

Modernization Outreach Call

April 21, 2022

Modernization Outreach Call — Agenda

- 1 | MyGinnieMae Portal Enhancements**
- 2 | Single Family Pool Delivery Module (SFPDM) Launch**
- 3 | RFS Expanded Data Collection**
- 4 | RSA Soft Token Adoption Timeline**

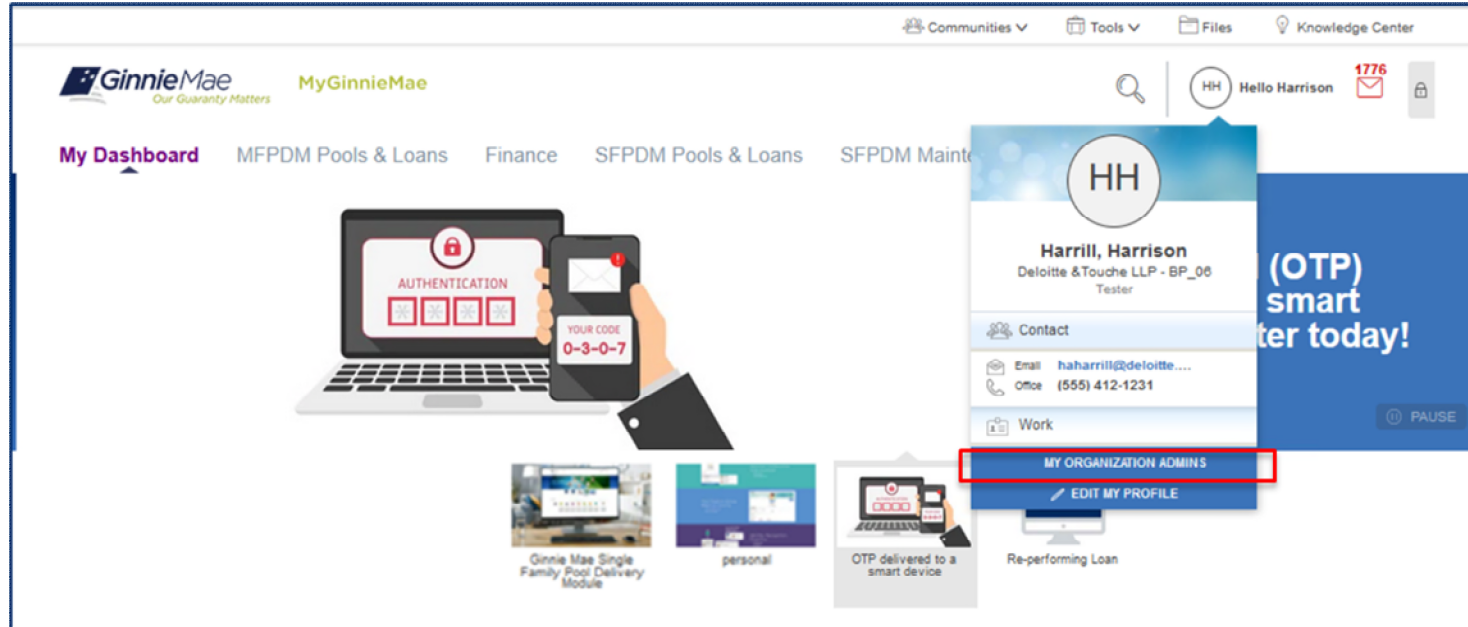
MyGinnieMae Portal Enhancement



MyGinnieMae Enhancements — Organization Administrator Locator

A new report has been added to the MyGinnieMae Portal to allow end users to easily access a list of the Organization Administrators and contact information. To access this report, Portal end users can follow these steps:

1. Select your Profile Image and click the "MY ORGANIZATION ADMINS" link




2. The report will display with the list of your Org Admin's contact information

| Deloitte & Touche LLP - BP_06 | | Organization Administrator List | | | BP_06 |
|-------------------------------|-----------|---------------------------------|---------------|--------------------------------|-------|
| First Name | Last Name | Telephone Number | Email Address | Home Organization | |
| MGM | OpsTester | [REDACTED] | [REDACTED] | Ginnie Mae Organization - AO_1 | |
| GNMA | OrgAdmin1 | [REDACTED] | [REDACTED] | Ginnie Mae Organization - AO_1 | |

MyGinnieMae Enhancements — Three Org Admin Email Notification

As of December 2020, Appendix iii-29 requires that organizations have a minimum of 3 active Organization Administrators in MyGinnieMae. To assist in managing to this requirement, a new automated email notification will be sent starting 4/29/2022 as outlined below.



[EXT] INTERCAP LENDING INC. - IS_2454 Organization Administrator count low

donotreply@ginniemae.gov e.gov
To: McNichols, Caroline Elizabeth
Thu 10/14

The organization INTERCAP LENDING INC. - IS_2454 only has 2 personnel assigned to the ILI_IS_2454_ORG_ADMIN role. Please designate additional Organization Administrators to meet the MBS Guide requirement of 3 assigned Organization Administrators.

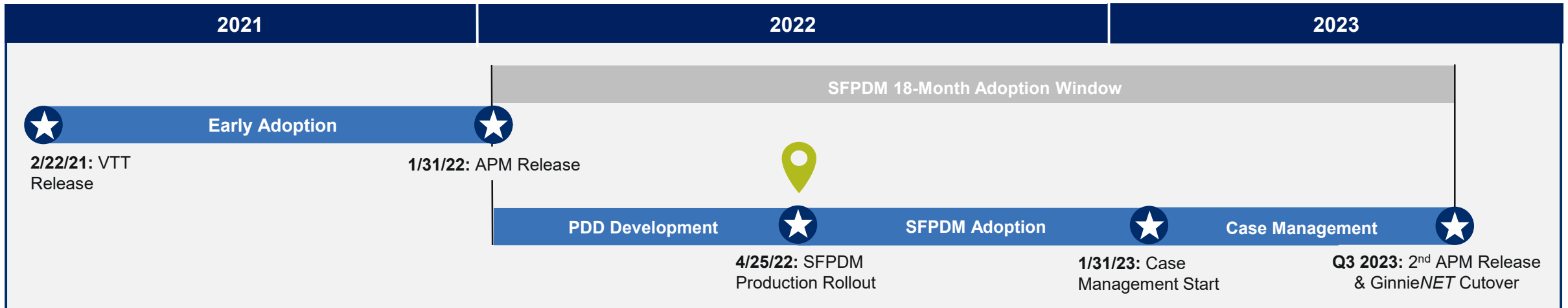
This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit <http://www.symanteccloud.com>

| Audience Group | Email Notifications |
|-------------------------------|---|
| Organization Administrators | An email is sent every day when an organization has fewer than 3 Org Admins. |
| Ginnie Mae Account Executives | An email is sent one time when an Issuer falls below 3 Org Admins and again, when the Issuer returns to 3 Org Admins. |

Single Family Pool Delivery Module (SFPDM)

SFPDM Adoption – Full SFPDM Rollout

Following the conclusion of the SFPDM Early Adoption Program and the release of [APM 22-02](#), Ginnie Mae is moving forward with the rollout of the Single Family Pool Delivery Module (SFPDM) to the entire Single Family (SF) and Manufactured Housing (MH) Issuer community.



Key Information about SFPDM Rollout:



SFPDM Rollout Date

Ginnie Mae is excited to announce that we are rolling out SFPDM to all Single Family and Manufactured Housing Issuers on **April 25th, 2022**.



SFPDM User Access

SF and MH Program users with the below functional roles will be provisioned access:

- SF-Loan Delivery and Pooling Basic Users
- SF-Loan Delivery and Pooling Authorized Signers



SFPDM Pool Delivery

Issuers can deliver pools to SFPDM using the MISMO-compliant (v3.3) **Pool Delivery Dataset (PDD)** or by **manually entering pool and loan data**.

SFPDM Adoption – Key Communications and Upcoming Training Sessions

Ginnie Mae is releasing key communications and hosting training sessions throughout the remainder of April 2022, to provide more details on the rollout of SFPDM and to facilitate the transition to the modernized application.

COMMUNICATIONS

The following communications can be found on the [Modernization Bulletins](#) page of [GinnieMae.gov](#)



Modernization Bulletin #11: Announcing the Rollout of SFPDM

The bulletin provides details on the rollout of the application and new SFPDM entitlement to current SF functional roles.

Publication Date: April 18th, 2022



Modernization Bulletin #12: PIIT/TAI Execution during the SFPDM 18-Month Adoption Window

The bulletin highlights key information for Issuers that plan to execute pool transfers during the remainder of the 18-Month Adoption Window.

Publication Date: April 28th, 2022 (Target)

TRAINING SESSIONS

The details for the following trainings and registration links can be found on the [Issuer Training Announcements](#) page of [GinnieMae.gov](#) under the “Single Family Issuer Training” dropdown



Ginnie Mae April 2022 SFPDM Training Session

The training will provide an overview of SFPDM key functionality and benefits, as well as highlight key considerations for pool delivery in SFPDM.

Session Date & Time: April 26th, 2022, at 2:00 - 3:30 pm EST



Ginnie Mae April 2022 Validation & Testing Tool (VTT) Training Session

The training will provide an overview of the new MISMO-compliant PDD and guidance on how to use the VTT to test the new dataset in preparation for pool delivery in SFPDM.

Session Date & Time: April 28th, 2022, at 2:00 – 3:30 pm EST

NOTE: Be sure to subscribe to [GinnieMae.gov](#) notifications to receive future announcements on our adoption effort

SFPDM Adoption – Next Steps and Support

Single Family and Manufactured Housing Issuers should take the following steps to complete the transition from GinnieNET, to begin submitting pools in SFPDM

- 1 Review Resources**
Issuers should review the PDD Implementation Guide and additional SFPDM Adoption resources on GinnieMae.gov within the Modernization Initiatives page and under the “SFPDM-MISMO” dropdown.
- 3 Test PDD in the VTT ***
Issuers should leverage the VTT to test their PDD files before pooling in SFPDM.

- 2 Develop the PDD ***
Issuers should engage their IT teams and any software Vendors to prioritize and complete development of the PDD.
- 4 Pool in SFPDM**
Issuers can start pooling in SFPDM once they have a working PDD file. Issuers can also manually enter pool and loan data if they do not intend to import pool data using the PDD.

The following resources are available for additional support:



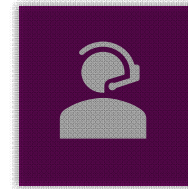
Support Mailboxes

PDD / VTT Support:

GinnieMae_MISMO_Support@hud.gov

SFPDM Support:

Ginniemae1@bnymellon.com



Helpdesk Call Center

Dial 1-833-466-2435

PDD / VTT Support: Select 3 then 6

SFPDM Support: Select 1 then 1

RFS Expanded Data Collection

RFS Data Collection — Project Scope and Benefits

Scope and Benefits

Scope:

- Collection of 12 additional data elements.
- Builds upon the existing RFS Reporting Process using the same file structure that applies to both Single Family and Multi-Family Issuers.

Purpose:

- Allows greater accuracy of RFS pool/loan accounting payment calculations.
- Provides additional data points for disclosure to the investors in our MBS.
- Enables greater visibility and ability for Ginnie Mae to monitor the MBS loan collateral.
- Progression towards the enablement to calculate MBS investor payments, developed from the loan level.
- The ability to transfer Mortgage Servicing Rights (MSRs) at the loan level.

Impact:

- Most of the loan level elements are currently captured at the servicing system level.
- In addition to new elements, we are adding an additional “**Loan Removal Reason Code**” and elaborating on the definition of existing Removal Codes.

Schedule:

- The release of an **APM** (All Participants Memoranda) ~ Date TBD
- Planning for a staged implementation schedule, based on Issuer and Service Provider readiness.
- Testing to begin **late 2022** continuing **into 2023**, depending upon the Issuer, servicing platform and other considerations.

Inquires may be directed to AskGinnieMae@hud.gov

RFS Data Collection — Data Elements

| Element Name | Definition |
|---|--|
| Scheduled UPB Amount | The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period. |
| Actual Payment Date | The actual date the last scheduled payment was received (the posting date for last scheduled installment). |
| Curtailed Principal Code(s) | A code indicating the type of curtailment reported, 1 = borrower funds curtailment 2 = claim funds curtailment 3 = other funds curtailment. |
| ARM Prospective Interest Rate | The new “to be” interest rate of the ARM loan. |
| ARM Prospective Monthly P&I | The new “to be” month P&I payment amount of the ARM loan. |
| Document Custodian ID** | The Ginnie Mae Document Custodian ID for the document custodian of the mortgage. |
| Scheduled Monthly Interest Amount | The calculated scheduled (per the amortization schedule) monthly interest amount for the mortgage as of the end of the reporting period. The scheduled interest is generally equal to the interest due on the scheduled payment due on the mortgage amortized to one month beyond the report period for a current loan. |
| Gross Service Fee Amount Collected | The dollar amount of servicing fee collected on the mortgage, for the report period. A dollar amount field, must be greater than zero. |
| Removal Reason Codes (Expansion of Existing Values) | A code that denotes the reason why the loan was removed from the Ginnie Mae pool. The additional code is 7 = Special Assistance. |
| ARM Adjustment Effective Date | The effective date of the ARM adjustment; the scheduled installment due date of the new “to be” P&I on the loan. |
| Servicer/Subservicer ID** | The organization servicing the mortgage. The Issuer ID of the servicer/subservicer servicing the loan. Report this field whenever there is a change in Servicer/Subservicer for the loan. Otherwise report blank. |
| Scheduled Monthly Principal Amount | The calculated scheduled (per the amortization schedule) monthly principal amount for the mortgage as of the end of the reporting period. The Scheduled Monthly Principal Amount is equal to the principal due on the scheduled payment due on the mortgage amortized one month beyond the report period for a current loan. |

RFS Data Collection — Reason Codes

| Reason Code | Definition |
|---|---|
| Mortgagor Payoff (1) | Removal Reason Code 1 applies when the Issuer has received and deposited funds on behalf of the mortgagor to pay the loan in full. |
| Buyouts of Delinquent Loan (2) | Removal Reason Code 2 applies when the Issuer has used its funds to buy out a loan from the pool as result of delinquency as prescribed in Chapter 18 Part 3-B of the MBS Guide. |
| Foreclosure with or without Claim Payment (3) | Removal Reason Code 3 applies when the Issuer has received and deposited insurance/guaranty funds from FHA, VA, RHS, or PIH, or, if upon completion of the foreclosure process, the issuer advances its funds, prior to any claim proceeds being received or, if the proceeds from the foreclosure sale are sufficient to pay off the loan. |
| Loss Mitigation (4) | Removal Reason Code 4 applies when the Issuer executes a buyout of a loan from a pool, in accordance with Chapter 18 Part 3-B of the MBS Guide, with the express intention of performing loss mitigation procedures specified by FHA, VA, RHS, or PIH. |
| Substitution (5) | Requires Ginnie Mae approval. Removal Reason Code 5 applies when the Issuer removes a defective loan from a pool and substitutes an eligible loan in its place in accordance with Chapter 14 Part 8-D of the MBS Guide. |
| Other Removal (6) | <p>Removal Reason Code 6 applies when a loan is liquidated from a pool for any reason that does not meet the requirements of any other Reason Codes.</p> <ul style="list-style-type: none"> Requires Ginnie Mae approval: Removal of an uninsured/uninsurable loan, i.e., not insured/guaranteed by FHA, VA, PIH or RHS, or removal of a loan that does not meet the pooling requirements and cannot be remedied, or removal of a loan for any other reason not otherwise specified, but only if approved by Ginnie Mae. Does not require Ginnie Mae approval: The taking of the mortgaged property by eminent domain; condemnation proceedings; the receipt of hazard claim or flood insurance claim proceeds. |
| Special Assistance (7) | Removal Reason Code 7 applies to Special Assistance Programs announced by Ginnie Mae pursuant to Chapter 34 of the MBS Guide. Removal Reason Code 7 is not applicable to any Multifamily loan types. |

RSA Soft Token Timeline

RSA Soft Token Adoption

Users who require hard tokens to access MyGinnieMae applications will soon be required to utilize RSA Soft Tokens to access these applications. RSA Soft Tokens will be assigned to users with existing hard tokens in advance of the anticipated cutover date, **as early as Q3 2022**. **User access** to these applications **will not be impacted** by this transition.

Orienting Information



Ginnie Mae Cloud Migration

Ginnie Mae is migrating most of its applications and operations to a cloud service. This migration will enable growth, improve security, and support innovation throughout the organization.



RSA Token Transition

Currently users leverage an RSA hard token to access many MyGinnieMae apps. The technology behind the RSA tokens has evolved to support soft tokens that ease and enhance the user experience.



Future RSA Token Status

As part of this migration effort, Ginnie Mae will transition to a soft token to access MyGinnieMae apps. This transition will ease access to MyGinnieMae applications and will not require any additional hardware for users.

Soft Token Holder's Information



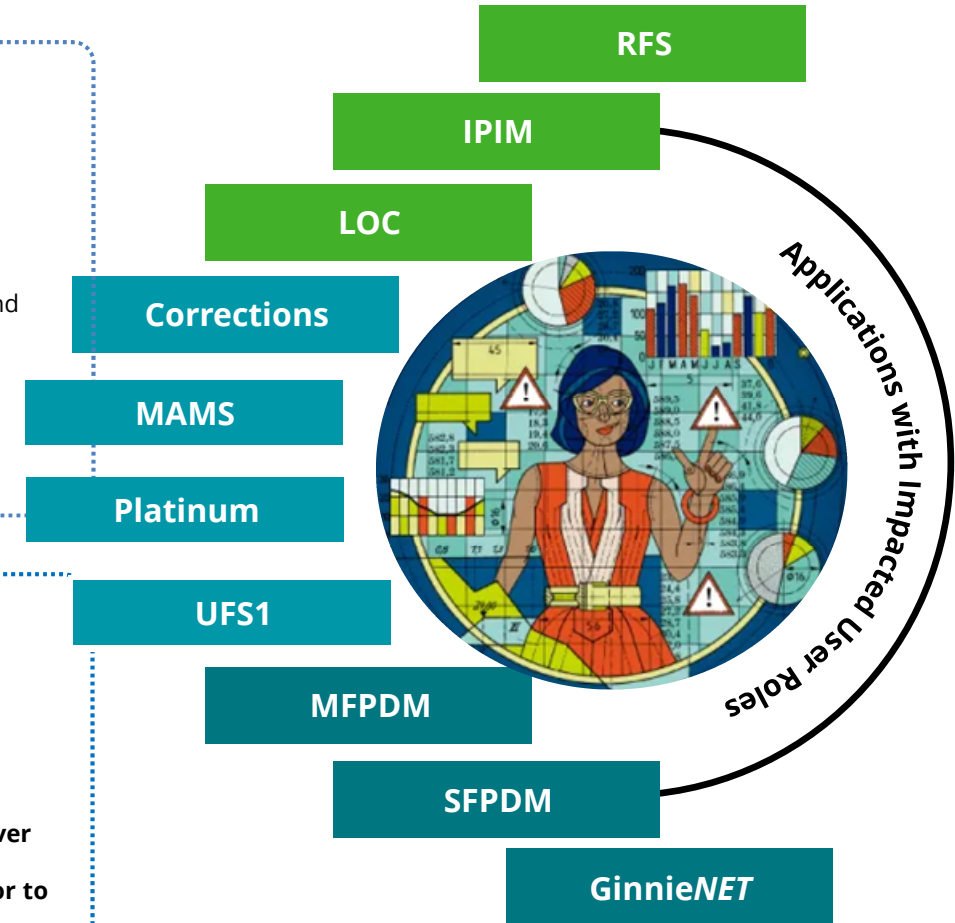
Impact

Who is impacted: MyGinnieMae users who rely on an existing hard token to access applications and perform specific actions



Technology

What is impacted: Token users will have their **hard tokens deactivated on the day of the cutover** and replaced with RSA soft tokens. Token users will need **to validate their soft tokens** by downloading the applicable software on compatible devices and **activating their soft tokens prior to the cutover**. **This change will not impact MyGinnieMae users who do not currently have an existing hard token.**



RSA Soft Token Adoption

PHASED SOFT TOKEN ADOPTION TIMELINE



AWARENESS

April 2022

Token User Action: None

Announcement: After 8/15/2022, MyGinnieMae apps will only be accessible with an RSA token. You will need to obtain a soft token and validate the new token before the cutover date.

What to Expect: The RSA team will send two more communications before the cutover date. Future communications will contain detailed steps for users to take, to ensure minimal disruption to daily activities.



VALIDATION

July 2022

Token User Action: Begin Migration

Overview: RSA soft tokens will be created and distributed to active token users. Token users will be required to validate their new tokens prior to the cutover date as early as Q3 2022. Training materials with detailed instructions on how validation procedures will be provided on this date.



PRE-CUTOVER

15 days prior

Action: Migrate to Soft Token

Overview: Urgent reminder to token users who still need to validate their new soft tokens to maintain access to MyGinnieMae apps following the cutover date.



POST-CUTOVER

The next day

Action: TBD

Overview: Messaging and instructions for token users who did not validate their RSA soft tokens prior to the cutover date and lost access to MyGinnieMae apps.



Next Steps

TOKEN HOLDER NEXT STEPS

- No action is required at this time

GINNIE MAE NEXT STEPS

- RSA soft token adoption team is working to create new RSA soft tokens for active token users; expected completion date: **July 2022**
- RSA soft token adoption team is preparing training materials that will be provided prior to the RSA transition date:
 - Materials will include: QRCs, FAQs, and a recorded tutorial video
 - Training materials will be provided

QUESTIONS?

- Refer to Ginnie Mae's Modernization website for updated information and status regarding the RSA Soft Token migration process.
 - https://www.ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx
- For any specific questions, please email AskGinnieMae@hud.gov