APPENDIX VI-17
REPORTING AND FEEDBACK SYSTEM (RFS) HMBS ISSUER MONTHLY REPORT OF POOL, LOAN AND PARTICIPATION DATA

Public reporting burden for this collection of information is estimated to average 8 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act or by Ginnie Mae Handbook 5500.3, Rev. 1. The information provides specific deal information and serves to educate investors. The information collected will not be disclosed outside the Department except as required by law.

Applicability: Ginnie Mae II HMBS Program only.

Purpose: To provide Ginnie Mae with information concerning HMBS pool, loan level and participation level activity. Pool, loan and participation level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS), HMBS Reporting and Administration (HRA) module. These files are to be transmitted monthly to Ginnie Mae.

Prepared by: Issuer.

Prepared in: Electronic form. Submitted via the Ginnie Mae Enterprise Portal and via secure FTP.

Due Date: Data is due by 7:00 pm (Eastern Time) on the 2nd business day of the month. Correction of critical RFS exceptions that are designated as Errors ("E") and Critical ("C") related to the HMBS pool, loan, and participation records must be made no later than 7:00 pm (Eastern Time) on the 4th business day. RFS exceptions that are designated Matching ("M") and Low ("L") should be corrected by no later than 7:00 pm (Eastern Time) on the 10th business day of each month.

1 Monthly Reporting Pool Accounting and Loan-Level Requirements

The Issuer will report Pool and Loan-Level accounting data to the Ginnie Mae Data Collection Agent on a monthly basis. The reporting approach in general follows the current Ginnie Mae II reporting on the pool of loans and security.

The Issuer will report the following monthly reporting <u>data in separate submission files</u>:

- <u>Pool/Security Accounting Records</u> — accounting data about the pool that will include Collateral Information and reporting about the HMBS security.
- <u>Participation Accounting Records</u> — accounting data about each Participation, including interest accruals and payment amounts.
- <u>HECM Loan Data Accounting Records</u> — accounting data about the securitized portion of the HECM loan, the un-securitized portion of the HECM loan, and the HECM loan as a whole.

File Naming Conventions

The file naming convention is:
xiiiimmyyss.dat where:

- "x" is a constant that describes the type of records contained in the file; "S" = Pool/Security Accounting records; "L" = HECM Loan Accounting records; "P" = Participation Accounting records.
- "iiii" is the Issuer Number
- "mmyy" is the month and year (last 2 digits) of the reporting period
- "ss" is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file of the same record type (i.e. "S"/"L"/"P") submitted during the same reporting period.

For example, if an Issuer submits three "S" files during a given reporting period the valid file names would be Siiiimmyy01.dat, Siiiimmyy02.dat, and Siiiimmyy03.dat .

For each submission file received, a functional acknowledgement file is produced to provide the Issuer feedback on the status of the submission file. The functional acknowledgement file naming convention is:

- fayyyymmss.9999 where:
  - fa is constant;
  - yyyymm is the reporting period;
  - ss is the file sequence number; and
  - 9999 is the Issuer ID.

Each submission file must have a header record, trailer record, and some number of individual records depending on the Issuer data associated with that particular file type. Typically, each of the submission files would have a header, all of the individual records as applicable for the reporting period, and a trailer record.

Each upload file layout is followed by the definitions of each field in the record layout.

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9's), report numeric values as right justified.
2. Some fields allow signed (negative or positive) amounts. In such fields if reporting a negative amount, place the explicit negative sign to the left of the left most significant digit. Do not report positive signs.

HMBS Exception Severity Level Definitions

The table below explains the severity levels and correction timeframes for resolving monthly reporting exceptions in the HRA Module of RFS.

Severity Level	Correction Timeframe	Severity Description
E	Corrections to Pool, Loan and Participation Records as applicable; corrections on these exceptions are due no later than the 4th business day.	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular HMBS message. Exceptions can occur on any Pool, Loan, or Participation record.
C	Corrections must be addressed by the 4th business day. The severity level, "C", is associated with Pool, Loan and Participation reporting.	Generally, these are exceptions related to remittance and/or disclosure data.
M	Corrections should be addressed by the 10th business day.	Loan Matching; corrections may require research, and therefore corrections could be made in the following reporting period.
L	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, or Participation records.

HMBS Record Layout Formats

Each file layout is followed by the definitions of each field in the record layout. The definitions are numbered to correspond to the file layout. The definitions are followed by Exception Messages that may occur if business rules are not observed. The Ginnie Mae Investor Reporting Manual provides additional information related to HMBS monthly reporting.

Header Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Record_Date	2	7	Date	6	YYYYMM
3	File_Date	8	15	Date	8	MMDDYYYY
4	File_Type	16	16	Character	1	S, P, L

1. Record_Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the Issuer.

2. Record_Date: The Ginnie Mae reporting month for the data being reported to Ginnie Mae.

3. File_Date: The date the file was created.

4. File_Type: The type of data records contained in the file. Record types cannot be commingled. Values are “S” (Security), “P” (Participation), or “L” (HECM Loan).

Trailer Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant T - Trailer
2	Record_Count	2	7	Numeric	6	
3	Issuer_Count	8	10	Numeric	3	

1. Record_Type: The letter T will be the first character on each trailer record.

2. Record_Count: The number of records the Issuer is reporting in this file.

3. Issuer_Count: The number of Issuers represented in the file.

Pool/Security Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant S - Security
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Participation_Count	12	16	Numeric	5	
5	HECM_Status_Count	17	20	Numeric	4	
Collateral Information						
6	Prior_Period_Pool_UPB	21	33	Numeric	13	9999999999.99
7	Pool_Accrued_Interest_This_Period	34	46	Numeric	13	9999999999.99
8	Number_Payments_This_Period	47	52	Numeric	6	
9	Pool_Ending_UPB	53	65	Numeric	13	9999999999.99
10	Not Used—report all zeroes to fill the field	66	78	Numeric	13	Report 0000000000000 in this field
Reporting about the HMBS Security						
11	Prior_Security_RPB	79	91	Numeric	13	9999999999.99
12	Security_Payments_This_period	92	104	Numeric	13	9999999999.99
13	Not Used—report all zeroes to fill the field	105	117	Numeric	13	Report 0000000000000 in this field
14	Not Used---report all zeroes to fill the field	118	130	Numeric	13	Report 0000000000000 in this field
15	Security_Accrued_Interest_This_Period	131	143	Numeric	13	9999999999.99
16	Not Used---report all zeroes to fill the field	144	156	Numeric	13	Report 0000000000000 in this field

Field #	Field Name	Start	End	Type	Length	Remarks
17	Not Used—report all zeroes to fill the field	157	170	Numeric	14	Report 00000000000000 in this field
18	Security_Ending_RPB	171	183	Numeric	13	9999999999.99
19	Guaranty_Fee_Amount	184	196	Numeric	13	9999999999.99
20	Security_Interest_Rate	197	202	Numeric	6	99.999
21	P&I_Account_Name	203	227	Character	25	
22	P&I_Account_Number	228	237	Character	10	
23	P&I_Fund_Balance	238	250	Numeric	13	9999999999.99
24	Escrow_Account_Name	251	275	Character	25	If applicable
25	Escrow_Account_Number	276	285	Character	10	If applicable
26	Escrow_Fund_Balance	286	298	Numeric	13	9999999999.99; If applicable
27	Monthly_Amortized_Amount_of_OID	299	310	Numeric	12	999999999.99
28	Market_Discount_Fraction	311	319	Numeric	9	.99999999
29	Security_Prospective_Weighted_Average_Interest_Rate	320	325	Numeric	6	99.999
30	ABA_Number_of_P&I_Custodial_Accounts	326	334	Character	9	999999999

1. Record_Type: The letter S will be the first character on each pool/security record.

2. Issuer_ID_Number: The number assigned by Ginnie Mae to this HECM Mortgage-Backed Securities Issuer organization.

Exception Messages

- E-SME001 Issuer ID is not found in RFS, record rejected
- E-SME002 Issuer ID is not active in RFS, record rejected
- E-SME003 Issuer ID is different for this Pool in RFS, record rejected
- E-SMF002 Invalid Issuer ID Number (format error); record rejected

3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-SME004 Pool Number is not found in RFS, record rejected
- E-SME005 Pool Number is not active in RFS, record rejected
- E-SMF003 Invalid Pool Number (format error); record rejected

4. Participation_Count: The number of the Participations reported for this pool this period. Include participations that have been fully liquidated this period. This includes Participations that may have had a partial payment in the reporting period.

Exception Messages

- L-SMB001 The Pool Participation Count is not equal to the actual number of active Participations associated with the pool.
- C-SME017 For new pools, the Participation Count must match the originated pool master loan count.
- E-SMF004 Invalid Participation Count (format error); record rejected

5. HECM_Status_Count: The number of HECM loans associated with this pool not in good standing this period. This count ties to the HECM Loan Data Accounting Records where the HECM_Status_Code field has a value indicating the loan is not in good standing (HECM_Status_Code has a value other than "1").

Exception Messages

- L-SMB002 The HECM Status Count is not equal to the actual number of HECMs associated with this pool where the HCM Loan Status value is not = "01" (HECM is not in good standing).
- E-SMF005 Invalid HECM Status Count (format error); record rejected.

6. Prior_Period_Pool_UPB: The ending pool principal balance from last period. The ending balance from the last period's report becomes the beginning balance for the current month's report. This value should match the ending pool principal balance reported last month.

Exception Messages

- C-SMB003 The Prior Period Pool UPB value is not equal to the sum of the issuer-reported "Participation Prior Period UPB" values for all the participations associated with the pool for the same reporting period.
- C-SME006 The Prior Period Pool UPB value is not equal to the sum of the issuer-

reported "Participation Prior UPB" values for all the participations associated with the pool. For new issuance, the Prior Period Pool UPB value should equal the sum of the GinnieNET 11706 Participation UPB values.

- E-SMF006 Invalid Prior Period Pool UPB (format error); record rejected

7. Pool_Accrued_Interest_This_Period: The total interest accrued on the pool of Participations for this reporting period. This is the sum of the individual accrued interest amounts on the participations in the pool this period. This is the sum of the individual amounts of the Participation_Accrued_Interest_This_Period for all participations in the pool.

Exception Messages

- C-SMB004 The Pool Accrued Interest This Period value is not equal to the sum of the issuer-reported "Participation Accrued Interest (this period)" values for all the participations associated with the pool for the same reporting period.
- C-SME015 Pool Accrued Interest This period must match Security Accrued Interest within a 0.25 percent threshold.
- E-SMF007 Invalid Pool Accrued Interest This Period (format error); record rejected

8. Number_Payments_This_Period: The number of Participations with payment amounts (partial and full) in this pool this period. This is an end of period count. If a HECM loan had multiple payments in the period, these would flow through to the Participation(s) at the end of the period as one payment amount and would count as one participation with payment.

Exception Messages

- L-SMB005 The Number of Payments This Period value is not equal to the sum of the "P" (Participation) records where the issuer reported a payment in the "Participation Payment Amount" field, for all the participations associated with the pool for the same reporting period.
- C-SME007 Number of Payments This_Period must be less than or equal to the Participation_Count of the Pool.
- E-SMF008 Invalid Number of Payments This Period (format error); record rejected

9. Pool_Ending_UPB: The sum of the ending Participation_UPB balances of the Participations in this pool this period.

Exception Messages

- C-SMB006- The Pool Ending UPB value is not equal to the sum of the issuer-reported "Participation UPB" values for all the participations associated with the pool for the same reporting period.
- C-SME016 Pool Ending UPB must match Security Ending RPB within a 0.25 percent threshold.
- E-SMF009 Invalid Pool Ending UPB (format error); record rejected

10. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

11. Prior_Security_RPB: The Security_Ending_RPB from last period. This becomes the opening balance for the current period. This value should match the ending security principal balance value reported last month.

Exception Messages

- C-SME008 Prior Security RPB must match last period's Security Ending RPB; should be equal to 11705 OAA for new issuance.
- E-SMF011 Invalid Prior Security UPB (format error); record rejected

12. Security_Payments_This_Period: The sum of the participation payment amounts. This payment amount is the amount that is passed through to the Security holders this period.

Exception Messages

- C-SMB008 The Security Payments This Period value has changed from the value previously released to the Ginnie Mae Central Paying and Transfer Agent (CPTA)
- C-SMB009 The Security Payments This Period value is not equal to the sum of the "P" (Participation) record payment amounts for those participations where the issuer reported a payment in the "Participation Payment Amount" field, for all the participations associated with the pool/security for the same reporting period.
- E-SMF012 Invalid Security Payments This Period (format error); record rejected
- E-SME022 Security Payments this Period cannot be negative (< 0.00); record rejected

13. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

14. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

15. Security_Accrued_Interest_This_Period: The unadjusted total amount of accrued interest on the security this period. This is the amount calculated from multiplying the (prospective) weighted average interest rate and RPB from the close of last period, divided by 12. Do not adjust this amount. Report the total from the calculation.

Exception Messages

- C-SME009 The Security Accrued Interest This Period value is not equal to (Prior_Security_RPB * Security_Interest_Rate) /12. For new pools use the pool OPB amount.
- C-SME015 Pool Accrued Interest This period must match Security Accrued Interest within a 0.25 percent threshold.
- E-SMF015 Invalid Security Accrued Interest This Period (format error); record rejected

16. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

17. Reserved. This field is not used. Report all zeroes (14 zeroes) in the field.

18. Security_Ending_RPB: The ending security balance for the security this period. This is the sum of the Prior_Security_RPB, plus Security_Accrued_Interest_This_Period, minus Security_Payments_This_Period.

Exception Messages

- L-SMB016 The Security RPB value has changed from the value previously released to the Ginnie Mae Central Paying and Transfer Agent (CPTA)
- E-SME010 The Security Ending RPB value is not equal to Prior_Security_RPB + Security_Accrued_Interest_This_Period – Security_Payments_This_Period; record rejected
- C-SME016 Pool Ending UPB must match Security Ending RPB within a percentage threshold.
- E-SME020 Security Ending RPB = 0.00 and Security Payments this Period = 0.00; record rejected.
- E-SME021 Security Ending RPB cannot be negative; record rejected.
- E-SMF018 Invalid Security_Ending_RPB (format error); record rejected.

19. Guaranty_Fee_Amount: The amount of Guaranty Fee calculated this period. Six Basis Points applied to the Security RPB ending balance from the last reporting period. The Guaranty fee is calculated as the Security RPB ending balance from the last period times the guaranty fee rate; divided by 12.

Exception Messages

- L-IMB002 The Guaranty Fee Amount value is not equal to the Ginnie Mae Central Paying and Transfer Agent (CPTA) Pre-Collection and Draft Amount.
- C-SME011 The Guaranty Fee Amount value must be within $1 of the amount of: (Prior_Security_RPB * Guaranty_Fee_Rate) / 12.
- E-SMF019 Invalid Guaranty Fee Amount (format error); record rejected

20. Security_Interest_Rate: The Security Interest Rate is the rate that interest accrued on the HMBS for this reporting period. The Security Interest Rate in effect for this reporting period is the Prospective Security Rate that was reported at the close of the prior reporting period.

Exception Messages

- C-SMB017 The Security_Interest_Rate is not equal to the prior period's Prospective Security Interest Rate.
- C-SME012 The Security Interest Rate must be > 00.000
- E-SMF020 Invalid Security Interest Rate (format error); record rejected

21. P&I_Account_Name: See MBS Guide requirements for monthly reporting.

Exception Messages

- L-SMF021 Invalid P&I Account Name (format error).

22. P&I_Account_Number: See MBS Guide requirements for monthly reporting.

Exception Messages

- L-SMF022 Invalid P&I Account Number (format error).

23. P&I_Fund_Balance: See MBS Guide requirements for monthly reporting.

Exception Messages

- C-SME014 Must be greater than or equal to the Security Payments This Period amount.
- E-SMF023 Invalid P&I Fund Balance (format error); record rejected

24. Escrow_Account_Name: See MBS Guide requirements for monthly reporting.

25. Escrow_Account_Number: See MBS Guide requirements for monthly reporting.

Exception Messages

- L-SMF031 Invalid Escrow Account Number (format error)

26. Escrow_Fund_Balance: See MBS Guide requirements for monthly reporting, if applicable.

Exception Messages

- E-SMF026 Invalid Escrow Fund Balance (format error); record rejected

27. Monthly_Amortized_Amount_of_OID: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the Issuer. This can be reported as zero. If the Issuer considers the OID to be not applicable, the Issuer will report spaces in the field.

Exception Messages

- E-SMF027 Invalid Monthy Amortized Amount of OID (format error); record rejected

28. Market_Discount_Fraction: This is the monthly market discount fraction related to the OID, as calculated by the Issuer. This is always less than 1, and can be zero. If the Issuer considers the OID to be not applicable, the Issuer will report spaces in the field.

Exception Messages

- E-SMF028 Invalid Market Discount Fraction (format error); record rejected

29. Security_Prospective_Weighted_Average_Interest_Rate: The weighted average interest rate that will be in effect for the next reporting period. This is the weighted average interest rate computed on the Participation_Prospective_Interest_Rate and Participation_UPB. Report the security interest rate that will be in effect for the next reporting period, regardless of whether there have been rate changes. Always report this field. This is calculated based on eight digits to the right of the decimal point and rounded to three (99.999). This rate is calculated monthly by the Issuer, at the close of each reporting period.

Exception Messages

- C-SMB018 Security Prospective Weighted Average Interest Rate is not equal to the calculated Weighted Average Interest Rate based on the associated Participations, which is the Participation Prospective Interest Rate from the Participation Monthly record(s) weighted by the Participation UPB from the corresponding Participation Monthly record(s) (Using the standard formula for a weighted average).
- L-SMB019 The Security Prospective Weighted Average Interest Rate value has changed from the value previously released to the Ginnie Mae Central Paying and Transfer Agent (CPTA).
- E-SME013 Security Prospective Weighted Average Interest Rate must be greater than 0; record rejected
- E-SMF029 Invalid Security Prospective Weighted Average Interest Rate (format error); record rejected

30. ABA_Number_of_P&I_Custodial_Accounts: The ABA/Federal Routing Number of the financial institution that maintains the Issuer's principal and interest custodial account.

Exception Messages

- L-SMF030 Invalid ABA Number of P&I Custodial Accounts (format error)

Participation Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant P - Participation
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Unique_Loan_ID	12	20	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
5	Participation_Number	21	23	Numeric	3	3 digit suffix associated to Unique_Loan_ ID
6	Participation_OPB	24	36	Numeric	13	9999999999.99
7	Participation_Interest_Rate	37	42	Numeric	6	99.999
8	Participation_Prior_UPB	43	55	Numeric	13	9999999999.99
9	Participation_Accrued_Interest_This_Period	56	68	Numeric	13	9999999999.99
10	Participation_Adjust_Payment	69	82	Numeric	14	(+/-)9999999999.99
11	Participation_Adjust_UPB_Other	83	96	Numeric	14	(+/-)9999999999.99
12	Participation_UPB	97	109	Numeric	13	9999999999.99
13	Not Used Report all zeroes in the field	110	122	Numeric	13	Report 0000000000000 in this field
14	Participation_Payment_This_Period	123	135	Numeric	13	9999999999.99
15	Not Used Report all zeroes in the field	136	148	Numeric	13	Report 0000000000000 in this field
16	Not Used Report all zeroes in the field	149	161	Numeric	13	Report 0000000000000 in this field
17	Participation_Gross_Interest_This_Period	162	174	Numeric	13	9999999999.99
18	Participation_Servicing_Fee_This_Period	175	182	Numeric	8	99999.99
19	Participation_Prospective_Interest_Rate	183	188	Numeric	6	99.999

1. Record_Type: The letter P will be the first character on each Participation record.

2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities Issuer organization.

Exception Messages

- E-PMB001 Issuer ID is different for this Pool in RFS
- E-PMB002 Issuer ID is different for the corresponding HECM Loan in RFS
- E-PME001 Issuer ID is not found in RFS, "P" record rejected
- E-PME002 Issuer ID is not active in RFS, "P" record rejected
- E-PME003 Issuer ID is different for this Participation in RFS, "P" record rejected
- E-PMF002 Invalid Issuer ID Number (format error); record rejected

3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-PME004 Pool Number is not found in RFS, "P" record rejected
- E-PME005 Pool Number is not active in RFS, "P" record rejected
- E-PME017 Pool Number is different for this Participation in RFS, "P" record rejected

4. Unique_Loan_ID: A number assigned by Ginnie Mae at new pool issuance that uniquely identifies this loan.

Exception Messages

- C-PMB003 There is no HECM Loan Monthly data reported for this Loan ID this period.
- E-PME006 Unique Loan ID is not found in RFS, "P" record rejected
- E-PME007 Loan is not active in RFS, "P" record rejected
- E-PMF004 Invalid Unique Loan ID (format error); record rejected

5. Participation_Number: A three-character suffix associated with the HECM loan at pool issuance that uniquely identifies this HECM loan Participation.

Exception Messages

- E-PME008 Participation is not found in RFS, "P" record rejected
- E-PME009 Participation is not active in RFS, "P" record rejected
- E-PME019 Participation Origination record is not found in RFS, "P" record rejected
- E-PMF005 Invalid Participation Number (format error); record rejected

6. Participation_OPB: The original principal balance of the Participation at the time of pool issuance.

Exception Messages

- C-PME010 Participation OPB must be greater than zero
- E-PMF006 Invalid Participation OPB (format error); record rejected

7. Participation_Interest_Rate: The rate that interest accrued on the Participation for the reporting period. The Participation _nterest_Rate is the Participation_Prospective_Interest_Rate calculated and reported at the close of prior period.

Exception Messages

- L-PMB020 (Participation Interest Rate This Period – Participation Interest Rate Previous Period) must equal (HECM Interest Rate This Period – HECM Interest Rate Previous Period)
- C-PME011 Participation Interest Rate must be greater than zero
- L-PME018 Participation Interest Rate must match (Ginnie Net) Pool Issuance Interest rate in the period of pool issuance
- E-PMF007 Invalid Participation Interest Rate (format error); record rejected

8. Participation_Prior_UPB: This is the ending Participation_UPB of the Participation from the prior report.

Exception Messages

- C-PME012 Must match prior reporting period's Participation UPB; will be zero for issuance month.
- E-PMF008 Invalid Participation Prior UPB (format error); record rejected

9. Participation_Accrued_Interest_This_Period: Interest accrued this period on the Participation. This value should equal the closing Participation_UPB from the prior period times the Participation_Interest_Rate; divided by 12. Report the full month's interest accrued this period for this participation, even if there is a full or partial payment to the participation. Do not adjust this field.

Exception Messages

- C-PME013 Must equal (Participation Prior UPB * Participation Interest Rate) / 12
- E-PMF009 Invalid Participation Accrued Interest This Period (format error); "P" record rejected

10. Participation_Adjust_Payment: Use this adjustment field only to report adjustment to the participation as a result of passing through additional payment to security holder, to avoid over/under collateralization, e.g. if there is an interest shortfall between the HECM loan and the Participation that must be funded to the security holder report the payment amount in this field. Report this as a negative amount, i.e. negative sign in leftmost position.

Exception Messages

- E-PMF010 Invalid Participation Adjust Payment (format error); record rejected

11. Participation_Adjust_UPB_Other: Use this field to report adjustments to the Participation this period other than payment per Field 10 above.

Exception Messages

- E-PMF011 Invalid Participation Adjust UPB Other (format error); record rejected

12. Participation_UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation. This value should equal Participation_Prior_UPB + Participation_Accrued_Interest_This_Period + Participation_Adjust_UPB_Other - Participation_Payment_This_Period.

Exception Messages

- C-PME014 Must equal (Participation Prior UPB) + (Participation Accrued Interest This Period) + (Participation Adjust UPB Other) – (Participation Payment This Period)
- E-PMF012 Invalid Participation UPB (format error); record rejected

13. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

14. Participation_Payment_This_Period: The payment amount for this Participation this period as calculated by the Issuer using the HECM HMBS payment proration and any payment adjustment pass through. Payments are prorated to the HECM loan and then to the Participations. Note: If payments to the HECM occur during the month, the Issuer must calculate the interest shortfall between the full month's interest accrual on the Participation and the HECM "days interest" related to the Participation, and pass this through as payment to security holder. Include such amount in this field. Participation Payment should equal the total payment passed through to security holders for this Participation for this period.

Exception Messages

- E-PMF014 Invalid Participation Payment This Period (format error); record rejected

15. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

16. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

17. Participation_Gross_Interest_This_Period: This is the amount of total HECM loan interest allocated to the Participation this period. It is the amount of total interest at the HECM note rate associated with the Participation.

Exception Messages

- E-PMF017 Invalid Participation Gross Interest This Period (format error); record rejected

18. Participation_Servicing_FeeThis_Period: This is the amount of total HECM servicing fee allocated to the Participation this period.

Exception Messages

- E-PMF018 Invalid Participation Servicing Fee This Period (format error); record rejected

19. Participation_Prospective_Interest_Rate: This is the interest rate that will be in effect for the Participation for the next reporting period. Always report this field. This field will be used to calculate the security prospective weighted average interest rate ("S" record Field 29) that will be in effect for the next reporting period.

Exception Messages

- E-PMF019 Invalid Participation Prospective Interest Rate (format error); record rejected

Table 1: HECM Loan Data Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant L - HECM Loan
2	Issuer_ID_Number	2	5	Numeric	4	
3	Unique_Loan_ID	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	Case_Number	16	30	Numeric	15	Must report all 15 digits.
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	9999999999.99
8	Principal_Limit	64	76	Numeric	13	9999999999.99
9	Loan_Servicing_Fee_Code	77	77	Character	1	1=Fixed Monthly 2=Spread
10	Eligible_Non-Borrowing_Spouse	78	78	Character	1	Y=Yes N=No
11	Annual_Interest_Rate_Change_Cap	79	80	Numeric	2	
12	Lifetime_Interest_Rate_Change_Cap	81	82	Numeric	2	
13	Maximum_Interest_Rate	83	88	Numeric	6	99.999
14	Remaining_Property_Charges_Set_Aside_Amount	89	101	Numeric	13	9999999999.99
Report on Total HECM						
15	HECM_OPB	102	114	Numeric	13	9999999999.99
16	HECM_Accrued_Interest_This_Period	115	127	Numeric	13	9999999999.99
17	Not Used-Report all zeroes in the field	128	140	Numeric	13	Report 0000000000000 in this field
18	HECM_UPB	141	153	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
19	HECM_Payment_Amount_This_Period	154	166	Numeric	13	9999999999.99
20	HECM_Interest_Rate	167	172	Numeric	6	99.999
21	HECM_Status_Code	173	174	Numeric	2	1) Current; 2) Default; 3) Due & Payable; 4) Foreclosure
22	Payment_Reason (Payment Code)	175	176	Numeric	2	1) Refinance, 2) Voluntary full Repayment, 3) Borrower move, 4) Death of the borrower 5) Mandatory purchase event, 6) Optional purchase event, 7) Foreclosure, 8) Other, 9) Partial Prepayment, 10) Due and payable purchase event, 11) Partial payment with pending claim
23	Liquidation_Date	177	184	Date	8	MMDDYYYY
24	Remaining_Available_Line_of_Credit (LOC)_Amount	185	197	Numeric	13	9999999999.99
25	Monthly_Servicing_Fee	198	210	Numeric	13	9999999999.99
26	Monthly_Scheduled_Payment_Amount	211	223	Numeric	13	9999999999.99
27	Remaining_Term_of_Payments	224	226	Numeric	3	999
28	MIN	227	244	Character	18	999999999999999999
29	MOM	245	245	Character	1	Y = Yes, N = No
30	Payment_Option	246	246	Numeric	1	1) Tenure, 2) Term, 3) Line of Credit, 4) Modified Term, 5) Modified Tenure, 6) Single Disbursement Lump Sum
Report on Securitized Part of HECM Loan						
31	HECM_Securitized_Principal_Balance	247	259	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
32	Accrued_Interest_HECM_Securitized	260	272	Numeric	13	9999999999.99
33	Payments_This_Period_HECM_Securitized	273	285	Numeric	13	9999999999.99
34	Payments_Total_HECM_Securitized	286	298	Numeric	13	9999999999.99
35	Participation_Count	299	302	Numeric	4	
Report on Unsecuritized Part of HECM Loan						
36	HECM_Unsecuritized_Principal_Balance	303	315	Numeric	13	9999999999.99
37	Accrued_Interest_HECM_Unsecuritized	316	328	Numeric	13	9999999999.99
38	Payments_This_Period_HECM_Unsecuritized	329	341	Numeric	13	9999999999.99
39	Payments_Total_HECM_Unsecuritized	342	354	Numeric	13	9999999999.99
Report on Sensitive Data of HECM Loan						
40	Address_Street	355	409	Character	55	
41	Address_City	410	439	Character	30	
42	Address_State	440	441	Character	2	
43	Address_Zip	442	450	Numeric	9	
44	Borrower_First_Name	451	475	Character	25	
45	Borrower_Last_Name	476	500	Character	25	
46	Borrower_Birth_Date	501	508	Date	8	MMDDYYYY
47	Borrower_Gender	509	509	Character	1	M, F, U
48	Co-Borrower_First_Name_1	510	534	Character	25	
49	Co-Borrower_Last_Name_1	535	559	Character	25	
50	Co-Borrower_Birth_Date_1	560	567	Date	8	MMDDYYYY

Field #	Field Name	Start	End	Type	Length	Remarks
51	Co-Borrower_Gender_1	568	568	Character	1	M, F, U
52	Co-Borrower_First_Name_2	569	593	Character	25	
53	Co-Borrower_Last_Name_2	594	618	Character	25	
54	Co-Borrower_Birth_Date_2	619	626	Date	8	MMDDYYYY
55	Co-Borrower_Gender_2	627	627	Character	1	M, F, U
56	Co-Borrower_First_Name_3	628	652	Character	25	
57	Co-Borrower_Last_Name_3	653	677	Character	25	
58	Co-Borrower_Birth_Date_3	678	685	Date	8	MMDDYYYY
59	Co-Borrower_Gender_3	686	686	Character	1	M, F, U
60	Co-Borrower_First_Name_4	687	711	Character	25	
61	Co-Borrower_Last_Name_4	712	736	Character	25	
62	Co-Borrower_Birth_Date_4	737	744	Date	8	MMDDYYYY
63	Co-Borrower_Gender_4	745	745	Character	1	M, F, U
64	Eligible_Non-Borrowing_Spouse_First_Name_1	746	770	Character	25	
65	Eligible_Non-Borrowing_Spouse_Last_Name_1	771	795	Character	25	
66	Eligible_Non-Borrowing_Spouse_Birth_Date_1	796	803	Date	8	MMDDYYYY
67	Eligible_Non-Borrowing_Spouse_Gender_1	804	804	Character	1	M, F, U
68	Eligible_Non-Borrowing_Spouse_First_Name_2	805	829	Character	25	
69	Eligible_Non-Borrowing_Spouse_Last_Name_2	830	854	Character	25	
70	Eligible_Non-Borrowing_Spouse_Birth_Date_2	855	862	Date	8	MMDDYYYY

Field #	Field Name	Start	End	Type	Length	Remarks
71	Eligible_Non-Borrowing_Spouse_Gender_2	863	863	Character	1	M, F, U
72	Eligible_Non-Borrowing_Spouse_First_Name_3	864	888	Character	25	
73	Eligible_Non-Borrowing_Spouse_Last_Name_3	889	913	Character	25	
74	Eligible_Non-Borrowing_Spouse_Birth_Date_3	914	921	Date	8	MMDDYYYY
75	Eligible_Non-Borrowing_Spouse_Gender_3	922	922	Character	1	M, F, U

1. Record_Type: The letter L will be the first character on each HECM loan data record.

2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities Issuer organization.

Exception Messages

- E-HME001 Issuer ID is not found in RFS; "L" record rejected
- E-HME002 Issuer ID is not active in RFS; "L" record rejected
- E-HME003 Issuer ID is different for this HECM Loan in RFS; "L" record rejected
- E-HMF002 Invalid Issuer ID Number (format error); record rejected

3. Unique_Loan_ID: A number assigned by Ginnie Mae that uniquely identifies this loan.

Exception Messages

- E-HME004 Unique Loan ID is not in RFS; "L" record rejected
- E-HME005 Loan is not active in RFS; "L" record rejected
- E-HMF003 Invalid Unique Loan ID (format error); record rejected

4. Loan_Type: A code that depicts the government agency associated with this loan.

Exception Messages

- E-HMF004 Invalid Loan Type (format error); record rejected
- E-HMP001 Invalid Loan Type; value is not in the Parameters table; record rejected

5. Case_Number: The Ginnie Mae specific format for Case Number that includes within it the 10 digit case number assigned to the loan by FHA Connection. It should be the same case

number that was reported (on the Schedule of Pooled Mortgages) to Ginnie*NET* at the time of pool origination. This number must always be reported as 15 digits. The correct format is "00", followed by the 10-digit FHA case number, followed by the 3-digit ADP code.

Exception Messages

- M-HLM001 Case Number does not match to a loan in the FHA agency file (Monthly Match)
- M-HLM002 Case number matches to an active/not endorsed loan in the FHA agency file (Monthly Match)
- E-HMF005 Invalid FHA Case Number (format error); record rejected
- M-HOM001 Case Number does not match to a loan in the FHA agency file (Origination Match)
- M-HOM002 Case number matches to an active/not endorsed loan in the FHA agency file (Origination Match)

6. Issuer_Loan_Number: The number assigned by the Issuer that uniquely identifies the loan in the Issuer's servicing system.

Exception Messages

- E-HMF006 - Issuer Loan Number cannot be blank

7. Maximum_Claim_Amount: Report the Maximum Claim A (MCA) mount established at loan origination for the HECM loan. If the MCA has changed since loan origination and that changed MCA has been reported to FHA HERMIT, report the current MCA..

Exception Messages

- M-HLM004 Max Claim Amount does not match the corresponding loan's MCA in the agency file (Monthly Match)
- E-HMF007 Invalid Maximum Claim Amount(format error); record rejected
- M-HOM004 Max Claim Amount does not match to the corresponding loan's MCA in the FHA agency file (Origination Match)

8. Principal_Limit: Report the current principal limit for the HECM loan. Principal limit is the maximum HECM mortgage amount established for this HECM loan.

Exception Messages

- L-HME006 Must be equal to (Maximum Claim Amount * Principal Limit Factor)
- E-HMF008 Invalid Principal Limit (format error); record rejected

9. Loan_Servicing_Fee_Code: A code that describes the type of Loan Servicing Fee applied to this loan.

Exception Messages

- E-HMF009 Invalid Loan Servicing Fee Code (format error); record rejected
- L-HMP002 Invalid Loan Servicing Fee Code; value is not one of the valid codes (1

= Fixed, 2 = Spread)

10. Eligible_Non-Borrowing Spouse: If an Eligible Non-Borrowing Spouse was identified at the time of loan closing. Must be = "Y" if Yes or "N" if No. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.

Exception Messages

- E-HME036 Eligible Non-borrowing Spouse must be "Y" or "N"; loan record rejected
- L-HME037 Eligible Non-borrowing Spouse value was changed from "N" to "Y".
- L-HME038 Eligible Non-borrowing Spouse is "N", but non-borrowing spouse data is provided in record.

11. Annual_Interest_Rate_Change_Cap: A cap that limits the annual interest rate increase or decrease of the loan. The value is "2" for 1-Year adjusting loans. This field is required only for annual ARM loans.

Exception Messages

- L-HME039 Annual Interest Rate Change Cap value must be "2" for annual ARM loans.
- E-HMF058 Invalid Annual Interest Rate Change Cap (format error); record rejected

12. Lifetime_Interest_Rate_Change_Cap: A cap that limits the lifetime interest rate increase or decrease of the loan. The value is "5" for 1-Year adjusting loans. This field is required only for annual ARM loans.

Exception Messages

- L-HME040 Lifetime Interest Rate Change Cap value must be "5" for annual ARM loans.
- E-HMF059 Invalid Lifetime Interest Rate Change Cap (format error); record rejected

13. Maximum_Interest_Rate: The maximum interest rate on the note. This field is required only for monthly ARM loans.

Exception Messages

- L-HME041 Maximum Interest Rate must be > 0 for monthly ARM loans.
- E-HMF060 Invalid Maximum Interest Rate (format error); record rejected

14. Remaining_Property_Charges_Set_Aside_Amount: The remaining amount in the set aside if established at closing to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees whether it is made up of a first year property

charges set aside pursuant to 24 C.F.R. 206.205 or an FHA-defined "Life Expectancy Set Aside."

Exception Messages

- C-HMF061 Invalid Remaining Property Charges Set Aside Amount (format error)

15. HECM_OPB: The original principal balance of the HECM.

Exception Messages

- E-HMF010 Invalid HECM OPB (format error); record rejected

16. HECM_Accrued_Interest_This_Period: Interest accrued this period on the total HECM loan, as per the FHA loan servicing requirements.

Exception Messages

- C-HMB005 Must be equal to (Accrued Interest HECM Securitized + Accrued Interest HECM Unsecuritized
- E-HMF011 Invalid HECM Accrued Interest This Period (format error); record rejected

17. Reserved. This field is not used. Report all zeroes (13 zeroes) in the field.

18. HECM_UPB: The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period. This value should equal HECM_Securitized_Principal_Balance + HECM_Unsecuritized_Principal_Balance .

Exception Messages

- C-HME010 Must be equal to (HECM Securitized Principal Balance + HECM Unsecuritized Principal Balance)
- C-HME011 Must be greater than zero when not liquidating
- E-HMF013 Invalid HECM UPB (format error); record rejected

19. HECM_Payment_Amount_This_Period: The payment amount for this HECM this period. If more than one payment is applied to the HECM this period, report the total of all payments.

Exception Messages

- C-HMB006 Must be equal to (Payments This Period HECM Securitized + Payments This Period HECM Unsecuritized + (Sum of all assoc. Participation Payment Adjustment amounts))
- C-HME030 HECM Payment Amount This Period must not equal zero when Payment Reason Code is specified
- E-HMF014 Invalid HECM Payment Amount This Period (format error); record

rejected

20. HECM_Interest_Rate: The interest rate of the HECM Loan.

Exception Messages

- C-HME014 HECM Interest Rate must be greater than zero.
- E-HMF015 Invalid HECM Interest Rate (format error); record rejected

21. HECM_Status_Code: (1) Current: current with all loan obligations; 2) Default: delinquent in property charges; 3) Due & Payable: in the event of borrower's death or move to another residence; 4) Foreclosure: foreclosure has been initiated.

Exception Messages

- E-HMF016 Invalid HECM Status Code Code (format error); record rejected
- L-HMP003 Invalid HECM Status Code; value is not a valid status code per MBS Guide Appendix VI-17

22. Payment_Reason: (Payment Code) The reason for the payment amount, including whether partial or full. Must be provided when a full or partial payment is reported, and must be one of the following values: 1) Refinance - loan purchased in full from the pool due to refinance by the borrower to another reverse or other mortgage; 2) Voluntary Full Prepayment - a full prepayment of the loan by the borrower where the prepayment is not associated with borrower refinance, move, or death; 3) Borrower Move - a full prepayment of the loan by the borrower due to the borrower's move to another residence for reasons other than foreclosure; 4) Death of Borrower - a full prepayment of the loan by the borrower, or the borrower's estate, due to the death of the borrower; 5) Mandatory purchase event - purchase of all pooled participations related to a HECM when the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount; 6) Optional purchase event - optional purchase of all pooled participations related to a HECM when any mortgagor's request for an additional advance, if funded, together with the outstanding principal balance of the HECM is equal to or greater than 98% of the Maximum Claim Amount; 7) Foreclosure - loan purchased from pool in full due to foreclosure, REO sale, or REO related claim settled by FHA; 8) Other - full prepayment of the loan for reasons not specified above. Use of Other requires Ginnie Mae approval; 9) Partial Prepayment - a voluntary partial prepayment of the loan from the borrower, where the loan/participations are not fully liquidated. Partial prepayments that are the proceeds from hazard insurance and condemnation proceeds to the extent not used to repair the property. Partial prepayments that are payments from an Issuer's own funds to purchase participations related to the principal amount of a mortgage finally discharged by a bankruptcy court; 10) Due and payable purchase event using Issuer corporate funds - optional purchase of all pooled participations related to a HECM when the HECM has become, and continues to be, due and payable in accordance with its terms; 11) Pending FHA claim with partial payment - Partial prepayment of proceeds from a sale of the property when (a) mortgagor sells property for less than the loan balance and mortgagee

releases the HECM to facilitate the sale, (b) mortgagee forecloses and a bidder other than the mortgagee purchases the property for less than the loan balance, or (c) mortgagee acquired title and sold property for less than the loan balance.

Exception Messages

- C-HME031 HECM Payment Reason Code must be specified when Securitized Payment Amount is greater than zero
- C-HMP004 Invalid HECM Payment Reason (Payment Code); value is not a valid status code per MBS Guide Appendix VI-17

23. Liquidation_Date: The date of the liquidation (payoff) of the HECM loan. If reporting a Payment Reason in Field 17 for a payment in full, also report the Liquidation date. For a partial payment, do not report the date.

Exception Messages

- E-HME015 Liquidation Date cannot be blank when liquidating in full; record rejected
- C-HME016 Liquidation Date is not in the current reporting period
- E-HME035 A Liquidation Date was provided but no (full) Liquidation Reason Code; record rejected
- E-HMF018 Invalid Liquidation Date (format error); record rejected

24. Remaining_Available_Line_of_Credit (LOC)_Amount: Reflects the remaining cash available to the borrower (net of any property charges, repairs, repair administration fees, and servicing fee set asides. If Payment Option is = 3 this field is required.

Exception Messages

- E-HMF051 Invalid Remaining Available Line of Credit (LOC) Amount (format error); record rejected

25. Monthly_Servicing_Fee: The total monthly servicing fee in dollars that is payable to the Issuer. Report the monthly servicing fee on the HECM loan, for fixed servicing.

Exception Messages

- E-HMF052 Invalid Monthly Servicing Fee (format error); record rejected

26. Monthly_Scheduled_Payment_Amount: The monthly payment amount scheduled to be made to the borrower as of the reporting cut-off date, including, if applicable, the amount that will be withheld from borrower's monthly payment for property charges. If Payment Option is = 1, 2, 4 or 5, this field is required.

Exception Messages

- E-HMF053 Invalid Monthly Scheduled Payment Amount (format error); record rejected

27. Remaining_Term_of_Payments: Remaining number of monthly payments as of the reporting cut-off date on a term or modified term loan. Must be numeric or blank/zeroes.

Exception Messages

- L-HME034 Remaining Term of Payments must be greater than or equal to zero if Payment Option is = 2 or 4
- E-HMF054 Invalid Remaining Term of Payments (format error); record rejected

28. MIN: MERS Identification Number. The number assigned to this mortgage by MERS.

Exception Messages

- E-HMF055 Invalid MERS Identification Number (format error); record rejected

29. MOM: MERS as original mortgagee. Must be = "Y" if Yes or "N" if No.

Exception Messages

- E-HMF056 Invalid MERS as original mortgagee (format error); record rejected

30. Payment_Option: The method to receive payments that was selected by the borrower associated with the HECM loan as of Pool Issue Date. Must be one of the following values: 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.

Exception Messages

- L-HME047 Payment Option cannot = "6" for ARM loans
- E-HME048 Payment Option cannot = "6" for fixed rate loans when Origination Date < 09/30/2013
- E-HMF057 Invalid Payment Option (format error); record rejected
- L-HMP012 Invalid Payment Option; value is not valid per MBS Guide Appendix VI-17

31. HECM_Securitized_Principal_Balance: The accumulated net principal balance of all securitized parts of the HECM loan this period. This value should equal the sum of all Participation_UPB for the period across all Pools that have Participations for this HECM loan.

Exception Messages

- C-HMB001 HECM Securitized Principal Balance must be = sum of the Participation UPB values for all Participations associated with the HECM
- C-HME022 HECM Securitized Principal Balance must be greater than 0 when not liquidating in full

- C-HME023 HECM Securitized Principal Balance must be = 0 when liquidating in full
- E-HMF019 Invalid HECM Securitized Principal Balance (format error); record rejected

32. Accrued_Interest_HECM_Securitized: Total accrued interest this period for all Participations. This value should equal the sum of associated Participation accrued interest for this period.

Exception Messages

- C-HMB002 Accrued Interest HECM Securitized must be = sum of the Participation Accrued Interest This Period amounts for all Participations associated with the HECM
- E-HMF020 Invalid Accrued Interest HECM Securitized (format error); record rejected

33. Payments_This_Period_HECM_Securitized: The total of payments applied to Participations this period. This value should equal the sum of payments of all Participations for this period for this HECM. Payments include pass through amounts (of "Issuer funds") to cover interest shortfalls on HECM Loans paid off in the period.

Exception Messages

- C-HMB003 Payments This Period HECM Securitized must be = sum of the Participation Payment This Period amounts for all Participations associated with the HECM
- E-HMF021 Invalid Payments This Period HECM Securitized (format error); record rejected

34. Payments_Total_HECM_Securitized: The total accumulated payments applied to Participations for this HECM. This value should equal last month's Payments_Total_HECM_Securitized value plus this month's Payments_This_Period_HECM_Securitized value.

Exception Messages

- C-HME021 Payments Total HECM Securitized must be = last period's Payments Total HECM Securitized + Payments This Period HECM Securitized
- E-HMF022 Invalid Payments Total HECM Securitized (format error); record rejected

35. Participation_Count: The number of Participations associated with this HECM loan, including Participations liquidated this period. Do not include previously liquidated Participations.

Exception Messages

- C-HMB004 Participation Count must be = the number of Participations reported

under this HECM

- C-HME018 Participation Count must be greater than 0
- E-HMF023 Invalid Participation Count (format error); record rejected

36. HECM_Unsecuritized_Principal_Balance: The accumulated net principal balance of the unsecuritized part of the HECM loan this period.

Exception Messages

- E-HMF024 Invalid HECM Unsecuritized Principal Balance (format error); record rejected

37. Accrued_Interest_HECM_Unsecuritized: Total accrued interest this period for the unsecuritized part of the HECM loan, as per the servicing requirements.

Exception Messages

- E-HMF025 Invalid Accrued Interest HECM Unsecuritized (format error); record rejected

38. Payments_This_Period_HECM_Unsecuritized: The total payment applied to the unsecuritized part of the HECM loan this period.

Exception Messages

- E-HMF026 Invalid Payments This Period HECM Unsecuritized (format error); record rejected

39. Payments_Total_HECM_Unsecuritized: The total accumulated payments applied to the unsecuritized part of the HECM loan. This value should equal last month's Payments_Total_HECM_Unsecuritized value plus this month's Payments_This_Period_HECM_Unsecuritized value.

Exception Messages

- C-HME017 Payments Total HECM Unsecuritized must be = last period's Payments Total HECM Unsecuritized + Payments This Period HECM Unsecuritized
- E-HMF027 Invalid Payments Total HECM Unsecuritized (format error); record rejected

40. Address_Street: The street address of the property that is mortgaged under this loan.

41. Address_City: The name of the city in which the property associated with this mortgage is located.

42. Address_State: The U.S. Postal Service code for the state for the property.

Exception Messages

- L-HMP005 Invalid Address State Code

43. Address_Zip: The U.S. Postal Service ZIP code of the property.

Exception Messages

- M-HLM003 Zip Code does not match to the corresponding loan's zip code in the agency file (Monthly Match)
- E-HMF031 Invalid Address Zip Code (format error); record rejected
- M-HOM003 Zip Code does not match to the corresponding loan's zip code in the FHA agency file (Origination Match)

44. Borrower_First_Name: First name of the borrower of this loan.

Exception Messages

- L-HMF032 Invalid/blank Borrower First Name

45. Borrower_Last_Name: Last name of the borrower of this loan.

Exception Messages

- L-HMF033 Invalid/blank Borrower Last Name

46. Borrower_Birth_Date: Birth date of the borrower of this loan.

Exception Messages

- E-HMF034 Invalid format/blank Borrower Birth Date; or age not in range of 61 to 120; record rejected

47. Borrower_Gender: Gender of the borrower of this loan.

Exception Messages

- L-HMP006 Invalid Borrower Gender; value is not one of the valid codes (M/F/U)

48. Co-Borrower_First_Name_1: First name of the first co-borrower of this loan.

Exception Messages

- L-HMF036 Invalid/blank Co-borrower First Name 1

49. Co-Borrower_Last_Name_1: Last name of the first co-borrower of this loan.

Exception Messages

- L-HMF037 Invalid/blank Co-borrower Last Name 1

50. Co-Borrower_Birth_Date_1: Birth date of the first co-borrower of this loan.

Exception Messages

- E-HMF038 Invalid format/blank Co-Borrower Birth Date 1, or co-borrower 1 age not in range of 61 to 120; record rejected

51. Co-Borrower_Gender_1: Gender of the first co-borrower of this loan.

Exception Messages

- L-HMP007 Invalid Co-borrower Gender 1; value is not in the Parameters table

52. Co-Borrower_First_Name_2: First name of the second co-borrower of this loan.

Exception Messages

- L-HMF040 Invalid/blank Co-borrower First Name 2

53. Co-Borrower_Last_Name_2: Last name of the second co-borrower of this loan.

Exception Messages

- L-HMF041 Invalid/blank Co-borrower Last Name 2

54. Co-Borrower_Birth_Date_2: Birth date of the second co-borrower of this loan.

Exception Messages

- E-HMF042 Invalid format/blank Co-Borrower Birth Date 2, or co-borrower 2 age not in range of 61 to 120; record rejected

55. Co-Borrower_Gender_2: Gender of the second co-borrower of this loan.

Exception Messages

- L-HMP008 Invalid Co-borrower Gender 2; value is not one of the valid codes (M/F/U)

56. Co-Borrower_First_Name_3: First name of the third co-borrower of this loan.

Exception Messages

- L-HMF044 Invalid/blank Co-borrower First Name 3

57. Co-Borrower_Last_Name_3: Last name of the third co-borrower of this loan.

Exception Messages

- L-HMF045 Invalid/blank Co-borrower Last Name 3

58. Co-Borrower_Birth_Date_3: Birth date of the third co-borrower of this loan.

Exception Messages

- E-HMF046 Invalid format/blank Co-Borrower Birth Date 3, or co-borrower 3 age not in range of 61 to 120; record rejected

59. Co-Borrower_Gender_3: Gender of the third co-borrower of this loan.

Exception Messages

- L-HMP009 Invalid Co-borrower Gender 3; value is not one of the valid codes (M/F/U)

60. Co-Borrower_First_Name_4: First name of the fourth co-borrower of this loan.

Exception Messages

- L-HMF048 Invalid/blank Co-borrower First Name 4

61. Co-Borrower_Last_Name_4: Last name of the fourth co-borrower of this loan.

Exception Messages

- L-HMF049 Invalid/blank Co-borrower Last Name 4

62. Co-Borrower_Birth_Date_4: Birth date of the fourth co-borrower of this loan.

Exception Messages

- E-HMF050 Invalid format/blank Co-Borrower Birth Date 4, or co-borrower 4 age not in range of 61 to 120; record rejected

63. Co-Borrower_Gender_4: Gender of the fourth co-borrower of this loan.

Exception Messages

- L-HMP010 Invalid Co-borrower Gender 4; value is not one of the valid codes (M/F/U)

64. Eligible_Non-Borrowing Spouse_First_Name_1: First name of the first Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF062 Invalid/blank Non-borrowing Spouse First Name 1

65. Eligible_Non-Borrowing_Spouse_Last_Name_1: Last name of the first Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF063 Invalid/blank Non-borrowing Spouse Last Name 1

66. Eligible_Non-Borrowing_Spouse_Birth_Date_1: Birth date of the first Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- E-HMF064 Invalid format/blank Non-Borrowing Spouse Birth Date 1; record rejected

67. Eligible_Non-Borrowing_Spouse_Gender_1: Gender of the first Eligible Non-Borrowing Spouse identified on this loan

Exception Messages

- L-HMP013 Invalid Eligible Non-borrowing Spouse Gender 1; value is not one of the valid codes (M/F/U)

68. Eligible_Non-Borrowing Spouse_First_Name_2: First name of the second Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF065 Invalid/blank Non-borrowing Spouse First Name 2

69. Eligible_Non-Borrowing_Spouse_Last_Name_2: Last name of the second Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF066 Invalid/blank Non-borrowing Spouse Last Name 2

70. Eligible_Non-Borrowing_Spouse_Birth_Date_2: Birth date of the second Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- E-HMF067 Invalid format/blank Non-Borrowing Spouse Birth Date 2; record rejected

71. Eligible_Non-Borrowing_Spouse_Gender_2: Gender of the second Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMP014 Invalid Eligible Non-borrowing Spouse Gender 2; value is not one of the valid codes (M/F/U)

72. Eligible_Non-Borrowing Spouse_First_Name_3: First name of the third Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF068 Invalid/blank Non-borrowing Spouse First Name 3

73. Eligible_Non-Borrowing_Spouse_Last_Name_3: Last name of the third Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMF069 Invalid/blank Non-borrowing Spouse Last Name 3

74. Eligible_Non-Borrowing_Spouse_Birth_Date_3: Birth date of the third Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- E-HMF070 Invalid format/blank Non-Borrowing Spouse Birth Date 3; record rejected

75. Eligible_Non-Borrowing_Spouse_Gender_3: Gender of the third Eligible Non-Borrowing Spouse identified on this loan.

Exception Messages

- L-HMP015 Invalid Eligible Non-borrowing Spouse Gender 3; value is not one of the valid codes (M/F/U)

Other Eligible Non-borrowing Spouse related Exception Messages:

Exception Messages

- L-HME043 Eligible Non-borrowing Spouse 2 data was provided, but none for Eligible Non-borrowing Spouse 1
- L-HME044 Eligible Non-borrowing Spouse 3 data was provided, but none for Eligible Non-borrowing Spouse 2

Other Error Codes

1. C-HMB007 The Issuer has not provided a HECM Monthly record for this loan

2. C-IMB001 The number of pools reported by the Issuer is not = the computed active pool count

3. C-IMB003 Portfolio not summarized because < 90% of the Issuer's Pool Monthly records have been received

4. C-IMB004 Portfolio not summarized because < 90% of the Issuer's HECM Monthly records have been received

5. C-IMB005 Portfolio not summarized because < 90% of the Issuer's Participation Monthly records have been received

6. C-PMB022 The Issuer has not provided a Participation Monthly record for this participation

7. C-SMB020 The Issuer has not provided a Pool Monthly record for this pool

Note:

(1) The Issuer must report any changes to the list of borrowers/co-borrowers. If there is a change, the Issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data as described in Section 5.

(2) The Issuer must report any changes to the list of eligible non-borrowing spouses. If there is a change, the Issuer must report the updated complete set of eligible non-borrowing spouse information in the monthly accounting data as described in Section 5.

(3) If the Issuer is updating the address, Fields 40 through 43, the Issuer can report only the field that is changing. It is not necessary to report all of the fields for address. Issuers have the option of reporting only the changes as they occur or of reporting all borrower/co-borrower data each period. Ginnie Mae's system will always consider the latest (last) data reported as the current data.

2 SECURITY

Ginnie Mae anticipates that services will be offered to transmit or receive data in a secure environment. At this time, the following general standards apply:

- sFTP — Secure FTP via approved secure FTP products
- Ginnie Mae Enterprise Portal

Ginnie Mae has defined a sensitive data section of the HECM Loan Data record:

Sensitive Data — Due to privacy concerns of sensitive/personal data, Issuers requested that sensitive reporting data be reported as infrequently as possible. To address this concern, sensitive data will be reported once at origination via the HECM Loan Issuance Record (11706). If any change occurs to a value in one of these fields, it will be reported as a

change within the Sensitive Data section of the HECM Loan Data Accounting Record Type. Any changes to Sensitive Data will be recognized and handled appropriately.

Cross Footing Supplement

The information in this appendix is to be used only for informational purposes related to "cross footing" rules for HMBS monthly reporting. This information is not a record layout or an edit specification. Rather, it is a supplement to the HMBS Monthly Reporting Specification. The cross footing supplement should be used in conjunction with the reporting layouts in Appendix VI-17 and with the HMBS Investor Reporting Guide.

Pool/Security Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Participation_Count		The number of active participations including any participations that are liquidating this report period
5	HECM_Status_Count		
6	Prior_Period_Pool_UPB	Equals last month's Pool_Ending_UPB (Field 9); or Pool OAA (GinnieNET 11705H OAA) for new issuance month.	Equals the Sum of (Participation_ Prior_UPB) Field 8 Participation Accounting Record or for new issuance the sum of GinnieNET 11706 Participation UPBs
7	Pool_Accrued_Interest_This_Period		Equals the Sum of (Participation_ Accrued_Interest_This_Period) Field 9 Participation Accounting Record
8	Number_Payments_This_Period	Number_Payments_T his_Period must be less than or equal to Participation_Count	Count the number of Participations with payments this period per instructions for Field 8 on the Pool/Security Accounting Record
9	Pool_Ending_UPB		Equals the Sum of Participation_UPB(Field 12 Participation Accounting Record)
10	Not Used	Reserved	
11	Prior_Security_RPB	Must equal last month's	

Field #	Field Name		
		Security_Ending_RPB (Field 18 Pool/Security Accounting Record); or Pool OAA (GinnieNET 11705H OAA) for new issuance month	
12	Security_Payments_This_Period		Equals the Sum of Participation_Payment_ This_Period(Field 14 of the Participation Accounting Record)
13	Not Used	Reserved	
14	Not Used	Reserved	
15	Security_Accrued_Interest_This_Period	Equals Prior_Security_RPB (Field 11)) * Security_Interest_Rate (Field 20) /12 on the Pool/Security Accounting Record	Equals Prior_Security_RPB (Field 11) * Security_Interest_Rate (Field 20) /12 on the Pool/Security Accounting Record
16	Not Used	Reserved	
17	Not Used	Reserved	
18	Security_Ending_RPB	Equals Prior_Security_RPB + (Field 11) Security_Accrued_Interest_This_Period (Field 15) - Security_Payments_This_Period (Field 12)	
19	Guaranty_Fee_Amount	Equals Prior_Security_RPB (Field 11) * Guaranty_Fee_Rate divided by 12; For issue month use pool OAA	Should be the same as CPTA Pre Collection and Draft. Amount Reported in Field 19 will be compared to amount drafted from P&I account.
20	Security_Interest_Rate		Equals last period's Security_Prospective_Weighted_Average_Interest_Rate (Field 29 of Pool/Security Accounting Record)
21	P&I_Account_Name		

Field #	Field Name		
22	P&I_Account_Number		
23	P&I_Fund_Balance		Must be equal or greater than Security_Payments_This_Period (Field 12)
24	Escrow_Account_Name		
25	Escrow_Account_Number		
26	Escrow_Fund_Balance		
27	Monthly_Amortized_Amount_of_OID		
28	Market_Discount_Fraction		
29	Security_Prospective_Weighted_Average_Interest_Rate		Equals Weighted Average Interest Rate based on the associated Participations -- Participation_ Prospective_Interest_Rate (Field 19 Participation Accounting Record)weighted by Participation_UPB) (Field 12 Participation Accounting Record). Use the standard formula for a weighted average.
30	ABA_Number_of_P&I_Central_Account		

Participation Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Pool_Number		
4	Unique_Loan_ID		
5	Participation_Number		
6	Participation_OPB		Should equal GinnieNET 11706H Principal Balance Being Securitized for issuance month
7	Participation_Interest_Rate		
8	Participation_Prior_UPB	Equals last month's Participation_UPB (Field 12); will equal GinnieNET 11706H Principal Balance Being Securitized for issuance month	

Field #	Field Name		
9	Participation_Accrued_Interest_This_Period	Equals Participation_Prior_UPB (Field 8) * Participation_Interest_Rate (Field 7) divided by 12	
10	Participation_Adjust _Payment		
11	Participation_Adjust_UPB_Other		
12	Participation_UPB	Equals Participation_Prior_UPB (Field 8)+ Participation_Accrued_Interest_This_Period (Field 9) + Participation Adjust UPB_Other (Field 11) - Participation_Payment_This_Period (Field 14)	
13	Not Used	Reserved	
14	Participation_Payment_This_Period		
15	Not Used	Reserved	
16	Not Used	Reserved	
17	Participation_Gross_Interest_This_Period		Total amount of gross interest for the HECM Loan; associated with this Participation, based on the ratio of the Participation UPB and the HECM loan UPB
18	Participation_Servicing_Fee_This_Period		The amount of HECM loan servicing fee associated with this Participation; based on the ratio of the Participation UPB and the HECM loan UPB.
19	Participation_Prospective_Interest_Rate		The Participation Interest Rate that will be in effect next reporting period for this Participation.

HECM Loan Data Accounting Record

Field #	Field Name		
1	Record_Type		
2	Issuer_ID_Number		
3	Unique_Loan_ID		
4	Loan_Type		
5	Case_Number	Must conform to Ginnie Mae standards for 15 digit case number	
6	Issuer_Loan_Number		
7	Maximum_Claim_Amount		
8	Principal_Limit	The current Principal Limit for the HECM loan	
9	Loan_Servicing_Fee_Code		
10	Eligible_Non-Borrowing_Spouse		
11	Annual_Interest_Rate_Change_Cap		
12	Lifetime_Interest_Rate_Change_Cap		
13	Maximum_Interest_Rate		
14	Remaining_Property_Charges_Set_Aside_Amount		
15	HECM_OPB		
16	HECM_Accrued_Interest_This_Period	Equals Accrued_Interest_HECM_ Securitized (Field 32) + Accrued_Interest_HECM_ Unsecuritized (Field 37)	
17	Not Used	Reserved	
18	HECM_UPB	Equals HECM_Securitized_Principal_Balance (Field 31) + HECM_Unsecuritized_Principal_Balance (Field 36) Must be greater than zero when not liquidating	

Field #	Field Name		
19	HECM_Payment_Amount_This_Period	Equals Payments_This_Period_HECM_Securitized (Field 33) + Payments_This_Period_HECM_ Unsecuritized (Field 38) + sum of Participation _Adjustment_Payment (Field 10 of all associated Participation Accounting Records)	
20	HECM_Interest_Rate		
21	HECM_Status_Code		
22	Payment_Reason (Payment Code)		
23	Liquidation_Date	Cannot be blank when liquidating in full. Must be in current reporting period	A Payment Reason of 1, 2, 3, 4, 5, 6, 7, 8, 10 or 11 will require a Liquidation Date value.
24	Remaining_Available_Line_of_Credit_Amount		
25	Monthly_Servicing_Fee		
26	Monthly_Scheduled_Payment_Amount		
27	Remaining_Term_of_Payments		
28	MIN		
29	MOM		
30	Payment_Option		
31	HECM_Securitized_Principal_Balance		Equals the sum of Participation_UPB (Field 12 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.

Field #	Field Name		
32	Accrued_Interest_HECM_Securitized		Equals the sum of Participation_Accrued_Interest_This_Period (Field 9 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
33	Payments_This_Period_HECM_Securitized		Equals the Sum of Participation_Payment_This_Period (Field 14 Participation Accounting Record) for all participations in this HECM, i.e. for the specific Unique Loan ID all of the active participation suffixes' across pools this reporting period.
34	Payments_Total_HECM_Securitized	Must equal last month's Payments_Total_HECM_Securitized (Field 34) + this month's Payments_This_Period_ HECM_Securitized (Field 33)	A running total of payments for HECM securitized
35	Participation_Count	Must be greater than zero	Equals count of participations reported under this HECM
36	HECM_Unsecuritized_Principal_Balance		
37	Accrued_Interest_HECM_Unsecuritized		
38	Payments_This_Period_HECM_ Unsecuritized		
39	Payments_Total_HECM_Unsecuritized	Equals last period's Payments_Total_HECM_ Unsecuritized (Field 39) + this period's Payments_This_Period_ HECM_ Unsecuritized (Field 38)	