



Single Family Virtual Issuer Training

Introduction to Ginnie Mae Reporting and Feedback System (RFS)

December 18, 2023

COURSE OVERVIEW



This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.



This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training sessions will provide more detailed, interactive training on a complete range of reporting requirements and systems.

INTERACTION INSTRUCTIONS

Audio/Microphone/Actions:

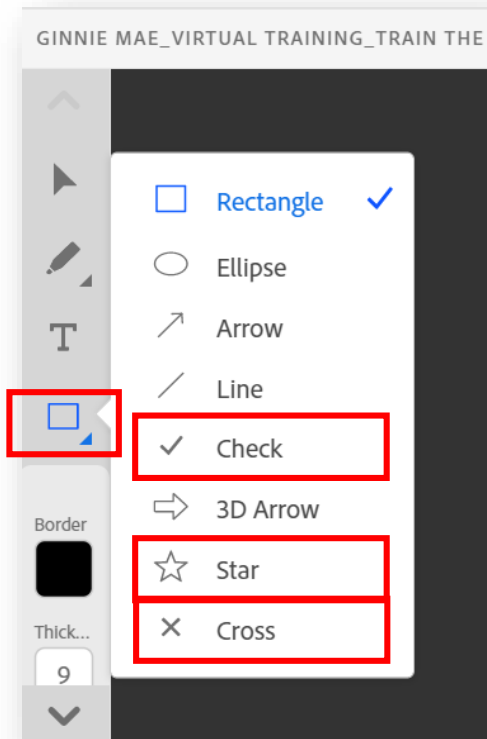
The screenshot shows a Zoom meeting interface with several key elements highlighted by red boxes:

- Top Bar:** A red box highlights the audio and microphone controls, including a speaker icon, a microphone icon, and a hand icon.
- Annotation Bar:** A red box highlights a vertical toolbar on the left side of the slide, containing icons for navigation (back, forward), erasing, text, drawing, and other presentation tools.
- Chat Box:** A red box highlights the chat window on the right side of the screen, which displays a list of attendees and a chat history with messages from Gail Smith.

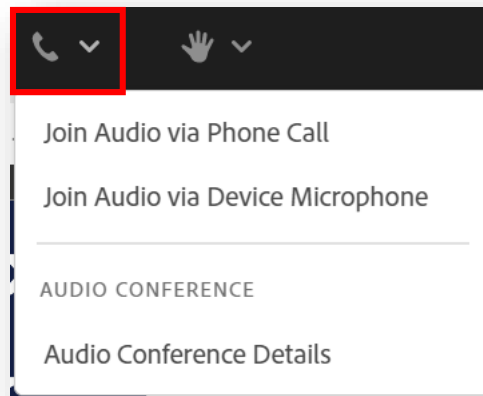
The main slide content displays the text "Annotation Bar:".

INTERACTION INSTRUCTIONS

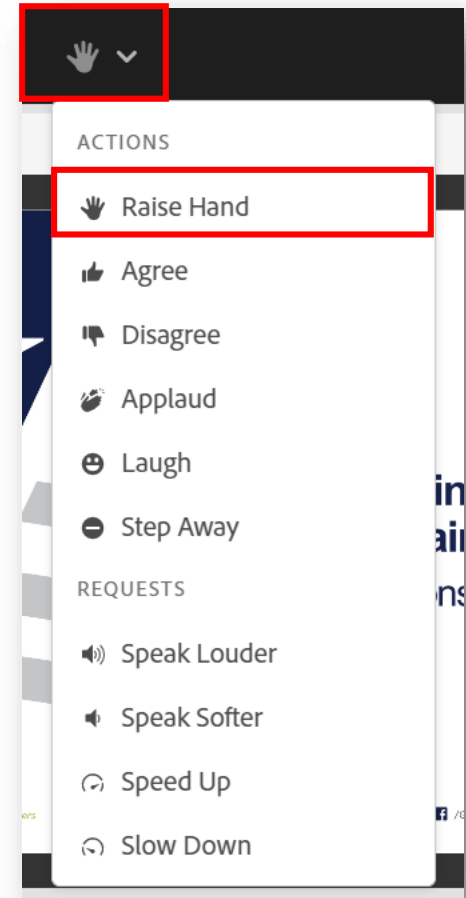
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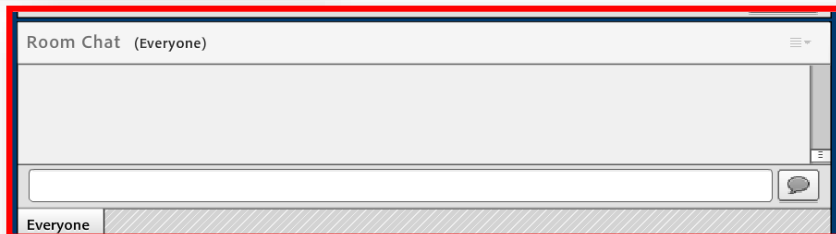
Audio:



Actions:



Chat Box:



SINGLE FAMILY VIRTUAL ISSUER TRAINING

Presenter

Christy Christensen

Debbie Boles

Melanie Burton

AGENDA

Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

Session 2:

- 5 | RFS Monthly Report of Pool and Loan Data
- 6 | RFS Exception Feedback
- 7 | Overview of Reporting Workflow

Session 3:

- 8 | Additional Reporting Requirements
- 9 | Cash and Reconciliations

Introduction

ACTIVITY: INTRODUCTION OF PARTICIPANTS



New to Ginnie Mae Program?



Experience with Ginnie Mae Reporting?



Do you use a sub-servicer?



Do you use an in-house system or a service bureau?

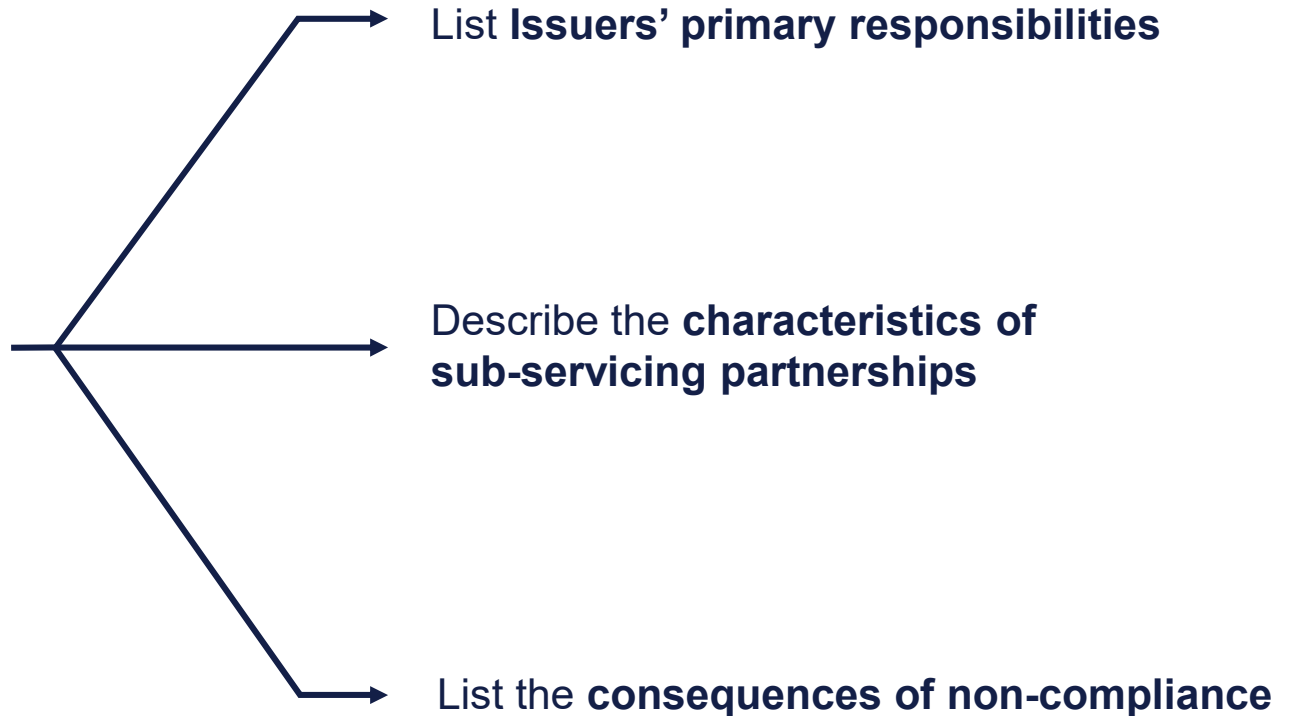
OBJECTIVES: INTRODUCTION

Module Objectives



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?



HOT TOPICS

Ginnie Mae Reporting Requirements

Changes to Loan Terms

RFS Enhancements

Cash Management

Specific Topics or Questions you would like us to address

ISSUER'S PRIMARY RESPONSIBILITIES



Must have employees knowledgeable of Ginnie Mae requirements



Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing



Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide



Establish and maintain proper Principal & Interest and Escrow Custodial Accounts



Ensure funds are sufficient to ensure timely payment of required principal and interest



Meet all reporting requirements as required



Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements

SUB-SERVICING PARTNERSHIPS

WHAT IT SHOULD BE:

Pro-active



On-going



**Customized to your
Organization's Needs**



**Comprehensive of Issuer
Responsibilities**



**Issuer Oversight of Sub-
Servicer's Performance**



**“As a Ginnie Mae Issuer,
I am accountable for
their actions”**



Reference Documentation

OBJECTIVES: REFERENCE DOCUMENTATION

Module Objectives



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?

List the **resources and reference documentation** available to Issuers

List which **resources are useful for a given job task**

Explain basic **Ginnie Mae terminology**

SUPPORT INFORMATION

Ginnie Mae Customer Support Hotline 1-833-GNMA HELP (833-466-2435)

Select Option 1, Option 2, or Option 3 (PDD/VTT):

Option 1 – GinnieNET Hotline

- 1 = MGM/MFPDM/SFPDM/GinnieNET
- 2 = Platinum
- 3 = New Pool Submission & Processing
- 4 = Master Agreements/Commitment Mgt/PTS
- 5 = REMIC

Option 2 – Reporting and Feedback System (RFS)

- 1 = RFS
- 2 = HMBS
- 3 = SCRA
- 4 = MAS
- 5 = WHFIT

Update on Ginnie Mae's Response to COVID-19 [More...](#)

GinnieMae Issues Investors Disclosure Research & Insights Newsroom About Us

Focused on affordability for more than 50 years

Ginnie Mae makes affordable housing finance possible for America's homeowners and renters.

[Learn More](#)

Housing Analysis & Policy Spotlight (HAPS) Blog

Ginnie Mae Celebrates National Native American Heritage Month

Foreign Ownership of Agency MBS

OUR MISSION

Ginnie Mae's guaranty links the United States housing market to the global capital markets, ensuring sustainability, affordability, and liquidity for government housing programs and creating a more equitable housing finance system for all.

Enabling liquidity for the federal government insured programs

The screenshot shows the Ginnie Mae website with the 'Issuers' dropdown menu open. The menu lists five categories: Program Guidelines, Issuer Tools, Issuer Training, Third Party Providers, and Systems & Applications. Below the menu is a banner with three articles: 'Housing Analysis & Policy Spotlight (HAPS) Blog', 'Ginnie Mae Celebrates National Native American Heritage Month', and 'Foreign Ownership of Agency MBS'.

GinnieMae Issuers Investors Disclosure Research & Insights Newsroom About Us

- Program Guidelines**
 - APMs
 - MBS Guide
 - Digital Collateral Program
 - Investor Reporting Manuals
 - Notes & News
 - Modernization Bulletins
 - Supplemental Loan Level Forbearance File
- Issuer Tools**
 - Multiple Issuer Pool Numbers & CUSIPs
 - Pool Dates Calendar
 - Approved Issuers Directory
 - Approved Digital Collateral Program Participants
 - IOPP
 - PIIT
 - ARM Index Information
 - Unclaimed Funds Search
- Issuer Training**
 - Announcements
 - Tools and Resources
 - Training Recordings
 - Modernization Initiatives
- Third Party Providers**
 - Document Custodians
 - Subservicers
- Systems & Applications**
 - MyGinnieMae Portal
 - GinnieNET
 - Pay.gov
 - Multifamily Database Search
 - Multifamily Database Download

Housing Analysis & Policy Spotlight (HAPS) Blog

Ginnie Mae Celebrates National Native American Heritage Month

Foreign Ownership of Agency MBS

REFERENCE DOCUMENTS

DOCUMENT



Ginnie Mae Web Site



Issuer Resources



Ginnie Mae MBS Guide



Ginnie Mae Investor Reporting Manual

DESCRIPTION

Government National Mortgage Association official website.

The Issuer Resources page is designed for quick access to many topics such as MBS Guide, APM, Issuer Calendar, MGM, GinnieNET and Notes and News.

The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, Issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.

LINK

www.ginniemae.gov

https://ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx

www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx

www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx

REFERENCE DOCUMENTS

DOCUMENT



MBS Guide Appendices

DESCRIPTION

The MBS Guide includes a list of all Appendices and their associated forms, where applicable.

LINK

www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx



Ginnie Mae MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data

Appendix VI-19 is to be used by an Issuer to complete monthly accounting reporting.

www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf



Notes and News and APMs

Notes and News provides periodic reminders and information about Ginnie Mae programs.

APMs (All Participants Memoranda) are used periodically to announce policy changes and updates to MBS programs.

www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx

https://www.ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx



Ginnie Mae FAQ

Frequently Asked Questions regarding the MBS Program.

www.ginniemae.gov/Pages/faq.aspx

“GINNIE MAE TERMS”

FIC	The Fixed Installment Control of principal and interest payment on a individual loan or total of all loan payments in a pool. Also known as P&I payment.
Loan Package	A “pool” that is specifically issued as an underlying pool in a Multi Issuer Pool. Pool and Loan Package often used interchangeably. Issue Type “M”
Pool	Refers to the pool of collateral (the loans). Often the term “pool” and “security” are used to mean “both”. But they are not interchangeable; and they are not the same.
Security	This is the “pass through” entity for payment of principal and interest to security holders.
Pool UPB	The balance of the pool of loans. Is not the same as Security Remaining Principal Balance.
RFS	Reporting and Feedback System; post settlement reporting.
UPB	The Security UPB. The balance of the security, not the pool.
WAC/WAIR	Weighted Average Interest Rate. Calculation used to report Pool Interest Rate for Ginnie Mae II and Manufactured Housing Ginnie Mae I pools with differing interest rates.

[Glossary link](#)

RFS Reporting Timelines

OBJECTIVES: RFS REPORTING TIMELINES



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?

Module Objectives

Explain **monthly pool and loan reporting deadlines**

Describe **sequences of actions in the reporting timeline**

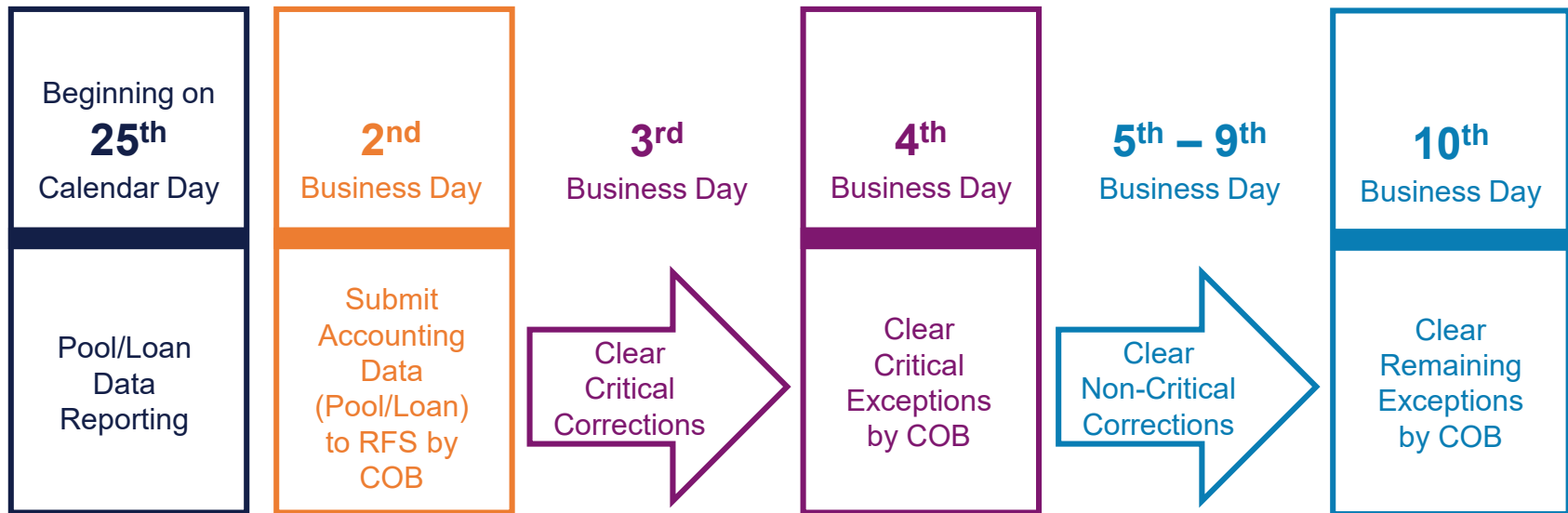
Explain **when and how often pool and loan data must be reported**

State **when critical alerts must be cleared**

RFS POOL AND LOAN REPORTING TIMELINE

Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.

100% of pool and loan data must be reported by 7 pm ET on 2nd business day.



COB – Close of Business: 7:00PM Eastern Time

TIMELINE ITEMS – MONTHLY “WORKFLOW”



RFS Open for reporting on the 25th of the month



Processing of RFS Pool/Loan File submission begins 1st Calendar Day AM



RFS Feedback upon processing Issuer’s data; automatic upon receipt



Pre-Collection Notices - 3rd Business Day based on 2nd BD RFS Pool Record (Security RPB)



Final Collection Notices - 6th Business Day based on 4th BD final RFS Pool Record (Security RPB)



Monthly Reporting Certification - 10th Business Day through 14th Business Day



G-Fee Draft: Ginnie I - 10th Calendar Day Ginnie II - 18th - 20th Calendar Day

Chapter 6 Fees if Calendar Day is not a Business Day



P&I Draft: Ginnie I - 15th Calendar Day & Ginnie II – 19th/20th Calendar Day

Chapter 15 Payments to Security Holders for details if Calendar Day is not a Business Day



RFS Closed for current month reporting on **25th of Month**

TIMELINE ITEMS – MONTHLY “WORKFLOW”

Monthly Investor Reporting Workflow

Timeline	Workflow Item	Workflow Item Description
25 th CD	RFS Opens	➤ RFS “Opens” for reporting on 25 th of the month (Opens 8/25 for August Report Period).
25 th CD	Loan Substitution	➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 th CD. RFS updated with new loan on the 1 st BD.
1 st CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 st CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 st BD - Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 nd BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 nd BD by Close of Business (7:00 PM ET).
2 nd BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00. Issuer reporting must be completed by 7:00 PM ET or may miss the RPB Release.
3 rd BD AM	Preliminary Pre-Collection Notice	➤ Pre-Collection Notice – 3 rd BD AM based on 2 nd BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2 nd BD.
4 th BD	RFS Critical Exceptions	➤ RFS Critical Exceptions Must be Resolved by the 4 th BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.
4 th BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on-line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be completed by 7:00 PM ET.
4 th BD	Forbearance Data	➤ RFS Forbearance Loan Reporting due by Close of Business (7:00 PM ET).

TIMELINE ITEMS – MONTHLY “WORKFLOW”

Timeline	Workflow Item	Workflow Item Description
5th BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 th BD. Exceptions and Download Files are available on RFS for Issuer download on the 6 th BD. Corrections are processed upon receipt, however, matching runs only twice per month.
6th BD	Final Pre-Collection Notice	➤ Final Pre-Collection Notice – 6 th BD AM based on the 4 th BD final RPBs. Final Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4 th BD.
7th BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer will be notified via e-Notification on the 7 th BD if they have suspended record. Responses are due no later than the 20 th CD. Update Various Suspense download and email to GinnieMaeVarious@Deloitte.com .
8th BD	Remittance Advice	➤ Remittance Advice (11714), only for GNMA I certificated securities, must be reported by the 8 th BD by 7:00 PM ET.
10th BD	RFS Monthly Report Certification	➤ Monthly Reporting Certification (on-line in RFS) must be completed using MGM/RFS between the 10 th BD and the 14 th BD by 7:00 PM ET.
10th BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 10 th BD. Exceptions and Download Files are available on RFS for Issuer download on the 11 th BD. Corrections are processed upon receipt, however, matching runs only twice per month.
10th BD	RFS Matching	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 th BD. Reply as soon as possible by no later than the second to last BD of the month. Issuers will be notified via e-Notification if they have suspended records.
10th BD	RFS Letters	➤ RFS Matching Compliance Letters are posted to e-Notification on the 10 th BD.
After 10th BD	RFS Loan Matching Corrections	➤ Loan Matching corrections to RFS after the 10 th BD are posted to RFS database but will be processed for Loan Matching the following month on 5 th BD.
10th CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15th CD 20th CD	ACH Draft	➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00 AM ET on the 15 th and 20 th CD of each month.
15th CD	G1 P&I Draft	➤ P&I Draft: Ginnie I
19th CD	G2 G-Fee Draft	➤ G-Fee Draft: Ginnie II
20th CD	G2 P&I Draft	➤ P&I Draft: Ginnie II

TIMELINE ITEMS – MONTHLY “WORKFLOW”

Timeline	Workflow Item	Workflow Item Description
20 th CD	Various Suspense	➤ Various Suspense Responses are due no later than the 20 th CD. Updates are posted in RFS by the end of the month.
24 th /25 th CD	RFS Close	➤ RFS closes for the current reporting month on the 24 th /25 th of the month. No corrections can be made after this date.
2 nd to Last BD Month by 9 AM	Loan Match Suspense Posted	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10 th BD report). Update Suspense download and email to GinnieMaeSuspense@Deloitte.com by 9 AM ET.
Monthly	Each Month	<ul style="list-style-type: none"> ➤ P&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ T&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ Test of Expected P&I – Required calculation performed on all pools each month. Shortages funded by Issuer. ➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. For under-collateralized pools, principal must be passed through to security holders.
Quarterly	Per Guide	<ul style="list-style-type: none"> ➤ RFS Custodial Accounts Verification – report submission due between the 6th and 15th BD of March, June, September and December. Enter the data in MGM/RFS. ➤ RFS WHFIT information, determined by Issuer, is due by the 10th CD of January, April, July and October. Corrections due by the 15th CD of the month.
Annual	Per Guide	<ul style="list-style-type: none"> ➤ Annual Reporting of Financial Statements – Upload to MGM IPA. Due 90 Days after close of Issuer Fiscal Year. ➤ Issuer Detail Report (MWX) posted to e-Notification after Fiscal Year. ➤ Master Agreements due by December 31st via MGM.

Polling Question:



1. **What is the deadline for reporting 100% of pool and loan data?**
 - a. 7:00 PM ET on the 4th business day
 - b. 11:59 PM ET on the 4th business day
 - c. 7:00 PM ET on the 2nd business day
 - d. 11:59 PM ET on the 2nd business day

E-Notification

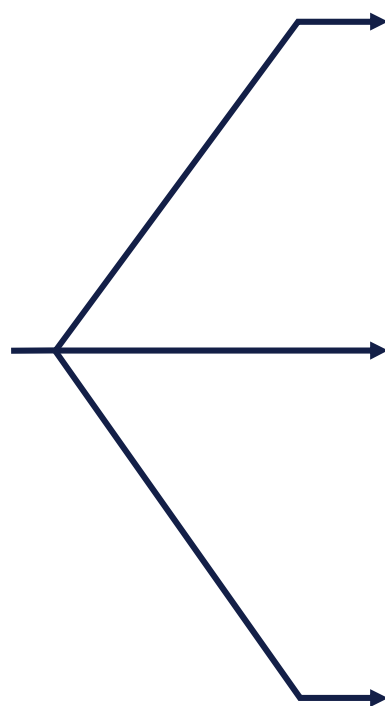
OBJECTIVES: E-NOTIFICATION

Module Objectives



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?



Describe where to find **critical job alerts**

Recognize **what information in E-Notifications is important** (critical exceptions)

Explain how to **resolve/address E-Notifications**

ABOUT RFS E-NOTIFICATION

- E-Notification is an online function, accessible from MGM/RFS. E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications online via RFS, on a routine basis.
- E-Notification directly supports a wide range of Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible online:

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae’s Central Paying and Transfer Agent
Daily/Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
New Pools Data Quality	Verification of data reported at Origination
Matching and Suspense Notices	Result of RFS Matching – Originations, Aged Matching and Term Loans
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, RFS Enhancements, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	
MWX (Issuer Detail Report): Report generates once a year at issuers fiscal year-end. Report will remain available in e-Note for 180 days.	

MWX – ISSUER DETAIL REPORT

NPDBMWA

DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
 GOVERNMENT NATIONAL MORTGAGE ASSOCIATION
 MORTGAGE-BACKED SECURITIES SYSTEM
 ISSUER DETAIL

RUN DATE : 09/30/22
 PAGE : 425

ISSUER [REDACTED] :

I. GENERAL INFORMATION

PROG TYPE : 1 ISSR ELIG : 2 ISSUER TYPE : 01 ENTRY DATE : .2/10/19
 REQUIRED NET WORTH:
 EFFECT SECURITIES OUTSTANDING: [REDACTED]
 FS TYPE: A FY END: 09/30 FS DUE: 12/30
 SERVICING : - -
 MARKETING : - -
 ACCOUNTING : - -
 SECURITY ADM : - -
 POOL PROCESS : - -

II. COMMITMENT DETAIL

SINGLE (1 TO 4 UNITS) LINE SUMMARY (SL)

COMMITMENT LINE BALANCE :	[REDACTED].00				
TOTAL POOLS FUNDED :	0.00		NUMBER OF POOLS :	0	
TOTAL POOLS UNFUNDED :	0.00		NUMBER OF POOLS :	0	
TOTAL COMMITMENTS HELD :	0.00		NUMBER OF TRANS :	0	

SINGLE LINE COMMITMENT AMOUNT TO BE EXPIRED BY MONTH

AVAILABLE AMT	EXP DATE	AVAILABLE AMT	EXP DATE	AVAILABLE AMT	EXP DATE
.00	09/30/23	.00	04/30/23	.00	11/30/22
[REDACTED].00	08/31/23	.00	03/31/23	.00	10/31/22
[REDACTED].00	07/31/23	.00	02/28/23	.00	09/30/22
.00	06/30/23	.00	01/31/23		
.00	05/31/23	.00	12/31/22		

III. POOL DETAIL
 NO LOG POOL RECORDS

POOL/LPN NUMBERS AVAILABLE (OTHER): 31

[REDACTED] 91	[REDACTED] 92	[REDACTED] 93	[REDACTED] 94
[REDACTED] 95	[REDACTED] 96	[REDACTED] 97	[REDACTED] 98
[REDACTED] 99	[REDACTED] 00	[REDACTED] 01	[REDACTED] 02
[REDACTED] 03	[REDACTED] 04	[REDACTED] 05	[REDACTED] 06
[REDACTED] 07	[REDACTED] 08	[REDACTED] 09	[REDACTED] 10
[REDACTED] 11	[REDACTED] 12	[REDACTED] 13	[REDACTED] 14
[REDACTED] 15	[REDACTED] 16	[REDACTED] 17	[REDACTED] 18

MWX – ISSUER DETAIL REPORT

NPDBMWXA

DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
 GOVERNMENT NATIONAL MORTGAGE ASSOCIATION
 MORTGAGE-BACKED SECURITIES SYSTEM
 ISSUER DETAIL

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ISSUER : [REDACTED]
 III. POOL DETAIL (CONTINUED)
 POOL/LPN NUMBERS AVAILABLE (OTHER) : 31

[REDACTED] 19 [REDACTED] 20 [REDACTED] 21

IV. ISSUANCE DETAIL

POOL/LPN NUMBER	PL TP	CD IR	SEC RATE	ORIGINAL PRINCIPAL	UNPAID BALANCE	BAL DATE	ISSUE DATE	MATUR DATE
[REDACTED] 72/C	SF	CD	2.500	.00	[REDACTED]	08/22	09/20	09/50
[REDACTED] 73/M	JM	CD	3.000	.00	[REDACTED]	08/22	10/20	10/50
[REDACTED] 74/M	JM	CD	2.000	.00	TERMINATED		11/20	11/20
[REDACTED] 75/C	SF	CD	2.500	.00	[REDACTED]	08/22	11/20	11/50
[REDACTED] 76/M	SF	CD	2.000	.00	[REDACTED]	08/22	11/20	11/50
[REDACTED] 77/C	SF	CD	2.500	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 78/M	SF	CD	2.000	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 79/M	JM	CD	2.000	.00	[REDACTED]	08/22	12/20	12/50
[REDACTED] 80/C	SF	CD	2.000	.00	[REDACTED]	08/22	01/21	01/51
[REDACTED] 81/M	JM	CD	2.500	.00	[REDACTED]	08/22	02/21	02/51
[REDACTED] 82/C	SF	CD	2.500	.00	[REDACTED]	08/22	03/21	03/51
[REDACTED] 83/M	SF	CD	2.500	.00	[REDACTED]	08/22	04/21	04/51
[REDACTED] 84/M	SF	CD	2.500	.00	[REDACTED]	08/22	05/21	05/51
[REDACTED] 85/M	SF	CD	2.500	.00	[REDACTED]	08/22	07/21	06/51
[REDACTED] 86/M	SF	CD	2.500	.00	[REDACTED]	08/22	08/21	07/51
[REDACTED] 87/C	SF	CD	3.500	.00	[REDACTED]	08/22	04/22	04/52
[REDACTED] 88/M	SF	CD	6.000	.00	[REDACTED]	08/22	08/22	08/52
[REDACTED] 89/M	SF	CD	4.500	.00	[REDACTED]	08/22	08/22	08/52
[REDACTED] 90/M	SF	CD	5.000	.00	[REDACTED]	08/22	08/22	08/52
TOTAL SECURITIES :				.00			NUMBER OF POOLS : 19	
TOTAL UNPAID BALANCE :					[REDACTED]			

E-NOTIFICATION INFORMATION

- E-Notification provides notices and “content”
 - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
 - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.
- The notification is always linked to the most currently available content.
 - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
 - Prior period content must be obtained through the Ginnie Mae Hotline (833-466-2435 **Option 2**).


Exception Feedback Example

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
PA Exception Feedback	09/02/2015 03:30:13PM		
PA Functional Acknowledgement	09/02/2015 03:25:08PM		

ACCESSING E-NOTIFICATION

Communities ▾ **Tools ▾**

Applications		Other Applications	Bookmarks  Edit	
RFS	IPMS		Bloomberg	eMBS
eNOTE	SecurID Token Validation	GinnieNET	FHA Connection	FHA Website
File Upload	Verify Role Assignment	MFPDM	Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

PASSIVE EMAIL



MyGinnieMae

My Dashboard

e-Notification (eNote)

Inbox

Passive e-Mail

News And Updates

User Guide

Today is: 02/13/2023

Issuer XXXX ABC Mortgage

Sign Up To Receive A Passive E-mail

How it works: Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer #

E-mail Address

ISSUER INBOX – POSTED NOTIFICATIONS

My Dashboard

e-Notification (eNote)

Inbox

Passive e-Mail

News And Updates

User Guide

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
Commitment Authority Availability	02/11/2021 04:41:40AM	Opened	02/11/21
Daily Transfer Sheets Formatted	02/11/2021 12:57:27AM		
Daily Unique Loan ID Raw	02/10/2021 08:56:44PM		
New Pools Certified /Rejected	02/10/2021 04:56:36PM		
Pre-Collection Notices Ginnie Mae I Formatted	02/08/2021 05:02:12AM	Opened	02/08/21
Pre-Collection Notices Ginnie Mae I Raw	02/08/2021 05:01:47AM		
Pools are Ready Letter	02/04/2021 01:38:56AM		
Daily Transfer Sheets Formatted	02/04/2021 12:57:14AM		
Daily Unique Loan ID Raw	02/03/2021 08:56:44PM		
New Pools Certified /Rejected	02/03/2021 11:06:40AM	Opened	02/03/21
Pre-Collection Notices Ginnie Mae I Formatted	02/03/2021 05:01:59AM	Opened	02/03/21
Pre-Collection Notices Ginnie Mae I Raw	02/03/2021 05:01:36AM		
PA Exception Feedback	02/02/2021 04:00:29PM		
PA Functional Acknowledgement	02/02/2021 02:46:43PM	Opened	02/02/21
PA Functional Acknowledgement	02/02/2021 02:41:41PM	Opened	02/02/21
Monthly Transfer Sheets Formatted	02/02/2021 01:06:59AM		

PA FUNCTIONAL ACKNOWLEDGEMENT

Issuer Notification Screen with Link for Functional Acknowledgement

[PA Functional Acknowledgement](#)

09/30/2016 10:45:09PM

View Issuer Notification

Issuer #:

Date Created: 9/30/2016 10:45:09 PM

Reference #: 782078

Notice Type: Loan Processing

Subject: PA Functional Acknowledgement

Message:

(right click on a file name below to download the file)

[FA I hlang 9225 2016094508.csv](#) (225)

Read By:

Date Read:

[Back](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

FUNCTIONAL ACKNOWLEDGEMENT DOWNLOAD FILE

File Name	File Size	Issuer Id	Record Date	Receipt Date	Receipt Time	User Id	Accept Flag	Pools	Loans	Sensitive	Various
rfs_I_issuerXXXX09021060100XXXXX.87			Jun-21	1-Jul-21	11:51:41	I_issuerXXXX	R	41	41	0	0
rfs_I_issuerXXXX09021060100XXXXX.09			Jun-21	1-Jul-21	12:46:42	I_issuerXXXX	R	41	41	0	0
rfs_I_issuerXXXX09021060100XXXXX.53			Jun-21	1-Jul-21	13:31:42	I_issuerXXXX	A	41	41	0	0

Accept Flag:

A – File Accepted



R – File Rejected



EXCEPTION FEEDBACK NOTIFICATION EXAMPLE

Issuer Notification Screen with Link for Download of Exception Feedback File

[PA Exception Feedback](#)

10/01/2016 08:57:35AM

View Issuer Notification

Issuer #: 9225
Date Created: 10/1/2016 8:57:35 AM
Reference #: 782561
Notice Type: Loan Processing
Subject: PA Exception Feedback
Message:
(right click on a file name below to download the file)
[Exception I hlang_9225 20160901085734.csv \(15673\)](#)

Read By:
Date Read:

[Back](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

EXCEPTION FEEDBACK DOWNLOAD FILE EXAMPLE

File Opens as CSV

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported this p	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported this p	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported this p	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported this p	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported this p	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the sum of t	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior month	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Balan	#0	should be greater than ze	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Balan	#0	is not consistent with oth	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more than c	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater than Se	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more than c	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Balan	#98002.25	is not consistent with oth	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior month	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Balan	#85510	is not consistent with oth	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Balan	#0	should be greater than ze	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Balan	#0	is not consistent with oth	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the sum of t	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior month	#1516912.77

PRE-COLLECTION NOTICE EXAMPLE

Post Morning of 3rd and 6th Business Day

ISSUER NUMBER: 9273

GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM

PAGE: 3332

ACH COLLECTION DATE 07/15/20

REPORT DATE 07/07/20

GINNIE MAE 1
 PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE
 CENTRAL P & I ACCOUNT

ABC Mortgage
 Anywhere, USA

ACCOUNT NUMBER Bank Account
 Information

BANK'S ACH ROUTING CODE
 CHECK DIGIT 8

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, INTEREST AND PRE-PAYMENT PENALTY (IF APPLICABLE) WILL BE ON THE 15TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
AB7093	X	SF	591,011.11	2,197.68	1,483.02	3,680.70	29.66
AE9498	X	SF	1,027,454.21	3,737.84	3,007.64	6,745.48	51.56
BB2705	X	SF	1,078,851.25	1,661.30	3,601.71	5,263.01	54.03
BB2713	X	SF	2,259,875.81	3,461.57	7,544.46	11,006.03	113.17
BB2716	X	SF	1,000,655.62	1,524.68	3,340.60	4,865.28	50.11
BB2721	X	SF	1,744,455.29	2,445.22	6,550.88	8,996.10	87.35
BF5840	X	SF	1,332,612.70	1,860.13	5,004.27	6,864.40	66.72
BF5850	X	SF	1,173,292.32	1,488.35	4,894.92	6,383.27	58.74
P & I TOTALS				18,376.77	35,427.50	53,804.27	
GUARANTY FEE TOTAL BOOK ENTRY POOLS						511.34	
GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS						.00	
GUARANTY FEE TOTAL						511.34	

 | TOTAL ISSUER COLLECTION | 54,315.61 |

07/10/20	GUARANTY FEE ACH DRAFT	511.34
07/15/20	ACH DRAFT	53,804.27
DRAFT TOTALS:		<u>54,315.61</u>

FOR INQUIRIES, PLEASE CONTACT CANDIDA MATTOCKS AT 212-815-4817
 OR KATHRYN CORBETT AT 315-414-3830

Polling Questions:



2. What is the deadline to report 100% of Pool and Loan data?

- a) 7:00 PM ET on the 2nd business day
- b) 11:59 PM ET on the 3rd business day
- c) 7:00 PM ET on the 4th business day
- d) 11:59 PM ET on the 10th business day

3. What is the deadline to clear Critical Alerts?

- a) 7:00 PM ET on the 2nd business day
- b) 11:59 PM ET on the 3rd business day
- c) 7:00 PM ET on the 4th business day
- d) 11:59 PM ET on the 10th business day

4. True/False: Operations can confirm when you have read your E-notifications.

- a) True
- b) False

ACTIVITY



- 1. Analyze the notification screen**
- 2. Discuss the following items and the actions that these notifications require.**
 - Unique Loan IDs
 - Pre-Collection Notice
 - PA Exception Feedback
 - PA Functional Acknowledgement
 - Issuer Detail Report
 - Custodial Account Verification
 - Matching and Suspense

GROUP ACTIVITY

Messages List (<= 30 Days)

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1. Analyze the notification screen
2. Discuss the following items and the actions required.
 - Unique Loan IDs
 - Pre-Collection Notice
 - PA Exception Feedback
 - PA Functional Acknowledgement
 - Issuer Detail Report

QUESTIONS & ANSWERS



askGinnieMae@hud.gov

SESSION 2 AGENDA

Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

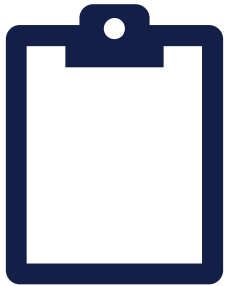
Session 2:

- 5 | **RFS Monthly Report of Pool and Loan Data**
- 6 | **RFS Exception Feedback**
- 7 | **Overview of Reporting Workflow**

Session 3:

- 8 | Additional Reporting Requirements
- 9 | Cash and Reconciliations

PARTICIPANT FEEDBACK



This training has been designed to orient new employees to Ginnie Mae's business processes and the systems used to manage those processes. In rating this event, please consider how effective you believe this course to be for someone at an introductory level. Thank you.

Single Family Investor Reporting Session 2: Wednesday, December 20, 2023

Single Family Investor Reporting Session 3: Friday, December 22, 2023