

# Modernization Outreach Call

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June 30, 2022

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*Modernization Outreach Call*

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## **Modernization Outreach Call — Agenda**

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- 1 | MyGinnieMae Portal Enhancement – Email Notifications**
- 2 | Single Family Pool Delivery Module (SFPDM) Enhancements**
- 3 | Digital Collateral**
- 4 | RSA SecureID Soft Token Adoption**

# MyGinnieMae Portal Enhancements

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# MyGinnieMae Enhancements — Three Org Admin Email Notification

As of December 2020, Appendix iii-29 requires that organizations have a minimum of 3 active Organization Administrators in MyGinnieMae. To assist in managing to this requirement, automated email notifications are sent once an organization has fewer than 3 active Organization Administrators, as outlined below.



[EXT] INTERCAP LENDING INC. - IS\_2454 Organization Administrator count low

donotreply@ginniemae.gov e.gov  
To: McNichols, Caroline Elizabeth  
Thu 10/14

The organization INTERCAP LENDING INC. - IS\_2454 only has 2 personnel assigned to the ILI\_IS\_2454\_ORG\_ADMIN role. Please designate additional Organization Administrators to meet the MBS Guide requirement of 3 assigned Organization Administrators.

This email has been scanned by the Symantec Email Security.cloud service.  
For more information please visit <http://www.symanteccloud.com>

Audience Group	Email Notifications
Organization Administrators	An email is sent every day when an organization has fewer than 3 Org Admins.
Ginnie Mae Account Executives	An email is sent one time when an Issuer falls below 3 Org Admins and again, when the Issuer returns to 3 Org Admins.

# MyGinnieMae Enhancements— ACTIVE USERS AND CONFIRMED ROLES REPORT

Organization Administrators can find the **Active Users and Confirmed Roles Report** by going to *Security Reports* in the Access Management Console (AMC) and opening the *Administrative Reports* folder. This report provides a comprehensive list of active Organization Administrators and End Users along with their functional roles for a selected organization ID. Org Admins may only access information of the orgs for which they have been assigned Org Admin privileges. The report includes the following tables of information:



Some users have access to several Org IDs; the **Home Org** is the org that the user used when onboarded into MyGinnieMae.

# MyGinnieMae Enhancements— ACTIVE USERS AND CONFIRMED ROLES REPORT

BANK OF HAWAII - IS\_1857  
Active

BANK OF HAWAII - IS\_1857 Organization Admin (Administrators listed in **bold** are from a different Organization)

Organization Administrator	Status	User's Home Organization	Email Address	Telephone Number	Extension
Format, Capital	Active	BANK OF HAWAII - IS_1857	CFORMAT@BOELOITTE.COM	(234)234-2342	
TitUser, TestTitle	Active	BANK OF HAWAII - IS_1857	actofnd@trivnet.com	(732)679-5468	
Legacy TestTwo	Active	BANK OF HAWAII - IS_1857	legacy.testtwo@gmail.com	(433)341-2313	
Legacy TestLock	Active	BANK OF HAWAII - IS_1857	legacy.testlock@gmail.com	(323)323-2345	
<b>Test, OrgAdmin</b>	<b>Active</b>	<b>Bank of New York - BP_02</b>	<b>olgttestag172@ginnienet.com</b>	<b>(972)972-9722</b>	

BANK OF HAWAII - IS\_1857  
Active

BOH\_IS\_1857\_ORG\_ADMIN (Administrators listed in **bold** are from a different Organization)

Organization Administrator	Status	User's Home Organization	Email Address	Telephone Number	Extension
Format, Capital	Active	BANK OF HAWAII - IS_1857	CFORMAT@BOELOITTE.COM	(234)234-2342	
TitUser, TestTitle	Active	BANK OF HAWAII - IS_1857	actofnd@trivnet.com	(732)679-5468	
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<b>Test, OrgAdmin</b>	<b>Active</b>	<b>Bank of New York - BP_02</b>	<b>olgttestag172@ginnienet.com</b>	<b>(972)972-9722</b>	

Applicant	Applicant Role	Applicant Status	Applicant Organization	Applicant Email	Applicant Phone	Applicant Extension	Applicant Title	Applicant Role	Applicant Status	Applicant Organization	Applicant Email	Applicant Phone	Applicant Extension	Applicant Title
Format, Capital	BOH_IS_1857_ORG_ADMIN	Active	BANK OF HAWAII - IS_1857	CFORMAT@BOELOITTE.COM	(234)234-2342		Format, Capital	BOH_IS_1857_ORG_ADMIN	Active	BANK OF HAWAII - IS_1857	CFORMAT@BOELOITTE.COM	(234)234-2342		Format, Capital
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Legacy TestTwo	BOH_IS_1857_ORG_ADMIN	Active	BANK OF HAWAII - IS_1857	legacy.testtwo@gmail.com	(433)341-2313		Legacy TestTwo	BOH_IS_1857_ORG_ADMIN	Active	BANK OF HAWAII - IS_1857	legacy.testtwo@gmail.com	(433)341-2313		Legacy TestTwo
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# Single Family Pool Delivery Module (SFPDM)

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# SFPDM Adoption – Application Enhancements

Following the full rollout of the Single Family Pool Delivery Module (SFPDM), Ginnie Mae implemented new enhancements to the modernized application based on feedback from SFPDM Early Adoption.

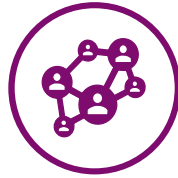
The following SFPDM enhancements were successfully implemented on May 27<sup>th</sup>, 2022:



## CSV Version of Edits Report

This enhancement allows users to **download the SFPDM Edits Report in CSV format.**

The CSV version is useful when **transitioning an Issuer's internal processing of validation errors**, similar to current GinnieNET functionality.



## Segregation of Duties

This enhancement allows **pools created by a Data Entry user in SFPDM to be edited by the Authorized Signer at any stage**, and vice versa, similar to current GinnieNET processes.



## Improved Navigation

This enhancement allows for **quicker SFPDM page loads and navigation** to improve user experience.

For more information on this SFPDM enhancements, refer to Modernization Bulletin #16 on the [Modernization Bulletins](#) page of [GinnieMae.gov](#)

# SFPDM Adoption – SFPDM 18-Month Adoption Window

Ginnie Mae is currently in the midst of its 18-month transition of Single Family pooling activities from GinnieNET to SFPDM. The following timeline outlines major milestones and expectations throughout the SFPDM Adoption:

Jan 2022



## APM Release

APM 22-02 announced the start of the 18-month transition to SFPDM and the MISMO-compliant PDD

Apr 2022



## SFPDM Rollout

Ginnie Mae rolled out SFPDM to all Single Family and Manufactured Housing Issuers

May 2022

SFPDM Enhancements

Dec 2022



## End of Primary Adoption Period

Ginnie Mae expects all SF and MH Issuers to have a working PDD and/or be pooling in SFPDM by the end of 2022. Issuers that have not met either of these expectations will be subject to intensive case management\*

Case Management\*

Mid 2023



## GinnieNET Cutover

GinnieNET will no longer be used for Single Family pooling. Only SFPDM will be available to Issuers for Single Family pooling

## Vendor Updates



- Ginnie Mae is continuing to work with Vendors and track their PDD Software development progress
- **4 out of the 6 Vendors** currently testing in the Validation & Testing Tool (VTT) have passed both rounds of Validations
- Early this month, Ginnie Mae attended the MISMO Spring 2022 Summit to continue to encourage Issuers & Vendors to prioritize the development of the MISMO-compliant PDD

# SFPDM Adoption – Next Steps and Support

Single Family and Manufactured Housing Issuers should take the following steps to complete the transition from GinnieNET, to begin submitting pools in SFPDM:

## 1 Review Resources

Issuers should review the PDD Implementation Guide and additional SFPDM Adoption resources on GinnieMae.gov within the Modernization Initiatives page and under the “SFPDM-MISMO” dropdown.

## 3 Test PDD in the VTT \*

Issuers should leverage Ginnie Mae’s Validation & Testing Tool (VTT) to test their PDD files *prior to* pooling in SFPDM. This will include validation of the XML document structure and validation against the Ginnie Mae Edits (Business Rules).

## 2 Develop the PDD \*

Issuers should engage their IT teams and any software Vendors to prioritize and complete development of the PDD.

## 4 Pool in SFPDM

Issuers can start pooling in SFPDM once they have a working PDD file. Issuers can also manually enter pool and loan data if they do not intend to import pool data using the PDD.

The following resources are available for additional support:



### Support Mailboxes

**PDD / VTT Support:**  
GinnieMae\_MISMO\_Support@hud.gov

**SFPDM Support:**  
Ginniemae1@bnymellon.com



### Helpdesk Call Center

Dial 1-833-466-2435  
**PDD / VTT Support:** Select 3 then 6  
**SFPDM Support:** Select 1 then 1

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# Digital Collateral

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# ***Digital Collateral Program***

*Presented by: Michael Stakes*



June 30,2022

# Digital Collateral Program Guide (eGuide) Update Highlights

You asked and we answered. Here are some of the exciting updates to the latest version of the eGuide (published X/X/2022). These are just some of the notable highlights; so, please make sure to review the eGuide for the full details on all the changes.

RON

## Revised Requirement for Remote Online Notarization (RON) Video Recording Storage

- 3250.00 Notarization Requirements

POA

## Revised Policy for the Use of Powers of Attorney (POAs) in the Execution of eNotes

- 4410.00 Delivery Requirements for eNotes Executed by an Attorney-in-Fact
- 5100.00 General Requirements for the Receipt and Storage of eNotes

Release of Secured Party

## Revised Procedures for Requests for the Release of Secured Party

The following buyout reasons no longer require Ginnie Mae to release Secured Party: payment in full, completion of a foreclosure, satisfaction through hazard or flood insurance, eminent domain, and condemnation.

The eGuide is also updated to include details on the information necessary for requests to release Secured Party for the remaining buyout reasons that require Ginnie Mae approval.

- 5610.00 Release of eDocs and Loan Files Received in Hard Copy
- 5620.00 Transfers of Location of Authoritative Copy of eNote
- 6210.01 Removal of Ginnie Mae from the Secured Party Field Due to Loan Liquidations
- 6240.00 Issuer Responsibility for MERS® eRegistry Transaction After a Buyout
- 6210.03 Format for Requests to Remove or Reverse Ginnie Mae from the Secured Party Field

Loan Modifications

## Revised Policy to Incorporate MBS Guide Requirements on the Use of eSignatures and Remote Online Notarization for Loan Modification Agreements

- 4640.00 Electronically Signed Modification Agreements
- 5210.00 Electronically Recorded Security Instruments and Modification Agreements
- 5420.00 Required Documents
- 5530.00 Required Documents
- 5540.00 Document Review Procedures for Recertification
- 5710.00 Loan Modification Agreements
- Removed 5720.00 Prohibition on Electronic Loan Modifications
- 6220.01 eMortgage Loan Modifications Subject to a Trial Payment Period
- 6220.02 eMortgage Loan Modifications occurring without a Trial Payment Plan
- 6220.03 Securitization of eMortgage Loan Modifications
- Removed 6220.04 Prohibition on Electronic Loan Modifications

eNote Corrections

## Added Procedures for Correcting eNotes

- 5820.00 Defects Related to eNote



# Approved eIssuers and eCustodians

eIssuers	eCustodian
<ul style="list-style-type: none"><li>• Atlantic Bay Mortgage</li><li>• Cross Country Mortgage</li><li>• Fairway Independent</li><li>• Guaranteed Rate</li><li>• Lennar Mortgage LLC</li><li>• MidAmerica Mortgage</li><li>• Movement Mortgage</li><li>• Mr. Cooper</li><li>• On Q Financial</li><li>• Pennymac</li><li>• Rocket Loans</li><li>• Veterans United (MRC)</li></ul>	<ul style="list-style-type: none"><li>• Deutsche Bank</li><li>• Wilmington Trust</li><li>• US Bank</li></ul>
<ul style="list-style-type: none"><li>• eSubservicer: Loan Care</li></ul>	

# Background

Within the context of the current environment, Technology Vendors should be aware of shifting priorities, changing timelines, and the importance of Issuer readiness and preparedness.



✓ **Requirements and applications online**



✓ **[www.ginniemae.gov](http://www.ginniemae.gov)  
Modernization Initiatives**



✓ **12 eIssuers, \$8B securitized**



✓ **Issuer and Business Partner Readiness**

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# RSA SecureID Soft Token Adoption

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# RSA SecureID Soft Token Adoption

As previously communicated, users who require hard tokens to access MyGinnieMae applications will soon be required to utilize RSA SecureID Soft Tokens to access these applications. RSA SecureID Soft Tokens will be assigned to users with existing hard tokens. **User access to these applications will not be impacted by this transition.**

## Orienting Information



### Ginnie Mae Cloud Migration

Ginnie Mae is migrating most of its applications and operations to a cloud service. This migration will enable growth, improve security, and support innovation throughout the organization.



### RSA Token Transition

Currently users leverage an RSA hard token to access many MyGinnieMae apps. The technology behind the RSA tokens has evolved to support soft tokens that ease and enhance the user's experience.



### Future RSA Token Status

As part of this migration effort, Ginnie Mae will transition to a soft token to access MyGinnieMae apps. This transition will ease access to MyGinnieMae applications and will not require any additional hardware for users.

## Soft Token Holder's Information



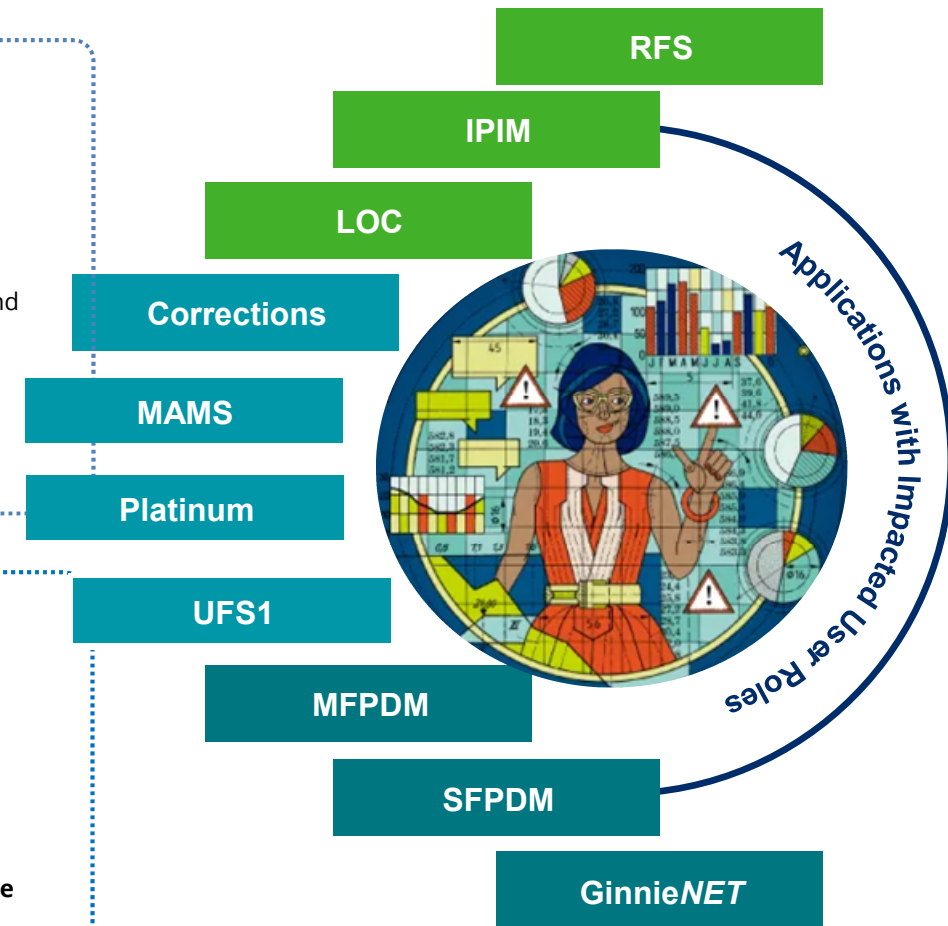
### Impact

**Who is impacted:** MyGinnieMae users who rely on an existing hard token to access applications and perform specific actions



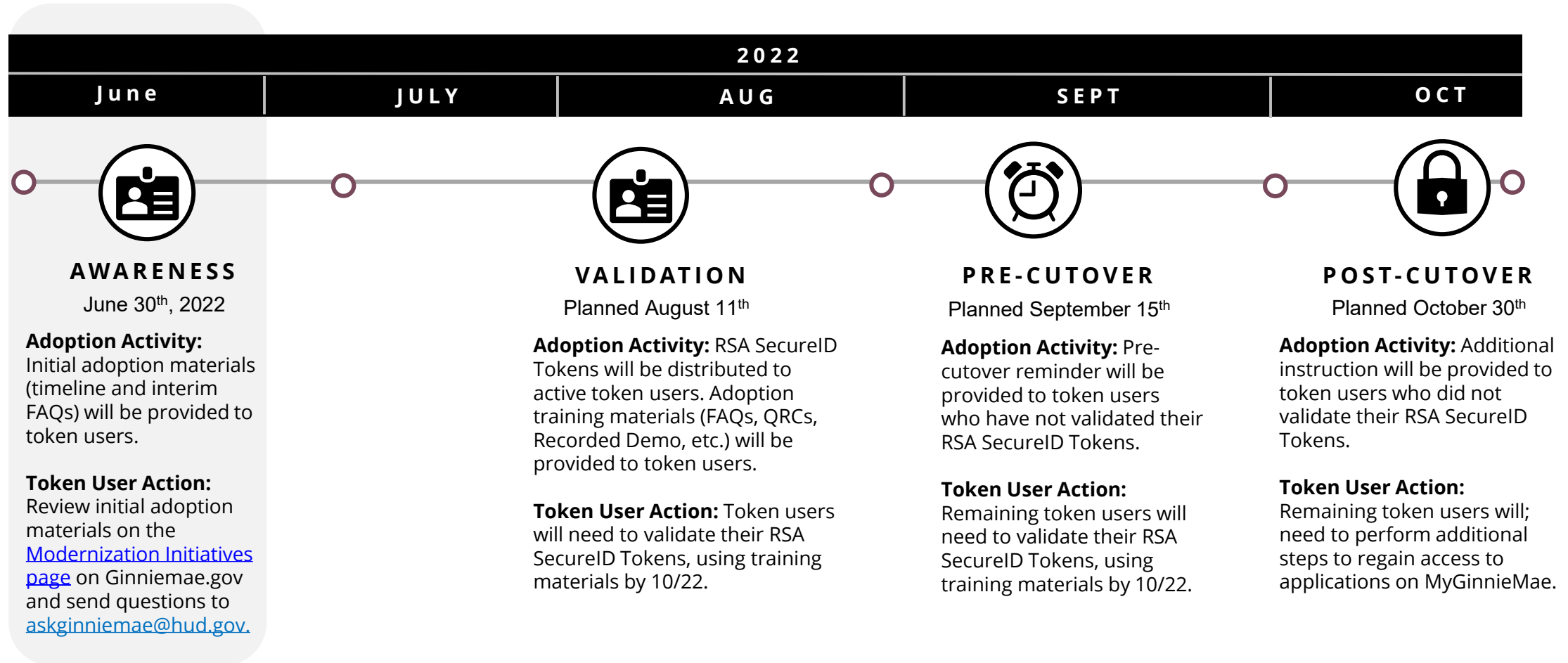
### Technology

**What is impacted:** token users will have their **hard tokens deactivated** and replaced with RSA soft tokens. Token users will need to **validate their soft tokens** by downloading the applicable software on compatible devices and **activating their soft tokens**. **This change will not impact MyGinnieMae users who do not currently have an existing hard token.**



# RSA SecureID Soft Token Adoption

## PHASED RSA SECUREID SOFT TOKEN ADOPTION TIMELINE





# Next Steps

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## REVIEW REFERENCE MATERIALS

A series of interim reference materials for the soft token migration process has been updated to the Modernization Initiatives page on GinnieMae.gov.

- Updates can be found under the **“RSA SecureID Soft Tokens”** section and accessed [here](#)
- Material uploaded includes FAQs on the rationale behind the migration and when actions will be required for users
- Timeline of the soft token migration with planned dates
- Existing forms for users requiring new hard SecurID tokens remain available on the website

## QUESTIONS?

For any specific questions, please email [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov)

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