

MyGinnieMae Functional Roles

Single-Family Issuer Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SF-Post-Closing User	Access to review collateral, obtain loan insurance, forward initial and trailing documents to a Document Custodian.	<ul style="list-style-type: none"> eNotification User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.	<ul style="list-style-type: none"> eNotification User 	Single-family Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY PDM VTT Access PDM Data Entry PDM Single Family (SF) Issuer View
SF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions.	<ul style="list-style-type: none"> eNotification User RPN Issuer Access Authorized GinnieNET Signer CM Issuer Access SecurID Token Holder 	Single-family Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY PDM VTT Access PDM Data Entry PDM Authorized Signer
SF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.	<ul style="list-style-type: none"> Upload & Exception Feedback User eNotification User Pool Accounting User Single Family Investor Reporting PDM Single Family Issuer View 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY PDM SF Issuer View
SF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.	<ul style="list-style-type: none"> Authorized GinnieNET Signer Upload & Exception Feedback User Pool Accounting User eNotification User SecurID Token Holder 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SF-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee servicer performance when applicable.	<ul style="list-style-type: none"> GPADS User eNotification User Pool Accounting User IOPP Issuer Access 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SF-Bulk Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	<ul style="list-style-type: none"> • PTS Issuer Access • eNotification User • PTS Issuer Access 9000-series • SecurID Token Holder • Authorized GinnieNET Signer 		<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY
SF-Collateral Management Basic User	Initiate Final Certification, Recertification, Document Custodian Transfer, Request Release of Documents (11708).	<ul style="list-style-type: none"> • eNotification User 	Certification	<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY
SF-Collateral Management Authorized Signer	All the rights of a Collateral Management Basic User, plus; the ability to execute certifications. Only for HUD 11702 signatories	<ul style="list-style-type: none"> • eNotification User • Authorized GinnieNET Signer • SecurID Token Holder 	Certification	<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY
SF-Agency Relationship User	Access reports containing portfolio performance and liquidity metrics; receive targeted Ginnie Mae communications for individuals responsible for managing agency relationships.	<ul style="list-style-type: none"> • eNotification User • IOPP Issuer Access • GPADS User 		<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY
SF-Processing Master Agreements Basic User	Enter, upload, and edit Master Agreement documents and data required by Ginnie Mae. The rights to enter and view a HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae.	<ul style="list-style-type: none"> • eNotification User • MAMS Issuer Access • MAMS Subservicer Access 		<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY
SF-Processing Master Agreements Authorized Signer	All the rights of a Processing Master Agreements Basic User, plus: the ability to submit, and certify. Only for HUD 11702 signatories. The rights to approve, reject or view any HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae.	<ul style="list-style-type: none"> • eNotification User • SecurID Token Holder • MAMS Issuer Access • MAMS Subservicer Access 		<ul style="list-style-type: none"> • GMEP2 User • Issuer • SF NOTIFY

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SF-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SF-Special Loans User	Upload and process SCRA reimbursement requests.	<ul style="list-style-type: none"> eNotification User SCRA User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SF-VTT Access	Access to the Validation and Testing Tool (VTT) for users that are responsible for developing and/or testing the Pool Delivery Dataset (PDD). This role is intended for users that do not already have access to the VTT through the "SF-Loan Delivery and Pooling Basic User" or "SF-Loan Delivery and Pooling Authorized Signer" functional roles.	<ul style="list-style-type: none"> 		<ul style="list-style-type: none"> GMEP2 User Issuer PDM VTT Access

Table 1 Single-Family Issuer Roles Access

Multifamily Issuer Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
MF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.	<ul style="list-style-type: none"> eNotification User RPN Issuer Access CM Issuer Access 	Multifamily Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer PDM_MF_VIEW PDM_DATAENTRY MF NOTIFY
MF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions.	<ul style="list-style-type: none"> Authorized GinnieNET Signer SecurID Token Holder RPN Issuer Access eNotification User CM Issuer Access 	Multifamily Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer PDM_MF_VIEW PDM_DATAENTRY PDM_AUTHORIZE DSIGNER MF NOTIFY
MF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User Pool Accounting User 	Certification	<ul style="list-style-type: none"> GMEP2 User Issuer MF NOTIFY PDM MF Issuer View
MF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.	<ul style="list-style-type: none"> Upload & Exception Feedback User Pool Accounting User eNotification User SecurID Token Holder Authorized GinnieNET Signer 	Certification	<ul style="list-style-type: none"> GMEP2 User Issuer MF NOTIFY PDM MF Issuer View
MF-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	<ul style="list-style-type: none"> IOPP Issuer Access GPADS User eNotification User Pool Accounting User Upload & Exception Feedback User 		<ul style="list-style-type: none"> GMEP2 User Issuer PDM_MF_VIEW MF NOTIFY
MF-Processing Master Agreements Basic User	Enter, upload, and edit Master Agreement documents and data required by Ginnie Mae. The rights to enter and view a HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate	<ul style="list-style-type: none"> eNotification User MAMS Issuer Access MAMS Subservicer Access 		<ul style="list-style-type: none"> GMEP2 User Issuer MF NOTIFY PDM MF Issuer View

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
	to the Guaranty Agreement between the Issuer and Ginnie Mae.			
MF-Processing Master Agreements Authorized Signer	All the rights of a Processing Master Agreements Basic User, plus: the ability to submit, and certify. Only for HUD 11702 signatories. The rights to approve, reject or view any HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae.	<ul style="list-style-type: none"> eNotification User SecurID Token Holder MAMS Issuer Access MAMS Subservicer Access 		<ul style="list-style-type: none"> GMEP2 User Issuer MF NOTIFY PDM MF Issuer View
MF-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User 		<ul style="list-style-type: none"> GMEP2 User Issuer PDM_MF_VIEW MF NOTIFY
MF-Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; Initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	<ul style="list-style-type: none"> PTS Issuer Access eNotification User PTS Issuer Access 9000-series SecurID Token Holder Authorized GinnieNET Signer 		<ul style="list-style-type: none"> GMEP2 User Issuer PDM_MF_VIEW MF NOTIFY

Table 2 Multifamily Issuer Roles Access

HECM Issuer Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
HECM-Post Closing User	Access to review collateral; obtain loan insurance, forward initial and trailing documents to a Document Custodian.	<ul style="list-style-type: none"> eNotification User 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Loan Delivery and Pooling Basic User	Upload/enter pool, loan, and participation data into GinnieNET. Verify available commitment authority and clear document and/or GinnieNET pooling exceptions. Basic user cannot finalize transactions or submissions.	<ul style="list-style-type: none"> eNotification User 	HECM Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Loan Delivery and Pooling Authorized Signer	Upload/enter pool, loan, and participation data into GinnieNET. Verify available commitment authority and clear document and/or GinnieNET pooling exceptions. Possess the authority to finalize or execute business transactions with Ginnie Mae (HUD-11702 Signers), including the authority to submit requests for additional commitment authority as needed and to submit pools for issuance.	<ul style="list-style-type: none"> Authorized GinnieNET Signer SecurID Token Holder RPN Issuer Access eNotification User CM Issuer Access 	HECM Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Investor Reporting Basic User	Submit the monthly pool, loan, and participation data. Submit the custodial account verification data. Review monthly remittance information and reporting exception feedback and errors. Ability to track loans approaching 98% of MCA (Maximum Claim Amount) to identify if loans need to be bought out and coordinate with Participation Agent for assurance that all participations in other pools are bought out accordingly.	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User Pool Accounting User HMBS User 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
HECM-Investor Reporting Authorized Signer	Submit the monthly pool, loan, and participation data. Submit the custodial account verification data. Review monthly remittance information and reporting exception feedback and errors. Ability to track loans approaching 98% of MCA (Maximum Claim Amount) to identify if loans need to be bought out and coordinate with Participation Agent for assurance that all participations in other pools are bought out accordingly. Including the authority to submit requests for additional commitment authority as needed and to submit pools for issuance.	<ul style="list-style-type: none"> Authorized GinnieNET Signer Upload & Exception Feedback User Pool Accounting User eNotification User SecurID Token Holder HMBS Issuer 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable. View Compliance Reviews and, if added to a specific Review by Review Liaison, upload files and respond to questions.	<ul style="list-style-type: none"> IOPP Issuer Access GPADS User eNotification User Pool Accounting User HMBS Issuer 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Bulk Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; Initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	<ul style="list-style-type: none"> Authorized GinnieNET Signer PTS Issuer Access eNotification User PTS Issuer Access 9000-series SecurID Token Holder 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Collateral Management Basic User	Initiate Final Certification, Recertification, Document Custodian Transfer, Request Release of Documents (11708).	<ul style="list-style-type: none"> eNotification User 	Certification	<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Collateral Management Authorized Signer	All the rights of a Collateral Management Basic User, plus; the ability to execute certifications. Only for HUD 11702 signatories	<ul style="list-style-type: none"> eNotification User Authorized GinnieNET Signer SecurID Token Holder 	Certification	<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
HECM-Agency Relationship User	Access reports containing portfolio performance and liquidity metrics; receive targeted Ginnie Mae communications for individual responsible for managing agency relationships.	<ul style="list-style-type: none"> eNotification User IOPP Issuer Access GPADS User 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Processing Master Agreements Basic User	Enter, upload, and edit Master Agreement documents and data required by Ginnie Mae. The rights to enter and view a HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae.	<ul style="list-style-type: none"> eNotification User MAMS Issuer Access MAMS Subservicer Access 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Processing Master Agreements Authorized Signer	All the rights of a Processing Master Agreements Basic User, plus: the ability to submit, and certify. Only for HUD 11702 signatories. The rights to approve, reject or view any HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae.	<ul style="list-style-type: none"> Authorized GinnieNET Signer eNotification User SecurID Token Holder MAMS Issuer Access MAMS Subservicer Access 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Special Loans User	Upload and process SCRA reimbursement requests.	<ul style="list-style-type: none"> eNotification User SCRA User 		<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY
HECM-Participation Agent	Third Party Participation Agent; performs all monitoring and accounting activities related to pooled participations on behalf of a HECM Issuer.	<ul style="list-style-type: none"> Upload & Exception Feedback User eNotification User HMBS User MAMS Participation Agent Access 	HECM Issuer	<ul style="list-style-type: none"> GMEP2 User Issuer HECM NOTIFY

Table 3 HECM Issuer Roles Access

Subservicer Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SS-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors	<ul style="list-style-type: none"> eNotification User Upload & Exception Feedback User Pool Accounting User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SS-Investor Reporting Authorized Signer	All rights of an Investor Reporting Basic User, plus: authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors. Only for HUD 11702 signatories.	<ul style="list-style-type: none"> Authorized GinnieNET Signer Pool Accounting User Upload & Exception Feedback User SecurID Token Holder eNotification User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SS-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	<ul style="list-style-type: none"> IOPP Issuer Access GPADS User eNotification User Pool Accounting User 		<ul style="list-style-type: none"> GMEP2 User Issuer SF NOTIFY
SS-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	<ul style="list-style-type: none"> IOPP Issuer Access GPADS User eNotification User Pool Accounting User 		<ul style="list-style-type: none"> GMEP2 User ISSUER
SS-Special Loans User	Upload and process SCRA reimbursement requests.	<ul style="list-style-type: none"> eNotification User SCRA User 		<ul style="list-style-type: none"> GMEP2 User ISSUER SF NOTIFY

Table 4 Servicer Roles Access

Document Custodian Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
DC-Pool Certification Basic User	View Schedule of Pooled Mortgages submitted; review pool and loan files for compliance with Ginnie Mae pool certification standards; cannot certify pools or loan packages.	<ul style="list-style-type: none"> eNotification User 	Custodian	<ul style="list-style-type: none"> GMEP2 User Document Custodian DOCCUS NOTIFY
DC-Pool Certification and Collateral Release Management Authorized Signer	All the rights of a Pool Certification Basic User, plus; authority to submit initial certification, final certification, and recertification; authority to process releases of pool and/or loan files electronically via Ginnie Mae systems.	<ul style="list-style-type: none"> eNotification User SecurID Token Holder Authorized GinnieNET Signer 	Custodian	<ul style="list-style-type: none"> GMEP2 User Document Custodian DOCCUS NOTIFY
DC-Management and Oversight	Oversee document review and pool certification procedures; Access, submit the Master Agreement documents and data as required by Ginnie Mae;	<ul style="list-style-type: none"> eNotification User MAMS Document Custodian user SecurID Token Holder 		<ul style="list-style-type: none"> GMEP2 User Document Custodian DOCCUS NOTIFY
DC-Transfer Specialists	Monitor and manage pool transfer activities to ensure successful relocation of collateral files.	<ul style="list-style-type: none"> eNotification User PTS Document Custodian Report Access 		<ul style="list-style-type: none"> GMEP2 User Document Custodian DOCCUS NOTIFY

Table 5 Document Custodian Roles Access

Depositor Functional Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
Depositor	A primary dealer (Dealer Investor) who allocates seasoned or new pools (MBS or older Platinum's) into a larger pool. The Depositor trades the Platinum on the Secondary Market.			<ul style="list-style-type: none"> GMEP2_User Depositor Platinum_Submit

Table 6 Depositor Roles Access

Glossary

Acronym	Description
MF	Multifamily
PDM	Pool Data Management
SF	Single Family
VTT	Validation Testing Tool
RPN	Request Pool Number