

APPENDIX VI-19

REPORTING AND FEEDBACK SYSTEM (RFS) ISSUER MONTHLY REPORT OF POOL AND LOAN DATA

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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 purpose of this information is to report to Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported and to provide a format for RPB reporting. The information collected will not be disclosed outside the Department except as required by law.

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Purpose: To be used by an Issuer to complete monthly accounting reporting as required by Chapter 17 of this Guide. Monthly loan and pool level data must be submitted electronically to Ginnie Mae's Reporting and Feedback System (RFS).

Prepared by: Issuer.

Prepared in: Electronic form.

Due Date: Data is to be submitted no later than the 2nd business day of each month. Corrections of loan and pool data items are due no later than the 10th business day.

RFS Record Layout Formats

In this document, each upload file layout is followed by the definitions of each field in the record layout, which are numbered to correspond to the file layout. The definitions are followed by exception messages that may occur if business rules are not observed. Italicized exception messages result from inconsistencies between pool and loan level reporting. These exceptions may occur when the loans are summarized to the pool level.

H - Header issuer record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-------------|-------|-----|-----------|--------|---------------------|
| 1 | Record Type | 1 | 1 | Character | 1 | Constant H - Header |
| 2 | Issuer ID | 2 | 5 | Numeric | 4 | |
| 3 | Record Date | 6 | 11 | Date | 6 | YYYYMM |

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. Issuer ID: Issuer number Ginnie Mae assigned to the issuer organization.

3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.

- E-RFS200 Reporting Period must be specified.
- E-RFS201 Reporting Period must be a valid year and month.
- E-RFS202 Reporting Period must be in YYYYMM format e.g. 200601.
- C-RFS204 Reporting Period for this pool was not received by Ginnie Mae.

P - Pool record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-------------------------------------|-------|-----|-----------|--------|--|
| 1 | Record Type | 1 | 1 | Character | 1 | Constant P - Pool |
| 2 | Pool ID | 2 | 7 | Character | 6 | Must be a valid Ginnie Mae pool. |
| 3 | Adjust FIC | 8 | 19 | Numeric | 12 | 99999999.99 Signed Field |
| 4 | Pool FIC | 20 | 30 | Numeric | 11 | 99999999.99 |
| 5 | Servicing Fee | 31 | 41 | Numeric | 11 | 99999999.99 |
| 6 | Weighted Average Interest Rate | 42 | 48 | Numeric | 7 | 99.9999 |
| 7 | Net Adjust RPB | 49 | 62 | Numeric | 14 | 9999999999.99 Signed Field |
| 8 | Deferred GPM Interest | 63 | 73 | Numeric | 11 | 99999999.99 |
| 9 | Serial Note | 74 | 86 | Numeric | 13 | 9999999999.99 |
| 10 | Security RPB | 87 | 99 | Numeric | 13 | 9999999999.99 The reported security RPB for the reporting period |
| 11 | T&I Escrow Balance | 100 | 111 | Numeric | 12 | 99999999.99 Signed Field |
| 12 | P&I Fund Balance | 112 | 123 | Numeric | 12 | 99999999.99 Signed Field |
| 13 | Other Balance | 124 | 135 | Numeric | 12 | 99999999.99 Signed Field |
| 14 | Replacement Reserve Balance | 136 | 146 | Numeric | 11 | 99999999.99 |
| 15 | Construction Loan Principal Balance | 147 | 158 | Numeric | 12 | 99999999.99 Signed Field |
| 16 | P&I Account Number | 159 | 168 | Character | 10 | |
| 17 | P&I Bank ID | 169 | 177 | Character | 9 | |
| 18 | T&I Account Number | 178 | 187 | Character | 10 | |
| 19 | T&I Bank ID | 188 | 196 | Character | 9 | |
| 20 | Replacement Reserve Account Number | 197 | 206 | Character | 10 | |
| 21 | Replacement Reserve Bank ID | 207 | 215 | Character | 9 | |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|--|-------|-----|-----------|--------|---------|
| 22 | Construction Loan Principal Account Number | 216 | 225 | Character | 10 | |
| 23 | Construction Loan Principal Bank ID | 226 | 234 | Character | 9 | |
| 24 | Filler | 235 | 246 | Character | 12 | |
| 25 | Filler | 247 | 255 | Character | 9 | |

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this issuer number.
- E-RFS104 Pool ID is associated with another issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- H-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *L-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

4. Pool FIC: Dollar amount of the Fixed Installment Control for this pool for this reporting period.

Exception Messages

- E-POOL100 Pool FIC must be specified for amortizing pools.
- E-POOL101 Pool FIC must be numeric.
- E-POOL103 Pool FIC must include a decimal point.

5. Servicing Fee: Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the issuer calculates a Servicing Fee value that is negative, report “zeroes” to RFS.

Exception Messages

- E-POOL150 Servicing Fee must be specified.
- E-POOL151 Servicing Fee must be a positive numeric or zero.
- E-POOL152 Servicing Fee must include a decimal point.
- *H-POOL153 Servicing Fee should be within a dollar of calculated servicing fee.*

6. Weighted Average Interest Rate: The weighted average interest rate per the Ginnie Mae MBS Guide. The

exception message POOL200 below applies to Ginnie Mae II pools and to Ginnie Mae I Manufactured Housing pools. Issuers may provide this value for other pools but will not receive POOL200 if not provided.

Exception Messages

- E-POOL200 Weighted Average Interest Rate must be specified.
- E-POOL201 Weighted Average Interest Rate must be numeric.
- C-POOL202 *Weighted Average Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools issued prior to July 2003.*
- C-POOL203 *Weighted Average Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools issued after June 2003.*
- E-POOL204 Weighted Average Interest Rate must include a decimal point.

7. Net Adjust RPB: A signed field. Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.). This is a new pool level collection field.

Exception Messages

- E-POOL300 Net RPB Adjustment must be numeric.
- C-POOL302 *Net RPB Adjustment should be within tolerance when Loan FIC is adjusted for growing equity.*
- C-POOL303 *Net RPB Adjustment should be within a dollar of FIC Adjustment made for growing equity.*
- C-POOL304 *Net RPB Adjustment should not be less than FIC Adjustment made for growing equity when a curtailment exists.*
- C-POOL305 *Net RPB Adjustment should not be less than Interest Adjustment made for Curtailment when an FIC was also adjusted for growing equity.*
- C-POOL306 *Net RPB Adjustment should not be less than (interest adjustment made for Curtailment) and FIC Adjustment made for growing equity.*
- E-POOL308 Net RPB Adjustment must include a decimal point.
- E-POOL309 Net RPB Adjustment must include a sign in first position.

8. Deferred GPM Interest: Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.

Exception Messages

- L-POOL350 Deferred GPM Interest should not be entered for non-GPM pools (GT, GP).
- E-POOL351 Deferred GPM Interest must be numeric.
- L-POOL352 *Deferred GPM Interest should be positive.*
- L-POOL353 *Deferred GPM Interest should be less than sum of Scheduled Principal, Liquidations, and Curtailments.*
- E-POOL354 Deferred GPM Interest must include a decimal point.

9. Serial Note: Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools. The monthly serial notes accounting schedule, Form 1710B is described in Appendix VI-12 of the Ginnie Mae MBS Guide.

Exception Messages

- L-POOL400 *Serial Note should not be entered for non-SN pools.*
- E-POOL401 Serial Note must be numeric.
- L-POOL402 *Serial Note should be a multiple of \$25,000 when not final installment.*
- E-POOL404 Serial Note must include a decimal point.

10. Security RPB: The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The current process for Security RPB reporting (initial reporting and corrections through GinnieNET) will continue as-is until further notice. The official Security RPB is to be reported per the current process.

Exception Messages

- C-POOL450 Security RPB is missing.
- E-POOL451 Security RPB must be numeric.
- C-POOL452 Security RPB should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).
- C-POOL453 Security RPB should equal prior month Security Remaining Principal Balance plus current months draws for construction loans unless there was a liquidation.
- C-POOL455 Security RPB should equal prior month Security Remaining Principal Balance minus Serial Notes for Pool Type SN.
- E-POOL456 Security RPB must include a decimal point.
- C-POOL457 Security RPB should equal Initial Pool UPB for the reporting period in which it is issued.

11. T&I Escrow Balance: A signed field. The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the issuer for individual mortgage deficit escrow.

Exception Messages

- E-POOL500 Tax & Insurance Balance must be specified.
- E-POOL501 Tax & Insurance Balance must be numeric.
- L-POOL502 Tax & Insurance Balance should not be greater than the Original Principal Amount.
- L-POOL503 Tax & Insurance Balance should not equal zero two months in a row.
- L-POOL504 Tax & Insurance Balance should not be negative.
- E-POOL505 Tax & Insurance Balance must include a sign in first position.
- E-POOL506 Tax & Insurance Balance must include a decimal point.

12. P&I Fund Balance: A signed field. The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.

Exception Messages

- L-POOL550 Principal & Interest Balance should be specified.
- E-POOL551 Principal & Interest Balance must be numeric.
- L-POOL552 Principal & Interest Balance should equal (last months fund balance plus Principal and Interest activity this month minus (this months servicing fee and last months cash distribution to holders)).
- E-POOL553 Principal & Interest Balance must include a decimal point.
- E-POOL554 Principal & Interest Balance must include a sign in first position.

13. Other Balance: A signed field. The dollar amount of the balance of other funds.

- E-POOL601 Other Fund Balance must be numeric.
- E-POOL602 Other Fund Balance must include a decimal point.
- E-POOL603 Other Fund Balance must include a sign in first position.

14. Replacement Reserve Balance: Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.

Exception Messages

- L-POOL650 Replacement Reserve Balance should not be entered for a Single Family Pool Type.
- E-POOL651 Replacement Reserve Balance must be numeric.
- E-POOL652 Replacement Reserve Balance must include a decimal point.

15. Construction Loan Principal Balance: A signed field. The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization.

Exception Messages

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- E-POOL701 Construction Loan Principal Balance must be numeric.
 - E-POOL702 Construction Loan Principal Balance must include a decimal point.
 - E-POOL703 Construction Loan Principal Balance must include a sign in first position.

16. P&I Account Number: The custodial bank account number holding the principal and interest for this pool.

17. P&I Bank ID: The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

Exception Messages

- L-POOL750 P&I Bank ID should be a valid American Bankers Association routing number.

18. T&I Account Number: The custodial bank account number holding the taxes and insurance for this pool.

19. T&I Bank ID: The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.

Exception Messages

- L-POOL800 T&I Bank ID should be a valid American Bankers Association routing number.

20. Replacement Reserve Account Number: The custodial bank account number holding the repair and replacement fund for this Multifamily pool.

21. Replacement Reserve Bank ID: The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.

Exception Messages:

- L-POOL850 Replacement Reserve Bank ID should be a valid American Bankers Association routing number.

22. Construction Loan Principal Account Number: The custodial bank account number.

23. Construction Loan Principal Bank ID: The American Bankers Association routing number of the custodial bank.

Exception Messages

- L-POOL900 Construction Loan Principal Bank ID should be a valid American Bankers Association routing number.

24. Filler: Reserved for future use.

25. Filler: Reserved for future use.

L - Loan record

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|----------------------------|-------|-----|-----------|--------|--|
| 1 | Record Type | 1 | 1 | Character | 1 | Constant L – Loan |
| 2 | Unique Loan ID | 2 | 10 | Numeric | 9 | |
| 3 | Pool ID | 11 | 16 | Character | 6 | Must be a valid Ginnie Mae pool. |
| 4 | Loan Type | 17 | 19 | Character | 3 | FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV |
| 5 | Case Number | 20 | 34 | Character | 15 | |
| 6 | Issuer Loan ID | 35 | 54 | Character | 20 | |
| 7 | First Payment Date | 55 | 62 | Date | 8 | MMDDYYYY |
| 8 | Loan Maturity Date | 63 | 70 | Date | 8 | MMDDYYYY |
| 9 | Loan Interest Rate | 71 | 77 | Numeric | 7 | 99.9999 |
| 10 | Loan OPB | 78 | 90 | Numeric | 13 | 9999999999.99 |
| 11 | Loan FIC | 91 | 101 | Numeric | 11 | 99999999.99 |
| 12 | Last Installment Paid Date | 102 | 109 | Date | 8 | MMDDYYYY |
| 13 | In Foreclosure Flag | 110 | 110 | Character | 1 | N or Y (default N) |
| 14 | Delinquent Interest | 111 | 121 | Numeric | 11 | 99999999.99 |
| 15 | Delinquent Principal | 122 | 134 | Numeric | 13 | 9999999999.99 |
| 16 | Prepaid Interest | 135 | 145 | Numeric | 11 | 99999999.99 |
| 17 | Prepaid Principal | 146 | 158 | Numeric | 13 | 9999999999.99 |
| 18 | Install Interest | 159 | 169 | Numeric | 11 | 99999999.99 |
| 19 | Install Principal | 170 | 182 | Numeric | 13 | 9999999999.99 |
| 20 | Curtailment | 183 | 195 | Numeric | 13 | 9999999999.99 |
| 21 | Adjust Interest | 196 | 207 | Numeric | 12 | 99999999.99 Signed Field |
| 22 | Net Adjust UPB | 208 | 221 | Numeric | 14 | 9999999999.99 Signed Field |
| 23 | Loan UPB | 222 | 235 | Numeric | 14 | 9999999999.99 Signed Field |
| 24 | Removal Date | 236 | 243 | Date | 8 | MMDDYYYY |
| 25 | Removal Reason | 244 | 244 | Numeric | 1 | 1, 2, 3, 4, 5, 6 |
| 26 | Liquidation Interest Due | 245 | 255 | Numeric | 11 | 99999999.99 |
| 27 | Liquidation Principal | 256 | 268 | Numeric | 13 | 9999999999.99 |

| Field # | Field Name | Start | End | Type | Length | Remarks |
|---------|-------------------------------|-------|-----|---------|--------|-------------------------------|
| | Remitted | | | | | |
| 28 | Liquidation Principal Balance | 269 | 282 | Numeric | 14 | 9999999999.99 Signed Field |

Note: Reporting Loans in the loan record: In RFS there is no separate reporting record for liquidations. The loan record is used to report one of two scenarios: a.) active loans or b.) active loans that are being liquidated in the current period.

Instructions for reporting active loans:

- Report data in fields 1 through 23
- RFS assumes that the loan record represents an active loan as of the end of the reporting period

Instructions for reporting active loans that are being liquidated in the current period:

- Report data in fields 1 through 28
- Issuer must report a value in Field 25 - Removal Reason. This indicates to RFS that the Issuer is reporting a loan that is being liquidated
- In Field 23 - Loan UPB report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor

1. Record Type: The letter L will be the first character on each loan record.

2. Unique Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan. This is a new loan level collection field. See the appendix to this document, which provides additional Unique Loan ID information.

Exception Messages

- E-RFS150 Ginnie Mae Unique Loan ID must be specified.
- E-RFS151 Ginnie Mae Unique Loan ID must be numeric.
- E-RFS152 Ginnie Mae Unique Loan ID could not be found.
- E-RFS153 Ginnie Mae Unique Loan ID is assigned to another issuer and a different pool.
- E-RFS154 Ginnie Mae Unique Loan ID is assigned to another issuer.
- E-RFS155 Ginnie Mae Unique Loan ID belongs to another pool.
- C-RFS156 Ginnie Mae Unique Loan ID should not be reported for a previously liquidated loan.

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

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this issuer number.
- E-RFS104 Pool ID is associated with another issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- H-RFS107 Pool ID previously reported as paid-off.
- H-RFS109 Pool ID should have loan activity reported for this period.
- L-RFS110 Pool ID activity for this period belongs to another issuer.
- E-RFS111 Pool ID no activity reported this period.

4. Loan Type: A code, which denotes the government agency, associated with this loan.

Exception Messages

- E-NOTE050 Loan Type must be specified.
- E-NOTE051 Loan Type must be valid.
- M-NOTE054 Loan Type RMF should be PN pool type only.
- M-NOTE055 Loan Type FH1 should be pool type MH.
- M-NOTE056 Loan Type FMF should be pool type: CL, CS, LM, LS, PL, PN, or RX.
- M-NOTE057 Loan Type PIH should be pool type: BD, GA, GD, GP, GT, SF, or SN.
- M-NOTE058 Loan Type (FHA, RHS, VAG, or VAV) should be pool type: AF, AQ, AR, AS, AT, AX, BD, FB, FL, FS, FT, GA, GD, GP, GT, JM, QL, RL, SF, SL, SN, TL, or XL.
- M-NOTE059 Loan Type should be RMF or FMF for a PN pool type.

5. Case Number: The Case Number to be reported per Ginnie Mae [APM 02-17](#) (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.

Exception Messages

- M-NOTE100 Case Number should be specified.
- M-NOTE101 Case Number should be numeric.
- M-NOTE102 Case Number should be 15 digits long.
- M-NOTE103 Case Number should be unique for loan. Another Case Number exists for this pool, address, Unique Loan ID, and Social Security Number.
- M-NOTE104 Case Number change is suspended.
- M-NOTE110 FHA Case Number 1st two digits should be zeroes.
- M-NOTE111 FHA Case Number 3rd through 5th digits should match an FHA field office code.
- M-NOTE112 FHA Case Number 12th digit should equal the computed check value.
- M-NOTE113 FHA Case Number last 3 digits should match an ADP code for the Section of the Housing Act.
- M-MAT001 FHA Case Number for this loan should match the external agency file.
- M-NOTE120 VA Case Number 1st three digits should be zeroes.
- M-NOTE121 VA Case Number 4th through 7th digits should match VA jurisdiction/origin codes.
- M-NOTE123 VA Case Number 8th digit should match a VA loan type.
- M-NOTE130 RHS Case Number 1st digit should be zero.
- M-NOTE131 RHS Case Number 2nd through 6th digits should match a state/county code.
- M-NOTE140 PIH Case Number 1st six digits should be zeroes.
- M-NOTE141 PIH Case Number 7th through 9th digits should match an area code.
- M-NOTE150 FHA Title 1 Case Number 1st three digits should be zeroes.
- M-NOTE160 FHA Multifamily Case Number 1st seven digits should be zeroes.
- M-NOTE161 FHA Multifamily Case Number 8th through 10th digits should match an FHA field office code.

6. Issuer Loan ID: The number assigned by the issuer to uniquely identify the loan to their internal system.

Exception Messages

- E-NOTE200 Issuer Loan ID must be specified.
- L-NOTE201 Issuer Loan ID should be a unique id for this issuer number.

7. First Payment Date: The date in which the first monthly installment payment was due in accordance with the mortgage/note.

Exception Messages

- E-NOTE250 First Payment Date must be specified.
- E-NOTE251 First Payment Date must be a valid year, month and day.
- E-NOTE252 First Payment Date must be in MMDDYYYY format e.g. 01012006.
- H-NOTE253 First Payment Date should not be more than one month after issue date for Single Family

loans.

- H-NOTE254 First Payment Date should match calculated value based on Original Principal Amount, Loan Interest Rate, Loan FIC, and Loan Maturity and Pool Type is SF or ARM.

8. Loan Maturity Date: The maturity date of this loan in accordance with mortgage/note.

Exception Messages

- E-NOTE300 Loan Maturity Date must be specified.
- E-NOTE301 Loan Maturity Date must be a valid month.
- E-NOTE302 Loan Maturity Date must be a valid day of the month.
- E-NOTE303 Loan Maturity Date must be in MMDDYYYY format e.g. 01152036.
- H-NOTE304 Loan Maturity Date should be after First Payment Date.
- H-NOTE305 Loan Maturity Date should not be more than one month greater than the Pool Maturity Date.
- M-MAT002 Loan Maturity Date should match the external agency file.

9. Loan Interest Rate: The interest rate of the loan.

Exception Messages

- E-NOTE350 Loan Interest Rate must be specified.
- E-NOTE351 Loan Interest Rate must be numeric.
- H-NOTE352 Loan Interest Rate should be greater than zero.
- H-NOTE353 Loan Interest Rate should be greater than Security Interest Rate by between .5 and 1.5 for Ginnie Mae II pools except MH issued prior to July 2003.
- H-NOTE354 Loan Interest Rate should be greater than Security Interest Rate by between .25 and .75 for Ginnie Mae II pools except MH issued after June 2003.
- L-NOTE355 Loan Interest Rate should be the same as other loans in Ginnie Mae I pool except MH.
- E-NOTE356 Loan Interest Rate must include a decimal point.
- M-NOTE357 Loan Interest Rate change is suspended.
- M-MAT003 Loan Interest Rate should match the external agency file.

10. Loan OPB: Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note.

Exception Messages

- E-NOTE450 Original Principal Amount must be specified.
- E-NOTE451 Original Principal Amount must be numeric.
- H-NOTE452 Original Principal Amount should be greater than zero.
- M-NOTE453 Original Principal Amount should be within 50 dollars of calculated value based on Loan Interest Rate, Loan FIC, and loan duration.
- M-MAT005 Original Principal Amount for this loan should match the external agency file.
- M-NOTE455 Original Principal Amount change is suspended.
- E-NOTE456 Original Principal Amount must include a decimal point.

11. Loan FIC: The current fixed installment constant of principal and interest payments for this loan.

Exception Messages

- C-NOTE400 Loan FIC should be specified except CL and CS pools.
- C-NOTE401 Loan FIC should be blank for construction loan.
- E-NOTE402 Loan FIC must be numeric.
- C-NOTE403 Loan FIC should be greater than zero for amortized project loan.
- E-NOTE405 Loan FIC must include a decimal point.

12. Last Installment Paid Date: The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in

this field (report blank in this field).

Exception Messages

- H-LOAN100 Last Installment Paid Date should be specified.
- E-LOAN101 Last Installment Paid Date must be a valid year and month.
- E-LOAN102 Last Installment Paid Date must be in MMDDYYYY format e.g. 07012007.
- H-LOAN103 Last Installment Paid Date should be greater than or equal to First Payment Date for Single Family loans.
- H-LOAN104 Last Installment Paid Date should not be after Loan Maturity Date.

13. In Foreclosure Flag: A flag that indicates whether or not this loan is in foreclosure.

Exception Messages

- E-LOAN700 In Foreclosure Flag must be either N or Y.
- L-LOAN701 In Foreclosure Flag should not be Y for non-delinquent loan.

14. Delinquent Interest: The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN250 Delinquent Interest should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN251 Delinquent Interest should not be specified when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN252 Delinquent Interest must include a decimal point.
- H-LOAN253 Delinquent Interest should be within a dollar of calculated Delinquent Interest.

15. Delinquent Principal: The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

Exception Messages

- H-LOAN300 Delinquent Principal should be specified when Last Installment Paid Date is prior to the Reporting Period.
- H-LOAN301 Delinquent Principal should not exist when Last Installment Paid Date is not prior to the Reporting Period.
- E-LOAN302 Delinquent Principal must include a decimal point.
- H-LOAN303 Delinquent Principal should be within a dollar of calculated Delinquent Principal.

16. Prepaid Interest: The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Interest on Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN150 Prepaid Interest should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN151 Prepaid Interest should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN152 Prepaid Interest must include a decimal point.

17. Prepaid Principal: The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month. Note: Related to “Mortgage Interest Rate Adjustments”, Prepaid Principal on

Adjustable Rate Mortgage (ARM) loans should only be reported for values that have been published in an eligible ARM index option: CMT or LIBOR (see [Chapter 26](#) of the Ginnie Mae Guide).

Exception Messages

- H-LOAN200 Prepaid Principal should be specified when Last Installment Paid Date is after the Reporting Period.
- H-LOAN201 Prepaid Principal should not exist when Last Installment Paid Date is not after the Reporting Period.
- E-LOAN202 Prepaid Principal must include a decimal point.

18. Install Interest: The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.

Exception Messages

- H-LOAN350 Installment Interest should be specified.
- E-LOAN351 Installment Interest must be numeric.
- E-LOAN353 Installment Interest must include a decimal point.

19. Install Principal: The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.

Exception Messages

- H-LOAN400 Installment Principal should be specified.
- H-LOAN401 Installment Principal should not exist for construction and non-amortized project loans.
- E-LOAN402 Installment Principal must include a decimal point.

20. Curtailment: The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.

Exception Messages

- C-LOAN451 Curtailment should not exist for delinquent loan.
- E-LOAN452 Curtailment must be numeric.
- C-LOAN453 Curtailment should not be negative.
- C-LOAN454 Curtailment should not exceed Loan Unpaid Principal Balance.
- E-LOAN455 Curtailment must include a decimal point.

21. Adjust Interest: A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of an installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

Exception Messages

- E-LOAN552 Interest Adjustment must be numeric.
- E-LOAN555 Interest Adjustment must include a decimal point.
- E-LOAN556 Interest Adjustment must include a sign in first position.

22. Net Adjust Unpaid Principal Balance (UPB): A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting. This is a new loan level collection field.

Exception Messages

- E-LOAN601 Net UPB Adjustment must be numeric.

- E-LOAN605 Net UPB Adjustment must include a decimal point.
- E-LOAN606 Net UPB Adjustment must include a sign in first position.
- C-LOAN607 Draw should not be negative.

23. Loan UPB: A signed field. UPB: The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period.

Exception Messages

- E-LOAN650 Loan Unpaid Principal Balance must be specified.
- E-LOAN651 Loan Unpaid Principal Balance must include a decimal point.
- H-LOAN652 Loan Unpaid Principal Balance should not be greater than value at beginning of Reporting Period for non-construction, non-GPM and non-GEM loans when positive adjustments exist.
- H-LOAN653 Loan Unpaid Principal Balance should be between zero and the Original Principal Amount for a non-construction, non-GPM and non-GEM loan that has not been previously modified.
- H-LOAN654 Loan Unpaid Principal Balance should be greater than zero for un-liquidated loan.
- H-LOAN655 Loan Unpaid Principal Balance should be within a dollar of calculated Loan Unpaid Principal Balance.
- E-LOAN656 Loan Unpaid Principal Balance must include a sign in first position.
- H-LOAN657 Loan Unpaid Principal Balance should not be greater than prior Loan UPB when positive adjustment exists for construction, GPM and GEM loans.
- H-LOAN658 Loan Unpaid Principal Balance should be less than or equal to the Initial Loan UPB for construction, GPM and GEM loans.

24. Removal Date: For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.

Exception Messages

- E-LIQ100 Removal Date must be specified when Removal Reason exists.
- E-LIQ101 Removal Date must be a valid year and month.
- E-LIQ102 Removal Date must be a valid day of the month.
- E-LIQ103 Removal Date must be in MMDDYYYY format e.g. 01012006.
- C-LIQ105 Removal Date should be during the Reporting Period.

25. Removal Reason: A code that denotes the reason why the loan was removed from the Ginnie Mae pool.

Exception Messages

- E-LIQ050 Removal Reason must be one of the following choices: 1-Mortgagor Payoff, 2-Repurchase of Delinquent Loan, 3-Foreclosure with Claim Payment, 4-Loss Mitigation, 5-Substitution, 6-Other.

26. Liquidation Interest Due: The dollar amount of the interest, due the pool.

Exception Messages

- E-LIQ150 Liquidation Interest Due must be specified when Removal Reason exists.
- E-LIQ151 Liquidation Interest Due must be numeric when Removal Reason exists.
- C-LIQ152 Liquidation Interest Due should be greater than or equal to zero.
- C-LIQ153 Liquidation Interest Due should be within a dollar of calculated Liquidated Interest Due.
- E-LIQ154 Liquidation Interest Due must include a decimal point.

27. Liquidation Principal Remitted: The sum of each of the installment principal amounts remitted.

Exception Messages

- E-LIQ200 Liquidated Principal Remitted must be specified when Removal Reason exists except construction and unamortized project loans.
- E-LIQ201 Liquidated Principal Remitted must be numeric.

- C-LIQ202 Liquidated Principal Remitted should be within a dollar of calculated Liquidated Principal Remitted.
- E-LIQ203 Liquidated Principal Remitted must include a decimal point.

28. Liquidation Principal Balance: A signed field. The remaining principal balance of the loan at liquidation.

Exception Messages

- E-LIQ250 Liquidation Principal Balance must be specified when Removal Reason exists.
- E-LIQ251 Liquidation Principal Balance must be numeric.
- C-LIQ252 Liquidation Principal Balance should equal the difference between Liquidated Principal Remitted and Loan Unpaid Principal Balance prior to liquidation.
- C-LIQ253 Liquidation Principal Balance should equal prior month Loan Unpaid Principal Balance for construction loans and non-amortized project loans.
- E-LIQ254 Liquidation Principal Balance must include a sign in first position.
- E-LIQ255 Liquidation Principal Balance must include a decimal point.

Summary of RFS Calculations and Reconciliation to Issuer Monthly Summary Report (11710D)

The table below provides information that cross references the RFS Issuer Monthly Report of Pool and Loan Data (Appendix VI-19), the Issuer's Monthly Summary Report (Appendix VI-5), and the Issuer reported Security RPB (Appendix VII-1). Issuers are responsible for reporting complete and accurate data to RFS that reconciles to the Issuer reported Security RPB and the Monthly Summary Report.

| Record | Field # | Field Name | RFS Calculation | Reconciliation to 11710D |
|----------------------|---------|-----------------------------|--|--|
| Pool Record | 4 | Pool FIC | Summarizes the dollar amount reported in Field 4 for all pools reported, for the Program type (Ginnie I or Ginnie II). | RFS calculated should equal the "Total Fixed Installment Control" amount reported on the 11710D Field (6) for the Program type |
| Pool Record | 10 | Security RPB | Used for accounting only in RFS; (the Security RPB of record is reported to GinnieNET) | Should equal the final Security RPB reported to GinnieNET per MBS Guide Appendix VII-1 |
| Pool Record | 10 | Security RPB | Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the issuer for the Program type (Ginnie I or Ginnie II). | Should equal the "Total Security Principal Balance" as reported on the 11710D Field (8) for the Program type |
| Pool Record | 11 | T&I Escrow Balance | Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II). | RFS calculated should equal the T&I amount reported on the 11710D Field (2) for the Program type |
| Pool Record | 12 | Other Fund Balance | Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II). | RFS calculated should equal the Other Escrow amount reported on the 11710D Field (2) for the Program type |
| Pool Record | General | Guaranty Fee | Calculates the amount of Guaranty Fee based on the prior period closing Security RBP balance as reported to GinnieNET | Should equal Total Guaranty Fee as reported in Field (4) of the 11710D for the Program type |
| Pool and Loan Record | General | Total Principal—Due Holders | Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS , for the Program type (Ginnie I or Ginnie II). | Should equal the Total Principal Due Holders as reported in Field (9) of the 11710D for the Program type. |
| Pool and Loan Record | General | Total Interest—Due Holders | Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans | Should equal the Total Principal Due Holders as reported in Field (10) of the |

| Record | Field # | Field Name | RFS Calculation | Reconciliation to 11710D |
|-------------|---------|--|--|--|
| | | | and pools reported and accepted by RFS , for the Program type (Ginnie I or Ginnie II). | 11710D for the Program type. |
| Loan Record | General | Each Loan Record Reported by the issue and accepted by RFS | Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II). | Should equal “Total No. Of Mortgages” as reported in Field (1) of the 11710D for the Program type. |
| Loan Record | 12 | Last Installment Paid Date | This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II). | Should equal the”Intallments Delinquent” as reported in Field (1) of the 11710D for the Program type |
| Loan Record | 12 | Last installment Paid Date | This field is used for calculating loan deliquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II). | Should equal the “Total No Delinquent” as reported in Field (1) of the 11710D for the Program type |
| Loan Record | 13 | In Foreclosure Flag | This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II). | Should equal the “Foreclosure” number of loans reported in Field (1) of the 11710D for the Program type |
| Loan Record | 23 | Loan UPB | Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS | Should equal the “Total Pool/Loan Pkg Principal Balanc”e as reported in Field (7) of the 11710D for the Program type |

RFS Issuer Submission Options

Issuers may choose the appropriate transmission method.

- **Direct data entry:** Issuers with small volume may choose to use Internet Web-based direct data entry into RFS.
- **File Upload (HTTPS):** An RFS Internet Web-based upload using the HTTPS protocol. This functionality can be used for all reporting submissions that are 5MB or less in size.
- **Secure File Transfer Protocol (SFTP):** An RFS Internet-based file transfer for monthly reporting data submission using the secure file transfer protocol (SFTP). Any Issuer may use this capability; however, it must be used if the Issuer submits any data files larger than 5MB in size.

Please see the RFS User Guide for additional instructions on submissions options.