Ginnie Mae MBS Preliminary MIP File Version 1.0

<u>Ginnie Mae MBS Preliminary Issuance MIP File</u>

<u>This file provides information about prospective Multiple Issuer Pools, as they are formed throughout the Issue Month.</u>

<u>The information is basically a "flow" snapshot of the MIP pools composition as it is formed up to the end of month MIP finalization. The file only provides information about pools formed in the issue month.</u>

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Summary of the Record Types in the File. All records/fields are fixed length.

Organization of Records within the File: By Record (15-Year MIP Records, then 30-Year MIP Records, then Adjustable Rate MIP (ARM) Records). Each set of records (15 year, 30 year, ARM) has individual Header and Trailer records.

Short Description	Occurs in the File
Record Header	Three records per file
Preliminary MIP Data Record	One record per Preliminary Multiple Issuer Pool
Record Trailer	Three records per file

FILE LAYOUT DETAILS:

(1) This is a daily disclosure file. The file name is "MIPPrelim.txt".

(2) Preliminary MIP data in this file is updated based on activity (see the Multiple Issuer Pool Numbers PDF files) and is current as of the "Record Update Date" in the individual Header Records.

Note: MIP Pooling activity determines which MIP Pool records are in the layout. If there has been no pooling activity (e.g. no MIP pooling activity for 30 year, 4% MIP), there will not be a Preliminary MIP Record in the file. If there is no pooling activity for an entire set of records, e.g. no pooling activity for 15 year fixed, then only the Header Record and the Trailer Record for that record set is provided. It is possible in certain disclosure files that no Preliminary MIP Records are disclosed (ie. only headers/trailers for all three record sets).

(3) The record order of records in the file is as follows:

a. 15 Year, 1st set of records; and Header and Trailer for 15 yr.
b. 30 Year, 2nd set of records; and Header and Trailer for 30 yr.
c. Adjustable Rate, 3rd set of records; and Header and Trailer for ARM.

(4) This same record format is used for each record. The "Record Name" field in the Header Record indicates if the record is a 15 Year, 30 Year, or Adjustable Rate set of records.

(5) All records/fields are fixed length.

(6) MIP Finalization for a month occurs on the 5th Business Day before the first of the next month and will be reflected in the MIPPrelim.txt file published on the next Business Day.

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Header Record

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Name (//HAGMIC.WEB.RPTXX.FILEZZ)	1	33	Character	33	X(33)
2	Record Update Date (CCYYMMDD)	34	41	Numeric	8	9(8)
3	Filler	42	42	Character	1	X
4	Record Type	43	45	Character	3	X(3)
5	Filler	46	46	Character	1	X
6	Year/Month of Data (CCYY-MM)	47	53	Character	7	X(7)
	Length of Record				**53**	

1. Record Name: "//HAGMIC.WEB.RPTXX.FILEZZ" where "XX" is "15" for 15-Year, "30" for 30-Year, or "ARM" for Adjustable Rate and where "ZZ" is ".M" for a MIP Finalization Record and blank when not a MIP Finalization Record. This field contains blanks to the right.
2. Record Update Date: The date of the Preliminary MIP Data for the record. Format is CCYYMMDD. This date is record-specific and will be updated as record data is updated. This date will reflect the date on which the Preliminary MIP Data Records are updated, so the Record Update Date in one record can differ from the Record Update Date in another record.
3. Filler: Always blank.
4. Record Type: "15" for 15 Year, "30" for 30 Year, or "ARM" for Adjustable Rate.
5. Filler: Always blank.
6. Year/Month of Data: The year and month of the data in the record. Format is CCYY-MM, where "CCYY" is the year, "-" is constant, and "MM" is the month. In the disclosure file following Finalization of Multiple Issuer Pools, the next month's Year/Month value will be disclosed.

Preliminary MIP Data Record
All Active Multiple Issuer Pools -- One Record per MIP Pool

Item	Data Item	Begin	End	Type	Length	Remarks
1	CUSIP Number	1	9	Character	9	X(9)
2	MIP Pool ID	10	15	Character	6	X(6)
3	Pool Type	16	17	Character	2	X(2)
4	Filler	18	18	Character	1	X
5	Security Interest Rate	19	23	Numeric	5	9(2)v9(3)
6	Pool Term	24	25	Numeric	2	9(2)
7	Initial Pay Date (MMDDCCYY)	26	33	Numeric	8	9(8)
8	Security Margin	34	38	Numeric	4	9(1)v9(3)
9	Total Amount	38	52	Numeric	15	9(13)v9(2)
10	Total Number of Mortgages (Loans)	53	58	Numeric	6	9(6)
11	Total Number of Loan Packages	59	63	Numeric	5	9(5)
	Length of Record				**63**	

1. CUSIP Number: A nine character unique identifier for the MBS security for the pool.
2. MIP Pool ID: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool.
3. Pool Type: The pool type of the Multiple Issuer Pool.
4. Filler: Always blank.
5. Security Interest Rate: The security interest rate of the Multiple Issuer Pool.
6. Pool Term: The nominal term in years of the Multiple Issuer Pool.

7.   Initial Pay Date: The date of initial payment on the security related to the Multiple Issuer Pool.

8.   Security Margin: The security margin for the Multiple Issuer Pool. This field applies only to Adjustable Rate Multiple Issuer Pools.

9.   Total Amount: The principal amount in the Multiple Issuer Pool. This will change throughout the month based on MIP pooling activity. At finalization this amount will become the Original Aggregate Amount (OAA).

10.   Total Number of Mortgages (Loans): The number of loans in the Multiple Issuer Pool. This will change throughout the month based on MIP pooling activity.

11.   Total Number of Loan Packages: The number of loan packages in the Multiple Issuer Pool. This will change throughout the month based on MIP pooling activity.

Record Trailer

Item	Data Item	Begin	End	Type	Length	Remarks
1	Record Name (//T)	1	3	Character	3	X(3)
2	Count of Preliminary Data Records	4	18	Numeric	15	9(15)
	Length of Record				**18**	

1.   Record Name: "//T"

2.   Count of Preliminary Data Records: The number of pools contained in the preliminary data record. This field contains leading zeroes to the left.