

Ginnie Mae Multifamily Pool and Loan Disclosure File Production V1.1

Multifamily Pool and Loan Disclosure File Production Version 1.1

Effective for Monthly Portfolio and New Issuance Disclosure (Daily/Monthly)

See Version History for details.

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| Document Version | History |
|-------------------------|------------------------------------------------------------------------------|
| Version 1.0 | Initial Version. |
| Version 1.1 | 5/5/2020. Non-format change. Corrected the definition of the Loan Term field |

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Combined Pool and Loan Details Record All Pools and Loans -- One Record per Loan

| Item | Data Item | Data Type | Format | Max Length |
|------|------------------------------------|-----------|----------|------------|
| | Pool Data Portion of Record | | | |
| P1 | CUSIP Number | String | | 9 |
| P2 | Pool Number | String | | 6 |
| P3 | Pool Indicator (X) | String | | 1 |
| P4 | Pool Type | String | | 2 |
| P5 | Security Interest Rate | Numeric | 2.3 | 6 |
| P6 | Pool Issue Date | Date | CCYYMMDD | 8 |
| P7 | Pool Maturity Date | Date | CCYYMMDD | 8 |
| P8 | Original Aggregate Amount | Numeric | 13.2 | 16 |
| P9 | Issuer Number | Numeric | | 4 |
| P10 | Issuer Name | String | | 40 |
| P11 | Issuer Address 1 | String | | 30 |
| P12 | Issuer Address 2 | String | | 30 |
| P13 | Issuer City | String | | 30 |

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| Item | Data Item | Data Type | Format | Max Length |
|------|------------------------------------------------|-----------|--------|------------|
| P14 | Issuer State | String | | 2 |
| P15 | Issuer Zip Code 1 | Numeric | | 5 |
| P16 | Issuer Zip Code 2 | Numeric | | 4 |
| P17 | Pool UPB | Numeric | 11.2 | 14 |
| P18 | Number of loans in pool | Numeric | | 6 |
| P19 | Number of Loans 30 days delinquent | Numeric | | 6 |
| P20 | UPB of Loans 30 days delinquent | Numeric | 11.2 | 14 |
| P21 | Percentage of UPB of Loans 30 days delinquent | Numeric | 3.2 | 6 |
| P22 | Number of Loans 60 days delinquent | Numeric | | 6 |
| P23 | UPB of Loans 60 days delinquent | Numeric | 11.2 | 14 |
| P24 | Percentage of UPB of Loans 60 days delinquent | Numeric | 3.2 | 6 |
| P25 | Number of Loans 90+ days delinquent | Numeric | | 6 |
| P26 | UPB of Loans 90+ days delinquent | Numeric | 11.2 | 14 |
| P27 | Percentage of UPB of Loans 90+ days delinquent | Numeric | 3.2 | 6 |
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| | Loan Data Portion of Record | | | |
| L1 | Disclosure Sequence Number | Numeric | | 10 |
| L2 | Case Number | String | | 15 |

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| Item | Data Item | Data Type | Format | Max Length |
|------|--------------------------------|-----------|----------|------------|
| L3 | Agency Type | String | | 1 |
| L4 | Loan Type | String | | 3 |
| L5 | Loan Term | Numeric | | 3 |
| L6 | First Payment Date | Date | CCYYMMDD | 8 |
| L7 | Maturity Date of Loan | Date | CCYYMMDD | 8 |
| L8 | Loan Interest Rate | Numeric | 2.3 | 6 |
| L9 | Modified Loan Indicator | String | | 1 |
| L10 | Non-level Payments Indicator | String | | 1 |
| L11 | Mature Loan Certification Flag | Numeric | | 1 |
| L12 | Loan Origination Date | Date | CCYYMMDD | 8 |
| L13 | Initial Endorsement Date | Date | CCYYMMDD | 8 |
| L14 | Final Endorsement Date | Date | CCYYMMDD | 8 |
| L15 | Lockout Term | Numeric | | 2 |
| L16 | Lockout Period End Date | Date | CCYYMMDD | 8 |
| L17 | Prepayment Premium Period | Numeric | | 2 |
| L18 | Prepayment End Date | Date | CCYYMMDD | 8 |
| L19 | Interest Approval Date | Date | CCYYMMDD | 8 |
| L20 | Pre-Payment Penalty Flag | String | | 1 |

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| Item | Data Item | Data Type | Format | Max Length |
|------|---------------------------------------|-----------|--------|------------|
| L21 | Original Principal Balance | Numeric | 9.2 | 12 |
| L22 | UPB at Issuance | Numeric | 9.2 | 12 |
| L23 | Unpaid Principal Balance | Numeric | 9.2 | 12 |
| L24 | Draw Number | String | | 2 |
| L25 | Approved Draw Amount | Numeric | 10.2 | 13 |
| L26 | Months Delinquent | Numeric | | 1 |
| L27 | Current Month Liquidation Flag | String | | 1 |
| L28 | Removal Reason | Numeric | | 1 |
| L29 | Seller Issuer ID | Numeric | | 4 |
| L30 | Property Name | String | | 60 |
| L31 | Property Street | String | | 55 |
| L32 | Property City | String | | 30 |
| L33 | Property State | String | | 2 |
| L34 | Property Zip | Numeric | | 9 |
| L35 | MSA | Numeric | | 5 |
| L36 | Number of Units | Numeric | | 4 |
| L37 | Current Principal and Interest Amount | Numeric | 9.2 | 12 |
| L38 | Prepayment Description | String | | 245 |

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| Item | Data Item | Data Type | Format | Max Length |
|------|--------------------------------------------|-----------|--------|------------|
| L39 | Description of Non-Level Adjustment Period | String | | 230 |
| L40 | FHA Program Section Code | String | | 20 |
| L41 | Insurance Type | String | | 1 |
| L42 | As of Date | Date | CCYYMM | 6 |
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Field Definitions:

| Pool Data Portion of the Record | |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| P1 | CUSIP Number: A nine character unique identifier for the MBS security for the pool. |
| P2 | Pool ID: The six character identifier for the pool. |
| P3 | Pool Indicator: Designates whether a pool is a Ginnie Mae I or Ginnie Mae II pool. Always equal to "X" (Ginnie Mae I). |
| P4 | Pool Type: The two character pool type for the pool. |
| P5 | Security Interest Rate: The current interest rate associated with the Security. |
| P6 | Pool Issue Date: The date the pool was issued. |
| P7 | Pool Maturity Date: The date the pool matures, i.e., the pool last payment date. |
| P8 | Original Aggregate Amount: The pool principal balance at origination. This is the sum of the mortgage outstanding balances. |
| P9 | Issuer Number: The number assigned by Ginnie Mae to the issuer organization. |
| P10 | Issuer Name: The name of the issuer. |
| P11 | Issuer Address 1: The street address of the Issuer. |

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| P12 | Issuer Address 2: The second address of the Issuer (if needed.) |
| P13 | Issuer City: The city where the Issuer is located. |
| P14 | Issuer State: The state where the Issuer is located. |
| P15 | Issuer Zip Code 1: The zip code where the Issuer is located. |
| P16 | Issuer Zip Code 2: The four additional digits to identify a geographic segment within the five-digit delivery area. |
| P17 | Pool UPB: The sum of the loan UPB balances for the loans in this pool. |
| P18 | Number of loans in pool: The number of loans in the pool. |
| P19 | Number of Loans 30 days delinquent: The number of loans that are 30 days delinquent. |
| P20 | UPB of Loans 30 days delinquent: The UPB of loans that are 30 days delinquent. |
| P21 | Percentage of UPB of Loans 30 days delinquent: The percentage of UPB of loans that are 30 days delinquent. |
| P22 | Number of Loans 60 days delinquent: The number of loans that are 60 days delinquent. |
| P23 | UPB of Loans 60 days delinquent: The UPB of loans that are 60 days delinquent. |
| P24 | Percentage of UPB of Loans 60 days delinquent: The percentage of UPB of loans that are 60 days delinquent. |
| P25 | Number of Loans 90+ days delinquent: The number of loans that are 90 days delinquent. |
| P26 | UPB of Loans 90+ days delinquent: The UPB of loans that are 90 days delinquent. |
| P27 | Percentage of UPB of Loans 90+ days delinquent: The percentage of UPB of loans that are 90 days delinquent. |
| Loan Data Portion of the Record | |
| L1 | Disclosure Sequence Number: An internal sequence number associated with the particular disclosure record. |
| L2 | Case Number: The case number assigned to the mortgage by the insuring agency. |

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| L3 | Agency Type: Identifier of the government agency. F = Federal Housing Administration. R = Rural Development. |
| L4 | Loan Type: A code that identifies a specific type of loan, either “FMF” or “RMF”. |
| L5 | Loan Term: Original number of monthly payments on a term or modified term loan as of the First Payment Date. |
| L6 | First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note. |
| L7 | Maturity Date of the Loan: The maturity date of this loan in accordance with the mortgage/note. |
| L8 | Loan Interest Rate: The current interest rate of the loan. |
| L9 | Modified Loan Indicator: A value of “M” indicates that the loan has been modified, else blank. |
| L10 | Non-level Payments Indicator: A value of “P” indicates if the project loan has future non-level payments, else blank. |
| L11 | Mature Loan Certification Flag: A value of “1” indicates a Mature Loan pool type, else blank. |
| L12 | Loan Origination Date: The date of loan origination. |
| L13 | Initial Endorsement Date: The date the mortgage note was first endorsed by FHA or the Loan Note Guarantee was first executed by RD. |
| L14 | Final Endorsement Date: The date the mortgage note was finally endorsed by FHA or the Loan Note Guarantee was finally executed by RD. |
| L15 | Lockout Term: The lockout term of the loan (prepayment provision), expressed in years. |
| L16 | Lockout Period End Date: The period of time that the loan cannot have accelerated payments to the principal. |
| L17 | Prepayment Premium Period: The period in which the borrower cannot make additional payments to the principal expressed in years. |
| L18 | Prepayment End Date: The end date of the prepayment premium period. |
| L19 | Interest Approval Date: The approval date obtained from Ginnie Mae when the Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread. |
| L20 | Pre-Payment Penalty Flag: A value of “Y” indicates if the project loan has any prepayment provisions, else blank. |

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| L21 | Original Principal Balance: The original principal balance of the loan at pool issuance. |
| L22 | UPB at Issuance: The unpaid principal balance of the loan at pool issuance. |
| L23 | Unpaid Principal Balance: The unpaid principal balance of the loan as of the reporting period. Will always be blank for new issuance. |
| L24 | Draw Number: Represents each issuance of a construction loan draw security. |
| L25 | Approved Draw Amount: The full draw amount approved by HUD for the FHA Advance of Mortgage Proceeds. |
| L26 | Months Delinquent: The number of months the loan is delinquent (1, 2, 3, 4, 5, 6 where 6 means 6 or more Scheduled installments are due but not paid). Only available for delinquent loans. A value of "0" indicates a non-delinquent loan. Will always be "0" for new issuance. |
| L27 | Current Month Liquidation Flag: A code that indicates if the loan was liquidated in this reporting month (Y = Yes, N = No). This value is derived from Removal Reason. |
| L28 | Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool. 1-6 for liquidated loans, blank for all other loans (blank in this field will correspond to a value of "N" for the Current Month Liquidated Flag): 1 = Mortgagor Payoff, 2 = Repurchase of Delinquent Loan, 3 = Foreclosure, 4 = Loss Mitigation, 5 = Substitution, 6 = Other. |
| L29 | Seller Issuer ID: The four-digit identifier for the Issuer selling the pool. This only applies to loans in pools transferred in the current month; otherwise this field will be blank. |
| L30 | Property Name: The name of the property. |
| L31 | Property Street: The street address of the property. |
| L32 | Property City: The city where the property is located. |
| L33 | Property State: The state where the property is located. |
| L34 | Property Zip: The zip code where the property is located. |
| L35 | MSA: The five digit code for the Metropolitan Statistical Area or Micropolitan Statistical Area where the property is located. This value is derived from the Zip Code associated with the property address. |
| L36 | Number of Units: The number of residential units associated with the property. |

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| L37 | Current Principal and Interest Amount: The current principal and interest payment on an individual loan. Also known as the P&I payment amount. |
| L38 | Prepayment Description: A description of the Prepayment Penalty terms, however the field is also used as a free-format descriptor. |
| L39 | Description of Non-Level Adjustment Period: A description of the Non-Level Adjustment Period, however the field is also used as a free-format descriptor. |
| L40 | FHA Program Section Code: The area identification and section of the National Housing Act. |
| L41 | Insurance Type: A value that indicates if the loan is Fully Insured (“F”) or Co-insured (“C”). A blank indicates the insurance type is unknown. |
| L42 | As of Date: The reporting period for the data. |

NOTES:

- (1) The disclosure data is presented as a “.txt” file with a “pipe” (“|”) delimiter used for the data fields; record/field sizes are no longer fixed format.
- (2) Numeric fields are output with an explicit decimal point, when applicable