

# **Ginnie Mae RFS Multifamily Issuer Training**

September 2019

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# GETTING STARTED – WHO DO WE HAVE TODAY?

- Give a short “background”
  - Name of your organization? Your role?
  - New to Ginnie Mae Program?
  - Experience with Ginnie Mae Reporting? Pools Issued, Serviced?
  - Do you use a sub-servicer? Who?
  - Do you use an in-house system or a service bureau? Who?

# HOT TOPICS

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- MyGinnieMae
- Multifamily Pool Delivery Module (MFPDM)
- Changes to Loan Terms
- Top 5 Field review Items
- Cash Management
- Specific Topics or questions you would like us to address

# TABLE OF CONTENTS

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- Section 1: Introduction
- Section 2: Reference Documentation
- Section 3: E-Notification
- Section 4: RFS Monthly Report of Pool and Loan Data
- Section 5: Overview of Reporting Workflow
- Section 6: RFS Exception Feedback
- Section 7: Additional Reporting Requirements
- Section 8: Cash and Reconciliations

## Section 1: Introduction

# 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.
- 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.

# ISSUER'S PRIMARY FUNCTIONS

- 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.
- Submit remittances and 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

# REFERENCE DOCUMENTS

## 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.

## 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.

# ADDITIONAL RESOURCES

## Ginnie Mae Web Site

<https://www.ginniemae.gov>

## Ginnie Mae FAQ

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

## Notes and News

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

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

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

## Ginnie Mae Hotlines

### RFS HelpDesk

For problems concerning Monthly Pool or Loan Level Reporting, use the Ginnie Mae Hotline at 1-888-GINNIE4 (Option 1).

### GinnieNET Hotline

For problems concerning GinnieNET, please call the GinnieNET Hotline at 1-800-234-GNMA.

# “GINNIE MAE TERMS”

- **Draw:** funds securitized on CL loan
- **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.
- **GMEP:** Ginnie Mae Enterprise Portal (a website).
- **GinnieNET/IPMS:** Pool delivery and pool issuance systems.
- **Guaranty:** Timely payment of principal and interest.
- **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.
- **Pool UPB:** The balance of the pool of loans. Is not the same as RPB.
- **Prepayment Penalty:** penalty assessed on loan for early payoff
- **RFS:** Reporting and Feedback System; post settlement reporting.
- **RPB:** The Security RPB. The balance of the security, not the pool.
- **Security:** The security instrument held by the security holder. This is the “pass through” entity for payment of principal and interest to security holders.

## RFS Investor Reporting

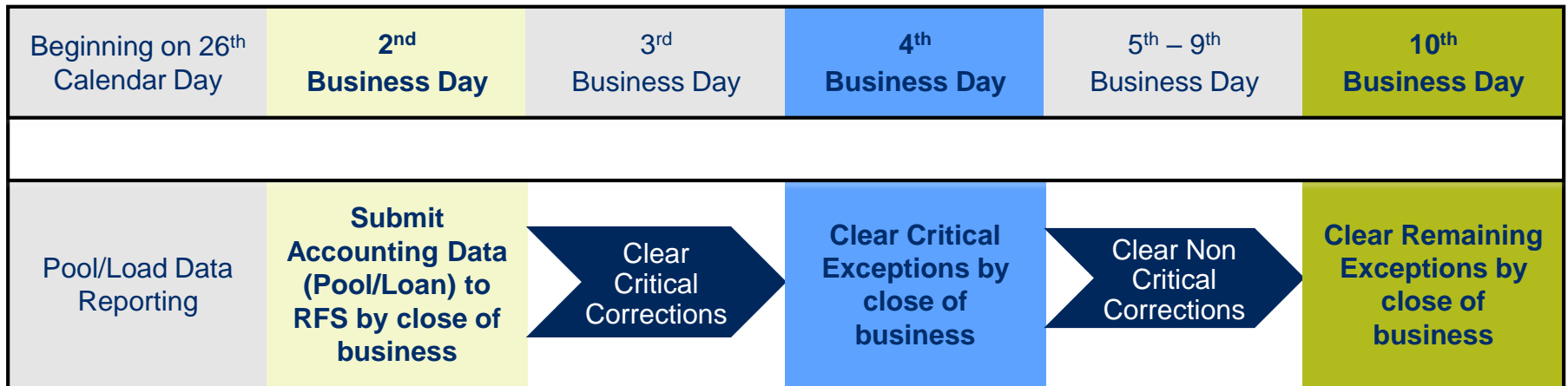
# OVERVIEW OF INVESTOR REPORTING TOPICS

- Ginnie Mae Enterprise Portal
- Loan and Pool Reporting
- Exception feedback
- Loan Matching
- RFS “Suspense”
- Monthly Reporting Certification
- E-Notification
- “CAVS” Reporting
- Pre-Collection Notice
- “IPA” Files Reporting
- “WHFIT” Reporting
- Cash and Reconciliations

# 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 “WORK FLOW”

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





# Q & A Session

## Section 3: 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 the 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, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

# ACCESSING E-NOTIFICATION



## Enterprise Portal

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

**Welcome To Gini**

**Welcome**

**Organization:**

**Issuer(s):**

- 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 Enterp**

prise Portal will not be available from Saturday February  
all 1-800-234-4662, option #1.

**ship Services**

**ty Administrator**

**8 East**

ortal Help Desk at (800) 234-4662, Option 1 for more

# PASSIVE EMAIL

## e-Notification (eN)

Inbox

Passive e-Mail

News And Updates

User Guide

3201

Go

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 # 3201

E-mail  
Address abc@abc.com

Submit

Remove

# 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 Hot Line (888-446-6434)

## Exception Feedback Example

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

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Failed Edits Report Ginnie Mae   Formatted</a>	11/06/2012 10:48:35PM		
<a href="#">PA Exception Feedback</a>	11/06/2012 06:26:54PM		

# ISSUER INBOX – POSTED NOTIFICATIONS

e-Notification (eN)

Mailbox

Create New Notification

Notification List

Not Registered List

News And Updates

Us

Go

Today is: 04/07/2016

## Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">New Pools Certified /Rejected</a>	04/07/2016 11:25:05AM		
<a href="#">Commitment Authority Availability</a>	04/07/2016 12:45:44AM	Beth	04/07/16
<a href="#">Daily Unique Loan ID Raw</a>	04/06/2016 09:05:05PM	Beth	04/07/16
<a href="#">New Pools Certified /Rejected</a>	04/06/2016 05:35:06PM		
<a href="#">Pre-Collection Notices Ginnie Mae I Formatted</a>	04/05/2016 01:00:04AM	Joe	04/05/16
<a href="#">Pre-Collection Notices Ginnie Mae I Raw</a>	04/05/2016 12:47:10AM		
<a href="#">PA Exception Feedback</a>	04/04/2016 02:35:27PM	Sarah	04/05/16
<a href="#">PA Functional Acknowledgement</a>	04/04/2016 02:30:02PM	Beth	04/05/16
<a href="#">PA Functional Acknowledgement</a>	04/04/2016 02:25:03PM		
<a href="#">Monthly Transfer Sheets Raw</a>	04/02/2016 01:15:21AM	Joe	04/04/16
<a href="#">Monthly Transfer Sheets Formatted</a>	04/02/2016 01:15:06AM	Joe	04/04/16
<a href="#">Daily Transfer Sheets Formatted</a>	04/01/2016 01:05:29AM	Joe	04/01/16

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# 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

## Accept Flag:

A – File Accepted

R – File Rejected

	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		

# 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

	A	B	C	D	E	F	G	H	I	J	K
1	POOL	LOAN	ISSUER LO	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED	REC_TYPE	UPDATED
2	#768168	209732820	9535064	E	LOAN102	Last Installment Paid D#		must be in MMDDY#		A	#####
3	#768168	209732820	9535064	E	RFS998	Ginnie Mae Unique Lo#	LOAN750	activity record exist#		N	#####
4	#AI2905	0		E	POOL459	Security RPB	# 4943139.21	must be equal to or#		P	#####
5	#AI2905	0		E	RFS111	Pool Id	#AI2905	no activity reported#		R	#####
6	#768168	209732820	9535064	C	LOAN654	Loan Unpaid Principal t#	0	should be greater th#	7073196.60	A	#####
7	#768168	209732820	9535064	C	LOAN655	Loan Unpaid Principal t#	0	is not consistent wi#	7073196.60	A	#####
8	#768168	209732820	9535064	C	NOTE403	Loan FIC	#0	should be greater th#	00034237.99	N	#####
9	#AD2066	0		C	POOL452	Security RPB	# 19481026.07	should equal prior r#	19481026.46	R	#####
10	#AI2907	0		C	POOL452	Security RPB	# 2988057.40	should equal prior r#	2988057.49	R	#####
11	#AM4554	0		C	POOL452	Security RPB	# 2237646.12	should equal prior r#	2242082.75	R	#####
12	#AM4555	0		C	POOL452	Security RPB	# 1540219.85	should equal prior r#	1543273.97	R	#####
13	#AP7709	0		C	POOL452	Security RPB	# 4458782.64	should equal prior r#	4458781.82	R	#####
14	#AP7710	0		C	POOL452	Security RPB	# 3009528.04	should equal prior r#	3009527.79	R	#####
15	#AP7711	0		C	POOL452	Security RPB	# 5205857.14	should equal prior r#	5205856.9	R	#####
16	#AP7712	0		C	POOL452	Security RPB	# 4856645.80	should equal prior r#	4856645.14	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

## Section 4: RFS Monthly Report of Pool and Loan Data

# 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**

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- 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).
- Turn to 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” by RFS (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
- ***Issuers report Adjustments to FIC, Closing FIC (RFS calculates and compares)***



# 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	<b>Adjust FIC</b>	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	Weighted Average Interest Rate	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. <b>Applies to Multifamily only.</b>
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 <b>Multifamily pool</b> .
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this <b>Multifamily pool</b> .
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.
- Turn to 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 <b>not required for Multifamily loans.</b>



## 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.
- Turn to 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. <b>If the loan is a Multifamily loan, enter the name of the organization.</b>
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.
- Turn to page 23 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

The following fields apply to Multifamily:

5. Loan To Value

7. Debt Service Ratio

10. MERS MIN

11. MERS MOM

# 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. <b>If reporting for Multifamily, report the standard loan-to-value of the mortgage.</b> 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. <b>This field applies to Multifamily pools only.</b>
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.



## PROCESS FLOW – MONTHLY VARIOUS SUSPENSE

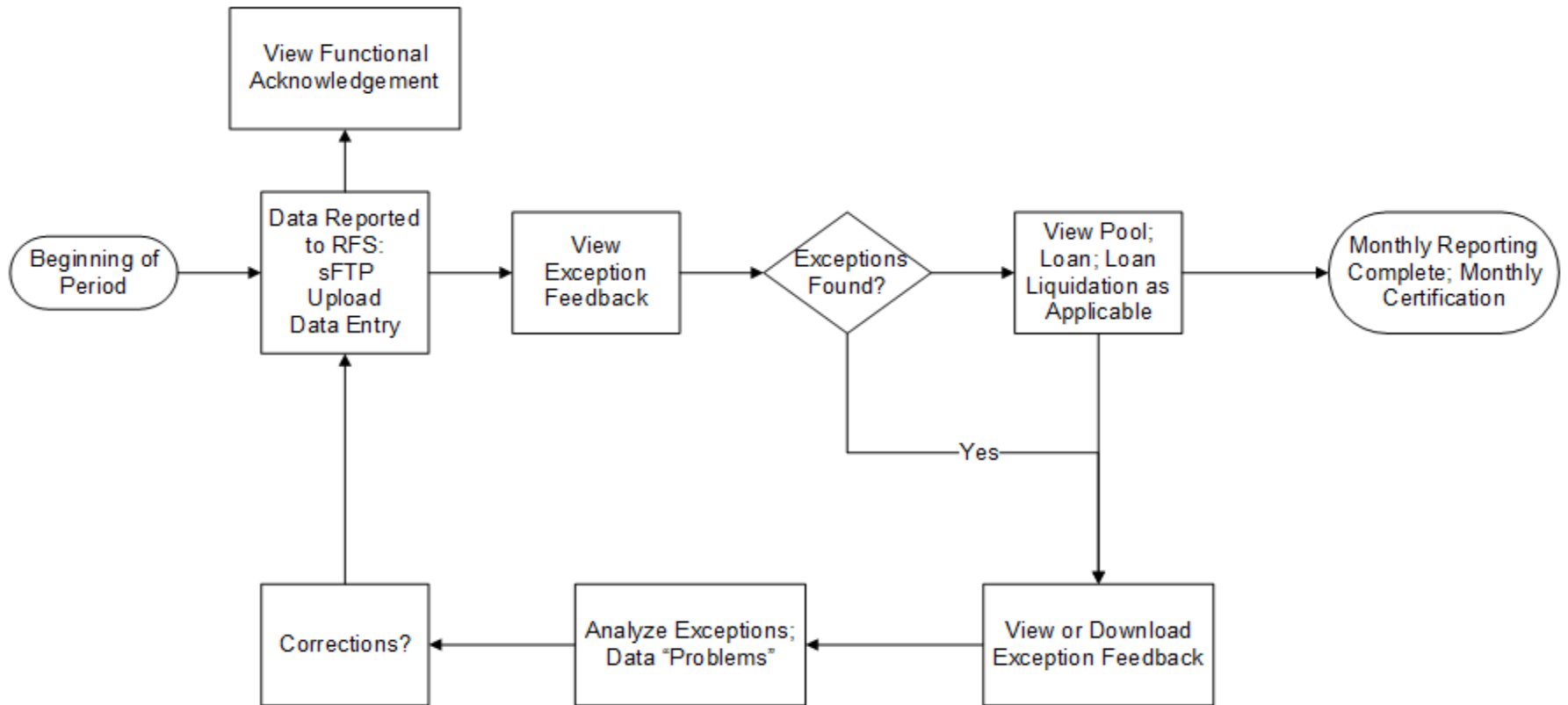
- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- RFS “Suspends” Various 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)



# Q & A Session

## Section 5: Overview of Reporting Workflow

# THE BIG PICTURE



# 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 e-Notification
  - PA Exception Feedback - Download

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

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 is the text "Enterprise Portal". Below this is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". The "RFS" link is highlighted. Below the navigation bar is a section titled "Exception Feedback" which is highlighted with a red border. This section contains a list of items: "1.0", "Hor", "Pool Accounting - Single Family", "User Guide", "Hor", "Pool Accounting - Multifamily", "Navigation", "Independent Public Accountant (IPA)", "Use the tabl", "Matching and Suspense (MAS)", "to the major functional areas of Exception Feedback:", "• Home", "• Summary", "• Exception", "• Download", "Servicemembers Civil Relief Act (SCRA)", "Custodial Account Verification System (CAVS)", and "Download".



# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

## 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.

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS



[Home](#) [My Profile](#) **RFS**

### Exception Feedback

PROD.2086.1779 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

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

ISSUER ABC  
Issuer ID:  Report Period:

#### Functional Acknowledgement List

<a href="#">Issuer File Name Reported</a>	<a href="#">File Size</a>	<a href="#">Receipt Date</a>	<a href="#">Pool Count</a>	<a href="#">Loan Count</a>	<a href="#">Accepted/Rejected</a>
rfs_1_jdoe_20130201.9225.01	27764	2013-03-04 15:05	48	48	A

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS



## Exception Feedback

1.0

Issuer ID:

9225

Report Period:

02/2013

### Issuer Functional Acknowledgement

File Name: FA\_I\_jdoe\_20130201.9225.01

Issuer ID: 9225

Date Received: 3/04/2013

User Account ID: I\_jdoe

File Size: 27764

Record Date: 3/01/2013

Time Received: 5:05 PM

File Accepted/Rejected: A

### Counts In Submitted File

Pool Count: 48  
Sensitive Count: 4

Loan Count: 48  
Various Count: 4

### End Issuer Functional Acknowledgement

# MULTIFAMILY ACTIVITY SCREENS

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 its right is the text "Enterprise Portal". Below the logo is a navigation menu with "Home" and "My Profile" highlighted. A dropdown menu is open from "My Profile", listing various options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily" (which is highlighted in dark blue), "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)".

Below the navigation menu, the page content is partially visible. It includes a "Welcome To Ginn" header, a "Welcome Ms. Nanc" greeting, and an "Organization:" label. There are also "Issuer(s):" labels. A red text block in the center of the page reads: "The Mae Enterprise Portal will not be available from Friday March 11, 2016 9:00 PM until Sunday March 13, 2016 9:00 PM. Please call 1-800-234-4662, option #1." Another red text block below it reads: "The Mae Enterprise Portal will not be available from Friday March 18, 2016 9:00 PM until Sunday March 20, 2016 9:00 PM. Please call 1-800-234-4662, option #1." At the bottom right, there is contact information for "Ginnie Mae Relationship Services", including "Portal Security Administrator", "Mellon", "150 Broadway Street - 8 East", and "New York, NY 10286".

# POOL ACTIVITY SCREEN

Home My Profile **RFS** File Upload

Pool Accounting - Multifamily

0.1.0 Home **Pool** Loan Quarterly Verification Prepayment Penalty User Guide

Pool List **Pool Activity**

ABC Mortgage - Training

Issuer ID: 3201 Pool ID: Report Period: 12/2016 GO

---

Issuer ID:	Pool ID:	Type:	
Opening FIC: 0			<a href="#">View 11710A</a>
Liquidations-In-Full FIC: 0		Opening Security RPB: 0	
Adjustment to FIC: 0		Scheduled Principal: 0	
Closing FIC: 0		Curtailments: 0	
Security Init. Rate:		Liquidations: 0	
Install Interest:		RPB Adjustment: 0	
Pool Mortgage Rate: 0.0000		Total Principal: 0	
Service Fee: 0			
Init. Due Security Holder:			
Cash Due Security Holder:		Reported	Calculated
		Closing Security RPB: 0	0
T & I Balance: 0		Released Security RPB:	
P & I Balance: 0			
Other Balance: 0		Guaranty Fee:	

---

**Custodial Bank Information**

Principal Account#:		Principal Bank ABA#:	
Escrow Account#:		Escrow Bank ABA#:	

SAVE SUMMARIZE POOL

# LOAN ACTIVITY SCREEN

Home My Profile **RFS** File Upload

**Pool Accounting - Multifamily**

0.1.0 Home Pool **Loan** Quarterly Verification Prepayment Penalty User Guide

Loan List Pool List Edit Construction **Edit Project** Liquidate Loan

**ABC Mortgage - Training**

Issuer ID:  Unique Loan ID:  Report Period:

---

Issuer ID:  Pool ID:  Pool Type:  Unique Loan ID:  Loan Type:

Case #:

Issuer Loan ID:

OPB:

Company:

Address:

City:

State:  Zip:

Active:

Security Int. Rate:

Loan Int. Rate:

First Payment:

Maturity:

TIN:

Orig. UPB:

FIC:

**Borrower Activity During Reporting Period**

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

**Project Loan Various Data Fields**

# LOAN ACTIVITY SCREEN

## Various Loan Data

Project Loan Various Data Fields			
Loan to Value:	<input type="text" value="000.00"/>	MIN ID:	<input type="text"/>
		MOM:	<input type="text" value="▼"/>
		Debt Service Ratio:	<input type="text" value="00.0000"/>

# POOL LIST

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

**Pool Accounting - Multifamily**

0.1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

ABC Mortgage - Training

Issuer ID  
3201

Pool ID

Report Period  
12/2016 [GO](#)

Pool ID Ranges: AD5081 -

Page 1

Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
AD5081	CL	1	Not Reported	1	0	0
AI7074	PN	1	Not Reported	1	0	0
AK0887	CL	1	Not Reported	1	0	0
AK7826	PN	1	Not Reported	1	0	0
AL2895	PN	1	Not Reported	1	0	0
AM0939	PN	1	Not Reported	1	0	0
AO3414	PN	1	Not Reported	1	0	0
AO6129	PN	1	Not Reported	1	0	0
AQ9271	CL	1	Not Reported	1	0	0
AR8898	CL	1	Not Reported	1	0	0
AR7254	CL	1	Not Reported	1	0	0
AR9461	CL	1	Not Reported	1	0	0
AR9790	CL	1	Not Reported	1	0	0
AR9878	CL	1	Not Reported	1	0	0
AS0173	CL	1	Not Reported	1	0	0
AS2107	CL	1	Not Reported	1	0	0
AS8536	CL	1	Not Reported	1	0	0
AS8557	CL	1	Not Reported	1	0	0



# LOAN LIST

## Pool Accounting - Multifamily

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID

9225

Pool ID

Unique Loan ID

Report Period

09/2015

### Message from webpage



Please enter a Pool ID to see the loan list

OK

# MF LOAN LIST

## Pool Accounting - Multifamily

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID

9225

Pool ID

AI7053

Unique Loan ID

Report Period

09/2015

GO

Unique Loan ID Ranges:

213219599 -

Page 1

Unique Loan ID

Issuer Loan Id

Loan Status

213219599

258050866

Corrected Activity

Page 1



# Q & A Session

## 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% or more of expected 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 SUMMARIZE

- 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>	Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.	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.



# ACCESSING EXCEPTION FEEDBACK

The screenshot shows a web application interface with a navigation menu at the top. The menu items are: Home, My Profile, RFS, File Upload, and IPMS. The 'RFS' item is highlighted in blue. A dropdown menu is open under 'RFS', listing several options: Exception Feedback (highlighted with a red box), 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). On the left side of the page, there are sections for 'Welcome To Ginn...', 'Welcome', 'Organization:', and 'Issuer(s):'. The 'Issuer(s):' section shows a radio button next to '9225'. On the right side, there is a 'Welcome' message and a red warning: 'Surprise Portal will not be available, please call 1-800-234-4666'. Below the warning, there is a 'Shipping Services' section with the text 'County Administrator' and '8 East'.

# RFS SUMMARY SCREEN

## Exception Feedback



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

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

Issuer ID:

Report Period:

### Summary for Issuer ID

Last File Submission Date: 0      Last Pool Summarization Date: 04/24/2017 17:08  
 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	13	13	0	0	0.0000%	0	0	0	0	0.0000%
II	0	0	0	0	0.0000%	0	0	0	0	0.0000%
<b>Total</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0.0000%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0000%</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	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35
II	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>13</b>	<b>13</b>	<b>\$839,762.63</b>	<b>\$0.00</b>	<b>\$14,598.49</b>	<b>\$447,891.65</b>	<b>\$134,755,319.46</b>	<b>\$134,614,538.28</b>	<b>\$140,781.18</b>	<b>\$378,648.35</b>

Monthly Certification

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

# OVERVIEW OF EXCEPTIONS

Exception Feedback

1.0 Home Summary **Exceptions** Download User Guide

Alert List

Issuer ID:  Report Period: 03/2017

Medium/Low Exceptions		
Severity	Alert ID	Count
Medium Warning	MAT001	1

# 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

# 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

Exception Feedback

1.0 Home Summary Exceptions **Download** User Guide

Issuer FA List **Download Exceptions** Download List of ALL RFS Exceptions

ABC Mortgage

Issuer ID: 9225 Report Period: 09/2016

**View / Download Exception Data**

Select a Data Set Type To View:

- 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

VIEW **DOWNLOAD**

Note: The View button has been temporarily disabled due to performance reasons.

# DOWNLOAD EXCEPTION FEEDBACK FILE

## Exception Feedback

1.0

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

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

ABC Mortgage

Issuer ID:

9225 ▾

Report Period:

09/2016 ▾

### 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

POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
#AE9136	0		C	POOL452	Security RPB	# .00	should equal prior month Security	#4893696.7
#AE9136	213630878	330450113	C	LIQ252	Liquidation Principa	#0	should equal difference between l	#4893696.7
#AE9136	213630878	330450113	C	NOTE403	Loan FIC	#0	should be greater than zero for am	# 00023316.33
#AK8159	215673220	330450536	C	NOTE401	Loan FIC	#7363.87	should be blank for construction lo	# 00000000.00
#AK8173	215881380	330450572	C	LOAN655	Loan Unpaid Princip	#14047926.08	is not consistent with other values	# 14047920.00
#AK8173	215881380	330450572	C	NOTE401	Loan FIC	#49167.72	should be blank for construction lo	# 00000000.00
#AK8175	215881400	330450579	C	LOAN655	Loan Unpaid Princip	#19410300	is not consistent with other values	# 19183454.00
#AK8175	215881400	330450579	C	NOTE401	Loan FIC	#60427.88	should be blank for construction lo	# 00000000.00
#AP9768	216218286	330450619	C	LOAN655	Loan Unpaid Princip	#6339250.52	is not consistent with other values	# 6339249.00
#AP9768	216218286	330450619	C	NOTE401	Loan FIC	#22081.72	should be blank for construction lo	# 00000000.00
#AP9770	216930116	330450580	C	LOAN655	Loan Unpaid Princip	#18147489.69	is not consistent with other values	# 18147487.00
#AP9770	216930116	330450580	C	NOTE401	Loan FIC	#63516.2	should be blank for construction lo	# 00000000.00
#AZ2158	219244484	330450758	C	NOTE401	Loan FIC	#35226.34	should be blank for construction lo	# 00082901.89
#AZ2162	0		C	POOL104	Pool FIC	# 9160.10	should equal the sum of the Loan F	# 4491.90
#AZ2163	0		C	POOL104	Pool FIC	# 19095.45	should equal the sum of the Loan F	# 9363.96



# POOL EXCEPTION

## Pool Accounting - Multifamily

1.0

[Home](#)
[Pool](#)
[Loan](#)
[Quarterly Verification](#)
[Prepayment Penalty](#)
[User Guide](#)

[Pool List](#)
[Pool Activity](#)

Issuer ID

Pool ID

Report Period



### Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	POOL452	Security RPB	.00	should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).	795122.6

Issuer ID:

Pool ID: 714741

Type:

PN CD X

Opening FIC:

[View 11710A](#)

Liquidations-In-Full FIC:

Opening Security RPB:

Adjustment to FIC:

Scheduled Principal:

Closing FIC:

Curtailments:

Security Int. Rate: 5.4000

Liquidations:

Install Interest:

RPB Adjustment:

Pool Mortgage Rate:

Total Principal:

Service Fee:

Reported

Calculated

Int. Due Security Holder: 3580.82

Closing Security RPB:

795122.60

Cash Due Security Holder: 4196.41

Released Security RPB:

T & I Balance:

Guaranty Fee: 86.20

P & I Balance:

Other Balance:

Replacement Reserve:

Construction Principal:

# POOL ACTIVITY SAVE AND SUMMARIZE

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



# LOAN EXCEPTION

PROD.2086.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID:  Unique Loan ID:  Report Period:

## Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
H	LOAN400	Installment Principal	0	should be specified.	
H	LOAN350	Installment Interest	0	should be specified.	6081.51

Issuer ID:  Pool ID:  Pool Type:    Unique Loan ID:  Loan Type:

Case #:  Security Int. Rate:   
 Issuer Loan ID:  Loan Int. Rate:   
 OPB:  First Payment:   
 Company:  Maturity:   
 Address:  TIN:   
 City:  Orig.UPB:   
 State:  Zip:  FIC:   
 Active:

### Borrower Activity During Reporting Period

In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>	Interest	<input type="text" value="0.00"/>	Principal	<input type="text" value="0.00"/>
Record Date: <input type="text" value="02/2013"/>	Prepaid: <input type="text" value="0.00"/>				<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="mm/dd/yyyy"/>	Opening UPB: <input type="text" value="0.00"/>				<input type="text" value="+2978700.00"/>
Last Installment Date: <input type="text" value="02/01/2013"/>	Installment: <input type="text" value="0.00"/>				<input type="text" value="0.00"/>
	Curtailment: <input type="text" value="0.00"/>				<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="+0.00"/>				<input type="text" value="0.00"/>
	Net Adjust UPB: <input type="text" value="0.00"/>				<input type="text" value="+0.00"/>
	Closing UPB: <input type="text" value="0.00"/>				<input type="text" value="+2978700.00"/>

Project Loan Various Data Fields

# REPORTING EXAMPLES

---

## EXAMPLES OF REPORTING POOL AND LOAN DATA

# NON AMORTIZING PN - 1<sup>ST</sup> MONTH REPORTING

Home My Profile **RFS**

**Pool Accounting - Multifamily**

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: 789456 Report Period: 12/2014

---

Issuer ID: 9225 Pool ID: 789456 Type: PN CD X

Opening FIC: 0.00 [View 11710A](#)

Liquidations-In-Full FIC: 0.00 Opening Security RPB: 5126000.00

Adjustment to FIC: 27003.92

Closing FIC: 27003.92 Scheduled Principal: 0.00

Security Int. Rate: 4.0000 Curtailments: 0.00

Install Interest: 0.00 Liquidations: 0.00

Pool Mortgage Rate: 4.3800 RPB Adjustment: 0.00

Service Fee: 0.00 Total Principal: 0.00

Int. Due Security Holder: 17086.67

Cash Due Security Holder: 17086.67

	Reported	Calculated
Closing Security RPB:	5126000.00	5126000.00

Guaranty Fee: 555.32

T & I Balance: 47640.11

P & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 0.00

Construction Principal: 0.00

**Custodial Bank Information**

# CONSTRUCTION LOAN - DRAW

Home My Profile **RFS**

**Pool Accounting - Multifamily**

1.0 Home Pool **Loan** User Guide

Loan List Pool List **Edit Construction** Edit Project Liquidate Loan

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 200000002 Report Period: 02/2015 GO

---

Issuer ID: 9225 Pool ID: 448866 Pool Type: CL CD X Unique Loan ID: Loan Type: FMF

Case #: 0001111111111111 Security Int. Rate: 3.6600

Issuer Loan ID: Loan Int. Rate: 3.9100

OPB: 8311315.00 First Payment: 01/01/2015

Company: NA Maturity: 02/01/2056

Address: TIN: XXXXX2586

City: Orig. UPB: 8311315.00

State: Zip: Active: Y

---

Loan Activity During Reporting Period		Interest	Principal
In Foreclosure: N	Delinquent: 0.00		
Record Date: 02/2015	Prepaid: 0.00		
Prior Payment Date: 01/01/2015	Opening UPB: +8311315.00		
Last Installment Date: 02/01/2015	Installment: 27081.03		
	Curtailment: 0.00		
	Adjustment: +0.00		
	<b>Draw: +86034.00</b>		
	Closing UPB: +8397349.00		

**Construction Loan Various Data Fields**

# CONSTRUCTION POOL - DRAW

Home My Profile **RFS**

## Pool Accounting - Multifamily

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: 448866 Report Period: 02/2015 GO

Issuer ID: 9225

Pool ID: 448866

Type:

CL CD X

[View 11710A](#)

Opening FIC: 0.00

Opening Security RPB: 8397349.00

Liquidations-In-Full FIC: 0.00

Draw Amount: 86034.00

Adjustment to FIC: 0.00

Scheduled Principal: 0.00

Closing FIC: 0.00

Curtailments: 0.00

Security Int. Rate: 3.6600

Liquidations: 0.00

Install Interest: 27081.03

RPB Adjustment: 0.00

Pool Mortgage Rate: 3.9100

Total Principal: 0.00

Service Fee: 1749.44

Int. Due Security Holder: 25611.91

Reported

Calculated

Cash Due Security Holder: 25611.91

Closing Security RPB: 8397349.00

8397349.00

T & I Balance: 0.00

Guaranty Fee: 909.71

P & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 74457.77

Construction Principal: 0.00

Custodial Bank Information

# LOAN LIQUIDATION

Home My Profile **RFS**

## Pool Accounting - Multifamily

1.0

Home Pool **Loan** User Guide

Loan List Pool List Edit Construction **Edit Project** Liquidate Loan

ABC Mortgage

Issuer ID

9225

Unique Loan ID

200000003

Report Period

02/2015 GO

### Liquidated Loan.

Issuer ID: 9225

Pool ID: AE4154

Pool Type: PN CD X

Unique Loan ID: 200000003

Loan Type: FMF

Case #: 000000001111222

Security Int. Rate: 4.0900

Issuer Loan ID: 760

Loan Int. Rate: 4.3900

OPB: 5605300.00

First Payment: 09/01/2013

Company:

Maturity: 02/01/2036

Address:

TIN: XXXXX5160

City:

Orig. UPB: 5605300.00

State: Zip:

FIC: 32709.49

Active: L

### Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: N	Delinquent: 0.00	0.00
Record Date: 02/2015	Prepaid: 0.00	0.00
Prior Payment Date: 01/01/2015	Opening UPB:	+5391657.52
Last Installment Date: 02/01/2015	Installment: 19724.48	12985.01
	Curtailment:	0.00
	Adjustments: +0.00	
	Net Adjust UPB:	+0.00
	Closing UPB:	+5378672.51

Project Loan Various Data Fields



# LOAN LIQUIDATION ACTIVITY SCREEN

Home My Profile **RFS**

## Pool Accounting - Multifamily

1.0 Home Pool **Loan** User Guide

Loan List Pool List Edit Construction Edit Project **Liquidate Loan**

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 200000003 Report Period: 02/2015 **GO**

Issuer ID: 9225 Pool ID: AE4154 Pool Type: PN CD X Unique Loan ID: 200000003 Loan Type: **FMF**

Case #: 000000001111222 Security Int. Rate: 4.0900  
 Issuer Loan ID: 760 Loan Int. Rate: 4.3900  
 OPB: 5605300.00 First Payment: 09/01/2013  
 FIC: 32709.49 Maturity: 02/01/2036  
 Orig.UPB: 5605300.00 Active: L

### Liquidation Activity During Reporting Period

	Interest	Principal
Record Date: 02/2015	Opening UPB:	+5378672.51
Prior Payment Date: 02/01/2015	Liquidation: 19676.98	13032.51
Last Installment Date: 02/01/2015	Liquidation Balance:	5365640.00
Removal Reason: Mortgage Payoff		
Removal Date: 02/27/2015		

# EXAMPLE OF LIQUIDATION

## Example of Liquidation Record

Issuer ID: 9225	Reporting Month: 02/2015	Pool #: AE4154	P&I: 32709.49
Case #: 000000001111222	Date Removed: 02/27/2015	Loan Type: FMF	Interest Rate: 4.39
Payment Due Date	Interest Due	Principal Remitted	Balance
2/1/2015			5,378,672.51
3/1/2015	19676.98	13032.51	5,365,640.00
	<b>Total Interest Due</b>	<b>Total Principal Remitted</b>	<b>Liquidation Balance</b>
	19676.98	13032.51	5,365,640.00

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

# POOL WITH LIQUIDATION

Home My Profile **RFS**

**Pool Accounting - Multifamily**

1.0 Home **Pool** Loan User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: AE4154 Report Period: 02/2015 GO

---

Issuer ID: 9225 Pool ID: AE4154 Type: PN CD X [View 11710A](#)

Opening FIC: 32709.49	Opening Security RPB: 5378672.51
<b>Liquidations-In-Full FIC: 32709.49</b>	Scheduled Principal: 13032.51
Adjustment to FIC: 0.00	Curtailments: 0.00
Closing FIC: 0.00	<b>Liquidations: 5365640.00</b>
Security Int. Rate: 4.0900	RPB Adjustment: 0.00
Install Interest: 19724.48	Total Principal: 5378672.51
Pool Mortgage Rate: 4.3900	
Service Fee: 2692.58	
Int. Due Security Holder: 18332.31	
Cash Due Security Holder: 5397004.82	
	Reported Calculated
	Closing Security RPB: 0.00 0.00
T & I Balance: 30089.24	
P & I Balance: 5397004.82	
Other Balance: 484080.53	
Replacement Reserve: 388483.67	
Construction Principal: 0.00	
	Guaranty Fee: 582.69

**Custodial Bank Information**

# MONTHLY POOL RECORD

11710A Facsimile

## Issuer Detail

Issuer ID: Pool ID: AE4154 Reporting Period: 02/2015  
 Name: Issue Type: GNMA-I Suffix: X  
 Address: Pool Type: PN  
 Accounting Method: Concurrent Data

Section 1 - Pool Administration	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	1	32,709.49	-	5,391,657.52
Installment Collections:	-	-	19,724.48	12,985.01
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	1	32,709.49	19,876.98	5,378,872.51
Other:	0	0.00	0.00	0.00
Balances this Monthend :	0	0.00	-	0.00

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

Servicing Fee(\$): 2,892.58  
 Calculated FIC Amount(\$): 32,709.49 Calculated Interest: 19,876.98  
 Scheduled Principal(\$): 13,032.51 Weighted Average Interest Rate(%): 4.3900

# MONTHLY POOL RECORD

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

	Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
	13,032.51	0.00	5,385,840.00	0.00	5,378,872.51
		Interest Due Security Holders:	18,332.31		
Security Interest Rate(%): 4.090		Total Cash Distribution Due Holders:	5,397,004.82		
		Deferred Interest Paid Holders:	0.00		

## Section 3 -Principal Amount of Securities

Principal Amount of Securities from Last Report:	5,378,872.51
Principal Distributed to Holders of This Report:	5,378,872.51
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(%):	0.0013
Ginnie Mae Guaranty Fee(\$):	582.69
Other Adjustments(\$):	0.00

## Section 5- Status of Custodial Funds

Principal and Interest Custodial Bank:	Principal and Interest Funds at Month End(\$):	5,397,004.82
Account Number: 0189258857	Escrow Funds at Monthend(\$):	30,089.24
Escrow Custodial Bank:	Other Funds at Monthend(\$):	484,080.53
Account Number(s): 0189288394		

# INTEREST RATE REDUCTION – LIQUIDATION REASON

Must receive written permission from Ginnie Mae prior to removal.

Borrower Activity During Reporting Period		Interest	Principal	
In Foreclosure:	<input type="text" value="N"/>	Delinquent:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Record Date:	<input type="text" value="03/2016"/>	Prepaid:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Prior Payment Date:	<input type="text" value="02/01/2016"/>	Opening UPB:	<input type="text" value="+1355493.88"/>	
Last Installment Date:	<input type="text" value="03/01/2016"/>	Installment:	<input type="text" value="5083.10"/>	<input type="text" value="1306.99"/>
		Curtailment:	<input type="text" value="0.00"/>	
		Adjustments:	<input type="text" value="+0.00"/>	
		Net Adjust UPB:	<input type="text" value="+0.00"/>	
		Closing UPB:	<input type="text" value="+1354186.89"/>	

Liquidation Activity During Reporting Period		Interest	Principal	
Record Date:	<input type="text" value="03/2016"/>	Opening UPB:	<input type="text" value="+1354186.89"/>	
Prior Payment Date:	<input type="text" value="03/01/2016"/>	Liquidation:	<input type="text" value="5078.20"/>	<input type="text" value="1311.89"/>
Last Installment Date:	<input type="text" value="03/01/2016"/>	Liquidation Balance:	<input type="text" value="1352875.00"/>	
Removal Reason:	<input type="text" value="Other"/>			
Removal Date:	<input type="text" value="03/31/2016"/>			



# Q & A Session

## Section 7: Additional Reporting Requirements



# ADDITIONAL REPORTING REQUIREMENTS

- Prepayment Penalty Reporting – completion by 4<sup>th</sup> business day
- Monthly Reporting Certification - completion by 14<sup>th</sup> business day
- Loan Matching and Suspense – Monthly
- CAVS - Quarterly
- WHFIT - Quarterly

# PREPAYMENT PENALTY REPORTING

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

## Pool Accounting - Multifamily

0.1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

**Home**

### Navigation Overview

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

- Home
- Pool
- Loan
- Quarterly Verification
- Prepayment Penalty
- 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 an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down level for validation purposes.

#### Loan

# PREPAYMENT PENALTY REPORTING

Completion due by 4<sup>th</sup> Business Day

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

**Pool Accounting - Multifamily**

0.1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Prepayment Penalty Activity](#) [Download](#)

**ABC Mortgage - Training**

Issuer ID:  Pool ID:  Report Period:

Issuer ID: Pool ID: Pool Issue Type:

Pool Issue Date: Prepayment End Date: Lockout End Date:

Prepayment Penalty Amount: \$  Payment Date (mm/dd/yyyy):

# MONTHLY REPORTING CERTIFICATION

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:

---

**Summary for Issuer ID**

Last File Submission Date: 0      Last Pool Summarization Date: 04/24/2017 17:08

Pool Exceptions: 0 [Exception List](#)

Loan Exceptions: 1 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans	1 Month	2 Months	3+ Months	Foreclosure	DQ2+
					Percentage	Delinquent	Delinquent	Delinquent		
I	13	13	0	0	0.0000%	0	0	0	0	0.0000%
II	0	0	0	0	0.0000%	0	0	0	0	0.0000%
<b>Total</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0.0000%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0000%</b>

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment	Unpaid Pool Principal	Security Remaining	Principal Due	Interest Due
						Constant	Balance	Principal Balance	Holders	Holders
I	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35
II	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>13</b>	<b>13</b>	<b>\$839,762.63</b>	<b>\$0.00</b>	<b>\$14,598.49</b>	<b>\$447,891.65</b>	<b>\$134,755,319.46</b>	<b>\$134,614,538.28</b>	<b>\$140,781.18</b>	<b>\$378,648.35</b>

[Monthly Certification](#)

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

# 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 Subservicer'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: 09/2016

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

# 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 "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", and "Matching and Suspense (MAS)". The "Matching and Suspense (MAS)" option is highlighted with a red rectangular box. To the right of the dropdown, a "User Guide" button is visible. Below the navigation bar, the page content includes a section titled "Exception Feedback" with a version number "1.0" and a "Home" link. The main content area contains text about the major functional areas of Exception Feedback, with a red box highlighting the "Matching and Suspense (MAS)" link in the navigation menu. Below this, there is a list of links: Home, Summary, Exception, and Download. The "Summary" link is highlighted. The text below the links describes the Issuer Summary screen, which provides a single screen view of submission status, exception statistics, and exceptions. The "Exceptions" section describes the Alert List screen, which displays a Summary list of pool and loan exceptions, sorted by exception. The "Download" section describes the Issuer FA List screen, where users can select an RFS Submission file to view the FA Data record, the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback screen.

Home My Profile **RFS** File Upload IPMS

**Exception Feedback** Exception Feedback

1.0 **Home** Pool Accounting - Single Family

**Home** Pool Accounting - Multifamily

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

Use the tabs to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose of the Issuer Summary screen is described below.

**Home**

Clicking on the **Summary** link on the home page.

This tab takes you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, and exceptions.

**Exceptions**

This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception.

**Download**

This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data record, the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback screen.

# LOAN MATCHING AND SUSPENSE

## Ginnie Mae Loan Matching

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

- FHA Multifamily Endorsement
- RD (USDA RHS) USDA RD Multifamily Endorsement Data

Agency files received each month, matched to issuer reported loan data in RFS

# LOAN MATCHING AND SUSPENSE

## Ginnie Mae Loan Matching—“Match Criteria”

- ***Issuer Reported Loan Data*** from RFS Reporting and ***Agency Loan Data*** from Agency; Fields Matched are:
- Case Number\* (Field 5 RFS “L” Record)
- OPB (Field 10 RFS “L” Record) for Project Loans
- Mortgage Rate for CL loans
- Matched on Zip Code\*\*
- Issuers Must Resolve “Non Matches”

\* Agency Case Number within 15 Digit Case Number

\*\* First 3 Digits



# MATCHING AND SUSPENSE—A MODULE OF RFS

MAS exceptions are accessible on the “Downloads” tab ; there are 7 downloads on RFS; 3 apply to Multifamily:

Schedule	Down load file	e-Notification
6th BD	“Insurance” Match to 2 Agencies (Corrections can be made between the 1st and 10 <sup>th</sup> BD)	No
7th BD	Loan Various Suspense (for Data Changes)	Yes
10 <sup>th</sup> BD	Loan Matching Suspense (for Data Changes)	Yes

# NON MATCHING LOAN DOWNLOADS

Home My Profile **RFS** File Upload IPMS

## 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 screens 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 screen.

**Loan**

Click on this tab to display the Loan Detail screen.

**Suspense**

Click on this tab to display the Suspense List screen.

**Matching Results**

Mouse over this tab to view a list of available search screens and click on one of the following links:

- Insurance Matching
  - Insurance Matching Results
  - Insurance Fields Not Matched

**Downloads**

- Originations
- Insurance
- Terminate
- Suspense
- Aged Matching
- Aged Terminated Matching
- Various Suspense

**User Guide**

Loan Match User Guide Online

# 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](#)

# MATCHING AND SUSPENSE – A MODULE OF RFS

MAS exceptions are accessible on the “Downloads” tab ; there are 7 downloads on RFS; 3 apply to Multifamily:

Schedule	Download File or Letter	E-Notification
After 2nd BD	“Origination” Match for loans in new pools	No – N/A for MF
After 6th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 1st and 10 <sup>th</sup> BD)	No
10th BD	Match to Terminate FHA only	Yes – N/A for MF
7th BD	Loan Match Suspense (for Data Changes)	Yes
7th BD	Aged Matching Monthly	Yes
5th BD	Aged Terminated Matching	Yes – N/A for MF
7th BD	Various Suspense (for Data Changes)	Yes – N/A for MF
As Applicable	Monitoring Letters.....	Yes – N/A for MF

# QUARTERLY VERIFICATION

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

**Pool Accounting - Multifamily**

0.1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Home](#)

### Navigation Overview

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

- Home
- Pool
- Loan
- Quarterly Verification
- Prepayment Penalty
- 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 an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down level for validation purposes.

#### Loan

# QUARTERLY VERIFICATION – REPORTING IN RFS

## Custodial Account Verification “CAVS”

- Issuers must submit a verification between the 6<sup>th</sup> and 15<sup>th</sup> business day with the monthly accounting reports for March, June, September and December stating funds meet custodian requirements specified above.
- Must be reported to RFS by online data entry or file upload.
- Separate verification for each fund custodian pursuant to Master Agreement for Servicer’s Principal and Interest Custodial Account, form HUD 11709.
- Separate verification for each fund custodian pursuant to Master Agreement for Servicer’s Escrow Custodial Account, form HUD 11720.
- MBS Guide Chapter 16-8 Custodial Institution Ratings.
- RFS Menu Item, Select Quarterly Verification from the Pool Accounting – Multifamily module.

# WHFIT TAX REPORTING – A MODULE OF RFS

Home My Profile **RFS** File Upload

Welcome To Ginnie Mae

Welcome Mrs. Name

Organization:  
Ginnie Mae Issuer T

Issuer(s):

- 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)**

Welcome To Ginnie Mae Enterprise Portal (GMEP)

Ginnie Mae Relationship Services

Portal Security Administrator

Mellon

12345 Main Street - 8 East

New York, NY 10286

# WHFIT TAX REPORTING – A MODULE OF RFS

## Widely Held Fixed Investment Trust (WHFIT) Reporting

- Appendix VI-18 Widely Held Fixed Investment Trust
- 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



# REPORTING OF ISSUERS' ANNUAL FINANCIAL DOCUMENTS

- 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.
- 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**

**File Upload** 

Select File Type:

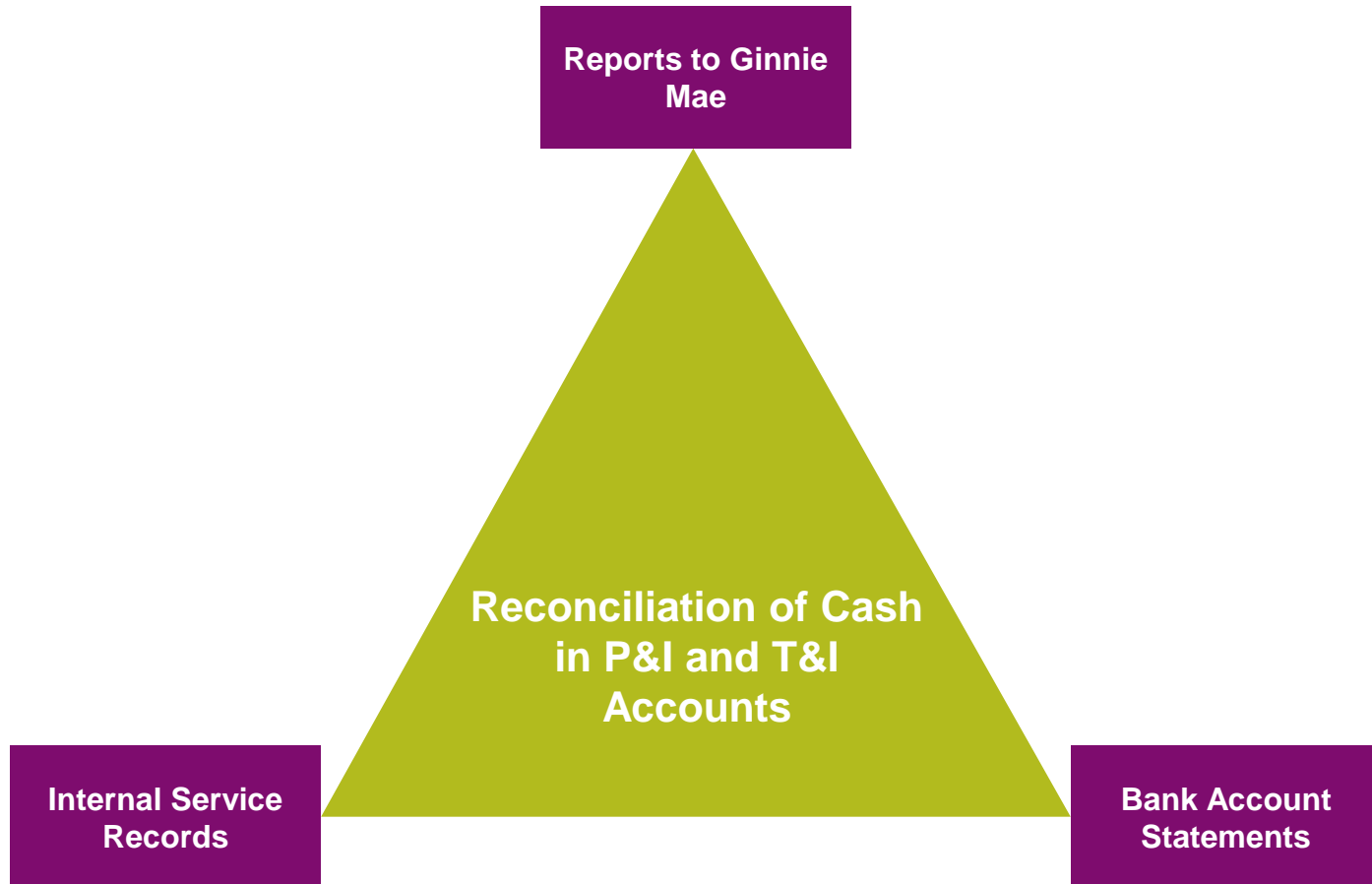
- Custodial Account Verification
- Federal Home Loan Supplemental
- HRA Files
- IPA Files
- Matching and Suspense file
- MF Prepayment Penalty
- PFI-CAA
- Pool Accounting Files
- Remittance Advice
- Service Members Civil Relief Act Files
- WHFIT Files

# 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.

## Section 8: Cash and Reconciliation

# THE RECONCILING TRIANGLE



# GINNIE MAE MONTHLY REPORTING

## Keys to Quality Reporting

- 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

# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Account may be Interest Bearing
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely

# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

Additional requirements:

- Separate escrow custodial account for FHA section 203(k) funds.
- Separate escrow custodial account for any other funds are required to be held pursuant to FHA and RD requirements.

# CUSTODIAL BANK RATING REQUIREMENTS

## (CAVS)

An Issuer must maintain P&I custodial accounts at insured depository institutions (funds custodians) that meet the rating requirements adopted by Ginnie Mae.

- Aggregate principal and interest payments due from borrowers is equal to/greater than \$100,000 in any one month as measured by the fixed installment control.
- Project loan escrow accounts, whether required by FHA, RD or Ginnie Mae, for any project equal to or exceeding \$100,000 are also subject to these requirements.

# CUSTODIAL BANK RATING REQUIREMENTS

- Thompson Bankwatch: C or better
  - Moody's: P-3 or better (short term bank deposits)
  - Standard & Poor's: A-3 or better (short term CD's)
- 
- If rated by all three agencies, the funds custodian must meet two acceptable ratings.
  - If rated by two agencies, the funds custodian must meet both acceptable ratings.
  - If rated by one agency, the funds custodian must meet that agency acceptable rating.

# CUSTODIAL BANK RATING REQUIREMENTS

Additional Requirements if funds custodian is not rated by any of the previous agencies listed, Ginnie Mae will require that it meet minimally acceptable ratings from one of the following agencies:

- LACE Financial Corporation: C or better
- Cates Bank Rating Service: 3.5 or better
- IDC Financial Publishing: 75 or better (Rank of Financial Ratio)
- Highline Rating Service: 47 or better



# P&I COLLECTION SHORTFALLS

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

# NON-RECOVERABLE CORPORATE ADVANCES

- Permanent Shortfalls
  - Curtailment Adjustments
  - Loan Payoffs
  - Foreclosure Liquidations
  - T&I Shortfalls

# METHOD OF FUNDING P&I SHORTFALLS

- Corporate Advances
  - Uses Issuer Funds
- Excess Funds
  - Minimizes Use of Issuer Funds
- Pool Advance Agreement
  - Uses Bank Funds
  - Guide 5500.3 Appendix VI-1

# FUNDING P&I SHORTFALLS

## Corporate Advances

- Timing of Advances
  - Ginnie Mae I
- Recovery of Corporate Advances
- Documentation of Advances

# FUNDING P&I SHORTFALLS

## CORPORATE ADVANCES – GINNIE MAE I

P&I Bank balance at negotiable date

Less:

- Additional principal payments not passed through until the following month
- Liquidations not passed through until the following month
- Prepaid installments
- Guaranty fees owed to Ginnie Mae

= Adjusted bank balance

- Amount due security holders

= **Overage (Shortage)**

# FUNDING P&I SHORTFALLS

## Excess Funds

- MBS Guide Chapter 15-5 Excess 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

# CORPORATE ADVANCES USING EXCESS FUNDS

- Unapplied Funds and Service Fees
- Pools Sharing Same Custodial Account

# FUNDING P&I SHORTFALLS CORPORATE ADVANCES USING EXCESS FUNDS

## Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Guaranty fees owed to Ginnie Mae (ACH on 10<sup>th</sup> calendar day)

= Adjusted bank balance

- Amount due to security holders

= Overage (Shortage)



# 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

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 period, 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

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.
  - 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.

# POOL ACTIVITY SCREEN

PROD.2086.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

Issuer ID:  Pool ID:  Report Period:

---

Issuer ID:  Pool ID:  Type:

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:  Closing Security RPB:

Service Fee:  Guaranty Fee:

Int. Due Security Holder:

Cash Due Security Holder:

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

T & I Balance:

P & I Balance:

Other Balance:

---

**Custodial Bank Information**

Principal Account#:  Principal Bank ABA#:

Escrow Account#:  Escrow Bank ABA#:



# Q & A Session

# SUCCESS FACTORS

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- Report 100% of Pool and Loan data reported by 2nd Business Day
- Review all postings to e-Notification daily
  - Generation of ULIDs
  - PreCollection Notice (balance to reported data in RFS)
  - All other notices
- Analyze and correct RFS Exceptions per Severity Level requirements.
- Analyze and correct Matching Exceptions monthly
- Complete all reconciliations within required timeline
- Submit required Quarterly and Annual reports within required timeline



# APPENDIX A

## FIC Adjustment on F/C Claim Scheduled FIC Change

# FIC ADJUSTMENT ON F/C CLAIM APPLICATION

Below process is valid for all Multifamily Pool Types except CL pools (CL's do not pass through scheduled principal). FIC adjustment is made to ensure principal payment due on mortgage follows initial amortization schedule.

## Chapter 31-15 Pool and Loan Servicing (D) Mortgage Default

Following receipt of the initial Claim Settlement from FHA, or the estimated loss claim payment from RD, the Issuer has two options with respect to payments to security holders:

(a) Option 1: Each monthly payment to security holders must consist of:

- (i) interest at the rate specified in the securities on the remaining principal balance of the securities at the end of the prior month;
- (ii) **the next principal payment due on the mortgage under the initial amortization schedule, determined without regard to the initial claim payment having occurred; and**
- (iii) any unscheduled recoveries of principal received during the related monthly reporting period.
- (iv) When either the final claim payment from FHA, or the final loss claim payment from RD is received, the Issuer must pay to the security holders by the 15th of the following month the full amount necessary to fully liquidate the remaining principal balance of, and interest due on, the securities, if any. If the FHA claim or RD guarantee payment is not enough to cover this amount, the Issuer must supply its own funds to do so. If the 15th day is not a business day and the payment is made by ACH transfer, the Issuer must make the payment on the first business day following the 15th day.

# FIC ADJUSTMENT ON F/C CLAIM APPLICATION

- (b) Option 2: The Issuer may elect to use its own funds to pass through to the security holders, together with the initial claim payment, the full remaining principal balance of the securities.

## Procedures to Calculate FIC (P&I payment) should issuer choose Option 1:

Below is a Liquidation Schedule that reflects delinquent payment data, application of claim funds and recalculation of FIC. To recalculate the FIC (principal payment must follow initial amortization schedule):

From example:

- 1) Calculate next principal payment (1) based on Unpaid Principal Balance after 9/1/2011 payment (1A result).
- 2) Calculate interest payment based on Unpaid Principal Balance (2) after Claim applied (2A result).
- 3) Add results from 1A and 2A = recalculated FIC.



# FIC ADJUSTMENT ON F/C CLAIM APPLICATION

Example of Liquidation Record

Issuer ID: XXXX	Reporting Month: 10/2011	Pool #: XXXX	P&I: 37,472.22
Case #: 0000000011111111	Date Removed: 10/31/2011	Loan Type: FMF	Interest Rate: 6.15
Reason for Removal:	<input type="checkbox"/> 1. Mortgage Payoff	<input type="checkbox"/> 2. Repurchase	<input checked="" 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
4/1/2011			6,144,819.70
5/1/2011	31,492.20	5,980.02	6,138,839.68
6/1/2011	31,461.55	6,010.67	6,132,829.01
7/1/2011	31,430.75	6,041.47	6,126,787.54
8/1/2011	31,399.79	6,072.43	5,120,715.11
9/1/2011	31,368.66	6,103.56	6,114,611.55 <b>1</b>
9/1/2011	0.00	5,530,337.73	584,273.82 <b>2</b>
10/1/2011	2,994.40 <b>2A</b>	6,134.83 <b>1A</b>	578,138.99
11/1/2011	2,962.96	6,166.27	571,972.72
	<b>Total Interest Due</b>	<b>Total Principal Remitted</b>	<b>Liquidation Balance</b>
	163,110.31	5,572,846.98	571,972.72

# REPORT FIC ADJUSTMENT AND FORECLOSURE CLAIM

**Pool and Loan adjustments must be reported the same month claims funds are applied.**

All adjustments stated below can be made by file upload or manual entry.

Loan Record:

1. Enter the recalculated FIC on the loan record Field 11. Ensure that the new FIC amount is reported on the loan record in the same reporting month Claim Funds are reported.
2. Enter the partial claim amount on the loan record in either the Curtailment Field (Field 20) or the Net Adjust UPB Field (Field 22). All Claim Funds should be applied to Principal.

Note: If you use the Curtailment Field, RFS alert “LOAN451 – Curtailment should not exist for a delinquent loan” will generate.

Pool Record:

1. Enter the difference between the old FIC and the recalculated FIC in Adjust FIC (Field 3). Adjustment amount is the difference between the original FIC and the recalculated FIC.
2. Enter the recalculated FIC in Ending FIC (Field 4).
3. If the partial claim was entered in the Curtailment Field (Field 20) on the loan record, the amount will roll to the Pool Record when the pool record is saved and summarized.
4. If the partial claim was entered in the Net Adjust Field (Field 22) on the loan record, a corresponding entry needs to be made in the Net Adjust RPB Field (Field 7) on the pool record.
5. Save and Summarize the pool record after all entries have been completed.

# POOL WITH SCHEDULED FIC CHANGE

**Issuers should notify Ginnie Mae Multifamily of a Scheduled FIC change 30 days prior to effective change date.**

Below example is using Scheduled FIC change with effective date of June 1st payment.

Pool Adjustment:

1. For April reporting month, enter a FIC adjustment and correct the ending FIC on the pool record to the new amount for the June payment.
  - A) Enter a FIC adjustment on Adjust FIC (Field 3). The FIC adjustment will be the difference between the current Opening FIC on the pool record and the new FIC for June payment.
  - B) Enter the June FIC in Ending FIC (Field 4).
2. For May reporting month, the new FIC will roll forward from April Ending FIC and become the opening FIC on the pool record. The calculated Scheduled Principal payment for the May reporting month should agree to the scheduled principal from the June payment.

Loan Adjustment:

1. Enter the new FIC on the loan record (Field 11) after May payment has been applied.

The above procedure will create a Critical POOL104 alert while the FIC amount is different on the pool record from the loan record.



# APPENDIX B

## Monthly Reporting Work Flow RFS Summarization and Calculations

# MONTHLY MBS 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 EST).
2 <sup>nd</sup> BD	Security RPB Release to CPTA (BNY)	➤ 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 PM. Issuer reporting must be done prior to 7:00 PM Eastern Time 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 <b>Must be Resolved</b> by the 4 <sup>th</sup> Business Day by Close of Business (7:00 PM EST). 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 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 Eastern Time.
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 EST). Issuers can begin reporting on 1 <sup>st</sup> Business Day.
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 Reporting 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 EST).

# MONTHLY MBS REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
10 <sup>th</sup> BD	RFS Loan Matching Final	➤ 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. This is the final matching run for the month.
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 by 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 to RFS after the 10 <sup>th</sup> Business Day 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	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15 <sup>th</sup> CD	ACH Draft	➤ P&I Draft: Ginnie I ➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00am EST on the 15 <sup>th</sup> calendar day of each 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.
Last BD Month	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).
Monthly	Each Month	➤ P&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ T&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ Test of Expected P&I – Required calculation performed on all pools each month. Shortages funded by Issuer. ➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. Under-collateralized Issuer must fund P&I account.
Quarterly	Per Guide	➤ 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). ➤ 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.
Annual	Per Guide	➤ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year. ➤ Issuer Detail Report posted to e-Notification after Fiscal Year. ➤ Master Agreements due by December 31 <sup>st</sup> via GMEP.

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	11	Loan FIC	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	4	Pool FIC	
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool Record	12	P&I Fund Balance	Summarizes the dollar amount reported in Field 12 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	13	Other Fund Balance	Summarizes the dollar amount reported in Field 13 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RPB.



# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool and Loan Record	General	Total Principal —Due Holders	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Pool and Loan Record	General	Total Interest— Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).
Loan Record	12	Last installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS.



# Q & A Session

For more information see:

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