



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-9000

GOVERNMENT NATIONAL  
MORTGAGE ASSOCIATION

October 22, 2010

APM 10-16

**MEMORANDUM FOR:** All Participants in Ginnie Mae Programs

**FROM:** Theodore W. Tozer, President

**SUBJECT:** Pool Issuance – Changes to Required Data

In April of 2009, Ginnie Mae began collecting several new data elements on the “Schedule of Pooled Mortgages”, Form HUD 11706. At that time, Ginnie Mae delayed making them mandatory fields to allow the industry more time to provide the required data.

In order to improve the quality of data being disclosed, Ginnie Mae is changing its requirements for loan purpose, credit score, and loan-to-value ratio from “optional” fields to “required” fields. In addition, Ginnie Mae is providing clarification on data definitions.

Effective February 1, 2011, all Issuers will be required to provide the following loan level data at issuance. Failure to submit the required data elements at pooling will result in a failed pool.

Data Element	Currently “Optional” data elements	Effective February 1, 2011 “Required” data elements
Loan Purpose	Choose loan type: 1. Purchase 2. Refinance 3. Loss mitigation 4. Other	Choose loan type: 1. Purchase 2. Refinance 3. Loan Modification - HAMP 4. Loan Modification – non-HAMP
Credit Score Value	The credit score of borrower (999).	Numeric credit score resulting from credit evaluation model. <ul style="list-style-type: none"> <li>• Enter “100” if the borrower has insufficient trade lines with Equifax, Experian, or TransUnion and a credit bureau score cannot be derived (non-traditional credit score).</li> <li>• Enter “200” if a credit score was not required for this loan (999).</li> </ul>
Original Loan to Value	The standard loan-to-value ratio (999.99).	The original loan-to-value ratio for the loan (expressed as a ratio). The value is to include the upfront mortgage insurance premium (999.99).

The definitions in the electronic file layout have been updated and added to Appendix III-7, Form HUD 11706. The applicable changes to Ginnie Mae's Mortgage-Backed Securities Guide 5500.3, Rev. 1 (Guide) will be posted no later than mid-November under the "What's New" section of Ginnie Mae's website at [www.ginniemae.gov](http://www.ginniemae.gov).

If you have any questions regarding this announcement, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.