	6		The Pool identifier assigned by Ginnie Mae at pooling.
CP-04	Pool Indicator	Character	1		Identifies the Issue Type of the pool. Values are X, C, or M
CP-05	Pool Type	Character	2		Two-character pool type for the pool (see Ginnie Mae Guide, Chapter 1)
CP-06	Pool Issue Date	Numeric	8	YYYYMMDD	The date the pool was issued
CP-07	Conditional Prepayment Rate (CPR)	Numeric	5	3.1	The current month CPR. The rate at which the pool is paying off prematurely, measured on a monthly basis.
CP-08	3-Month CPR Rate	Numeric	5	3.1	The average of the CPR Rates of the current month and the two previous months.
CP-09	Remaining Security RPB	Numeric	16	13.2	The Remaining Principal Balance of the Security as of the end of the Reporting Period; (based on a computation of scheduled principal).
CP-10	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.

CP-11	WA Interest Rate (WAC)	Numeric	6	2.3	Weighted Average Interest Rate (Coupon) of loans in the pool. This is the gross WA Interest Rate (not the Security Rate).
CP-12	WA Remaining Months to Maturity (WARM)	Numeric	3		Weighted Average Remaining Maturity (remaining months to pay off the loans) for the loans in the pool.
CP-13	WA Loan Age (WALA)	Numeric	3		Weighted Average Loan Age (age of loans in months from the first scheduled payment date) for the loans in the pool.
CP-14	WA Original Loan Term (WAOLT)	Numeric	3		Weighted Average Original Loan Term (original term of loans in months) for the loans in the pool.
CP-15	As of Date	Numeric	6	CCYYMM	Reporting period for the data.

Trailer Record Format

Item	Data Element	Type	Max Length	Format	Definition
CT-01	Record Type = TT	Character	2		File Trailer Record
CT-02	Report Period	Numeric	6	YYYYMM	Reporting Period of the data in the file
CT-03	Pool Count	Numeric	9		The number of pools/CP Records contained in the file. This count does not include the "CH" or "CT" records.

CPR Monthly Disclosure File Layout Notes:

- This layout applies to active MBS Single Family pools only.
- The CPR Monthly Disclosure File Naming Convention: "CPRmon_YYYYMM.zip", where "YYYY" is the four-digit year and "MM" is the month.

MBS CPR Monthly Disclosure File, V 1.0   8/1/2025