

This Quick Reference Card (QRC) has been created to help users navigate the Multifamily Pool Delivery Module (MFPDM) Pre-Approval Process on MyGinnieMae Portal. The steps below describe how a Data Entry User and an Authorized Signer User can add, save, validate, and submit a Pre-Approval Request to the Ginnie Mae Account Executive (AE) for applicable instances. Once the Pre-Approvals are accepted, the issuer can proceed with submission for Final Certification.

MULTIFAMILY PRE-APPROVAL REQUEST

There are 3 types of instances for Multifamily pools which require Issuers to obtain Pre-Approvals from Ginnie Mae AEs:

- Pools with **Basis Points Spread** that is outside the allowable range
- **Cross Default/Cross Reference Pools** with shared FHA/USDA case numbers
- Pools with **Balloon Payments**

1. Users will now see a new section on the Pool Details Page for **Pre-Approvals**.
2. Once a new Pool and Loan(s) are created, select **Validate** button to run the business rules validation.
3. If one of the Pre-Approval conditions above apply, then the business rules may trigger fatal errors on the Pool and/or Loan Details pages. The message(s) will appear on screen directing Issuers to submit a Pre-Approval request.
4. Go to the Pre-Approvals section and select the **Yes** radio button in the appropriate Pre-Approval types. Fill out the required fields. There can be multiple Pre-Approval types in one request.

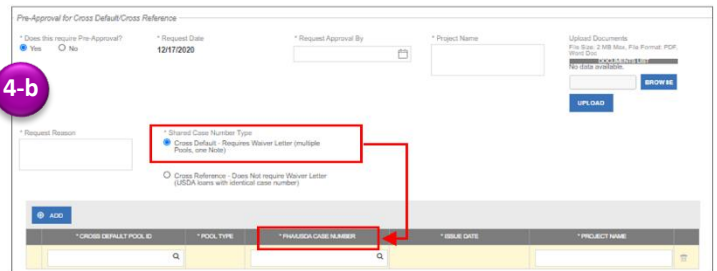
a. Basis Point Spread:

- Request Approval By (*the date requested for AE response*)
- Project Name
- Upload Documents (*Optional*)
- Request Reason



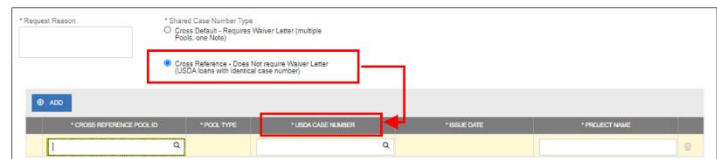
b. Cross Default/Cross Reference

- Request Approval By (*the date requested for AE response*)
- Project Name
- Upload Documents (*Optional*)
- Request Reason
- Select Shared Case Number Type
- Select **Add** and in fill out the fields in the grid. (Pool ID, Pool Type, Case Number, Issue Date, Project name)



c. Balloon Payments

- Request Approval By (*the date requested for AE response*)
- Investor Name (*Optional*)
- Upload Documents (*Optional*)



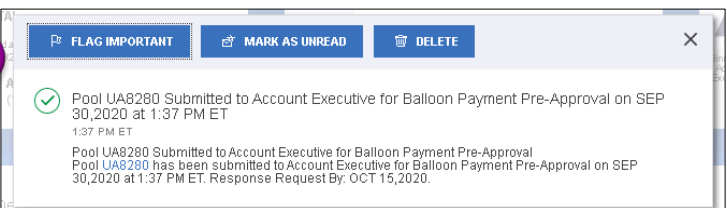
5. Once all information is entered, select **Save** button and then select the **Validate** button. Select the new **Request Pre-Approval** button on the header menu. If there is more than one request within the Pool, all will be submitted.



6. Issuers and AEs will receive a **notification** confirming the request was sent to the AEs for Approval.



NOTE: Once the Pre-Approval request is sent to the AE, the Pool and Loan remain editable for the Issuer, except fields related to Pre-Approval.




7. To filter out and search for Pools with Pre-Approvals on the Pools & Loans Summary page, select **Pending Pre-Approval** quick filter button.

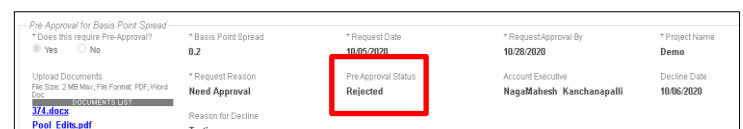


NOTE: Users can also select Advanced Search for further filtering by Pre-Approval Type and Pre-Approval Status.

8. Issuers will receive AE response notifications and be able to view the **Pre-Approval Status** in the Pool Details Page. If Approved, select **Validate** to clear any Pre-Approval related fatal errors and proceed with Pool **Submission**.

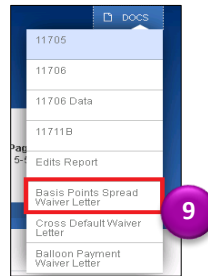


If Declined, review the Pre-Approval and update or remove as needed.



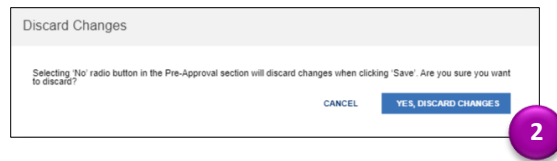
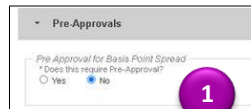
9. **Waiver letters** will be generated automatically and can be found in the header menu, under **Docs**.

NOTE: Cross Reference Case Numbers do not require Waiver Letters.



CANCEL PRE-APPROVAL

1. If the Pre-Approval sections have been completed but not yet submitted, the Pre-Approval request can be removed by changing the selection option for “Does this require Pre-Approval?” from Yes to **No**.
2. A confirmation window will display. Select **Yes, Discard changes** to confirm or select **Cancel** to keep all data in the request.



CANCEL PRE-APPROVAL REQUEST

1. Once a Pre-Approval request has been submitted to the AE, it can be cancelled if the AE has not yet responded. Select **Cancel Pre-Approval Request** button on the header menu.
2. Once this option is selected, a Cancel Pre-Approval confirmation window displays on the screen. Select **OK** to proceed.

A notification will be sent to the Issuer and AE confirming the Pre-Approval request has been cancelled. If there is more than one request within the Pool, all will be cancelled.

NOTE: Users can edit, remove, or cancel Pre-Approval requests for Pools in Draft status. Once a Pool is Submitted for Final Certification, changes to Pre-Approvals require users to Recall the pool.

