

## **APPENDIX VI-18**

# **WIDELY HELD FIXED INVESTMENT TRUST (“WHFIT”) TAX REPORTING FILE LAYOUT**

**OMB Approval No. 2503-0033 (Exp. 00/00/0000)**

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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 I and II Mortgage-Backed Securities (“MBS”) Programs.

**Purpose:** To provide Issuers with a standard file layout in order to meet the IRS WHFIT tax reporting requirement. In accordance with the IRS regulation, Ginnie Mae will publish this data on Ginnie Mae’s Tax and Factor reporting website.

**Prepared by:** The Issuer

**Prepared:** Electronic transmission

Data is to be submitted via Ginnie Mae Enterprise Portal (GMEP), utilizing the WHFIT module of RFS.

**Due Date:** WHFIT tax information is to be submitted by the 10<sup>th</sup> calendar day of the month, with corrections due by the 15<sup>th</sup> calendar day of the month, on a quarterly basis.

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**Supplemental Data for Widely Held Fixed Investment Trust (“WHFIT”)  
Tax Reporting – Issuer Reporting Specifications**

Issuers must report WHFIT tax information in the format described below. All submissions are to be made via GMEP, utilizing the WHFIT module of RFS.

**Monthly Supplemental Report**

Issuers must perform monthly calculations of OID and MDF, and report the data to Ginnie Mae on a quarterly basis. WHFIT data is to be submitted no later than the 10<sup>th</sup> calendar day of the month, with corrections due by the 15<sup>th</sup> calendar day of the month. See the quarterly submission calendar below.

Reporting Months	Quarterly Report Due
January, February, March	Due April 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
April, May, June	Due July 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
July, August, September	Due October 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
October, November, December	Due January 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>

When Issuers log into GMEP, WHFIT will be one of the applications under RFS.

Issuers can report/submit tax information by uploading a tax file. When Issuers access the WHFIT module under RFS, they will have access to the File Upload functionality, for uploading their tax files. Alternatively, Issuers can manually report the monthly pool tax information, by utilizing the Monthly Reporting Data Entry screen.

Each tax file submission must adhere to the following file naming standards and conventions:

**File Standards and Naming Conventions**

The tax file naming standard will be TiiiiMMYYnn.dat (e.g. “T1421121001.dat”). It will contain a fixed length of 15 digits and adhere to the following conventions:

- T All file names start with “T”
- iiii Valid four digit Issuer number
- MMYT Reporting month and year  
(MM can only have values of 03, 06, 09, 12)
- nn File sequence number
- .dat Valid file extension.

Examples of file names:

T1111031001.dat	This file name corresponds to Issuer ID 1111 submitting a WHFIT tax file in the March reporting period of 2011 for the first time.
T1111031002.dat	This file name corresponds to Issuer ID 1111 submitting a WHFIT tax file in the March reporting period of 2011 for the second time (e.g., correction file or simply a second set of data for first submission).

T1234061001.dat

This file name corresponds to Issuer ID 1234 submitting a WHFIT tax file in the June reporting period of 2011 for the first time.

Each tax file submission must adhere to the following file layout and include a header record, trailer record, and WHFIT tax records when reporting the WHFIT information.

### Tax Record File Layout

Notes regarding field level reporting instructions:

1. For numeric fields (designated as 9s), report numeric values as right justified.

### Header Tax Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Start_Record_Date	2	7	Date	6	YYYYMM
3	End_Record_Date	8	13	Date	6	YYYYMM
4	File_Date	14	21	Date	8	MMDDYYYY

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. Start Record Date: The starting Ginnie Mae reporting month for the data being reported to Ginnie Mae. If reporting multiple months' worth of data, the start record date would be the first reporting period contained in the submission.
3. End Record Date: The ending Ginnie Mae reporting month for the data being reported to Ginnie Mae. If reporting multiple months' worth of data, the end record date would be the last reporting period contained in the submission. If reporting one month, this field must be the same as the Start Record Date.
4. File Date: The date the file was created.

### WHFIT Tax Reporting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant X - TAX
2	Issuer_ID_Number	2	5	Numeric	4	
3		6	11			Must be a valid Ginnie

Field #	Field Name	Start	End	Type	Length	Remarks
	Pool_Number			Character	6	Mae pool. Right justified with leading zeroes.
4	Filler	12	20	Numeric	9	999999999
5	Reporting_Month	21	26	Date	6	YYYYMM
6	Original_Issue_Discount	27	38	Numeric	12	999999999.99 Right justified with leading zeroes.
7	Market_Discount_Fraction	39	48	Numeric	10	9.99999999

1. Record Type: The letter X will be the first character on each pool/security record.
2. Issuer ID Number: The Number assigned by Ginnie Mae to this MBS Issuer organization.
3. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
4. Filler
5. Reporting Month: The reporting month and year for the tax data being reported to Ginnie Mae.
6. Original Issue Discount: The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the Issuer. This may be reported as zero dollars.
7. Market Discount Fraction: The monthly market discount fraction (carried out to 8 decimal places) as calculated by the Issuer. This is usually less than 1, cannot exceed 1, and can be zero.

#### Trailer Tax 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.

