

## APPENDIX VI-16

### **Ginnie Mae Enterprise Portal (GMEP) Reporting and Feedback System (RFS) Quarterly Custodial Account Verification Record File Layout**

**Applicability:** These requirements apply to any Mortgage Backed Security Issuer with aggregate principal and interest payments due from borrowers of \$100,000 or more in any one month as measured by the amount of the fixed installment control.

**Purpose:** To be used by an Issuer to complete quarterly custodial account verification reporting as required by Chapter 16, section 8 of the Mortgage Backed Securities Guide. Quarterly custodial account verification data must be submitted electronically or entered online to Ginnie Mae's Reporting and Feedback System (RFS).

**Prepared by:** Issuer.

**Prepared in:** Electronic form. Submitted via the Ginnie Mae Enterprise Portal File Upload application.

**Due Date:** Data is due by 7:00 PM (Eastern Time) on the 10<sup>th</sup> calendar day in March, June, September and December.

**Ginnie Mae Custodial Account Verification Data Record**

<b>Document Version</b>	<b>History</b>
Version 1.0	Initial Version

**File Naming instructions for Custodial Account Verification(s):**

The naming convention is: **CAVSIIIIMMYYSN.txt** where:

CAVS—is constant. Custodial Account Verifications

III – is the Issuer ID. E.g. 3937

MMYY – is the reporting period. Month Year

SN—is the file Sequence Number. Ex. 01, 02, 03 (In order to distinguish between multiple files, the Sequence Number should not be repeated in a given month).

E.g. **CAVS3937071501.txt**

Each file should consist of a Header Record, a CAVS Data Record, and a Trailer Record in that order. Files will be processed in the order in which they arrive.

Below is the summary of Record Types in the file. All records and fields are fixed length.

**Record Type H  
Overall File Header Record**

Item	Field Name	Begin	End	Type	Length	Remarks
1	Record Type H = File Header	1	1	Character	1	Constant H
2	Issuer ID	2	5	Numeric	4	
3	Record Date (YYYYMM)	6	11	Date	6	YYYYMM
	Record Length		11			

Header Record Field Instructions

1. Record Type: “H” for File Header
2. Issuer ID: Issuer number that Ginnie Mae assigned to the organization.
3. Record Date: The Ginnie Mae reporting month.

**Record Type C  
CAVS Data Record**

Item	Field Name	Begin	End	Type	Length	Remarks
1	Record Type C = CAVS Record	1	1	Character	1	Constant C - CAVS
2	Reporting Period	2	7	Date	6	YYYYMM
3	Issuer ID	8	11	Character	4	Valid Issuer ID
4	Institution Name	12	51	Character	40	The name of the custodial institution
5	Institution City	52	81	Character	30	The city where the custodial institution is located
6	Institution State	82	83	Character	2	The state where the custodial institution is located
7	Institution Zip Code	84	92	Numeric	9	The Postal Code where the custodial institution is located

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Item	Field Name	Begin	End	Type	Length	Remarks
8	Account Title	93	242	Character	150	The account title description: Principal and Interest or Taxes and Insurance (Escrow)
9	Account Type	243	243	Character	1	P or T
10	FDIC Bank Certification Number	244	253	Character	10	The assigned Federal Depository Insurance Corporation identification number.
11	Name of Rating Agency One	254	313	Character	60	The name of the Rating Agency (required)
12	Agency One Rating	314	328	Character	15	The Agency rating value. (required)
13	Name of Rating Agency Two	329	388	Character	60	The name of the Rating Agency (not required)
14	Agency Two Rating	389	403	Character	15	The Agency rating value. (not required)
15	Contact Name	404	443	Character	40	The name of the person responsible for uploading the file
16	Title	444	483	Character	40	The title of the person responsible for uploading the file
17	Bank ID	484	492	Character	9	The ABA routing number
	Record Length		492			

CAVS Record Field Instructions

1. Record Type: "C" for CAVS Record.
2. Reporting Period: Ginnie Mae reporting period (YYYYMM).
3. Issuer ID: A number Ginnie Mae assigned to identify the organization.
4. Institution Name: Name of the custodial institution related to Custodial Account Verification.
5. Institution City: The city the custodial institution is located, related to Custodial Account Verification.
6. Institution State: The state the custodial institution is located, related to Custodial Account Verification.
7. Institution Zip Code: The custodial institution's Postal Code related to Custodial Account Verification.
8. Account Title: The title associated with the custodial account.
9. Account Type: The type of account used in the verification. Values: "P" for a Principal and Interest account or "T" for a Taxes and Insurance Escrow account.
10. FDIC Bank Certification Number: The FDIC number assigned to the institution.
11. Name of Rating Agency One: The Company name of the rater one (required).
12. Agency One Rating: The rating value for rater one (required).
13. Name of Rating Agency Two: The Company name of the second rater if submitted (not required).
14. Agency Two Rating: The rating value for rater two if submitted (not required).
15. Contact Name: The name of the submitter uploading the file.
16. Title: The title of the submitter uploading the file.
17. Bank ID: The American Bankers Association routing number of the custodial bank.

**Record Type T**

**Overall File Trailer Record**

Item	Field Name	Begin	End	Type	Length	Remarks
1	Record Type T = File Trailer	1	1	Character	1	Constant T
2	Issuer ID	2	5	Numeric	4	
3	Record Date (YYYYMM)	6	11	Date	6	YYYYMM
	Record Length		11			

Trailer Record Field Instructions

1. Record Type: "T" for File Trailer
2. Issuer ID: Issuer number that Ginnie Mae assigned to the organization.
3. Record Date: The Ginnie Mae reporting month.