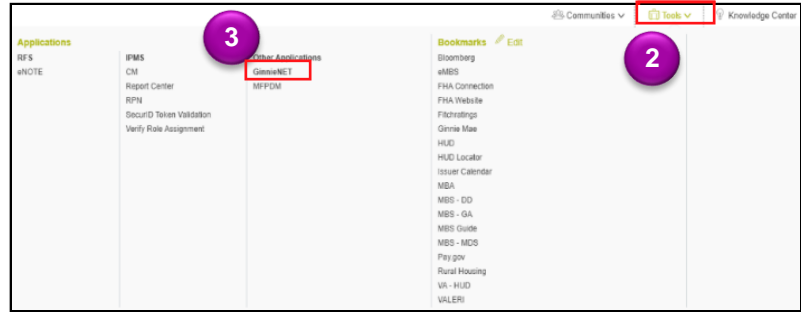


Ginnie Mae released a new pool type (H SA) for annually adjusting HECMs based on SOFR originated on or after July 1, 2023. This reference tool guides users on how to pool the HECM SOFR (H SA) pool type in GinnieNET.

### ACCESS GINNIENET

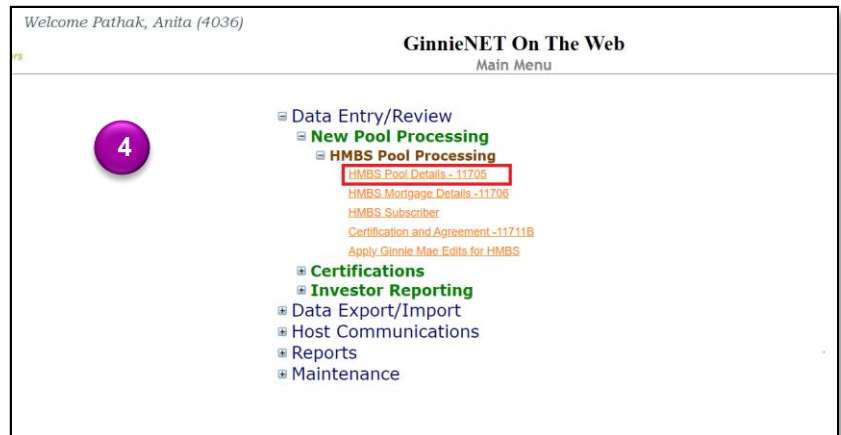
1. Log in to MyGinnieMae via <https://my.ginniemae.gov>
2. Select the **Tools** dropdown at the top of the Dashboard.
3. Select **GinnieNET** under *Other Applications*.



The *GinnieNET on the Web* - Select Active Issuer page displays.



4. Select a HECM Issuer ID from the dropdown menu and select HMBS Pool Details-11705 to create a new HECM pool manually.



### POOL DETAILS

- Choose Issue Type **H**, Pool Type **SA**, Index Type **SOFR**, Type of ARM Note **ANNUAL**, and Cap Structure **2/5**.

- When adding individual mortgages to the newly created H SA Pool on the *HMBS Mortgage Details - 11706* screen, ensure that at least three (3) loans are associated with the HMBS Pool.

### POOL IMPORT FILE LAYOUT

When importing a pool, update the following record layouts for H SA Pool Type:

- On the *Pool Record Layout (11705) P02*, indicate an **Index Type** value of **S** for Secured Oversight Financing Rate (SOFR).

**POOL RECORD LAYOUT (11705) P02**

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	P02
2	Payment Date	Date	8		4	11	YYYYMMDD
3	Filler		8		12	19	
4	Term	Numeric	2		20	21	
5	Tax ID	Numeric	9		22	30	
6	# of Loans	Numeric	5		31	35	
7	Sec. Rate Margin	Numeric	6	3	36	41	99.999
8	Total Positions	Numeric	15	2	42	56	
9	Filler	Space	1		57	57	
10	Filler	Space	1		58	58	
11	Index Type	Alpha	1		59	59	C, L or S
12	Filler	Space	1		60	60	
13	Cert. Agreement	Numeric	1		61	61	1 or 2

For assistance using Ginnie Mae business applications, contact [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov).