



# Single Family Virtual Issuer Training

## Ginnie Mae RFS Reporting and Feedback System

# **SINGLE FAMILY VIRTUAL TRAINING**

## **PRESENTER**

**Nancy Strickland**

**Gail Smith**

## **PRESENTATION ASSISTANTS**

**Robyn Peterson**

**Christy Christensen**

# TABLE OF CONTENTS

## **Morning Session: Module 1 and 2**

- Section 1: Introduction
- Section 2: Reference Documentation
- Section 3: RFS Reporting Timelines
- Section 4: E-Notification
- Section 5: RFS Monthly Report of Pool and Loan Data
- Section 6: RFS Exception Feedback
- Section 7: Overview of Reporting Workflow

## **Afternoon Session: Module 3 and 4**

- Section 8: Additional Reporting Requirements
- Section 9: Cash and Reconciliations

## Section 1: Introduction



# HOT TOPICS

---

- Ginnie Mae Reporting Requirements
- Forbearance Reporting
- Changes to Loan Terms
- RFS Enhancements
- Cash Management

# 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.

# 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 P&I and Escrow Custodial Accounts.
- Ensure funds are sufficient to ensure timely payment of required principal and interest.
- Meet all reporting requirements on time.
- 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
  - Between Issuer and Sub-Servicer must be “comprehensive”
  - Issuer oversight of Sub-Servicers performance
  - “As a Ginnie Mae Issuer, I am accountable for their actions”

## Section 2: Reference Documentation

# **SUPPORT INFORMATION**

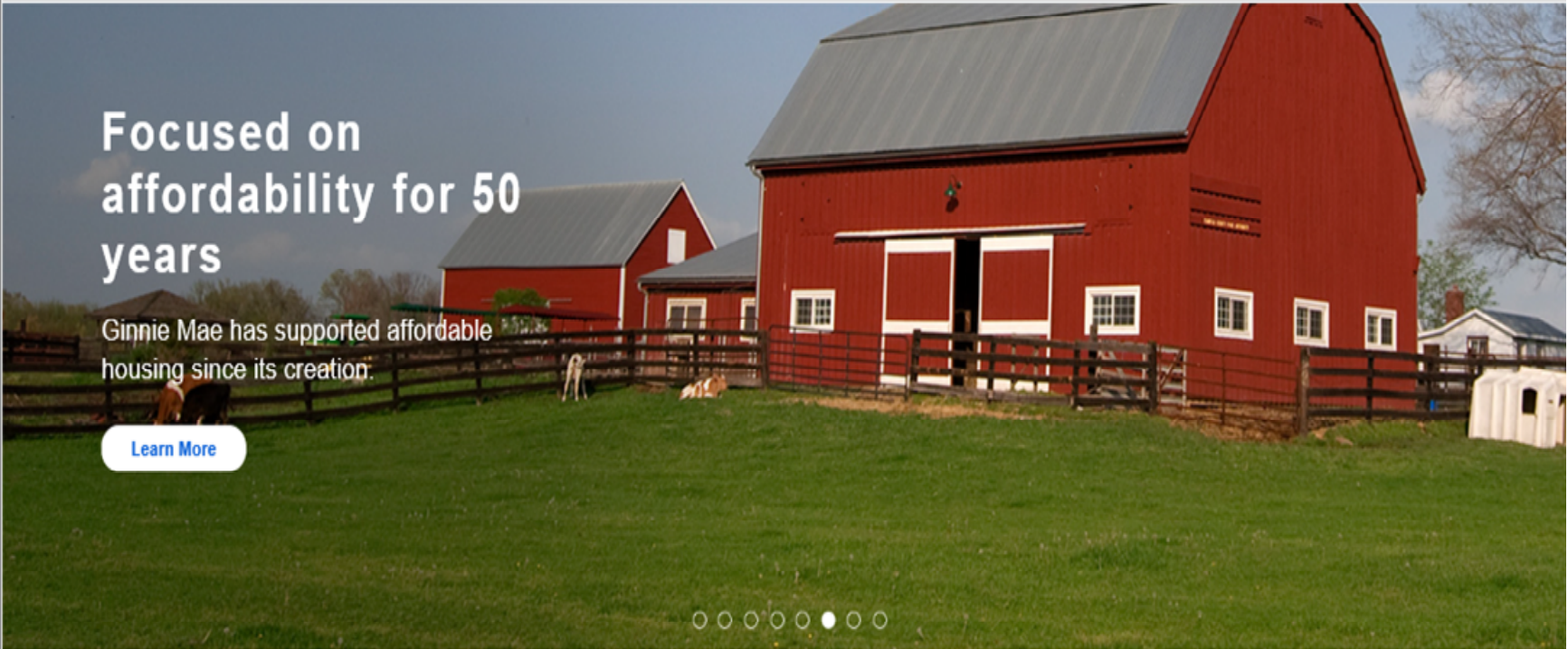
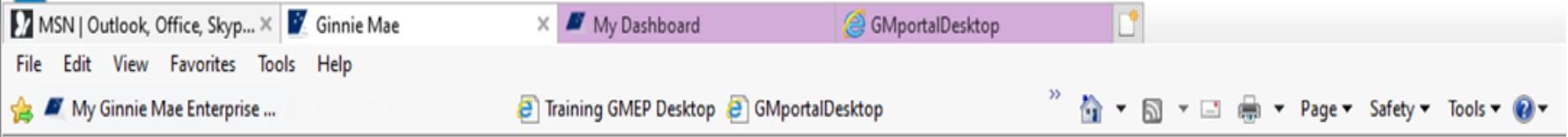
---

## **Ginnie Mae Customer Support Hotline**

**1-833-GNMA HELP (833-466-2435)**

**Option 1 - Ginnie*NET* Hotline**

**Option 2 - Reporting and Feedback System (RFS)**



## Our Mission

# REFERENCE DOCUMENTS

## Ginnie Mae Web Site

[www.ginniemae.gov](http://www.ginniemae.gov)

Government National Mortgage Association official website.

## Issuer Resources

[www.ginniemae.gov/doing\\_business\\_with\\_ginniemae/issuer\\_resources/Pages/default.aspx](http://www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/default.aspx)

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

## Ginnie Mae Guide

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbs\\_guide.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx)

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.

## Ginnie Mae Investor Reporting Manual

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/investor\\_reporting\\_manual.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx)

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.



# REFERENCE DOCUMENTS

## **MBS Guide Appendices**

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbsguideappendiceslib.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx)

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

## **MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data**

[www.ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](http://www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)

## **Notes and News**

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/notes\\_news.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx)

## **Ginnie Mae FAQ**

[www.ginniemae.gov/Pages/faq.aspx](http://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.
- RPB: The Security RPB. 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.

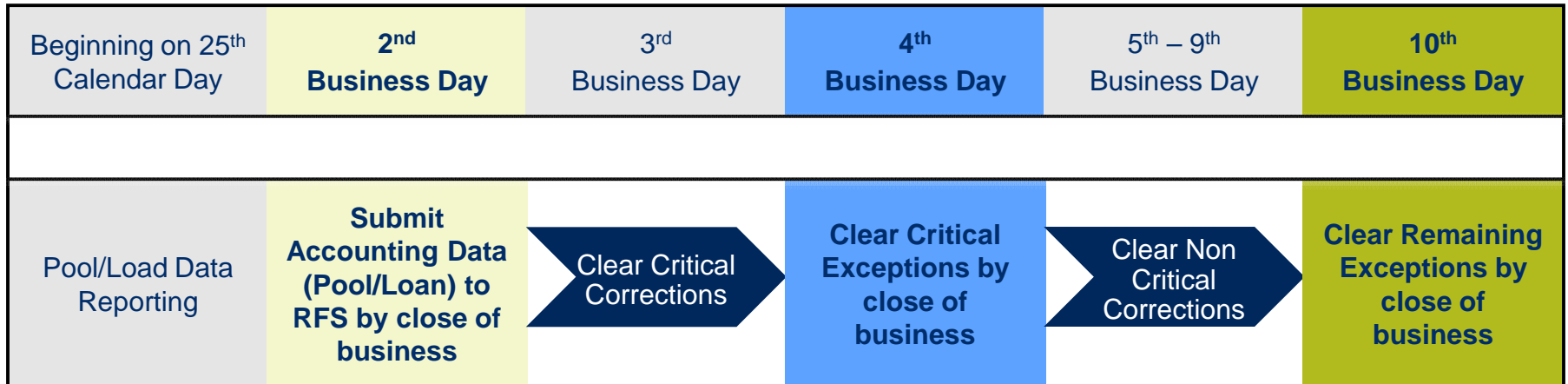
[Glossary link](#)

## Section 3: RFS Reporting Timelines

# 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 25th of month
- Processing of RFS Pool/Loan File submission begins 1st CD AM
- RFS Feedback upon processing Issuer’s data; automatic upon receipt
- Pre-Collection Notices - 3rd BD based on 2nd BD RFS Pool Record (Security RPB)
- Final Collection Notices - 6th BD based on 4th BD final RFS Pool Record (Security RPB)
- Monthly Reporting Certification - 10<sup>th</sup> BD through 14<sup>th</sup> BD
- G-Fee Draft: Ginnie I - 10th CD Ginnie II - 18th - 20<sup>th</sup> CD  
Chapter 6 Fees if Calendar Day is not a Business Day
- P&I Draft: Ginnie I - 15th CD & Ginnie II - 20<sup>th</sup> CD  
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 <sup>th</sup> CD	<b>RFS Opens</b>	➤ RFS “Opens” for reporting on 25 <sup>th</sup> of the month (Opens 8/25 for August Report Period).
25 <sup>th</sup> CD	<b>Loan Substitution</b>	➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 <sup>th</sup> CD. RFS updated with new loan on the 1 <sup>st</sup> BD.
1 <sup>st</sup> CD AM	<b>RFS File Processing</b>	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> 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 <sup>st</sup> BD - Ongoing	<b>RFS Feedback</b>	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 <sup>nd</sup> BD	<b>Monthly Reporting Due</b>	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> BD by Close of Business (7:00 PM ET).
2 <sup>nd</sup> BD	<b>Security RPB Release to CPTA (BNY)</b>	➤ 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 <sup>rd</sup> BD AM	<b>Preliminary Pre-Collection Notice</b>	➤ Pre-Collection Notice – 3 <sup>rd</sup> BD AM based on 2 <sup>nd</sup> BD RPB release to BNY. Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 2 <sup>nd</sup> BD.
4 <sup>th</sup> BD	<b>RFS Critical Exceptions</b>	➤ RFS Critical Exceptions <b>Must be Resolved</b> by the 4 <sup>th</sup> BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	<b>Security RPB Release to CPTA (BNY)</b>	➤ 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 <sup>th</sup> BD	<b>Forbearance Data</b>	➤ RFS Forbearance Loan Reporting due by Close of Business (7:00 PM ET).

# TIMELINE ITEMS – MONTHLY “WORKFLOW”

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

# TIMELINE ITEMS – MONTHLY “WORKFLOW”

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



## Section 4: E-Notification

# ABOUT RFS E-NOTIFICATION

- E-Notification is an online function, accessible from the Ginnie Mae Enterprise Portal (GMEP). E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications on line 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 on line:

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 and 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 Terminated 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, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

# 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**).

## Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">PA Exception Feedback</a>	09/02/2015 03:30:13PM		
<a href="#">PA Functional Acknowledgement</a>	09/02/2015 03:25:08PM		

# ACCESSING E-NOTIFICATION



## Enterprise Portal

Home | My Profile | **RFS** | File Upload | IPMS

Exception Feedback

Pool Accounting - Single Family

Pool Accounting - Multifamily

Matching and Suspense (MAS)

Servicemembers Civil Relief Act (SCRA)

**e-Notification (eN)**

Issuer Feedback

HMBS Reporting and Administration (HRA)

Widely Held Fixed Investment Trust (WHFIT)

Issuer Operational Performance Profile

Welcome To Ginnie Mae Enterprise Portal

Enterprise Portal will not be available from Saturday February 11, 2011 through Sunday February 13, 2011. Please call 1-800-234-4662, option #1.

Shipping Services by Administrator

8 East

Enterprise Portal Help Desk at (800) 234-4662, Option 1 for more information.

# PASSIVE EMAIL

## e-Notification (eN)

Inbox

Passive e-Mail

News And Updates

User Guide

Today is: 09/23/2019

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

e-Notification (eN)

Mailbox    Create New Notification    Notification List    Not Registered List    News And Updates    User Guide

Today is: 09/23/2019

## ABC Mortgage

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Commitment Authority Availability</a>	09/21/2019 04:54:49AM		
<a href="#">Pre-Collection Notices RAW Re-Posted</a>	09/11/2019 05:28:24PM		
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/11/2019 04:48:13PM		
<a href="#">ENote Sent In Error - Issuer Detail Report</a>	09/11/2019 09:10:44AM	Joe	09/11/19
<a href="#">Issuer Detail Report</a>	09/10/2019 02:15:56PM	Joe	09/10/19
<a href="#">Issuer Detail Report</a>	09/10/2019 02:15:10PM	Joe	09/10/19
<a href="#">Pre-Collection Notices Ginnie Mae II Formatted</a>	09/10/2019 08:07:02AM	Joe	09/10/19
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/10/2019 05:41:09AM		
<a href="#">PA Exception Feedback</a>	09/06/2019 12:51:27PM		
<a href="#">PA Functional Acknowledgement</a>	09/06/2019 12:36:08PM		
<a href="#">PA Exception Feedback</a>	09/05/2019 02:01:24PM		
<a href="#">PA Functional Acknowledgement</a>	09/05/2019 01:22:26PM		
<a href="#">Pre-Collection Notices Ginnie Mae II Formatted</a>	09/05/2019 08:07:52AM	Joe	09/05/19
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/05/2019 05:42:09AM		
<a href="#">PA Exception Feedback</a>	09/03/2019 10:52:51PM		
<a href="#">PA Functional Acknowledgement</a>	09/03/2019 10:42:33PM		
<a href="#">September Custodial Account Verifications</a>	09/03/2019 10:43:06AM	Joe	09/03/19
<a href="#">Ginnie Mae News and Notes</a>	08/27/2019 05:57:33PM	Joe	08/28/19

[View Messages Older Than 30 Days](#)

# 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

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	File Name	File Size	Issuer Id	Record Da	Receipt D	Receipt Ti	User Id	Accept Flag	Pools	Loans	Sensitive	Various	Description	
2	rfs_l_hlan	131789	9225	1-Sep-16	#####	22:45:08	I_hlang	A	69	379	0	18		

## 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 Balar	#0	should be greater than ze	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Balar	#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 Balar	#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 Balar	#85510	is not consistent with oth	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Balar	#0	should be greater than ze	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Balar	#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 3<sup>rd</sup> and 6<sup>th</sup> 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 [REDACTED] 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: 54,315.61

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

# POLLING QUESTION

- **What is the deadline to report 100% of Pool and Loan data?**
  - 2<sup>nd</sup> business day
  - 3<sup>rd</sup> business day
  - 4<sup>th</sup> business day
  - 10<sup>th</sup> business day
  
- **How many business day do you have to clear Critical Alerts?**
  - 2<sup>nd</sup> business day
  - 3<sup>rd</sup> business day
  - 4<sup>th</sup> business day
  - 10<sup>th</sup> business day
  
- **What color is the message in e-Note if the notice has not been read?**
  - Black
  - Red
  - Green
  - Purple

## Section 5: RFS Monthly Report of Pool and Loan Data

## REPORTING TIMELINE

- 100% of Pool and Loan data must be reported by 7 PM ET on 2<sup>nd</sup> business day.
- Critical RFS Alerts must be cleared by 7 PM ET on 4<sup>th</sup> business day.

# OVERVIEW OF RFS RECORDS

- P – Pool Record
- L – Loan Record
- S – Sensitive Loan Record
- V – Various Loan Record
  
- MBS Guide Appendix VI-19:  
[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)
  
- Provides the detailed specifications for these records.

## **P – POOL RECORD**

---

- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).
- Includes “unscheduled principal” (based on loan level data).
- Page 7 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.



# IMPORTANT CALCULATIONS PERFORMED BY RFS

**Pool Record** – the below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data (“11710A”). The Security RPB is reported by issuer.

Fields “calculated” within RFS or not reported by issuer:

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance ( RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations in Full-FIC field
- ***Issuers report Adjustments to FIC, Closing FIC (RFS compares reported value to total Loan FIC.)***

# P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	<b>Pool FIC</b>	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	<b>Weighted Average Interest Rate</b>	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for <b>all</b> Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

# P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
10	Security RPB	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 <sup>th</sup> business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

# P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool.
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

## L – LOAN RECORD

- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- An “L” record is reported for Loan(s) liquidating from the pool in the report period.
- Page 12 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	<b>Case Number</b>		The Case Number to be reported per Ginnie Mae <b>APM 02-17</b> (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	<b>First Payment Date</b>	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. <b>For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.</b>
8	<b>Loan Maturity Date</b>	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. <b>For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.</b>

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. <b>For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.</b>
10	<b>Loan OPB</b>	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. <b>For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.</b>
11	Loan FIC	99999999.99	The current fixed installment constant of principal and interest payments for this loan. <b>For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.</b>
12	<b>Last Installment Paid Date</b>	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	99999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.99	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.99	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.99	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.



# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	<b>Loan UPB</b>	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.99	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.

## **S – SENSITIVE LOAN RECORD**

- This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.
- Page 20 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

# S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.

## V – VARIOUS LOAN RECORD

- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.
- Page 23 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# PROCESS FLOW – MONTHLY VARIOUS SUSPENSE

- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.
- Issuer provides instructions to RFS Operations about applying the changes/corrections.
- Email address: [GinnieMaeVarious@deloitte.com](mailto:GinnieMaeVarious@deloitte.com)

# V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units *	1, 2, 3, 4	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose *	1, 2, 3, 4	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value *	999.99	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property’s sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score *		Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

# V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code	1 or 2	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN		A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag *	1 or 2	flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent *	999.99	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property’s sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.



# V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent *	999.99	The ratio of all debts of the borrower(s) to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter "000.00" This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type *	1, 2, 3, 4	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "2".
17	Pre-Modification First Installment Due Date	YYYYMMDD	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
18	Pre-Modification Original Principle Balance (OPB) Amount	99999999.99	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
19	Pre-Modification Interest Rate Percent	99.999	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".
20	Pre-Modification Loan Maturity Date	YYYYMMDD	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".

# V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = “1”). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date	YYYYMMDD	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

## Section 6: RFS Exception Feedback

# RFS UPLOAD/EDIT, SUMMARIZE/EDIT, AND EXCEPTION FEEDBACK

## UPLOAD and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or on line editing). This upload Exception Feedback is provided for any files that are accepted (Navigate to Functional Acknowledgement) This is the initial edit process. Data uploaded or entered on line must also be processed by RFS “Summarize” (Summary Edit)

## SUMMARIZE and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer’s portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% of Pool and Loan data.
- Nightly “bulk” Summarize for all issuers meeting the “90%” criteria, to include any online data entry

## REVIEW EXCEPTIONS

The Issuer should view the on line RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List
- Navigate to Exception Feedback “Download Exceptions” for file of Exceptions.

# IMPORTANT CALCULATIONS PERFORMED BY RFS

## Summarization

- Number of Pools Expected and Number Reported
- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
  - Current Reporting Period (Header Record Field 3)
  - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level

# APPENDIX VI-19 EXCEPTION MESSAGES

## Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

### Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

### Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

# ANALYZE EXCEPTIONS

Severity Level	Correction Timeframe	Severity Description
<b>E</b>	<p>Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.</p> <p>Note: E-RFS111 Pool Record - No activity Reported must be cleared by 2<sup>nd</sup> BD.</p>	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
<b>C</b>	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
<b>H</b>	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
<b>M</b>	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
<b>L</b>	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

# ACCESS TO RFS SUMMARY SCREEN

The screenshot displays a web application interface with a navigation menu at the top. The menu items are "Home", "My Profile", "RFS", and "File Upload". The "RFS" item is highlighted, and a dropdown menu is visible below it. The dropdown menu contains the following items: "Exception Feedback" (highlighted with a red box), "0.1.0", "Hor", "Hor", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Navigation", "Matching and Suspense (MAS)", "Use the tabb", "Servicemembers Civil Relief Act (SCRA)", "to the major functional areas of Exception Feedback:", "• Home", "e-Notification (eN)", "• Summary", "Issuer Feedback", "• Exception", "HMBS Reporting and Administration", "The purpose", "(HRA)", "al area is described below.", "Home", "Clicking on tl", "Widely Held Fixed Investment Trust", "home page.", "(WHFIT)", "Summary", "This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, delinquenci", "Exceptions", "This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception severity.", "Download", "This tab takes you to the Issuer EA List screen where you can select an RFS Submission file to view the EA Data record for that...



# RFS SUMMARY SCREEN

**Exception Feedback**

0.1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

**Issuer Summary Alert List**

**ABC Mortgage - Training**

Issuer ID:  Report Period:

---

**Summary for Issuer ID 9273 - ABC Mortgage - Training**

Last File Submission Date: 01/04/2017 03:15      Last Pool Summarization Date: 10/23/2019 15:36

Pool Exceptions: 14 [Exception List](#)

Loan Exceptions: 142 [Exception List](#)

---

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	95	99	0	32	35.5556%	16	4	12	0	17.7778%
<b>Total</b>	<b>95</b>	<b>99</b>	<b>0</b>	<b>32</b>	<b>35.5556%</b>	<b>16</b>	<b>4</b>	<b>12</b>	<b>0</b>	<b>17.7778%</b>

---

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II	14	19	\$82,999.34	\$-22,143.54	\$0.00	\$68,239.84	\$11,968,328.99	\$10,999,953.89	\$38,004.23	\$41,451.58
<b>Total</b>	<b>14</b>	<b>19</b>	<b>\$82,999.34</b>	<b>\$-22,143.54</b>	<b>\$0.00</b>	<b>\$68,239.84</b>	<b>\$11,968,328.99</b>	<b>\$10,999,953.89</b>	<b>\$38,004.23</b>	<b>\$41,451.58</b>

Monthly Certification

**Monthly Reporting Certification / Reported 11710D Data**

# OVERVIEW OF EXCEPTIONS

**Exception Feedback**

0.1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

**Alert List**

**ABC Mortgage - Training**

Issuer ID:  Report Period:

[Error/Critical/High Exceptions](#)  
[Error/Critical Exceptions \(Only\)](#)  
[Medium/Low Exceptions](#)

Severity	Alert ID	Count
<b>Error</b>		
	RFS111 (Pool)	5
<b>Critical Warning</b>		
	LOAN854	2
	LOAN855	10
	NOTE055	1
	NOTE305	7
	NOTE354	5
	POOL104	3
	POOL452	5
	RFS204 (Loan)	4
<b>High Warning</b>		
	LOAN100	3
	LOAN150	3

# RETRIEVE EXCEPTIONS

- Pool and Loan Level Data Exceptions
  - Online - Issuers can view exceptions through the RFS Exception Feedback online screens.
  - Download - Issuers may download a file containing exceptions from the RFS exception feedback download screen.
- Downloading of exception feedback is recommended as this allows issuers to retain the list of exceptions by Pool and Loan.

# DOWNLOAD EXCEPTION FEEDBACK FILE

Home [My Profile](#) **RFS** [File Upload](#) [IPMS](#)

## Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

#### Home

Clicking on this tab from any page will return you to this home page.

#### Summary

# DOWNLOAD EXCEPTION FEEDBACK FILE

Home My Profile **RFS** File Upload

## Exception Feedback

0.1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List **Download Exceptions** Download Liquidations Download Summary Download 11710A Download List of ALL RFS Exceptions

ABC Mortgage - Training

Issuer ID:  Report Period:

### Download Exception Data

Select a Data Set Type To Download:

- All Exceptions
- Error Exceptions (only)
- Error and Critical Warning Exceptions
- Critical Warning Exceptions (only)
- High Warning Exceptions
- Medium & Low Exceptions
- Summarization Related Exceptions Only
- Non-Summarization Related Exceptions Only

Download Subserviced Issuers

# DOWNLOAD EXCEPTION FEEDBACK FILE

**Exception Feedback**

0.1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download List of ALL RFS Exceptions](#)

**ABC Mortgage - Training**

Issuer ID:  Report Period:

**Instructions**

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

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

# DOWNLOAD EXCEPTION FEEDBACK FILE

File opens as CSV

1	POOL	LOAN	ISSUER LOAN	SEVERIT	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the su	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior r	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater th	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Ba	#98002.25	is not consistent wi	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior r	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Ba	#85510	is not consistent wi	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the su	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior r	#1516912.77

# RFS POOL ACTIVITY SAVE AND SUMMARIZE

Very Important: Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.

Save and Summarize Pool



# POLLING QUESTIONS

- **What document has a list of ALL Exceptions?**
  - RFS User Guide
  - Appendix VI-04 Issuer's Monthly Accounting Report
  - Appendix VI-19 Report of Pool and Loan Data
  - Ginnie Mae Calendar
- **What % of data must load for Summarization to occur?**
  - 100% of accepted data
  - 50% of accepted data
  - 75% of accepted data
  - 90% of accepted data
- **Why is the “S” record noted as Sensitive Data?**
  - The record includes the Unique Loan ID
  - The record includes the Pool Number
  - The record includes PII data
  - I do not know

## Section 7: Overview of Reporting Workflow

# REPORTING POOL AND LOAN LEVEL DATA

- Via GMEP:
  - Online Entry - occurs through the RFS “activity” screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.
  - File Upload - Issuers may upload data files less than “5 MB” in size through the web application screens (If exceeded, the user will get a message).
- Via Secure FTP (SFTP):
  - Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.

# REPORTING “CORRECTIONS”

- “Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records
- RFS processes files automatically as received, and there is no special record type or transaction for “corrections”
- “Last Record In” becomes the data of record for the report period
- RFS only retains the most recently submitted data

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

- Was file upload successful?
- Two methods of viewing Functional Acknowledgement
  - PA Functional Acknowledgement posted in eNotification
  - PA Exception Feedback - Download

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

The screenshot displays a web application interface with a navigation menu at the top. The menu items are 'Home', 'My Profile', 'RFS', and 'File Upload'. Below this, there is a section titled 'Exception Feed' with a sub-menu 'Exception Feedback' highlighted by a red box. The sub-menu contains several items: '0.1.0', 'Hor', 'Pool Accounting - Single Family', 'Hor', 'Pool Accounting - Multifamily', 'Navigation', 'Matching and Suspense (MAS)', 'Use the tabb', 'Servicemembers Civil Relief Act (SCRA)', 'e-Notification (eN)', 'Home', 'Summary', 'Exception', 'Issuer Feedback', 'Download', 'HMBS Reporting and Administration (HRA)', 'The purpose', 'Home', 'Clicking on t', 'Widely Held Fixed Investment Trust (WHFIT)', and 'Summary'. To the right of the menu, there is a 'User Guide' section with a blue header. Below the header, there is a list of functional areas: 'to the major functional areas of Exception Feedback:', 'al area is described below.', and 'home page.'. The 'Summary' section is highlighted in blue and contains the text: 'This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, delinquenci'. Below this, there is a section titled 'Exceptions' with the text: 'This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception severity.'. Finally, there is a section titled 'Download' with the text: 'This tab takes you to the Issuer EA List screen where you can select an RFS Submission file to view the EA Data record for that'.

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Home [My Profile](#) **RFS** [File Upload](#) [IPMS](#)

## Exception Feedback

1.0

**Home** [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

Home

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

#### Home

Clicking on this tab from any page will return you to this home page.

#### Summary

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

A – File was Accepted for Processing

R – File was Rejected and not processed

Home My Profile **RFS** File Upload

Exception Feedback

0.1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016 GO

**Functional Acknowledgement List**

Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count	Accepted/Rejected
rfs_l_hiang_20161201.9273	37565424	2017-01-03 22:30	9675	118868	A
rfs_l_hiang_20161202.9273	96584	2017-01-05 10:30	377	0	A
rfs_l_flohre_20161201.9273	3059	2017-01-12 17:10	0	0	R



# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

## File was Accepted

Home My Profile **RFS** File Upload

**Exception Feedback**

0.1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016

**Issuer Functional Acknowledgement**

File Name: FA_l_hlang_20161201.xxx	File Size: 37565424
Issuer ID: 2572	Record Date: 12/1/2016
Date Received: 1/3/2017	Time Received: 10:30 PM
User Account ID: l_hlang	<b>File Accepted/Rejected: A</b>

**Counts in Submitted File**

Pool Count: 9675	Loan Count: 11888
Sensitive Count: 58	Various Count: 0

**End Issuer Functional Acknowledgement**

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

## File Rejected

### Reject Message – Length of header record is not 11

Home My Profile **RFS** File Upload

**Exception Feedback**

0.1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download List of ALL RFS Exceptions

Issuer ID:  Report Period: 12/2016

---

**Issuer Functional Acknowledgement**

File Name: FA_l_hlang_20161201.9273	File Size: 3059
Issuer ID:	Record Date: 12/1/2016
Date Received: 1/12/2017	Time Received: 5:10 PM
User Account ID:	File Accepted/Rejected: R
Reject Message: Length of header record is not 11.	

---

**Counts in Submitted File**

Pool Count: 0	Loan Count: 0
Sensitive Count: 0	Various Count: 52

---

**End Issuer Functional Acknowledgement**

# SINGLE FAMILY ACTIVITY SCREENS

## Online Entry – Loan Level Data

The screenshot displays the Ginnie Mae online entry interface. At the top, there is a navigation bar with links for 'Home', 'My Profile', 'RFS', and 'File Upload'. Below this, a 'User Guide' button is visible. The main content area is titled 'Exception Feedback' and contains a list of menu items. The item 'Pool Accounting - Single Family' is highlighted with a red rectangular box. Other menu items include 'Pool Accounting - Multifamily', 'Matching and Suspense (MAS)', 'Servicemembers Civil Relief Act (SCRA)', 'e-Notification (eN)', 'Issuer Feedback', 'HMBS Reporting and Administration (HRA)', and 'Widely Held Fixed Investment Trust (WHFIT)'. On the left side, there is a 'Navigation' section with a list of links: 'Home', 'Summary', 'Exception', and 'Download'. Below this, there is a 'Home' section with a link 'Clicking on the Home page.' and a 'Summary' section with a link 'This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, delinquenc'. There is also an 'Exceptions' section with a link 'This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception severity.' and a 'Download' section with a link 'This tab takes you to the Issuer FA List screen where you can select an RFS Submission File to view the FA Data used for that'.

# SINGLE FAMILY ACTIVITY SCREENS

Home My Profile **RFS** File Upload IPMS

**Pool Accounting - Single Family**

1.0 **Home** Pool Loan Quarterly Verification Remittance Advice User Guide

**Home**

---

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Remittance Advice
- User Guide

The purpose and general content of each major functional area is described below.

#### Home

Clicking on this tab from any page will return you to this home page.

#### Pool

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submission status of each pool, access a Pool Activity screen for monthly reporting, access an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individual loans in each pool, and summarize loan data to the pool level for validation purposes.

# POOL ACTIVITY SCREEN

Home My Profile **RFS** File Upload

**Pool Accounting - Single Family**

0.1.0 Home **Pool** Loan Quarterly Verification Remittance Advice User Guide

**Pool List Pool Activity**

**ABC Mortgage - Training**

Issuer ID:  Pool ID:  Report Period:

Issuer ID:  Pool ID:  Report Period:  Type:

Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

	Reported	Calculated
Closing Security RPB:	<input type="text"/>	0
Released Security RPB:	<input type="text"/>	
Guaranty Fee:		

Last Update Date:  Last Update By:  Last Pool Summarize Date:

# POOL ACTIVITY SCREEN

[Link to Custodial Bank Information](#)

[Link to Pool Transfer History](#)

Last Update Date: 07/17/2019 19:57:41

Last Update By: l\_hiang

Last Pool Summarize Date: 08/21/2019 20:27:08

 Click Here to Expand/Collapse view of Bank Info

## Custodial Bank Information

Principal Account#:

Principal Bank ABAR:

Escrow Account#:

Escrow Bank ABAR:

 Click Here to Expand/Collapse view of Pool History

## Pool Transfer History

<u>From Issuer</u>	<u>To Issuer</u>	<u>Type</u>	<u>Effective Date</u>
	2222	Issuance	01/01/2018
2222	4444	Transfer	06/01/2018

# POOL ACTIVITY SCREEN

View 11710A

Home My Profile **RFS** File Upload

**Pool Accounting - Single Family**

0.1.0 Home **Pool** Loan Quarterly Verification Remittance Advice User Guide

Pool List **Pool Activity**

ABC Mortgage - Training

Issuer ID:  Pool ID:  Report Period:

---

**Issuer Detail**

Issuer ID: 9273 Pool ID: 725139 Reporting Period: 12/2016  
 Name: ABC Mortgage - Training Issue Type: GNMA-II Suffix: M  
 Address: 1600 S Douglass Road Pool Type: SF  
 Anaheim, CA 92606 Accounting Method: Concurrent Data

---

**Section 1 - Pool Administration**

	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	8	8,502.13	-	1,371,263.04
Installation Collections:	-	-	2,169.82	1,617.32
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	0	0.00	0.00	0.00
Other:	0	0.00	0.00	0.00
Balances this Monthend :	8	8,503.63	-	1,261,188.75

Total Number of Delinquencies	Installments Delinquent					Prepaid:	Interest(\$)	Principal(\$)
	% Delinquencies	1 Month	2 Months	3 Months	Foreclosed			
4	50	3	0	1	0	0.00	0.00	
						Delinquent:	4,384.90	1,662.15

Servicing Fee(\$): 0.00  
 Calculated FIC Amount(\$): 8,502.13  
 Scheduled Principal (\$): 3,071.61

Calculated Interest: 5,430.52  
 Weighted Average Interest Rate(%): 4.762

---

**Section 2- Schedule of Payments (Principal and Interest)**

Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
3,071.61	0.00	0.00	0.00	3,071.61

Security Interest Rate(%): 4.500

Interest Due Security Holders: 5,132.06  
 Total Cash Distribution Due Holders: 8,203.67  
 Deferred Interest Paid Holders: 0.00

---

**Section 3 -Principal Amount of Securities**

Principal Amount of Securities from Last Report: 1,368,548.93  
 Principal Distributed to Holders of This Report: 3,071.61  
 Principal Available for Distribution to Holders: 0.00  
 Principal of Securities This Month End: 0.00

**Section 4- Remittance Due on Ginnie Mae**

Guaranty Fee Rate(%): 0.0000  
 Ginnie Mae Guaranty Fee(\$): 0.00  
 Other Adjustments(\$): 0.00

---

**Section 5- Status of Custodial Funds**

Principal and Interest Custodial Bank:

Account Number:	Principal and Interest Funds at Month End(\$):
123456789	0.00
Escrow Custodial Bank:	Escrow Funds at Monthend(\$): 8,816.72
Account Number(s): 123456789	Other Funds at Monthend(\$): 0.00

[Click Here To Go Back To Pool Activity Screen.](#)

# LOAN ACTIVITY SCREEN

Home My Profile **RFS** File Upload IPMS

**Pool Accounting - Single Family**

1.0 Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID:

Unique Loan ID:

Report Period:

---

Issuer ID:  Pool ID:  [View Pool Activity](#) Pool Type:  Unique Loan ID:  [View](#) Loan Master Loan Type:

Case #:

Issuer Loan ID:

OPB:

FIC:

Borrower:     for Additional Borrowers

Address:

City:

State:  Zip:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

SSN:

Orig.UPB:

Active:

---

**Borrower Activity During Reporting Period**

In Foreclosure: <input type="text" value="N"/>	Interest	Principal
Record Date: <input type="text" value="mm/yyyy"/>	Delinquent: <input type="text" value="0"/>	<input type="text" value="0"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Prepaid: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Instalment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
Loan T&I Balance: <input type="text"/>	Instalment: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Update Date: <input type="text"/>	Curtailment: <input type="text" value="0"/>	<input type="text" value="0"/>
	Adjustments: <input type="text" value="0"/>	<input type="text" value="0"/>
	Net Adjust UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
	Closing UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
	Last Update By: <input type="text"/>	

**Loan Various Data Fields**



# LOAN ACTIVITY SCREEN

## Link from Loan Screen to Various Data

Loan Various Data Fields		
Living Units: <input type="text"/>		Loan Purpose: <input type="text"/>
Credit Score: <input type="text"/>	Loan to Value: <input type="text"/>	GEM % Increase: <input type="text" value="00.0000"/>
MIN ID: <input type="text"/>	MOM: <input type="text"/>	Loan Buydown Code: <input type="text"/>
Down Payment Assistance Flag: <input type="text"/>	Combined LTV Ratio %: <input type="text" value="000.00"/>	Total Debt Expense Ratio %: <input type="text" value="000.00"/>
Refinance Type: <input type="text"/>	Pre-Mod 1st Installment Due Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod OPB Amount: <input type="text" value="00000000.00"/>
Upfront MIP Rate: <input type="text"/>	Pre-Mod Loan Maturity Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod Int. Rate %: <input type="text" value="00.0000"/>
Annual MIP Rate: <input type="text"/>	1st Time Homebuyer Ind.: <input type="text"/>	3rd Party Origination Type: <input type="text"/>
Loan Origination Date: <input type="text" value="mm/dd/yyyy"/>		

# LIQUIDATED LOAN ACTIVITY SCREEN

## Tab for Liquidate Loan

Pool Accounting - Single Family

1.0 Home Pool **Loan** Quarterly Verification User Guide

Loan List Pool List Edit Loan **Liquidate Loan**

Issuer ID: 9225 Unique Loan ID: 123456789 Report Period: 09/2015 GO

Issuer ID: 9225 Pool ID: 123456 Pool Type: SF CD M Unique Loan ID: 123456789 Loan Type: FHA

Case #: 004114750460703 Security Int. Rate: 4.5000  
Issuer Loan ID: 226548537 Loan Int. Rate: 4.8750  
OPB: 63625.00 First Payment: 11/01/2010  
FIC: 336.71 Maturity: 10/01/2040  
Orig.UPB: 58392.73 Active: Y

Liquidation Activity During Reporting Period		Interest	Principal
Record Date: 09/2015	Opening UPB:		+58263.87
Prior Payment Date: 09/01/2015	Liquidation: 236.70		100.01
Last Installment Date: 09/01/2015	Liquidation Balance:		58163.86
Removal Reason: Mortgagor Payoff			
Removal Date: 09/10/2015			

SAVE CANCEL LIQUIDATION

# EXAMPLE OF LIQUIDATION

## Liquidation Record

Issuer ID: 9225	Reporting Month: 9/2015	Pool #: 123456	P&I: 336.71
Case #: 004114750460703	Date Removed: 09/10/2015	Loan Type: FHA	Interest Rate: 4.875
Reason Codes:	<input checked="" type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase	<input type="checkbox"/> 3 Foreclosure w/claim pmt
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution	<input type="checkbox"/> 6. Other
Payment Due Date	Interest Due	Principal Remitted	Balance
9/1/2015			58,263.87
10/1/2015	236.70	100.01	58,163.86
	<b>Total Interest Due</b>	<b>Total Principal Remitted</b>	<b>Liquidation Balance</b>
	236.70	100.01	58,163.86

# POOL LIST

Home My Profile **RFS** File Upload

## Pool Accounting - Single Family

0.1.0

Home **Pool** Loan Quarterly Verification Remittance Advice User Guide

**Pool List** Pool Activity

ABC Mortgage

Issuer ID

9273

Pool ID

Report Period

12/2016

GO

Pool ID Ranges: 725139 -

Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
725139	SF	2	Not Reported	8	0	0
725140	SF	2	Not Reported	5	0	0
725141	SF	2	Not Reported	7	0	1
725142	SF	2	Not Reported	13	0	0
725144	SF	2	Not Reported	2	0	0
725145	SF	2	Not Reported	6	0	0
725147	SF	2	Not Reported	13	0	0
725148	SF	2	Not Reported	7	0	0
725149	SF	2	Not Reported	5	0	0
725150	SF	2	Not Reported	3	0	0
725151	JM	2	Not Reported	1	0	0
725152	SF	2	Not Reported	3	0	0
725153	SF	2	Not Reported	4	0	0
725154	SF	2	Not Reported	8	0	0
725157	SF	2	Not Reported	1	0	0
725158	SF	2	Not Reported	2	0	0
725159	SF	2	Not Reported	8	0	0
725160	SF	2	Not Reported	1	0	0
725162	SF	2	Not Reported	1	0	0

Page 1

# LOAN LIST

Home My Profile **RFS** File Upload


Pool Accounting - Single Family

0.1.0 Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

**Loan List** Pool List Edit Loan Liquidate Loan

Issuer ID: 9273  
Pool ID:   
Unique Loan ID:   
Report Period: 12/2016 **GO**

Message from webpage



Please enter a Pool ID to see the loan list

OK

# LOAN LIST

Home My Profile **RFS** File Upload

**Pool Accounting - Single Family**

0.1.0 Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

**Loan List** Pool List Edit Loan Liquidate Loan

**ABC Mortgage**

Issuer ID: 9273  
Pool ID: 725153  
Unique Loan ID:   
Report Period: 12/2016

Unique Loan ID Ranges: 212872054 -

Page 1

Unique Loan ID	Issuer Loan Id	Loan Status
212872054	212872054	Not Reported
212872055	212872055	Not Reported
212872056	212872056	Not Reported
212872061	212872061	Not Reported

Page 1

# MANUAL ENTRY OF LOAN ACTIVITY

## Report Borrower Activity During Reporting Period

Home My Profile **RFS** File Upload

**Pool Accounting - Single Family**

0.1.0 Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage - Training

Issuer ID: 9273 Unique Loan ID: 214205746 Report Period: 12/2016 GO

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	RFS204	Reporting Period		for this pool was not received by Ginnie Mae or the record was rejected.	01-DEC-16

Issuer ID: 9273 Pool ID: 725158 Pool Type: SF CD M Unique Loan ID: 214205746 View Loan Type: FHA Loan Type: FHA

Case #: 003505068369903 Security Int. Rate: 3.5000

Issuer Loan ID: 214205746 Loan Int. Rate: 3.7500

OPB: 372499.00 First Payment: 04/01/2015

FIC: 1725.10 Maturity: 03/01/2045

Borrower: TRAINING TRAINING Click to Hide Additional Borrowers SSN: XXXXX0789

Enter Additional Borrower Information Below

Borrower 2: TRAINING TRAINING SSN 2: XXXXX0789

Borrower 3: SSN 3:

Borrower 4: SSN 4:

Borrower 5: SSN 5:

Address: 100 Any st Orig. UPB: 372499.00

City: Norwood Active: Y

State: MA Zip: 020620000

**Borrower Activity During Reporting Period**

In Foreclosure: N

Record Date: 12/2016

Prior Payment Date: 11/01/2016

Last Installment Date: 12/01/2016

Loan T&I Balance: 200.00

Last Update Date: 12/02/2016

**Enter all required data and press Save. Above alert should clear. Depending on data entered, additional alerts may generate.**

Interest	Principal
Delinquent: 0	0
Prepaid: 0	0
Opening UPB: +360210.62	
Installment: 1125.66	599.44
Curtailment: 0	0
Adjustments: 0	
Net Adjust UPB: 0	
Closing UPB: 359,611.18	

Last Update By: I\_issuer

Loan Various Data Fields

SAVE

# MANUAL ENTRY OF POOL ACTIVITY

## Report Activity During Reporting Period

Pool Accounting - Single Family

0.1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

Pool List **Pool Activity**

ABC Mortgage - Training

Issuer ID:  Pool ID:  Report Period:

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	RFS111	Pool Id	725151	no activity reported this period or the record was rejected.	

Issuer ID: 9273 Pool ID: 725151 Report Period: 12/2016 Type: JM CD M [View 11710A](#)

Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

	Reported	Calculated
Closing Security RPB:	<input type="text" value="424380.32"/>	<input type="text" value="424380.32"/>
Released Security RPB:	<input type="text" value="424380.32"/>	<input type="text" value="424380.32"/>

Guaranty Fee: 0.00

Last Update Date:  Last Update By:  Last Pool Summarize Date:

**Custodial Bank Information**

**Pool Transfer History**



# RFS POOL ACTIVITY SAVE AND SUMMARIZE

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Record.

Save and Summarize Pool

# DOWNLOAD SCREEN

Download screen provides ability to access the following:

**Download Exceptions**

Subservicer has ability to download all issuers in one file

**Download Liquidations**

May choose to download 1 month or several months

**Download RFS Summary Screen**

**Download all 11710A's**

The screenshot shows a web application interface. At the top, there is a purple header bar with the text "Feedback". Below this is a navigation menu with tabs for "Home", "Summary", "Exceptions", "Download" (which is highlighted), and "User Guide". Underneath the navigation menu is a blue bar containing a list of links: "Issuer FA List", "Download Exceptions", "Download Liquidations", "Download Summary", "Download 11710A", and "Download List of ALL RFS Exceptions". Below the blue bar, the text "ABC Mortgage - Training" is displayed. The main content area contains two input fields: "Issuer ID:" with a dropdown menu showing "9273" and a small downward arrow, and "Report Period:" with a dropdown menu showing "12/2016" and a small downward arrow. To the right of these fields is a "GO" button.

# POLLING QUESTIONS

- **What screen shows the last Summarization Date and Time?**
  - Pool Activity
  - Loan Activity
  - Download Exception Feedback
  - RFS Summary Screen
- **Which screen can you locate Bank Account Information?**
  - Pool Activity
  - Loan Activity
  - Download Exception Feedback
  - RFS Summary Screen
- **How can you verify the RFS File was accepted?**
  - E-Notification
  - Issuer Functional Acknowledgement List
  - Pool Activity Screen
  - All of the above

# YOU HAVE QUESTIONS / WE HAVE ANSWERS

- Questions and Answers



# Afternoon Session

# TABLE OF CONTENTS

## **Morning Session: Module 1 and 2**

- Section 1: Introduction
- Section 2: Reference Documentation
- Section 3: RFS Reporting Timelines
- Section 4: E-Notification
- Section 5: RFS Monthly Report of Pool and Loan Data
- Section 6: RFS Exception Feedback
- Section 7: Overview of Reporting Workflow

## **Afternoon Session: Module 3 and 4**

- Section 8: Additional Reporting Requirements
- Section 9: Cash and Reconciliations

## Section 8: Additional Investor Reporting Requirements

# ADDITIONAL INVESTOR REPORTING REQUIREMENTS

- Monthly Reporting Certification - opens 10<sup>th</sup> business day, completion by 14<sup>th</sup> business day
- Loan Matching and Suspense – Monthly
- 11714 Remittance Advice – GNMA I certificated
- SCRA - Quarterly
- CAVS - Quarterly
- WHFIT – Quarterly
- New Pools Data Quality - Monthly



# MONTHLY REPORTING CERTIFICATION

Opens 10<sup>th</sup> Business Day  
 Completion due by 14<sup>th</sup> Business Day

**Exception Feedback**

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer Summary](#) [Alert List](#)

Issuer ID:  Report Period:

---

Last File Submission Date: 10/06/2016 12:05 Last Pool Summarization Date: 10/18/2016 21:27

Pool Exceptions: 0 [Exception List](#)

Loan Exceptions: 1 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	382	382	1	16	4.1995%	9	4	3	4	1.8373%
Total	382	382	1	16	4.1995%	9	4	3	4	1.8373%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II	70	70	\$410,285.83	\$243,972.52	\$3,472.90	\$340,428.26	\$70,722,536.55	\$70,617,429.42	\$324,439.38	\$207,120.41
Total	70	70	\$410,285.83	\$243,972.52	\$3,472.90	\$340,428.26	\$70,722,536.55	\$70,617,429.42	\$324,439.38	\$207,120.41

[Monthly Certification](#)

# MONTHLY REPORTING CERTIFICATION

- Must Have a SecurIDToken
  - For Issuer user, userID must be a signor on form HUD 11702 Resolution of Board of Directors (approved in MAMS).
  - For Subservicer, user must be a signor on their Issuer's form HUD 11702 and must have form HUD-11707 Master Servicing Agreement (approved in MAMS).

Exception Feedback

1.0 Home Summary Exceptions Download User Guide

Issuer Summary Alert List

Issuer ID:  Report Period:

Monthly Reporting Certification

Issuer ID: Reporting Period: 09/2016

I hereby certify that all of the information contained herein and submitted electronically for Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I may be subject to civil and criminal penalties, including fines and/or imprisonment, under applicable federal law, including but not limited to 18 U.S.C. §§1001, 1010, and 1012, and 31 U.S.C. §§3729 and 3802.

First Name Last Name Title Organization ID

# LOAN MATCHING AND SUSPENSE – A MODULE OF RFS

## Ginnie Mae Loan Matching

RFS automated process; run “monthly”; electronically matches Issuer-reported loan data to the Agency “master” data:

- FHA Single Family Insurance System A43 Database (SFIS)
- Computerized Homes Underwriting Management System (CHUMS)
- VA Guaranty Data
- RD (USDA RHS) USDA RD Endorsement Data
- NA (PIH) not matched at this time

# LOAN MATCHING AND SUSPENSE

- **Ginnie Mae Loan Matching – “Match Criteria”**
- **Issuer Reported Loan Data** (RFS Reporting) is matched to **Agency Reported Loan Data**
- Fields Matched are: Case Number\* (Field 5 RFS “L” Record) and OPB\*\* (Field 10 RFS “L” Record) for FHA, VA and RD
- FHA streamline includes these fields: Interest Rate, Maturity Date, Zip Code\*\*\*
- Issuers Must Resolve “Non Matches”

\* Agency Case Number within 15 Digit RFS reported Case Number

\*\* Original Principal Balance per the mortgage note

\*\*\* First 3 digits

# ACCESSING MATCHING AND SUSPENSE

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". A dropdown menu is open under "RFS", listing several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", and "Widely Held Fixed Investment Trust (WHFIT)". The "Matching and Suspense (MAS)" option is highlighted with a red rectangular box. To the right of the dropdown menu, there is a "User Guide" button and a blue horizontal bar. Below the navigation bar, the page content is partially visible, showing sections for "Exception Feedback", "Navigation", and "Download".

# NON MATCHING LOANS DOWNLOADS

Home My Profile **RFS** File Upload

## Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads About MAS **User Guide**

**Navigation Overview**

Click on the tabs/links at the top of this page to navigate to the various areas of RFS Matching and Suspense:

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- About MAS
- User Guide

The purpose and general content of each major function is as follows:

**Home**

Click on this tab from any page to return to the home page.

**Loan**

Click on this tab to display the Loan Detail screen.

**Suspense**

Click on this tab to display the Suspense List screen.

**Matching Results**

Insurance

Terminate

Suspense

Aged Matching

Aged Terminated Matching

Various Suspense

**Loan Match User Guide Online**

# INSURANCE MATCHING DOWNLOAD FILE

## GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – FHA

Report LL-0875

Report Date: 06/2020

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

For non-modified FHA loans: Five data fields are used for loan matching. If the issuer-reported data does not match the FHA-reported data; it appears on this download.

See MAS User Guide / section 7.2.

- 1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.
- 2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at [GinnieMaeBuyout@Hud.Gov](mailto:GinnieMaeBuyout@Hud.Gov) regarding the mandatory buyout approval.
- 3) If the loan had a curtailment contact [GinnieMaeHelp@Deloitte.com](mailto:GinnieMaeHelp@Deloitte.com). Refer to MAS User Guide section 9.
- 4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record.

Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Variou Loan Record beginning on page 23.

# INSURANCE MATCHING DOWNLOAD FILE

MA = Matched on Case Number and OPB; verify Interest Rate (MAT003) / Zip Code (MAT004) / Maturity Date (MAT005)

MC = Matched on Case Number only; Verify OPB (MAT002)

NC = Not matched on Case Number; Verify Case Number (MAT001) and OPB

ISSUER ID: 1234														
Unique Loan Id	Pool Id	Case Number	Issuer Loan Id	Match Code	Matching Date	Loan Type	Pool Issue Date	OPB	Agency Mat	Loan Mat	Agency Int	Loan Int	Agency ZIP	Loan ZIP
204781111	#697974	#000485922211111	#0000220611111	MA	7/8/2019	FHA	6/1/2010	162993	1-Jun-40	1-Dec-40			#	#
205462222	#737486	#001055836322222	#0000372822222	MA	11/16/2010	FHA	10/1/2010	116432			4.625	4.375	#	#
207023333	#738650	#003724261733333	#0000321833333	MA	7/7/2020	FHA	8/1/2011	138468					#148	#144
214864444	#AF1085	#000527877144444	#0000488944444	MC	7/7/2015	FHA	6/1/2015	226556						



# MATCH STATUS CODE VS PA-SF EXCEPTIONS

- NC = MAT001: Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.
- MC = MAT002: Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE.
- MA/NI = Matched on Case Number and OPB (FHA streamline only)
- Verify Interest Rate = MAT003: Verify you are reporting the correct Interest Rate, Verify the Agency is reporting the correct Interest Rate, if not have it corrected.
- Maturity Date = MAT005: Verify you are reporting the correct Maturity Date, Verify the Agency is reporting the correct Maturity Date, if not have it corrected.
- Zip Code = MAT004: Verify you are reporting the correct Zip Code, Verify the Agency is reporting the correct Zip Code, if not have it corrected.

# MANUALLY HARD-CODING MC STATUS LOANS

- Hard-Coding Loans with a Principal Reduction
- Hard-Coding Modified Loans with Principal Reductions
- Hard-Coding VA Vet/Non-Vet (joint) and TX Land Board Loans
- USDA RD Loans when the primary borrower is deceased
- **NOTE:** We are never permitted to receive documentation via email or secure email, evidence must be securely uploaded to RFS.

# RFS LOAN MATCHING SUSPENSE NOTIFICATION

## View Issuer Notification

**Issuer #:** 9225

**Date Created:** 4/14/2017 1:13:19 PM

**Reference #:** 840685

**Notice Type:** Loan Processing

**Subject:** RFS Suspense Download

**Message:** Suspended records for the March reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense Items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of April .

**Read By:**

**Date Read:**

[Back](#)

# TERMINATED LOAN MATCHING E-NOTIFICATION

Terminated Loan Matching Notification

07/16/2018 02:34:09PM

## View Issuer Notification

**Issuer #:**

**Date Created:** 7/16/2018 2:34:09 PM

**Reference #:** 980802

**Notice Type:** Loan Processing

**Subject:** Terminated Loan Matching Notification

**Message:**

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

[mas\\_ltr003\\_20180716\\_1434.pdf](#) (171769)

**Read By:**

**Date Read:**

[Back](#)

# MATCHING AND SUSPENSE – TIMELINE

Matching and Suspense workflow schedule.

Schedule	Download File or Letter	E-Notification
After 5th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 5 <sup>th</sup> and 10 <sup>th</sup> BD, and after 10 <sup>th</sup> BD)	No
10th BD	Match to Terminate FHA and RD only	Yes
10th BD	Loan Match Suspense (for Data Changes)	Yes
10th BD	Aged Matching Monthly	Yes
10th BD	Aged Terminated Matching	Yes
7th BD	Various Suspense (for Data Changes)	Yes
As Applicable	Monitoring Letters	Yes

# 11714 REMITTANCE ADVICE – REPORTING IN RFS

Issuers that make payments directly to holders of certificated Ginnie Mae securities.

Home My Profile **RFS** File Upload IPMS

**Pool Accounting - Single Family**

1.0 Home Pool Loan Quarterly Verification **Remittance Advice** User Guide

**HUD 11714/SN Monthly Remittance Download**

Issuer ID  Pool ID  Certificate Number  Report Period

**Instructions for Remittance Advice Reporting**

This screen is the starting point for reporting of 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data. In the current period Users can view, update, create, and delete Monthly Remittance Advice records. All other periods are view only. Issuers may also report their 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data via the Ginnie Mae Enterprise Portal file upload, as described in Appendix VI-10 and Appendix VI-11. The Monthly Remittance Download report provides a list of the records entered and a summary of the total number of records and total dollar amounts.

To view, enter, or edit Remittance Advice records online:

1. Select the Issuer ID
2. Enter the Pool ID
3. Enter the Certificate Number
4. Select a Reporting Period

# 11714 REMITTANCE ADVICE – REPORTING IN RFS

Issuers that make payments directly to holders of certificated Ginnie Mae securities.

The screenshot shows a web application interface with a navigation menu at the top containing 'Home', 'My Profile', 'RFS', 'File Upload', and 'IPMS'. Below this is a sub-section titled 'Pool Accounting - Single Family'. A secondary navigation bar includes '1.0', 'Home', 'Pool', 'Loan', 'Quarterly Verification', 'Remittance Advice', and 'User Guide'. The main content area is titled 'HUD 11714/SN Monthly Remittance Download'. It features two dropdown menus: 'Issuer ID' and 'Report Period'. Below these is a blue bar with the text 'Monthly Remittance Download'. A central instruction reads 'Click the Download Button to generate a full Monthly Remittance Advice List'. At the bottom of this section is a button labeled 'DOWNLOAD'.

# SCRA – A MODULE OF RFS

## Servicemembers Civil Relief Act (SCRA)

- MBS Guide Chapter 34-3 SCRA Interest Shortfall Assistance
- Federal SCRA provides that no obligation or liability bearing interest at a rate in excess of 6% a year incurred by a borrower before the borrower enters active military duty shall, during the borrower's period of active military duty and for one year thereafter, bear interest at a rate in excess of 6% a year. Once the borrower's period of active military duty and one year thereafter is over, the Issuer is permitted to collect the rate of interest provided for in the mortgage.
- Ginnie Mae is authorized reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty, and as set forth below for up to one year following the active duty period.
- Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower was on active duty on or after July 30, 2008, as provided for in the Housing and Economic Recovery Act (HERA) of 2008.
- All SCRA documentation is now uploaded through GMEP per APM 20-04 SCRA Process Improvements.



# SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". A dropdown menu is open under "RFS", listing several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", and "Widely Held Fixed Investment Trust (WHFIT)". The "Servicemembers Civil Relief Act (SCRA)" option is highlighted with a red rectangular box. To the right of the dropdown menu, there is a "User Guide" button and a blue horizontal bar. Below the navigation bar, there is a section titled "Exception Feedback" with a sub-section "1.0" containing two "Home" buttons. Further down, there is a "Navigation C" section with a "Use the tabs" section containing a list of items: "Home", "Summary", "Exception", and "Download". Below this is a "The purpose" section with a "Home" button, and a "Clicking on the" section with a "Summary" button. The main content area contains text describing the major functional areas of Exception Feedback, including a section on "Exceptions" and a "Download" section.

# SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

Home My Profile **RFS** File Upload

## Servicemembers Civil Relief Act (SCRA)

Home Eligibility Reimbursement E-Library **User Guide**

- **Eligibility Processing**
  - [Summary](#)
  - [Eligibility Form](#)
  - [New Eligibility List](#)
  - [Pending Eligibility List](#)
  - [Denied Eligibility List](#)
  - [Approved Eligibility List](#)
  - [Download Eligibility Feedback](#)
- **Reimbursement Processing**
  - [Summary](#)
  - [Reimbursement Form](#)
  - [New Reimbursement List](#)
  - [Pending Reimbursement List](#)
  - [Denied Reimbursement List](#)
  - [Approved Reimbursement List](#)
  - [Download Reimbursement Feedback](#)
- **E-Library**
  - [Archived Eligibility List](#)
  - [Archived Reimbursement List](#)
  - [Bulk Archive](#)
- **Other Information**
  - [View Issuer Information](#)
  - [Loan Key Lookup](#)
  - [View/Update SCRA Contact](#)
  - [Contact Us](#)
- **Important Submission Schedule**
  - SCRA Eligibility Requests have no submission deadline.
  - SCRA Reimbursement Requests are submitted quarterly and are due by the 10th of May, August, November, and February.
  - Corrections to Reimbursement Requests are due by the 15th of May, August, November, and February.
  - Approval is a rolling process. Records will automatically be moved to the appropriate list immediately after processing.
  - An email report will be sent to the SCRA contact email address for each process.
  - Between the 20th and the 28th of each Reimbursement reporting month, modification is restricted to pending reimbursements.

# QUARTERLY VERIFICATION – REPORTING IN RFS

## Custodial Account Verification “CAVS”

- MBS Guide Chapter 16-8 Custodial Institution Ratings.
- Issuer must submit a verification between the 6<sup>th</sup> and the 15<sup>th</sup> business day of March, June, September and December stating funds custodian meets the requirements specified above
- Must be reported to RFS by online data entry or file upload.
- Separate certification for each fund custodian pursuant to Master Agreement for Servicer’s Principal and Interest Custodial Account, form HUD 11709.

# QUARTERLY VERIFICATION

Home My Profile **RFS** File Upload

Pool Accounting - Single Family

0.1.0 [Home](#) [Pool](#) [Loan](#) **Quarterly Verification** [Remittance Advice](#) [User Guide](#)

[Home](#)

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification

# QUARTERLY VERIFICATION

Pool Accounting - Single Family

0.1.0 Home Pool Loan **Quarterly Verification** Remittance Advice User Guide

**Custodial Account Verification**

ABC Mortgage - Training

Issuer ID: 9273

Reporting Quarter: 12/2016

GO

### Instructions for Verification Records

1. This screen is the starting point for custodial account verification reporting.  
  
RFS "pre-populates" custodial account records based on the Issuers monthly Pool Reports to RFS. The next screen will show records that are "pre-populated"; records that have been previously created for this period by the Issuer; and it will show any records uploaded for this period by the Issuer.
2. Make sure the Issuer ID is correct;
  1. Select the current Reporting Quarter from the Drop Down;
  2. Click GO.
3. The next screen allows data entry of custodial account verification records.
  1. To enter data for an existing record, select the record and on the edit screen enter the custodial account verification data.
  2. To enter a new record, click on "New Quarterly Verification Record". Select the "Account Type" and enter the custodial account verification data.
  3. To delete a record, click on "Delete". Only the editable data fields will be deleted.

If additional instruction is needed, download the User Guide. Select "User Guide" from the top menu bar on this page.

# WHFIT TAX REPORTING – A MODULE OF RFS

## Widely Held Fixed Investment Trust (WHFIT) Reporting

- Appendix VI-18 Widely Held Fixed Investment Trust

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-18.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-18.pdf)

- Reported through GMEP, RFS Menu item, Select “WHFIT” or file upload.
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be submitted by the 10<sup>th</sup> calendar day of the month – corrections due by 15<sup>th</sup> calendar day

Report Months	Quarterly Reports
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

# WHFIT TAX REPORTING

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". A dropdown menu is open under "RFS", listing several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", and "Widely Held Fixed Investment Trust (WHFIT)". The "WHFIT" option is highlighted with a red rectangular box. To the right of the dropdown menu, there are tabs for "Remittance Advice" and "User Guide". Below the navigation menu, there is a section titled "The purpose" followed by a paragraph of text. At the bottom of the page, there is a "Pool" section with a paragraph of text.

**GinnieMae**  
Our Guaranty Matters

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Pool Accounting** Exception Feedback

1.0 **F** Pool Accounting - Single Family  
**H** Pool Accounting - Multifamily

**Navigation C** Matching and Suspense (MAS)

Use the tabbe Servicemembers Civil Relief Act (SCRA)

- Home
- Pool
- Loan
- Quarterly Ver
- Remittance A
- User Guide

The purpose Widely Held Fixed Investment Trust (WHFIT)

Home

Clicking on this tab from any page will return you to this home page.

**Pool**

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submit changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individ

# WHFIT TAX REPORTING

## File Upload or Manual Entry

Home My Profile **RFS** File Upload

### Widely Held Fixed Investment Trust (WHFIT)

Home Issuer Reports About WHFIT User Guide

#### Navigation Overview

Click on the tab/links at the top of this page to navigate to the major functional areas of RFS WHFIT.

- Home
- Issuer
- Reports
- About WHFIT
- User Guide.

The purpose and general content of each major functional area are described below.

#### Home

Click on this tab from any page to return to the Home page.

#### Issuer

Click on this tab to display the Monthly Reporting screen.

#### Reports

Click on this tab to access the WHFIT reports and select the following reports to view:

- Summary Report
- Exception Report.

#### About WHFIT

Click on this tab to display the RFS software version for WHFIT.

#### User Guide



# ISSUERS' ANNUAL FINANCIAL DOCUMENTS

Files must be uploaded through RFS File Upload.

- Issuers must submit annual financial statements and related documents in accordance with Chapter 3 of the MBS Guide. Such documents must be reported in accordance with Appendix VI-20 of the MBS Guide.
- Financial Documents are submitted via the Ginnie Mae Enterprise Portal (GMEP). In accordance with Chapter 3, documents are due within **90 days of the Issuer's fiscal year-end.**
- Instructions for electronic submission of the documents through GMEP are available in **Appendix VI-20** of the Ginnie Mae Mortgage Backed Securities Guide.

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-20.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-20.pdf)

- Documents must be in PDF format. Detailed instructions for File Naming are provided in Appendix VI-20.
- GMEP FILE UPLOAD Function is used to upload the documents. Select the "IPA Files" radio button on the File Upload Menu Page.

# FILE UPLOAD VIA GMEP

Home My Profile RFS **File Upload** IPMS

**File Upload** Upload File

Select File Type:

- Custodial Account Verification
- Federal Home Loan Supplemental
- HRA Files
- IPA Files
- Matching and Suspense file
- MF Prepayment Penalty
- PFI-CAA
- Pool Accounting Files
- Remittance Advice
- Service Members Civil Relief Act Files
- WHFIT Files
- Supplemental Forbearance File

# LOAN REPORTING SCENARIOS

- Loan Substitution (defective loan) Procedure; and reporting in RFS
- Loan Purpose 3 or 4 Previously Modified Loan Reporting To GinnieNET; to RFS
- New Pool Data Quality

# LOAN SUBSTITUTIONS

- MBS Guide Chapter 14-8 (D) Defective Loans
- Loan may be substituted (with Ginnie Mae approval) if identified as defective within four months of issue date of pool
- Replacement loan must satisfy all pool eligibility requirements
- Issuer must submit substitution request to [GinnieMaeBuyout@HUD.gov](mailto:GinnieMaeBuyout@HUD.gov) in accordance with the Form Letter for Loan Repurchase (Appendix VI-2)
- Once approval has been granted, Issuer must complete substitution form with loan data
- Unique Loan ID will be generated for the substitution on/after the 25th of the month
- Defective loan should be removed (liquidated) from RFS using removal code 5 – Substitution

# MODIFIED LOANS

## Reporting Instructions for Loan Purpose 3, 4 (modified loans)

RFS Reference Appendix VI-19	GinnieNET Reference File Layouts "M" Records	Data Item Name	GinnieNET "M record Instruction" for Pool Issuance	RFS "L" Record Instruction for monthly reporting	Description of Data Item
Field 7	M2 Field 2	First Payment Date*	Report the first scheduled payment of the re-amortized loan	Report the first payment date of the re-amortized loan; the same date reported to GinnieNET	"The date in which the first monthly installment payment was due in accordance with the mortgage/note."
Field 8	M1 Field 10	Loan Maturity Date**	Report the loan maturity date of the re-amortized loan	Report the maturity date of the re-amortized loan; the same date reported to GinnieNET	"The maturity date of this loan in accordance with the mortgage/note."
Field 9		Loan Interest Rate	Report the loan interest rate of the re-amortized loan	Report the loan interest rate of the re-amortized loan; the same date reported to GinnieNET	"The interest rate of the loan."
Field 10	M1 Field 12	Loan OPB***	Report the OPB of the re-amortized loan (OPB for the <b>modified loan</b> , not the original OPB)	Report the ORIGINAL OPB of the loan per the "original" note; not the modified OPB	"Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note."
Field 11	M1 Field 11	Loan FIC (Loan P&I)	Report the monthly FIC (principal and interest) of the re-amortized loan	Report the monthly FIC (principal and interest) of the re-amortized loan; the same date reported to GinnieNET	"The current fixed installment constant of principal and interest payment for this loan"

Some issuers change the data reported to GinnieNET for Pool Issuance:

\*Some issuers change the Date back to the "Original" First Payment Date for RFS reporting. Do not change it

\*\*Some issuers change the Maturity Date back to the "Original" Maturity Date for RFS reporting. Do not change it. (It is not used in matching for Loan Purpose 3,4)

\*\*\*For RFS reporting, Issuers must "change" the (modified) OPB that was reported to GinnieNET back to the Original OPB which is to be reported to RFS ( OPB per the "original" note for RFS reporting). This is required for Loan Matching

## Reporting Instructions for Loan Purpose 1,2 (Purchase or Refi)

Report the same information to RFS, as was reported to GinnieNET for pool issuance.

# NEW POOLS DATA QUALITY

Ginnie Mae is requesting verification of loan data reported to GinnieNET on new pool issuances. Notice is posted in eNotification on the 8<sup>th</sup> Business Day.

- Loan to Value
- Combined Loan to Value
- Annual MIP
- First Time Homebuyer

Follow the instructions on file and send response to:  
[GinnieMaeDataQuality@deloitte.com](mailto:GinnieMaeDataQuality@deloitte.com)

If you have any questions, please contact the Data Quality team at 240-403-4199 x315.

# BEST PRACTICES

- 100% of Pool and Loan data reported by 2<sup>nd</sup> Business Day
- All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (EST) on the 4<sup>th</sup> Business Day
- Consistency of data reported in RFS
- Case number reported on Loan File should match case number reported at Origination
- Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer
- Adhering to established Cut-off date
- Ensure the correct liquidation removal reason code is reported
- Analyze and correct RFS edit exceptions per Severity Level requirements

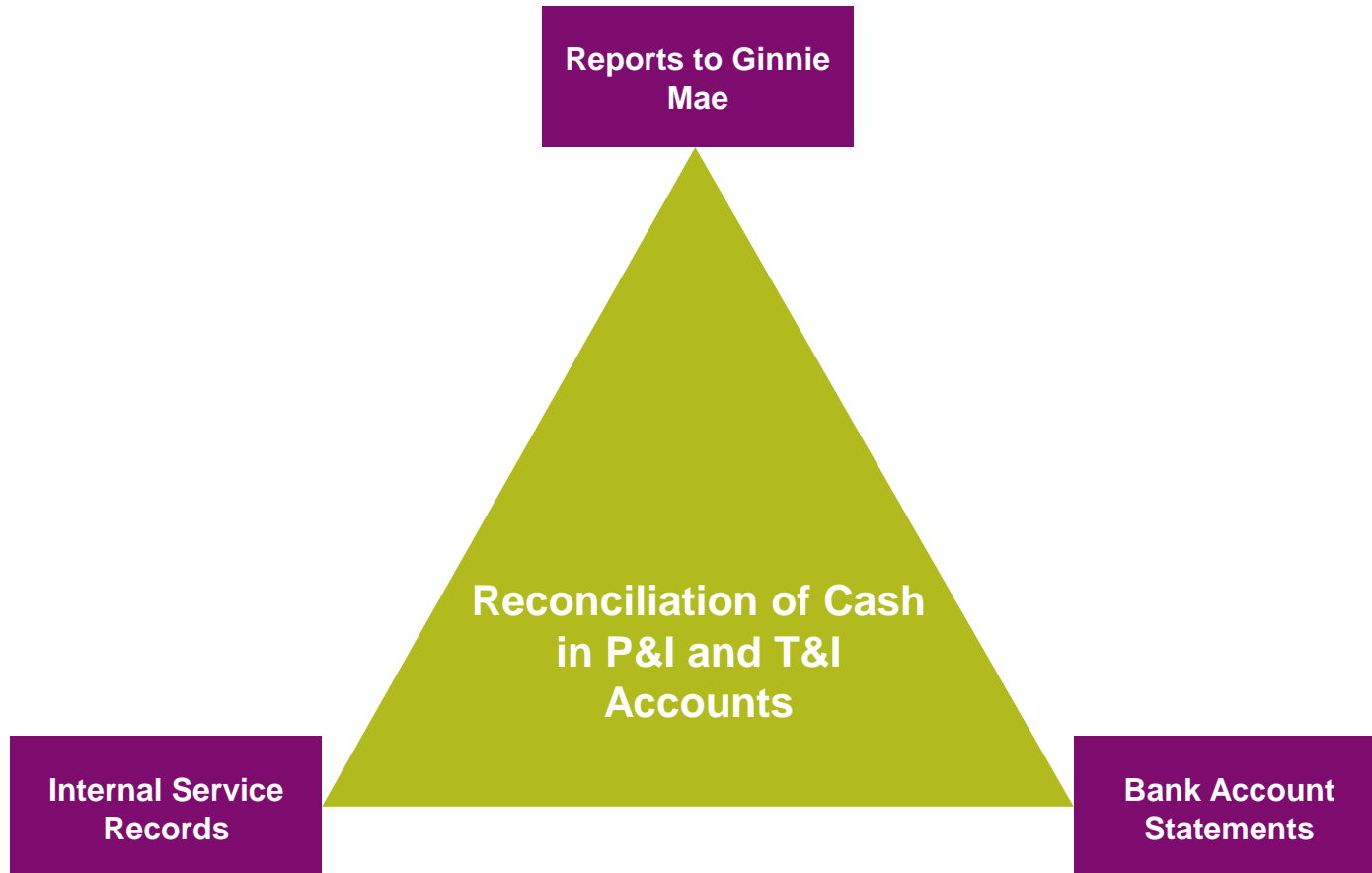
# POLLING QUESTION

- **Which screen do you use to complete the Monthly Report Certification?**
  - RFS Monthly Summary
  - Pool Activity Screen
  - WHFIT Screen
  - Annual Financial Documents screen
- **When are Annual Financial Documents due?**
  - Yearly
  - Quarterly
  - 6 months after fiscal year-end
  - 3 months after fiscal year-end
- **When does an issuer receive notice on Terminated loans?**
  - 3<sup>rd</sup> business day
  - 7<sup>th</sup> business day
  - 10<sup>th</sup> business day



## Section 9: Cash and Reconciliations

# THE RECONCILING TRIANGLE



# GINNIE MAE MONTHLY REPORTING

## Keys to Quality Reporting

- Chapter 16 Custodial Accounts
- Program Knowledge
- Reconciliations
- Tests
- Internal Controls

# CASH MANAGEMENT

- Ginnie Mae's access to draft funds
- Custodial Account Requirements
- P&I Shortfalls
- Test of Expected P&I
- Reconciliation of Mortgage Collateral to Securities Outstanding
- Bank Reconciliation
- Miscellaneous

# GINNIE MAE ACCESS TO CUSTODIAL ACCOUNTS

Important that all Ginnie Mae Issuers ensure that they do not have restrictions in place that would impact Ginnie Mae's ability to draft funds from the central P&I custodial accounts on the 15th and 20th calendar day of each month.

- Ensure the financial institution has not placed ACH debit block
- Issuer also have in place a process for communicating with Ginnie Mae and its Central Paying and Transfer Agent, currently the Bank of New York Mellon, if any issues arise or are identified.
- This includes available funds for Guaranty Fee draft.
- 1 business day prior to draft, confirm account is fully funded and there are not any holds or system limitations.
- Day of scheduled collection, confirm funds have been swept from designated account. If draft has not occurred, contact the custodial bank directly for inquiries and also provide its Ginnie Mae Account Executive the plan enacted to remedy the collection failure.

# COLLECTIONS CLEARING ACCOUNT

- Optional
- Used for Ginnie Mae and non-Ginnie Mae funds
- Transfer to P&I and T&I accounts within 1 business day
- Recover Corporate Advances provided excess funds restored to Custodial Account
- Zero Balance Account

# P&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Ginnie Mae funds only
- Single non-interest bearing Custodial Account
- May contain funds for more than one pool
- Form HUD 11709 must exist for each account
- Maintained at financial institution capable of ACH
- Bank reconciliation completed timely
- Meet bank rating requirements

# P&I DISBURSEMENT ACCOUNT REQUIREMENTS

- May use separate disbursement account
- Non-interest bearing account
- Zero balance account
- Maintained at financial institution capable of ACH
- Ginnie Mae Funds only
- Only one Ginnie Mae Issuer ID# per account
- Form HUD 11709 must exist for each account



# P&I CUSTODIAL BANK RATING REQUIREMENTS

(CAV) – Custodial Account Verification)

Not Required If:

- Aggregate principal and interest payments (FIC) due from borrowers is less than \$100,000 in any one month as measured by the fixed installment which is reported in the RFS Issuer Report of Pool Data (Appendix VI-19).

Institution servicing as funds custodian must meet the following requirements:

- The Insured Accounts Requirement: the institution must have accounts that are insured by the FDIC or the NCUSIF
- The Regulator Rating Requirement: the institution must be rated as “well capitalized” by its federal or state regulator

# P&I CUSTODIAL BANK RATING REQUIREMENTS

Agency Rating Requirement: the institution must have a rating that meets at least one of the following criteria:

- Institutions servicing as funds custodian with assets of \$30 billion or more either:
  - Short-term issuer rating by S&P of “A-3” (or better). If above not available, Long term issuer rating of “BBB-” (or better) by S&P; or
  - Short-term bank deposit rating by Moody’s of “P-3” (or better). If above not available, Long term bank deposit rating of “Baa3” (or better) by Moody’s.
- Institutions with assets less than \$30 billion:
  - 125 (or better) by IDC, or
  - C+ (or better) by Kroll
- Due between the 6<sup>th</sup> and the 15<sup>th</sup> business day of March, June, September and December.

# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Account may be Interest Bearing
- Funds may only be used by the Issuer to pay charges due and payable by the mortgagor.
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely

# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Other Requirements:
- Separate escrow custodial account for FHA section 203(k) funds
- Separate escrow custodial account for buydown funds
- Separate escrow custodial account for any other funds are required to be held pursuant to FHA, VA, RD or PIH requirements

# P&I COLLECTION SHORTFALLS

- Temporary Shortfalls
  - Late Payments From Mortgagor
  - Non-Sufficient Funds Check
  - Incorrect Advance Calculation

# NON-RECOVERABLE CORPORATE ADVANCES

- Permanent Shortfalls
  - Servicemembers Civil Relief Act
  - Curtailment Adjustments
  - Loan Payoffs if per diem interest is collected
  - Foreclosure Liquidations
  - T&I Shortfalls

# ANY SHORTFALL DUE IN CUSTODIAL ACCOUNT BY...

- Due Dates for Security Holder Payments
  - Ginnie Mae I Pools
    - Checks (received no later than 15th calendar day)
    - Electronic Transfer (15th calendar day)
    - Book-Entry Securities (prior to 7am EST 15th calendar day)
  - Ginnie Mae II Pools
    - Certificated Securities (prior to 7am EST 19th calendar day)
    - Book-Entry Securities (prior to 7am EST 20th calendar day)

# METHODS OF FUNDING P&I SHORTFALLS

- Corporate Advances
  - Uses Issuer Funds
- Excess Funds
  - Minimizes Use of Issuer Funds
  - Excess funds are defined as:
    - Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month's payment
    - Early receipt of scheduled payments
- Pool Advance Agreement
  - Uses Bank Funds
  - Appendix VI-1 Pool Advance Agreement must be completed



## TEST OF EXPECTED P&I

- Requirement on every pool
- Performed by Issuer
- Provides Minimum Dollar Amount in P&I Account
- Total of all pool Cash Shortages Funded by the Issuer
- May not net pools that have Cash Overages with pools that have Cash Shortages

# TEST OF EXPECTED P&I

## TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: _____	Reporting Month: _____
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ _____
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ _____
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ _____
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ _____
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ _____
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ _____
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ _____
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ _____
= Subtotal (Expected P&I Balance)	\$ _____
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ _____
= Difference: Over/Short	\$ _____

# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

- Required on every pool
- Performed by the Issuer
- Pool of Loans is Collateral for Securities
  - Overcollateralization – adjusted pool principal balance is larger than the securities balance – recover principal
  - Undercollateralization – adjusted pool principal balance is less than the securities balance – remit principal
- Tolerance for Under Collateralized Pools
  - \$1.00 per loan per pool
  - Maximum of \$50.00 per pool
- Recoveries for Over Collateralized pools
  - Unscheduled recoveries of principal up to the amount of the over collateralization
  - Up to \$100.00 per pool if no unscheduled recoveries of principal

# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

## RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: \_\_\_\_\_

REPORTING MONTH: \_\_\_\_\_

+ Month end pool principal balance (Sum of Fields 23 on L-Records in the pool (except liquidated loans))	\$ _____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ _____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ _____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ _____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
= Adjusted Pool Principal Balance	\$ _____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ _____
= Difference: Over / Short	\$ _____



# P&I Reconciliation

# GINNIE MAE P&I ACCOUNT RECONCILIATION

## Sample format

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

# GINNIE MAE P&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
- Detail must be available that list the P&I cash book balance for each pool/loan package that uses the custodial bank account as of issuer's monthly cutoff.
  - Balance at the end of the previous reporting month, plus the daily deposits related to the pool, minus disbursements for the pool, which equal the ending balance. This is known as Cash Flow Method.
  - This balance is reported on the Pool Record, Field 12 P&I Fund Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.



# T&I Reconciliation



# GINNIE MAE T&I ACCOUNT RECONCILIATION

## Sample format

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

# GINNIE MAE T&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
- Funds that are required to be deposited in an escrow custodial account must be deposited within two (2) business days of the pool settlement date (APM 15-06).
  - The escrow balance for individual loans is reported on the Loan Record, Field 29 Loan T&I Balance.
  - The escrow balance for ALL loans in the pool is reported on the Pool Record, Field 11 T&I Escrow Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.

# SF POOL ACTIVITY SCREEN

**Pool Accounting - Single Family**

1.0 Home **Pool** Loan Quarterly Verification Remittance Advice User Guide

Pool List **Pool Activity**

Issuer ID:  Pool ID:  Report Period:  **GO**

---

Issuer ID:  Pool ID:  Report Period:  Type:  [View 11710A](#)

Opening FIC:  Opening Security RPB:

Liquidations-In-Full FIC:  Scheduled Principal:

Adjustment to FIC:  Curtailments:

Closing FIC:  Liquidations:

Security Int. Rate:  RPB Adjustment:

Install Interest:  Total Principal:

Pool Mortgage Rate:  0.0000

Service Fee:

Int. Due Security Holder:

Cash Due Security Holder:

	Reported	Calculated
Closing Security RPB:	<input type="text"/>	0
Released Security RPB:	<input type="text"/>	<input type="text"/>

Guaranty Fee:

Last Update Date:  Last Update By:  Last Pool Summarize Date:

**Custodial Bank Information**

**Pool Transfer History**

**Save and Summarize Pool**

# BANK RECONCILIATION BALANCES

**Exception Feedback**

0.1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer Summary](#) [Alert List](#)

Issuer ID:  Report Period:

---

**Summary for Issuer ID**

Last File Submission Date 01/04/2017 11:20 Last Pool Summarization Date 01/20/2017 22:05

Pool Exceptions 0 [Exception List](#)

Loan Exceptions 0 [Exception List](#)

---

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	866	866	8	38	4.1958%	26	6	4	0	1.1655%
II	1,435	1,435	10	59	4.1404%	46	8	5	1	0.9123%
<b>Total</b>	<b>2,301</b>	<b>2,301</b>	<b>18</b>	<b>95</b>	<b>4.1612%</b>	<b>72</b>	<b>14</b>	<b>9</b>	<b>1</b>	<b>1.0074%</b>

---

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	235	235	\$930,477.71	\$572,630.20	\$3,055.17	\$483,814.49	\$63,587,458.75	\$83,438,734.30	\$669,365.80	\$269,273.13
II	195	195	\$1,595,590.30	\$1,049,938.42	\$9,076.10	\$993,313.11	\$183,695,294.50	\$183,438,640.59	\$1,754,134.47	\$568,347.73
<b>Total</b>	<b>430</b>	<b>430</b>	<b>\$2,526,068.01</b>	<b>\$2,222,568.62</b>	<b>\$12,131.27</b>	<b>\$1,477,127.60</b>	<b>\$247,282,723.25</b>	<b>\$246,877,374.89</b>	<b>\$2,423,500.27</b>	<b>\$837,620.86</b>

Monthly Certification

**Monthly Reporting Certification / Reported 11710D Data**

# POLLING QUESTIONS

- **What is the time limit to complete Bank Recon?**
  - 20 days from remittance
  - 30 days from cutoff
  - 60 days from month-end
- **When is a issuer required to submit Custodial Account Verification?**
  - Every month
  - When the bank has \$100,000 in deposits
  - When the FIC equals \$100,000 or more.
- **What is the purpose of the Pool to Security Recon (Reconciliation of Mortgage Collateral to Security Outstanding)?**
  - I do not know
  - Notifies issuers of collateral to security discrepancies.
  - Notifies issuers to fund the bank account.



# Appendix A

## Forms and Calculations

# RFS POOL AND LIQUIDATION CALCULATIONS

Instructions and calculations for Pool Reporting are explained in Appendix VI-04 Issuer's Monthly Accounting Report

Appendix includes form HUD11710A Monthly Accounting Report

[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-04.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-04.pdf)

Form HUD 11710E Liquidation Schedule

[https://www.ginniemae.gov/issuers/program\\_guidelines/FormsLibrary/HUD-11710-E.pdf](https://www.ginniemae.gov/issuers/program_guidelines/FormsLibrary/HUD-11710-E.pdf)



# Q & A Session

For more information see:

<http://www.ginniemae.gov/Pages/faq.aspx>