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# Multifamily Virtual Issuer Training

Introduction to Ginnie Mae Reporting and Feedback System (RFS)

*July 19, 2021*

# MULTIFAMILY VIRTUAL ISSUER TRAINING

## Presenter

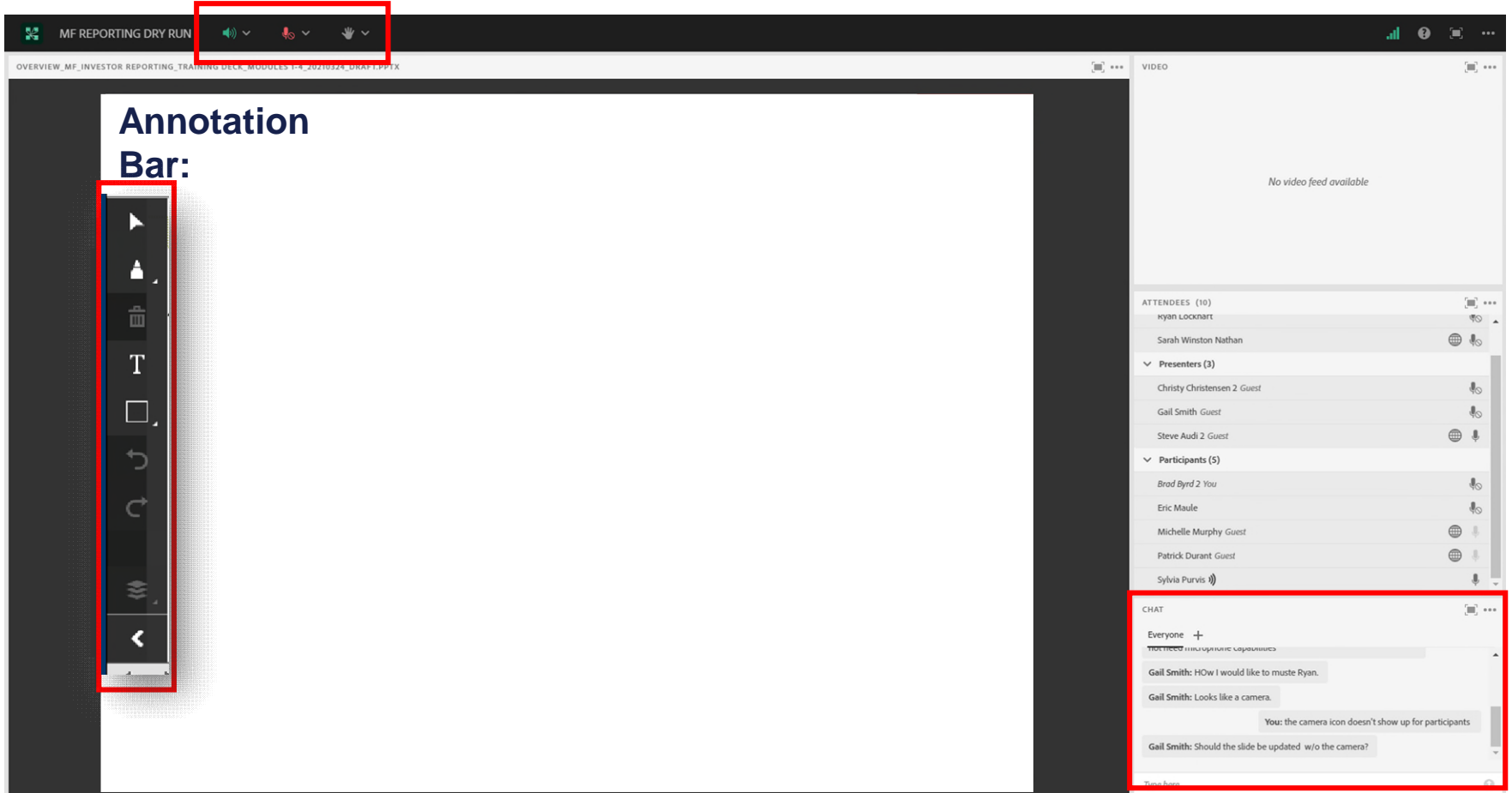
**Christy Christensen**

**Nancy Strickland**

**Gail Smith**

# INTERACTION INSTRUCTIONS

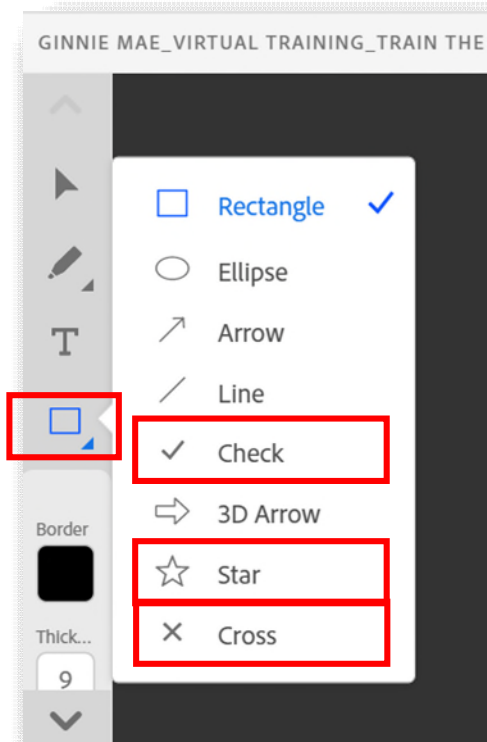
## Audio/Microphone/Actions:



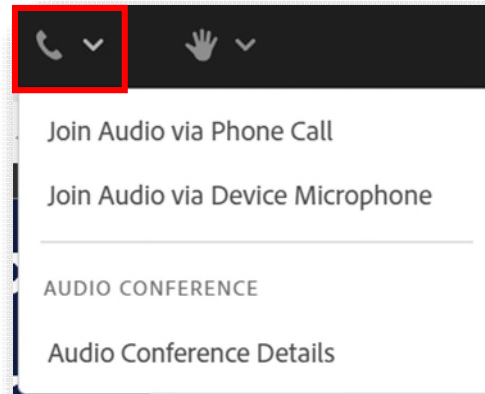
## Chat Box:

# INTERACTION INSTRUCTIONS

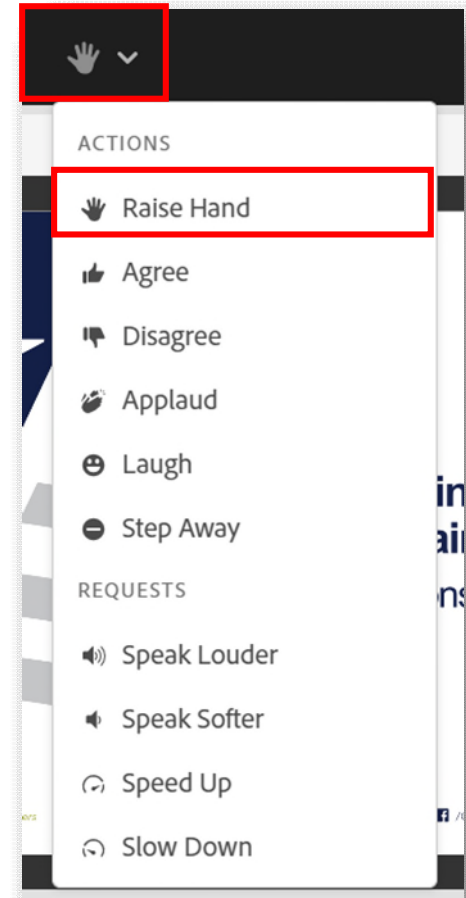
## Annotations:



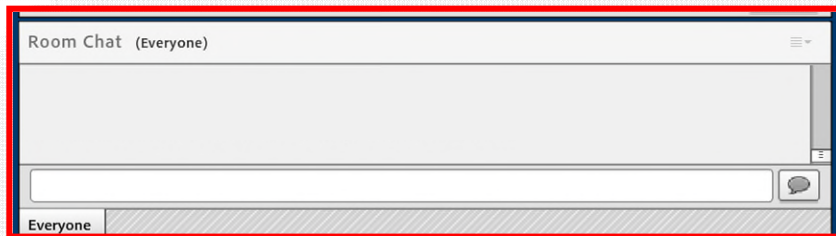
## Audio:



## Actions:



## Chat Box:



## ACTIVITY: INTRODUCTION

### Give a brief “background” of yourself:



New to Ginnie Mae Program?



Experience with Ginnie Mae Reporting? Pools Issued? Pools Serviced?



Do you use a sub-servicer? Who?



Do you use an in-house system or a service bureau? Who?



# COURSE OVERVIEW

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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.

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This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training sessions will provide more detailed, interactive training on a complete range of reporting requirements and systems.

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# AGENDA

## Session 1:

**1 | Introduction**

**2 | Reference Documentation**

**3 | RFS Reporting Timelines**

**4 | E-Notification**

## Session 2:

**5 | RFS Monthly Report of Pool and Loan Data**

**6 | RFS Exception Feedback**

**7 | Overview of Reporting Workflow**

## Session 3:

**8 | Additional Reporting Requirements**

**9 | Cash and Reconciliations**

# Introduction

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# OBJECTIVES: INTRODUCTION



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

## Module Objectives

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Explain the **purpose of Investor Reporting Training**

List **Issuers' primary responsibilities**

Describe the **characteristics of sub-servicing partnerships**

List the **consequences of non-compliance**

# HOT TOPICS

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**Ginnie Mae Reporting Requirements**

**Multifamily Pool Delivery Module (MFPDM)**

**Changes to Loan Terms**

**RFS Enhancements**

**Cash Management**

**Specific Topics or Questions you would like us to address**

# 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**



**Comprehensive of all  
Issuer Responsibilities**



**Issuer Oversight of Sub-  
Servicer's Performance**



**"As a Ginnie Mae Issuer,  
I am accountable for  
their actions"**



# Reference Documentation

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# OBJECTIVES: REFERENCE DOCUMENTATION

## Module Objectives



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

List the **resources and reference documentation** available to Issuers

List which **resources are useful for a given job task**

Explain basic **Ginnie Mae terminology**

# SUPPORT INFORMATION

## **Ginnie Mae Customer Support Hotline 1-833-GNMA HELP (833-466-2435)**

*Select Option 1 or Option 2:*

### **Option 1 – GinnieNET Hotline**

- 1 = MGM/MFPDM/GinnieNET
- 2 = Platinum
- 3 = New Pool Submission
- 4 = Master Agreements/Commitment Authority
- 5 = REMIC
- 6 = Organization Admin

### **Option 2 – Reporting and Feedback System (RFS)**

- 1 = RFS
- 2 = HMBS
- 3 = SCRA
- 4 = MAS
- 5 = WHFIT

MSN | Outlook, Office, Skyp... x Ginnie Mae x My Dashboard GMportalDesktop

File Edit View Favorites Tools Help

My Ginnie Mae Enterprise ... Training GMEP Desktop GMportalDesktop

Home RSS Email Print Page Safety Tools

**GinnieMae** Issues Investors Disclosure Newsroom About Us

## Focused on affordability for 50 years

Ginnie Mae has supported affordable housing since its creation.

[Learn More](#)

Our Mission





Issuers

Investors

Disclosure

Newsroom

About Us



Focused  
affordable  
years

Ginnie Mae has su  
housing since its c

[Learn More](#)

### Program Guidelines

- APMs
- MBS Guide
- Investor Reporting Manuals
- Notes & News
- PTAP Assistance
- Modernization Bulletins
- Supplemental Loan Level  
Forbearance File

### Issuer Tools

- Multiple Issuer Pool Numbers  
& CUSIPs
- Pool Dates Calendar
- Approved Issuers Directory
- IOPP
- PIIT
- ARM Index Information
- Unclaimed Funds Search

### Issuer Training

- Announcements
- Tools and Resources
- Modernization Initiatives

### Third Party Providers

- Document Custodians
- Subservicers

### Systems & Applications

- Ginnie Mae Enterprise Portal  
(GMEP)
- GinnieNET
- MyGinnieMae Portal
- Pay.gov



## Our Mission

Our mission is to bring global capital into the housing finance system - a system that runs through the core of our nation's economy - while minimizing risk to the taxpayer.

# REFERENCE DOCUMENTS

DOCUMENT



## Ginnie Mae Web Site



## Issuer Resources



## Ginnie Mae MBS Guide



## Ginnie Mae Investor Reporting Manual

DESCRIPTION

Government National Mortgage Association official website.

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

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.

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.

LINK

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

[https://ginniemae.gov/issuers/program\\_guidelines/Pages/mostrecentapms.aspx](https://ginniemae.gov/issuers/program_guidelines/Pages/mostrecentapms.aspx)

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

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

# REFERENCE DOCUMENTS

DOCUMENT



## MBS Guide Appendices

DESCRIPTION

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

LINK

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



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

Appendix VI-19 is to be used by an Issuer to complete monthly accounting reporting.

[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 and APMs

Notes and News provides periodic reminders and information about Ginnie Mae programs.

APMs (All Participants Memoranda) are used periodically to announce policy changes and updates to MBS programs.

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

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



## Ginnie Mae FAQ

Frequently Asked Questions regarding the MBS Program.

[www.ginniemae.gov/Pages/faq.aspx](http://www.ginniemae.gov/Pages/faq.aspx)

# “GINNIE MAE TERMS”

<b>Draw</b>	Funds securitized on CL loan
<b>FIC</b>	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.
<b>MGM</b>	My Ginnie Mae
<b>MFPDM/GinnieNet</b>	Pool delivery and pool issuance systems.
<b>Guaranty</b>	Timely payment of principal and interest.
<b>Pool</b>	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.
<b>Pool UPB</b>	The balance of the pool of loans. Is not the same as RPB.
<b>Prepayment Penalty</b>	Penalty assessed on loan for early payoff
<b>RFS</b>	Reporting and Feedback System; post settlement reporting.
<b>UPB</b>	The Security UPB. The balance of the security, not the pool.
<b>Security</b>	The security instrument held by the security holder. This is the “pass through” entity for payment of principal and interest to security holders.

[Glossary link](#)

# RFS Reporting Timelines

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# OBJECTIVES: RFS REPORTING TIMELINES



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*

## Module Objectives

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Explain **monthly pool and loan reporting deadlines**

Describe **sequences of actions in the reporting timeline**

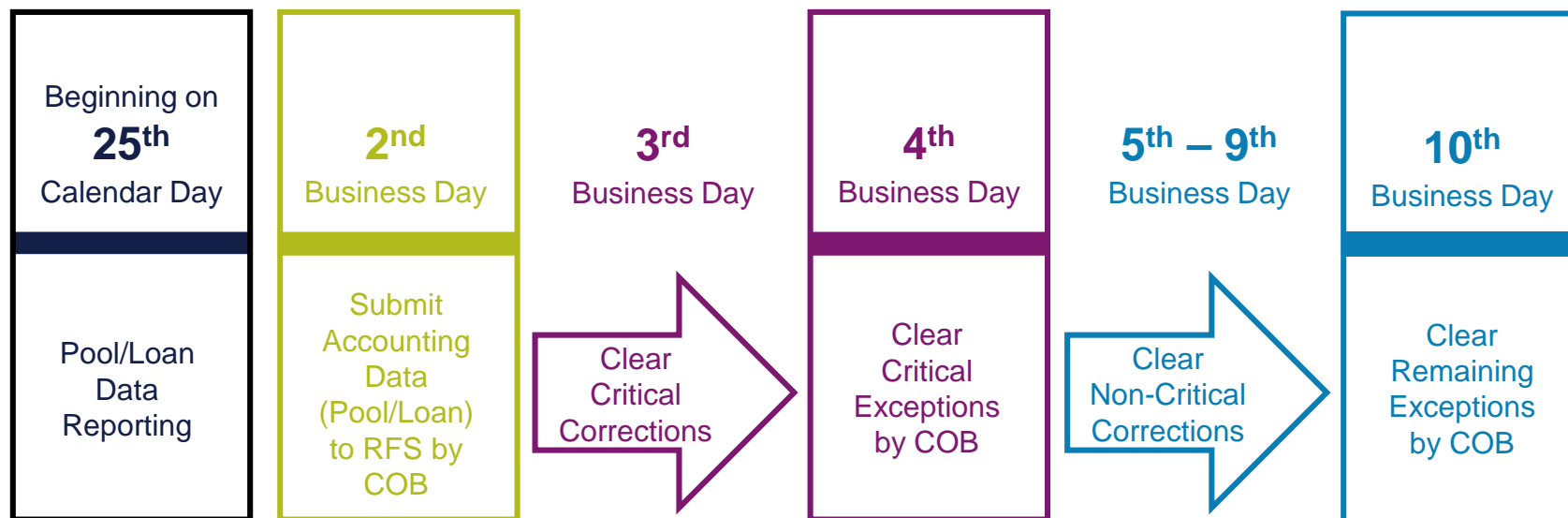
Explain **when and how often pool and loan data must be reported**

State **when critical alerts must be cleared**

# 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”

- 1 RFS Open for reporting on the 25<sup>th</sup> of the month
- 2 Processing of RFS Pool/Loan File submission begins 1<sup>st</sup> Calendar Day AM
- 3 RFS Feedback upon processing Issuer’s data; automatic upon receipt
- 4 Pre-Collection Notices – 3<sup>rd</sup> Business Day based on 2<sup>nd</sup> BD RFS Pool Record (Security RPB)
- 5 Prepayment Penalty – 4<sup>th</sup> Business Day
- 6 Final Collection Notices – 6<sup>th</sup> Business Day based on 4<sup>th</sup> BD final RFS Pool Record (Security RPB)
- 7 Monthly Reporting Certification – 10<sup>th</sup> Business Day through 14<sup>th</sup> Business Day
- 8 G-Fee Draft: 10<sup>th</sup> Calendar Day
- 9 P&I Draft: 15<sup>th</sup> Calendar Day
- 10 RFS Closed for current month reporting on 25<sup>th</sup> of Month



# MONTHLY INVESTOR REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
25 <sup>th</sup> CD	RFS Opens	➤ RFS “Opens” for reporting on 25 <sup>th</sup> of the month (Opens 8/25 for August Report Period).
1 <sup>st</sup> CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> Calendar Day AM (For example, September Report Period begins 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 <sup>st</sup> BD-Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 <sup>nd</sup> BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> Business Day by Close of Business (7:00 PM ET).
2 <sup>nd</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes Issuer reported data as of 7:00 PM ET 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 PM. Issuer reporting must be done prior to 7:00 PM ET otherwise will miss the RPB release.
3 <sup>rd</sup> BD AM	Preliminary Pre-Collection Notices	➤ Pre-Collection Notices – 3 <sup>rd</sup> Business Day AM based on 2 <sup>nd</sup> Business Day 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	RFS Critical Exceptions	➤ RFS Critical Exceptions Must be Resolved 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	Security RPB Release to CPTA	➤ RFS processes Issuer reported data as of 7:00 PM ET 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 done prior to 7:00 PM ET.
4 <sup>th</sup> BD	Prepayment Penalty	➤ Issuer Prepayment Penalty data must be reported through RFS by the 4 <sup>th</sup> business day; Close of Business (7:00 PM ET). Issuers can begin reporting on 1 <sup>st</sup> BD.

# MONTHLY INVESTOR REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
5 <sup>th</sup> BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 <sup>th</sup> Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt, however, matching runs only twice per month.
6 <sup>th</sup> BD	Final Collection Notices	➤ Final Collection Notices – 6 <sup>th</sup> Business Day based on the 4 <sup>th</sup> Business Day final RPBs.
10 <sup>th</sup> BD	Monthly Report Certification	➤ Monthly Reporting Certification (online in RFS) must be completed using GMEP/RFS between the 10 <sup>th</sup> Business Day and the 14 <sup>th</sup> Business Day (7:00 PM ET).
10 <sup>th</sup> BD	RFS Loan Matching	➤ RFS Loan Matching runs the 10 <sup>th</sup> Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt.
10 <sup>th</sup> BD	RFS Loan Matching Suspense	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 <sup>th</sup> Business Day. Reply as soon as possible, no later than second to last BD of the month. Issuer will be notified via e-Notification if they have suspended records.
After 10 <sup>th</sup> BD	RFS Loan Matching Corrections	➤ Loan Matching corrections updated in RFS after the 10 <sup>th</sup> Business Day are posted to RFS database but will be processed during Loan Matching the following month on the 5 <sup>th</sup> BD.
10 <sup>th</sup> CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15 <sup>th</sup> CD	ACH Draft	<ul style="list-style-type: none"> <li>➤ P&amp;I Draft: Ginnie I</li> <li>➤ Issuer Funds P&amp;I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00am ET on the 15<sup>th</sup> calendar day of each month.</li> </ul>

# MONTHLY INVESTOR REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
<b>Before Close 24<sup>th</sup>/25<sup>th</sup></b>	RFS Loan Matching Final	➤ A third match is available to download before close for the reporting period (around the 25 <sup>th</sup> calendar day). This is the final matching run for the month.
<b>24<sup>th</sup>/25<sup>th</sup> CD</b>	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.
<b>2<sup>nd</sup> to Last BD Month</b>	Loan Match Suspense Posted	➤ Second to last BD, Suspense updates are completed in RFS by Operations (Issuers must submit the update items based on 10 <sup>th</sup> BD report).
<b>Monthly</b>	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. Under-collateralized Issuer must fund P&amp;I account.</li> </ul>
<b>Quarterly</b>	Per Guide	<ul style="list-style-type: none"> <li>➤ Custodial Accounts Verification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> business day of March, June, September and December. Enter this report in GMEP/RFS (MBS Guide Chapter16).</li> <li>➤ RFS WHFIT information, determined by Issuer, is due by the 10<sup>th</sup> CD of the quarter with corrections due by the 15<sup>th</sup> CD of the month, on a quarterly basis.</li> </ul>
<b>Annual</b>	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>➤ MWX Issuer Detail Report posted to e-Notification after Fiscal Year.</li> <li>➤ Master Agreements due by December 31<sup>st</sup> via GMEP.</li> </ul>

## Polling Question:



1. **What is the deadline for reporting 100% of pool and loan data?**
  - a. 7:00 PM ET on the 4<sup>th</sup> business day
  - b. 11:59 PM ET on the 4<sup>th</sup> business day
  - c. 7:00 PM ET on the 2<sup>nd</sup> business day
  - d. 11:59 PM ET on the 2<sup>nd</sup> business day

# BREAK



*Please return to complete the second half of today's session after a 10-minute break.*

# E-Notification

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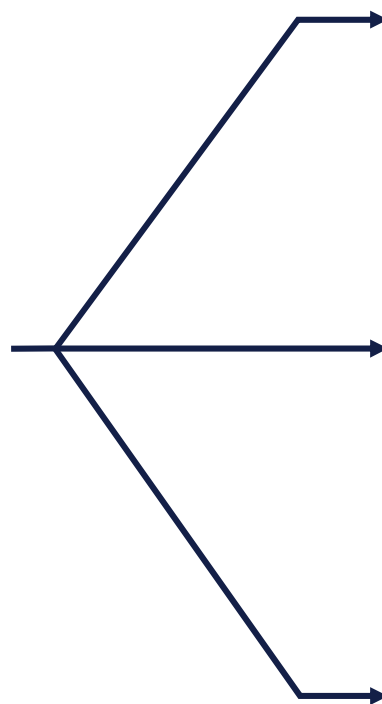
# OBJECTIVES: E-NOTIFICATION

## Module Objectives



*What tasks should an Issuer be able to complete after training?*

*What new information will Issuers be exposed to?*



Describe where to find **critical job alerts**

Recognize **what information in E-notifications is important** (critical alerts)

Explain how to **resolve/address E-notifications**

## 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
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, RFS Enhancements, MWX (Issuer Detail Report), 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**).

## Exception Feedback Example

### 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

The screenshot displays the Ginnie Mae Enterprise Portal interface. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To the right of the logo is the text "Enterprise Portal". Below the logo, there is a navigation bar with "Home" and "My Profile" (with "Profile" as a sub-link). A secondary navigation bar contains "RFS", "File Upload", and "IPMS". The main content area is divided into a left sidebar and a main panel. The sidebar includes a "Welcome To Ginnie Mae" message, a "Welcome" message, an "Organization:" field, and an "Issuer(s):" field. The main panel contains a list of menu items: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)" (highlighted with a red box), "Issuer Feedback", "HMBS Reporting and Administration (HRA)", "Widely Held Fixed Investment Trust (WHFIT)", and "Issuer Operational Performance Profile". On the right side of the main panel, there is a "Welcome To Ginnie Mae Enterprise Portal" message, a red warning message stating "Enterprise Portal will not be available from Saturday February 11, 2011. Please call 1-800-234-4662, option #1.", and a "Shipping Services" section with the text "Property Administrator" and "8 East". At the bottom right, there is a "Portal Help Desk at (800) 234-4662, Option 1 for more information" message.

# PASSIVE EMAIL

**e-Notification (eN)**

**Inbox** **Passive e-Mail** **News And Updates** **User Guide**

3201

Today is: 07/11/2018

**3201 - ABC Mortgage - Training**

**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)**

**Messages List (<= 30 Days)**

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM	Opened	02/11/21
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:56:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:56:36PM		
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM	Opened	02/08/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM		
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:36:56AM		
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM		
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:56:44PM		
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:06:40AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM	Opened	02/03/21
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM		
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM		
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:46:43PM	Opened	02/02/21
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM	Opened	02/02/21
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:06:59AM		

# 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

File Name	File Size	Issuer Id	Record Date	Receipt Date	Receipt Time	User Id	Accept Flag	Pools	Loans	Sensitive	Various
rfs_I_issuerXX	<del>20979</del>	<del>100XX</del>	27-Jun-21	1-Jul-21	11:51:41	I_issuerXXXX	R	41	41	0	0
rfs_I_issuerXX	<del>20979</del>	<del>100XX</del>	05-Jun-21	1-Jul-21	12:46:42	I_issuerXXXX	R	41	41	0	0
rfs_I_issuerXX	<del>20979</del>	3XXX	31-Jun-21	1-Jul-21	13:31:42	I_issuerXXXX	A	41	41	0	0

## 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

POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED	REC_TYPE	UPDATED
#AA7763	0		E	RFS111	Pool Id	#AA7763	no activity reported this period or the record was rejected.	#	N	#####
#BJ7409	222742192	2048260	E	RFS155	Ginnie Mae Unique Loan ID	#BJ7409	belongs to another pool.	#BJ7408	N	#####
#BZ1879	118916609		E	RFS152	Ginnie Mae Unique Loan ID	#118916609	could not be found.	#	N	#####
#CC9202	228525425	2048146	E	RFS155	Ginnie Mae Unique Loan ID	#CC9202	belongs to another pool.	#BG3101	N	#####
#AW2873	225068636	2047532	C	LOAN655	Loan Unpaid Principal Balance	#20754423.23	is not consistent with other values in the loan record.	#20754423.23	N	#####
#BJ7409	0		C	POOL104	Pool FIC	# 235130.36	should equal the sum of the Loan FIC for non-RARM, non-SEM, and	#	N	#####
#BJ7409	0		C	POOL452	Security RPB	# 52025924.42	should equal prior month Security Remaining Principal Balance	#	N	#####
#BJ7409	0		C	POOL752	P&I Bank ID	#	should be specified.	#	P	#####
#BJ7409	229649941	2048260	C	RFS204	Ginnie Mae Unique Loan ID	#	no activity is reported this period.	#01-JUN-21	R	#####
#BJ7410	223095006	2048588	C	LOAN655	Loan Unpaid Principal Balance	#4130443.67	is not consistent with other values in the loan record.	#4130443.67	N	#####
#BM5957	0		C	POOL453	Security RPB	# 48807889.00	should equal prior month Security Remaining Principal Balance	#	N	#####
#BM5957	0		C	POOL752	P&I Bank ID	#	should be specified.	#	P	#####
#BM5957	225119294	2049272	C	LOAN655	Loan Unpaid Principal Balance	#464115003	is not consistent with other values in the loan record.	#46525288.00	N	#####
#BU0732	0		C	POOL453	Security RPB	# 24017974.00	should equal prior month Security Remaining Principal Balance	#	N	#####
#BU0732	0		C	POOL752	P&I Bank ID	#	should be specified.	#	P	#####
#BU0732	227043442	2049578	C	LOAN655	Loan Unpaid Principal Balance	#26696654	is not consistent with other values in the loan record.	#21841363.00	N	#####
#BU0735	0		C	POOL752	P&I Bank ID	#	should be specified.	#	P	#####
#BZ1879	0		C	POOL104	Pool FIC	# 220639.77	should equal the sum of the Loan FIC for non-RARM, non-SEM, and	#	N	#####
#BZ1879	0		C	POOL452	Security RPB	# 59654577.25	should equal prior month Security Remaining Principal Balance	#	N	#####
#BZ1879	228916609	2047101	C	RFS204	Ginnie Mae Unique Loan ID	#	no activity is reported this period.	#01-JUN-21	R	#####



# PRE-COLLECTION NOTICE EXAMPLE

ISSUER NUMBER: . GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM PAGE: 4039

ACH COLLECTION DATE 06/15/18  
REPORT DATE 06/07/18

GINNIE MAE 1  
PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE

ABCMortgage

CENTRAL P & I ACCOUNT

ACCOUNT NUMBER 78458978

BANK'S ACH ROUTING CODE  
CHECK DIGIT 7

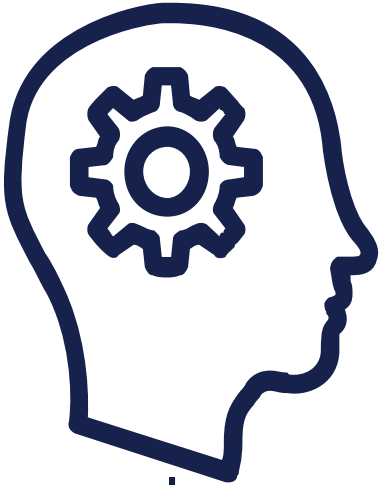
BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, 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
AR6695	X	PN	29,970,442.63	27,266.37	87,743.30	115,009.67	3,249.75
AR6696	X	PN	4,521,236.64	6,703.97	10,150.13	16,854.10	490.53
AR6698	X	CL	32,015,601.00	.00	89,376.89	89,376.89	3,468.36
AR6700	X	CL	9,686,843.00	.00	26,880.99	26,880.99	1,049.41
AR6702	X	CL	4,497,497.00	.00	12,930.30	12,930.30	487.23
AR6704	X	CL	2,541,210.00	.00	7,538.92	7,538.92	275.30
P & I TOTALS				33,970.34	234,620.53	268,590.87	
GUARANTY FEE TOTAL BOOK ENTRY POOLS						9,020.58	
GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS						.00	
GUARANTY FEE TOTAL						9,020.58	

TOTAL ISSUER COLLECTION		277,611.45
06/10/18	GUARANTY FEE ACH DRAFT	9,020.58
06/15/18	ACH DRAFT	268,590.87
DRAFT TOTALS:		277,611.45

FOR INQUIRIES, PLEASE CONTACT EVAN DELCOLLE AT 212-815-2086

## Polling Questions:



**2. What is the deadline to report 100% of Pool and Loan data?**

- a) 7:00 PM ET on the 2<sup>nd</sup> business day
- b) 11:59 PM ET on the 3<sup>rd</sup> business day
- c) 7:00 PM ET on the 4<sup>th</sup> business day
- d) 11:59 PM ET on the 10<sup>th</sup> business day

**3. What is the deadline to clear Critical Alerts?**

- a) 7:00 PM ET on the 2<sup>nd</sup> business day
- b) 11:59 PM ET on the 3<sup>rd</sup> business day
- c) 7:00 PM ET on the 4<sup>th</sup> business day
- d) 11:59 PM ET on the 10<sup>th</sup> business day

**4. True/False: Operations can confirm when you have read your E-notifications.**

- a) True
- b) False

## In Breakout Rooms:

- 1. Analyze the notification screen**
- 2. Discuss the following items and the actions that these notifications require.**
  - Unique Loan IDs
  - Pre-Collection Notice
  - PA Exception Feedback
  - PA Functional Acknowledgement
  - Issuer Detail Report
  - Custodial Account Verification
  - Matching and Suspense



# BREAKOUT ROOMS

## Messages List (<= 30 Days)

Subject	Date & Time Sent
<a href="#">Commitment Authority Availability</a>	02/11/2021 04:41:40AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/11/2021 12:57:27AM
<a href="#">Daily Unique Loan ID Raw</a>	02/10/2021 08:56:44PM
<a href="#">New Pools Certified /Rejected</a>	02/10/2021 04:56:36PM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/08/2021 05:02:12AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/08/2021 05:01:47AM
<a href="#">Pools are Ready Letter</a>	02/04/2021 01:36:56AM
<a href="#">Daily Transfer Sheets Formatted</a>	02/04/2021 12:57:14AM
<a href="#">Daily Unique Loan ID Raw</a>	02/03/2021 08:56:44PM
<a href="#">New Pools Certified /Rejected</a>	02/03/2021 11:06:40AM
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	02/03/2021 05:01:59AM
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	02/03/2021 05:01:36AM
<a href="#">PA Exception Feedback</a>	02/02/2021 04:00:29PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:46:43PM
<a href="#">PA Functional Acknowledgement</a>	02/02/2021 02:41:41PM
<a href="#">Monthly Transfer Sheets Formatted</a>	02/02/2021 01:06:59AM

1. Analyze the notification screen
2. Discuss the following items and the actions required.
  - Unique Loan IDs
  - Pre-Collection Notice
  - PA Exception Feedback
  - PA Functional Acknowledgement
  - Issuer Detail Report
  - Custodial Account Verification
  - Matching and Suspense

# QUESTIONS & ANSWERS



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# SESSION 2 AGENDA

## Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

## Session 2:

- 5 | **RFS Monthly Report of Pool and Loan Data**
- 6 | **RFS Exception Feedback**
- 7 | **Overview of Reporting Workflow**

## Session 3:

- 8 | Additional Reporting Requirements
- 9 | Cash and Reconciliations

Multifamily Investor Reporting Session 2: Wednesday, July 21

Multifamily Investor Reporting Session 3: Friday, July 23