



GINNIENET ON THE WEB

ISSUER MULTIFAMILY TRAINING GUIDE

Government National Mortgage Association

11/13/2013

DOCUMENT REVISION SHEET

TABLE 1 DOCUMENT REVISION SHEET

RELEASE NO.	DATE	REVISION DESCRIPTION
<i>Rev 1.0</i>	09/08/2011	GINNIE <i>NET</i> MULTIPLE MULTIFAMILY TRAINING GUIDE Template and Checklist
<i>Rev 1.0</i>	09/08-09-17/2011	<ul style="list-style-type: none"> ❶ Full document optimization and compliance standardization ❷ Full compilation and compression of <i>multiple</i> (9) external files ❸ Captioning/labeling of all document FIGURE and TABLE items ❹ Regenned all Index entities for TOC, LOF and LOT
<i>Rev 1.0</i>	11/9/13	<ul style="list-style-type: none"> • Removed Ginnie Mae logo from screen shots • Updated hardware and software Operating System requirements, Appendix, Form HUD 11710D Reporting Frequency • Added Section 7.7 Multifamily Prepayment Penalty • Added Section 2.5 M2SYS Bioplugin Client Installation Guide for Windows 7

GINNIE*NET* MULTIPLE MULTIFAMILY TRAINING GUIDE

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1.0 G GINNIE*NET* SECURITY

1.0 G INNIE*NET* SECURITY



Ginnie*NET* On The Web replaced Ginnie *NET* 2020 and pen electronic signature technology with a new biometric—fingerprinting. Fingerprint biometrics is based on the distinctive characteristics of the human fingerprint. It is estimated that the chance of two people, including twins, having the exact same fingerprint is less than one in a billion. For decades, fingerprinting has been utilized in booking procedures or conducting criminal investigations. Fingerprints have become the de facto standard for eAuthentication.

Fingerprints are identified by characteristics known as minutiae points and the relationship between the points. A fingerprint will be scanned three times during enrollment and a generalized collection of the minutiae will be saved on the Ginnie*NET* Network. An image of the individual's fingerprint *will not* be stored on the database.

Fingerprint enrollment requires public and private keys. RSA Public and Private Key generation software is used to create one Public key diskette and one Private Key diskette per user. The information contained on these RSA diskettes enables users to work with functions requiring security access in the Communications and Signature Enrollment menus on Ginnie*NET* On The Web. An individual's RSA password is contained on the RSA Public key diskette.

There are three (3) types of Users with Ginnie *NET* On The Web. **The Enrollment Administrator** (Security Officer in the Ginnie *NET* On The Web Suite) is an employee of the Issuer/Custodian who adds users, assigns roles, verifies credentials for fingerprint enrollment and resets passwords. The **Data Entry user** does data entry, data imports and generates reports. The **Authorized Signer** has network access and initiates communication with the network by sending and/or receiving pools, inquiries, etc. The Data Entry user may also be granted access as an authorized signer.

All users will need to provide credentials prior to gaining access to the Ginnie *NET* On The Web. The Enrollment Administrator's credentials must be validated (in-person enrollment) who in turn will be responsible for validating the credentials of other users and for capturing the initial biometric reading for authorized signers as they are added to the system. A government photo ID will be required (i.e., driver's license, passport, etc.) along with the Ginnie*NET* public and private key disk.

Ginnie Mae strongly recommends that each Issuer and Custodian location maintain separate enrollment administrators and that each location have a back-up enrollment administrator.

There is no installation required for Ginnie *NET* On The Web. To access Ginnie *NET* On The Web from your internet browser, type **www.ginnienet.net**. This URL will take you to Ginnie*NET* On The Web.

Issuers will need to install the fingerprint scanner and RSA Public and Private Key generation software which are available on www.ginnienet.net.

1.1 H HARDWARE AND SOFTWARE REQUIREMENTS

Equipment must meet the following minimum configuration requirements for acceptable Ginnie*NET* performance:

TABLE 2 HARDWARE AND SOFTWARE REQUIREMENTS

EQUIPMENT	USER
Operating Systems	Windows™ 98SE, 2000, ME, XP, 200, 2007
Memory	256 MB
Hard Drive	30MB
Miscellaneous Requirements	High Speed Internet Connection
	Internet Explorer 5.5 or higher
	Mouse
	Available USB Port
	CD-ROM Drive and Floppy Disk drive
	Adobe Acrobat Reader (free download)
Recommended Screen Resolution	Minimum: 1152x864 *
Fingerprint Scanner	Needs outbound access to port 1200**

** This can be checked as follows:

Open a Command box, then type the following:

telnet www.ginnienet.net 1200

If the connection is successful, no further issue, otherwise the message if 'Could not open connection' and/or 'Connect Failed' will appear, users Infrastructure (IT) is required to open port 1200 outbound.

Ginnie*NET* Customer Service is available from 8:30 AM to 7:00 PM EST. Our Customer Service department will answer question pertinent to hardware and software problems, including the fingerprint enrollment, installation and communications. The toll free number and E-Mail address is:

1-800-234-4662, *Option #1.*
Ginniemae@bnymellon.com

We are located at the following address:

Bank of New York Mellon
101 Barclay Street (8 East)
New York, NY 10286

Ginnie*NET* Customer Service is closed on all Federal and Bank holidays.

1.2 D DOCUMENT TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS

A list of all terms, definitions, acronyms and abbreviations used in context within this Ginnie*NET* IMF Training Guide document may be viewed in full in the APPENDIX A module, beginning on page A-2.

2.0 D DOWNLOADING AND INSTALLING RSA PUBLIC AND PRIVATE KEY GENERATION SOFTWARE

2.0 RSA PUBLIC AND PRIVATE KEY GENERATION SOFTWARE OVERVIEW

2.1 DISCUSSION OBJECTIVE

The objective of this chapter is to train Issuers and Custodians on the installation of the RSA Public and Private Key Generation systems. Private and Public Keys are generated to store the identity of the authorized signatory. At this point, an authentication password for each authorized signer will also be assigned for subsequent use in shipping and certifying the pools.

This chapter will provide details on how to:

- Install the RSA Public and Private Key generation;
- Create a Public and Private Key certificate; and
- Use the Public and Private Key certificate for fingerprint enrollment.

2.2 DOWNLOADING AND INSTALLING RSA PUBLIC AND PRIVATE KEY GENERATION SOFTWARE

To begin the download process, begin by logging into the Ginnie^{NET} website at www.ginnienet.net.

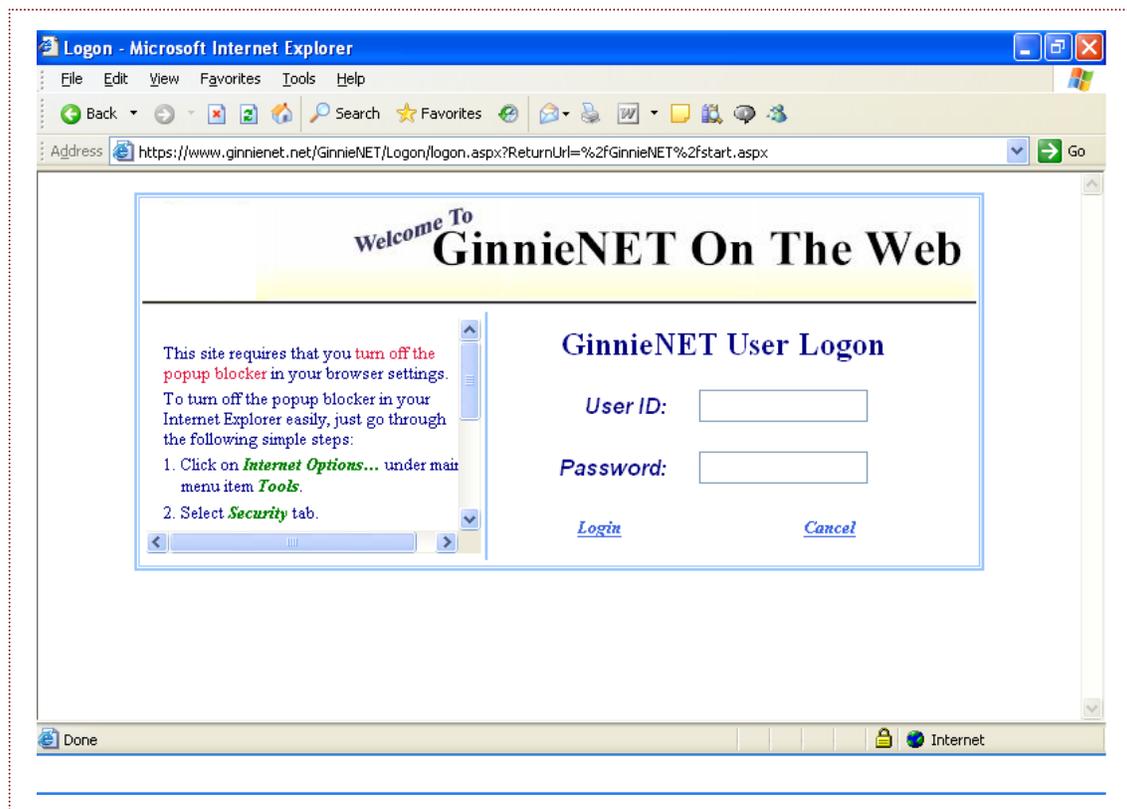


FIGURE 1 GINNIE^{NET} ON THE WEB USER LOGIN SCREEN

2.2.1 Site Requirements

2.2.1.1 Disabling the Pop-Up Blocker

Access to this site requires that any pop-up blocker be turned *off* within the user's browser settings. To turn off the pop-up blocker, step through the following procedural flow:

- [Step 1] Select on Pop-up Blocker Options under main menu item Tools.
- [Step 2] Click on Pop-up Blocker Settings... item.
- [Step 3] Enter our web address in the box for Address of Web site to allow, and click on the <Add> button.
- [Step 4] Click on the <Close> button to close the current dialog box.
- [Step 5] Select Maintenance and Download Key Generation Software.
- [Step 6] Click on the screen's <Open> button to unzip the software.

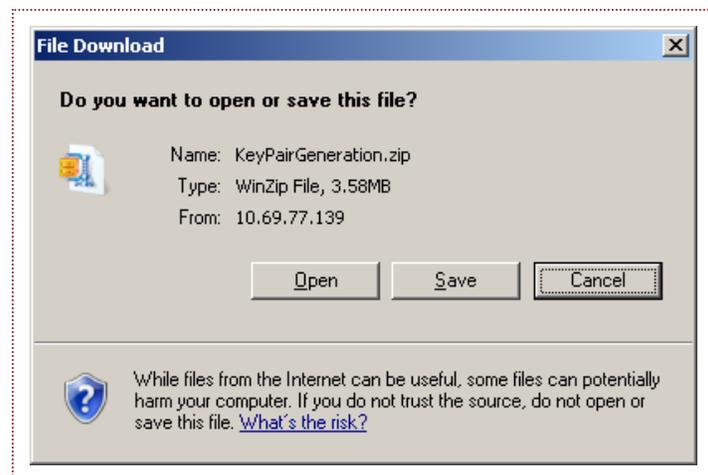


FIGURE 2 WINZIP FILE DOWNLOAD SCREEN

- [Step 7] Click on the <Next> button to continue.



FIGURE 3 WINZIP WELCOME SCREEN (⬆)



FIGURE 4 WINZIP SELECT ACTIVITY SCREEN (⬆)

F

[Step 8] Click on the <Unzip Now> button (FIGURE 5), to complete the current file download task.

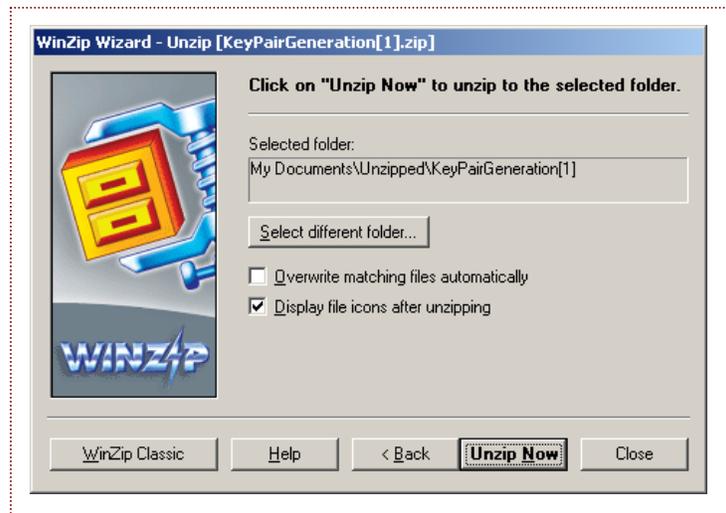


FIGURE 5 WINZIP UNZIP SCREEN (w/<UNZIP NOW> BUTTON)

2.2.2 Installing RSA Key Generation Software

RSA Public and Private Key generation software is used to create one Public Key diskette and one Private Key diskette per user. The information contained on these RSA diskettes enables a user to work with functions requiring security access in the Communications and Signature Enrollment menus on Ginnie^{NET}. An individual's password is contained on the RSA Public Key diskette.

Each Issuer should have a designated security officer who is responsible for creating the RSA diskettes. The RSA Public and Private Key generation software is to be installed *only* on the PC utilized by the security officer. **This software must be loaded on a local drive on a resident PC. It should not be installed in a LAN environment.**



NOTE: If there is only one (1) user working with Ginnie *NET* at a particular site, and *no* Security Officer has been designated, the individual user will function as the Security Officer.

[Step 1] Click on the **DISK1** line item selection (highlighted), as shown below in **FIGURE 6**.

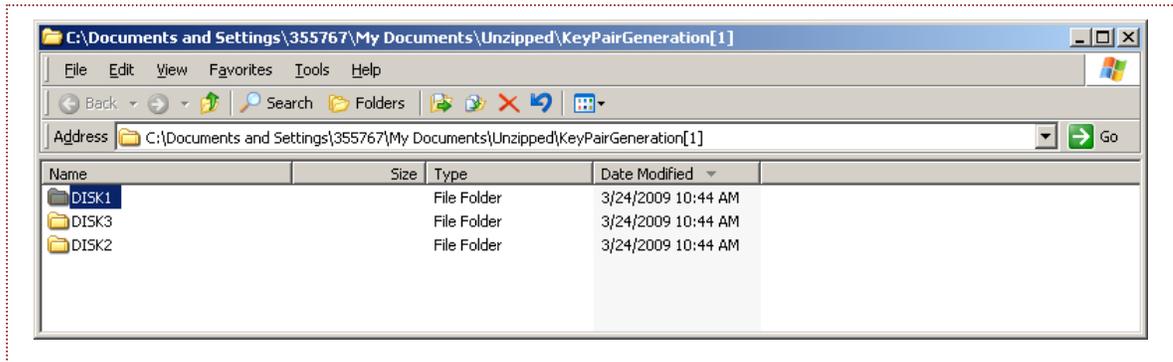


FIGURE 6 DOCUMENTS AND SETTINGS LINE ITEM LISTINGS SCREEN

[Step 2] On the new Windows Explorer screen, select the **SETUP.EXE** file, as shown on the right side of the screen (**FIGURE 7 AREA OF DETAIL**).

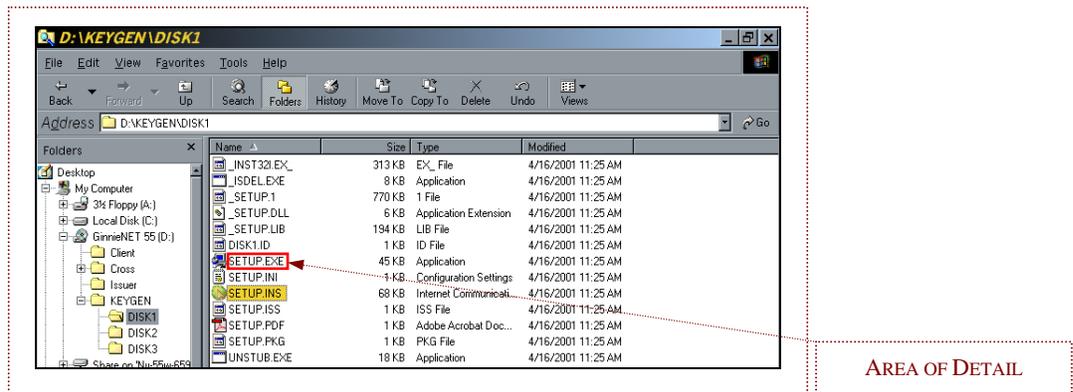


FIGURE 7 WINDOWS EXPLORER SCREEN (W/SETUP.EXE FILE SELECTION)

[Step 3] Double-click on  **SETUP.EXE** file to begin the installation process.



NOTE: The **SETUP.EXE** file step the user through the full installation process, and provide systematic instructions until the full installation is complete.

[Step 4] Make sure that you read the instructions on the Setup screens. If there is a discrepancy between this Training Guide and the instructions on the Setup screen, always be sure to follow all instructions as set forth on that Setup screen.

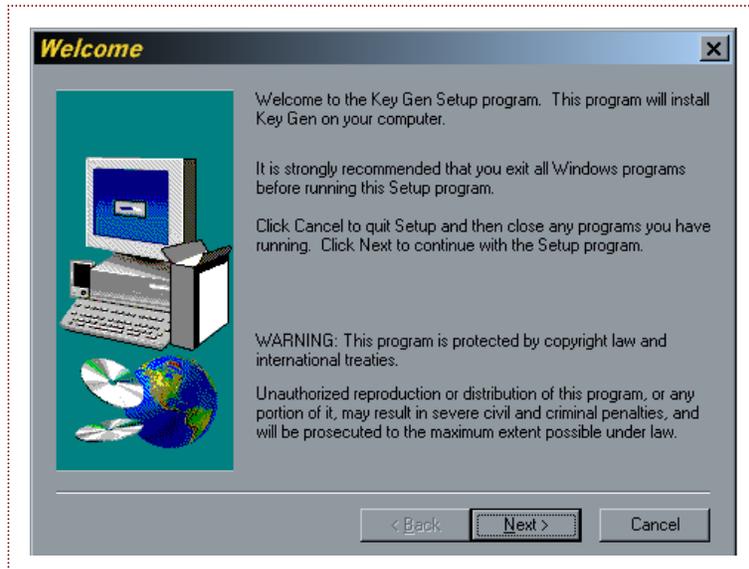


FIGURE 8 KEY GEN SETUP WELCOME SCREEN (w/<NEXT> BUTTON)

- [Step 5] On the new Welcome screen (FIGURE 8), click on the <Next> button.
- [Step 6] Enter the required information in both the Name and Company fields on the User Information screen.
- [Step 7] Click on the screen's <Next> button to proceed to the Choose Destination Location screen, as shown below in FIGURE 9.

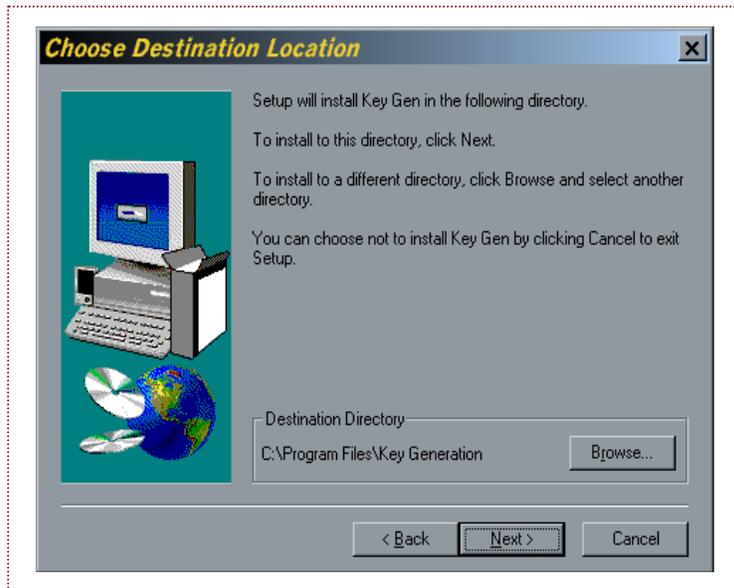


FIGURE 9 KEY GEN SETUP CHOOSE DESTINATION LOCATION SCREEN (w/<NEXT> BUTTON)

[Step 8] The default destination directory for your RSA Public and Private Key generation software will be a directory on your local hard drive as shown above in the **C:\Program Files\Key Generation** example. You may choose a different drive or directory by clicking on the screen's <Browse...> button. Accepting the setup default is simple and safe. The user may change the directory if desired, then click on the <Next> button to proceed.

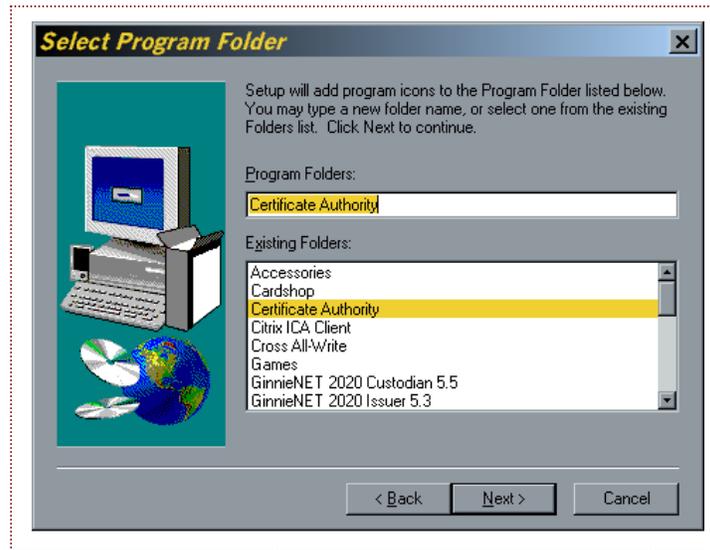


FIGURE 10 KEY GEN SETUP **SELECT PROGRAM FOLDER** SCREEN (W/<NEXT> BUTTON)

[Step 9] The Program Folder (or group) is the window in which the RSA program icons will be located. The program folder name, which appears in the Program Folders field above, is the default. This name will be used on the Windows Programs Menu. The user may change the directory if desired, then click on the <Next> button to proceed to the next screen to review the selected entries.

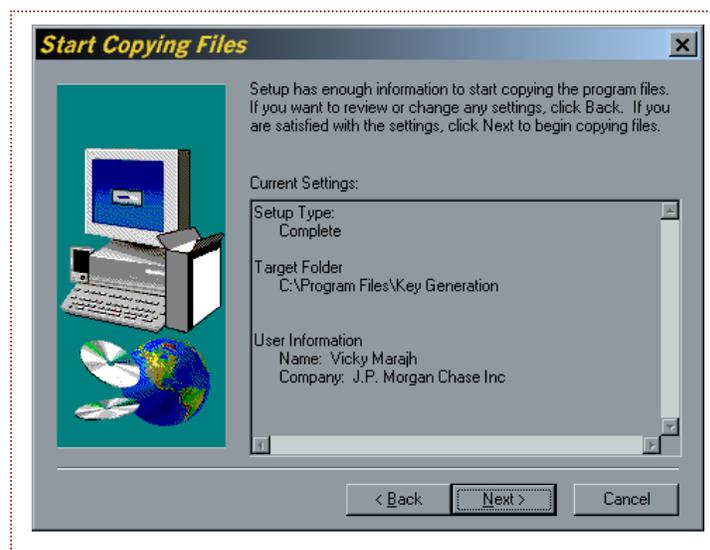


FIGURE 11 KEY GEN SETUP **START COPYING FILES** SCREEN (W/<NEXT> BUTTON)

[Step 10] After confirming all selections, the user may click on the <Next> button once again to begin the full file copying process. A download status bar will then display, like that shown here in [FIGURE 12](#).

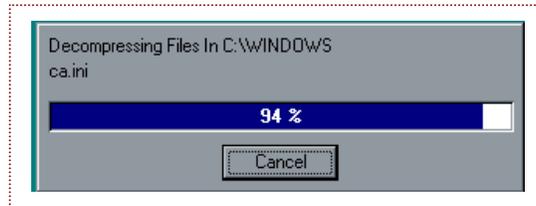


FIGURE 12 KEY GEN SETUP FILE DOWNLOAD PROGRESS BAR (SHOWN AT 94%)

When the download process is completed, a new program group will be placed on the Program Files menu area of the user's Desktop.

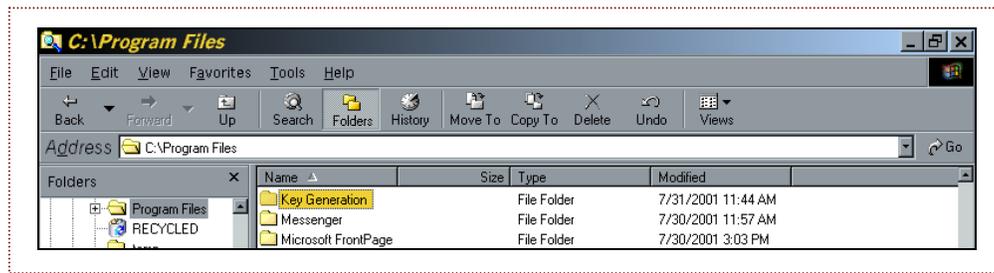


FIGURE 13 WINDOWS EXPLORER SCREEN (W/PROGRAM FILES SELECTION)

[Step 11] Finally, the user will be prompted to "Launch the program file". The user may then either run the program immediately (now), or execute the program file at a later date. Ensure that you allow the program to run NOW. This launch process will take only a very few minutes to complete.



NOTE: Two (2) IBM-formatted, 3½" floppy diskettes *or* CDs will be required.

[Step 12] To launch the program, simply enable the checkbox labeled Yes, Launch the program file checkbox, then click on the screen's <Finish> button. Remember, to run the program later, leave the check box empty; to launch immediately enable the checkbox (☑). Instructions for creating Public and Private Key certificates are provided in the next section.

2.3 RSA PUBLIC AND PRIVATE KEY CERTIFICATES

2.3.1 Creating Private and Public Keys Using Floppy Diskettes

NOTE: To create the Private and Public keys on removable media *without* using floppy diskettes, please refer to *Section 2.3.2*, beginning on page **13**.

2.3.1.1 Requirements

You will need two (2) blank, IBM-formatted, 3½" floppy diskettes to proceed. Ensure that you label them "**Disk 1: Private Key Disk**", and "**Disk 2: Public Key Disk**".

RSA Private and Public Key certificates are created by the Security Officer to establish Ginnie*NET* security. These certificates are required for the **FINGERPRINT ENROLLMENT** process. This fingerprint enrollment process will require the following:

- (a) That the user has a Private Key certificate stored on **Disk 1**; and
- (b) That the Public Key certificate stored on **Disk 2** has been properly certified and authenticated by Ginnie*NET* Customer Service.

After the Security Officer creates the Public and Private Key certificates, the Public Key Disk (Disk 2) must be sent to Ginnie*NET* Customer Service for authentication. Public Keys that have *not* been authenticated will not allow a user to complete the Fingerprint Enrollment process.

Mail each user's Public Key Disk to the following address:

**Ginnie*NET* Customer Service
BNY Mellon
101 Barclay Street, 8E
New York, New York 10286**

Turnaround time for Public Keys authentication, once Ginnie*NET* Customer Service receives the Public Keys, is (48) hours.

2.3.1.2 Installation Procedures

[Step 1] The user may begin by double-clicking on the **RSA Key Generation** icon in their Certificate Registration program group to start the process. Alternatively, the user may also run the program from the Windows Taskbar by stepping through the following menu flow:



- (a) Follow the simple **<Start> —Certificate Authority —Key Generation** navigational flow to access the Key Generation screen.

[Step 2] On the new Key Generation screen, click on the **Create New Key Pair** icon in the center of the screen (FIGURE 14) to create both the Public and Private Key disks.

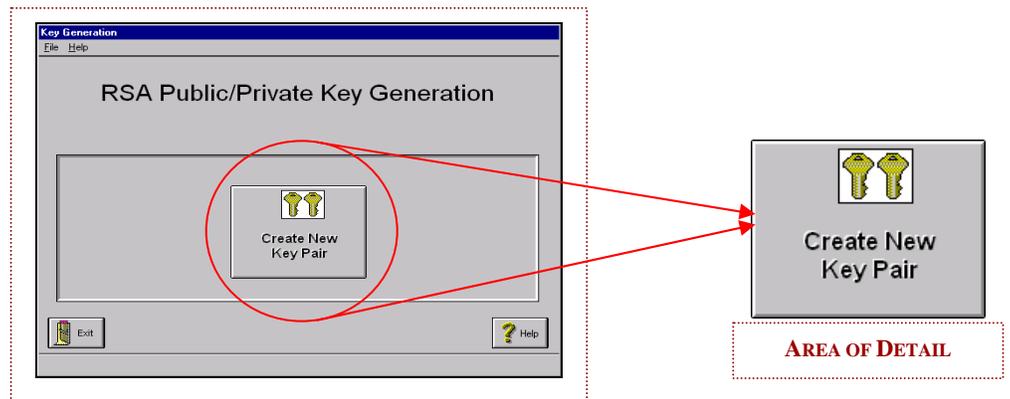


FIGURE 14 (RSA PUBLIC/PRIVATE) KEY GENERATION SCREEN (W/ICON SELECTION)

The Key Generation Information screen will then display, like that shown below in FIGURE 15.



FIGURE 15 KEY GENERATION INFORMATION SCREEN

[Step 3] Select the appropriate disk drive and enable the radial checkbox () to indicate your choice, then click on the <Next>. The User Information screen will then display.

[Step 4] On the new User Information screen, follow all instructions carefully , ensuring that you enter the full name of the authorized signing representative.

NOTE: The user may use either the <Tab> key, or <Shift>–<Tab> keys, to move the cursor between the screen fields. The user may also at any time click on the screen’s **Help** icon for further assistance.



[Step 5] Follow the directions to create a valid RSA password (FIGURE 16). Be certain to select a password that can be easily remembered without writing it down.

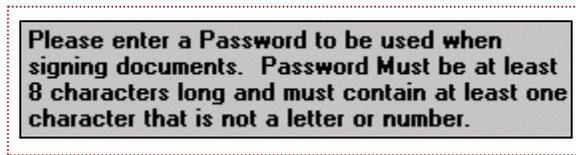


FIGURE 16 PASSWORD ENTRY/DEFINITIONS MESSAGE

[Step 6] Click on the **Create New Key Pair** icon.  The **Password Confirmation** screen shown below in FIGURE 17, will then display.



FIGURE 17 PASSWORD CONFIRMATION MESSAGE

[Step 7] The system will now prompt the user to confirm their new RSA password. Re-enter the password a second time, then click on the <OK> button to proceed. The **Disk Change** screen (FIGURE 18) will then display.



FIGURE 18 DISK CHANGE (PRIVATE KEY) SCREEN

[Step 8] You will be instructed to insert the Private Key (**Disk 1**) disk. Insert one of the blank, formatted floppy diskettes in the floppy drive and click on the <OK> button.

[Step 9] The system will then ask the user for the Public Key diskette (FIGURE 19). Remove the Private Key **Disk 1** diskette from the floppy drive and insert the *second* **Disk 2** diskette, then click on the <OK> button once again.



FIGURE 19 DISK CHANGE (PUBLIC KEY) SCREEN



NOTE: Once you have removed the Disk 1 diskette, with the second diskette already in the drive, take a moment to carefully label your Disk 1 as such *immediately*, to avoid possible confusion between the two diskettes.

The Key Generation **Success** screen will then display, like that here in FIGURE 20, and the key generation process will be complete.



FIGURE 20 KEY GENERATION SUCCESS SCREEN

[Step 10] Review and adhere to all of the instructions for the disposition of the Public Key disk and submission of supporting documentation, to include: **(a)** the screen instructions above; **(b)** instructions at the beginning of this section, and those in Program Enrollment and Set-Up. The user will be responsible for submitting the required materials and supporting documentation.



NOTE: If you have questions, call Ginnie^{NET} Customer Service at 1-800-234-4662, *Option 1*.

[Step 11] Finally, click on the screen's <➡ Next> button to complete the key generation action, and to exit the program.

2.3.2 Creating Private and Public Key on Removable Media without a Floppy

[Step 1] Create a directory named **KeyPairs** (note spelling and character spacing) on your local hard disk, or on a network drive to which you have full access rights.

[Step 2] Ensure that you leave the current window open (deployed).

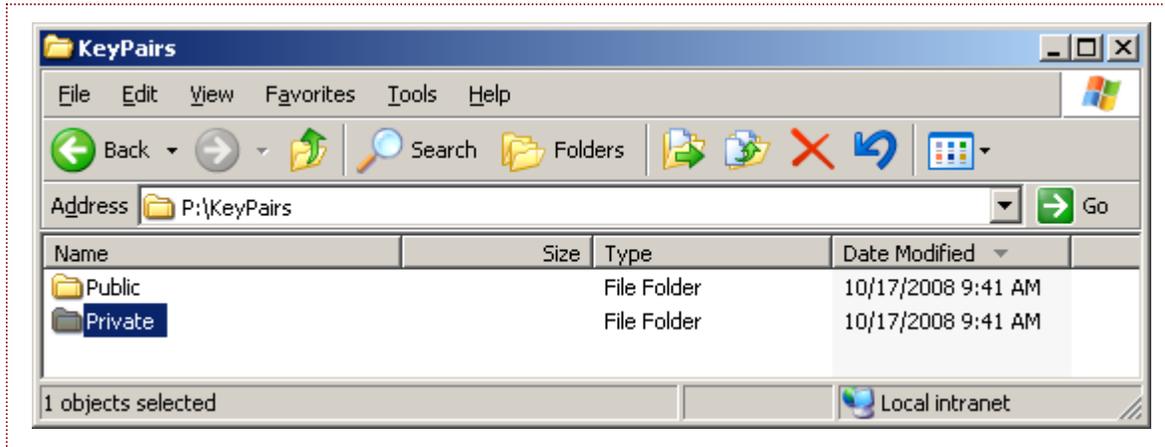


FIGURE 21 WINDOWS EXPLORER SCREEN (W/**KEYPAIRS** SUBDIRECTORY SELECTION)

[Step 3] Now, open a Command window and type the command: **subst b: P:\keypairs**, then press the <Enter> key.

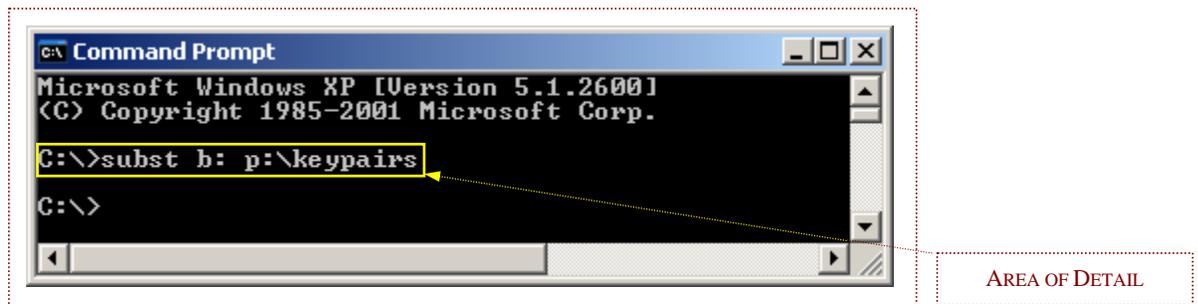


FIGURE 22 COMMAND PROMPT SCREEN

[Step 4] Now, run the Key Generation application. Ensure that you have optioned the **Drive B:** radial button; then click on the screen's <Next> button to proceed to the next level. The **Key Generation Information** screen will then display (FIGURE 23).

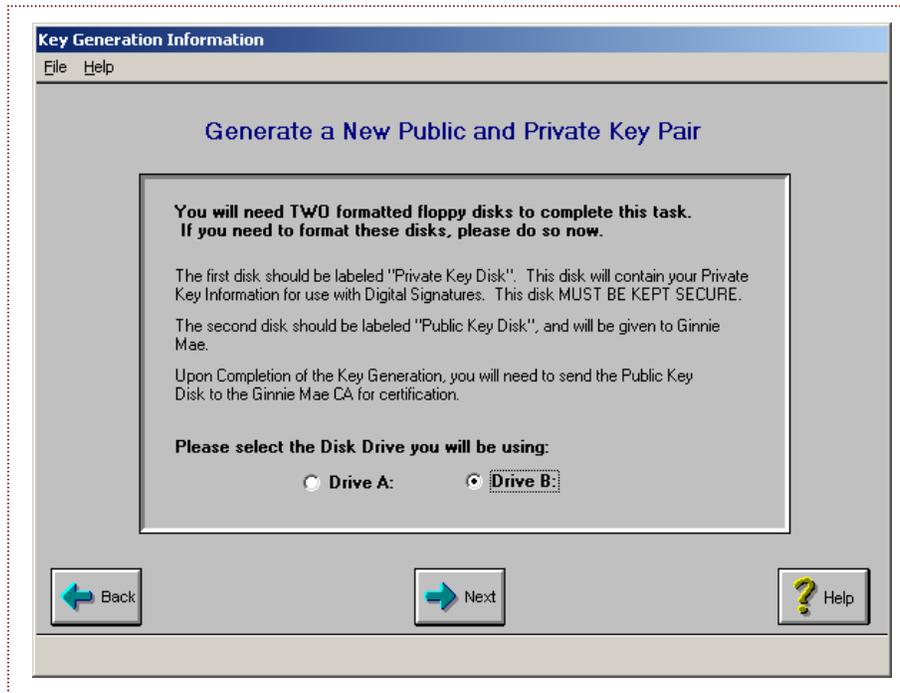


FIGURE 23 **KEY GENERATION INFORMATION** SCREEN (w/**DRIVE B:** SELECTION)

[Step 5] Once the user receives the message 'Please insert your PRIVATE Key disk' (FIGURE 24), simply click on the screen's <OK> button.



FIGURE 24 **DISK CHANGE (PRIVATE)** SCREEN

[Step 6] Once the user receives the message 'Please insert your PUBLIC Key disk' (FIGURE 25), simply click on the screen's <OK> button.

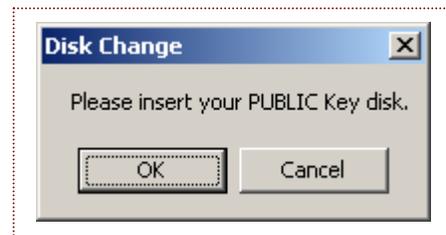


FIGURE 25 **DISK CHANGE (PUBLIC)** SCREEN

[Step 7] Now, move the files shown on the B:\ drive as **PRIVKEY.DER**, **PRIVKEY.DSK** and **USER.DN** to the Private subdirectory, as shown below in FIGURE 26.

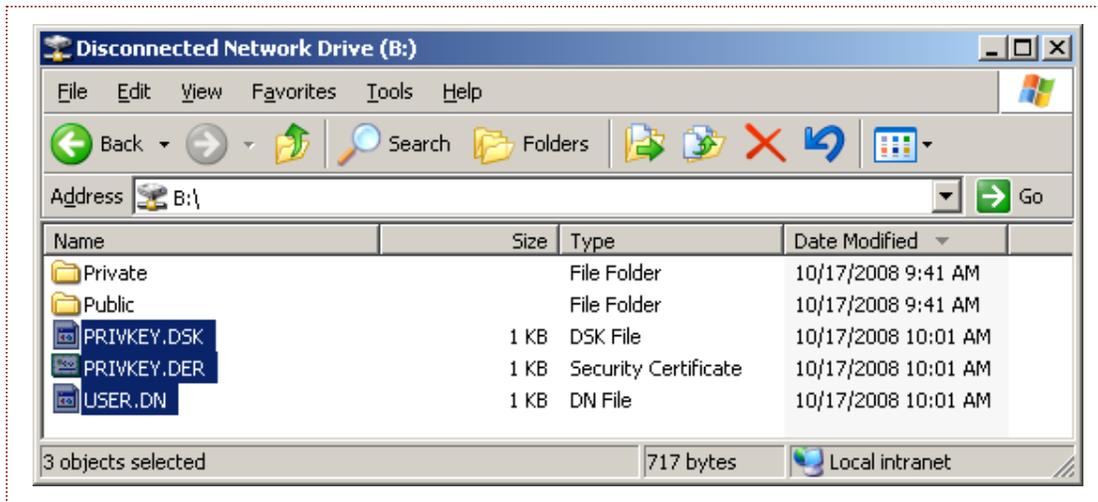


FIGURE 26 B:\ DRIVE FILE MOVES (I)

[Step 8] Once the user receives the message 'Please Insert your Public Key Disk', click on the <OK> button.

[Step 9] When the Key Generation application completes, move the files shown on the B:\ drive as **USERCERT.DER** and **PUBKEY.DSK**, to the Public subdirectory.

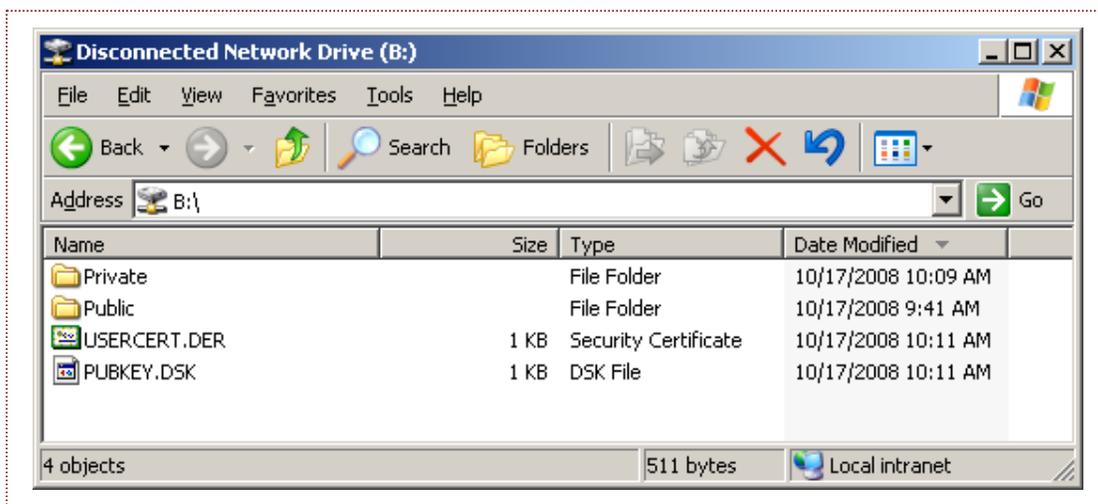


FIGURE 27 B:\ DRIVE FILE MOVES (II)

[Step 10] Now, send the files in the Public directory to the Ginnie^{NET} Certificate Authority. This can be done by copying the files to a removable media such as a CD or a flash drive. When the files are returned, replace the files in the Public directory.

[Step 11] Eliminate the drive substitution by typing, **subst b: /d** in the Command box, then press the <Enter> key.

```

C:\ Command Prompt
(C) Copyright 1985-2001 Microsoft Corp.
C:\>subst b: p:\keypairs
C:\>subst b: /d
C:\>
  
```

FIGURE 28 B:\ TO D:\ DRIVE SUBSTITUTION (COMMAND LINE ENTRY)

2.4 I NSTALLING THE FINGERPRINT SCANNER SYSTEM SOFTWARE

2.4.1 Installation Overview

The fingerprint reader is a desktop device. The web application triggers an ActiveX control *. The ActiveX control communicates with the Fingerprint server using TCPIP over port 1200. The web application generally changes C:\Program Files\BioPlugin\Client.ini to point to the Fingerprint server (in the server section the IP key value is changed to www.ginnienet.net).

If there are constraints in your organization requiring that you run through a proxy server, the workaround is as follows:

- [Step 1] Install the Fingerprint Reader software. Make certain that the REGISTRATION_ID value in the KEY Section of **C:\Program Files\BioPlugin\Client.ini** matches the LID on the Reader.
- [Step 2] Edit the **C:\Program Files\BioPlugin\Client.ini** file and change the value of IP in the server section to the address needed to reach the Proxy Server.
- [Step 3] Change the attributes for the **C:\Program Files\BioPlugin\Client.ini** file so that it is "READ-ONLY".
- [Step 4] The proxy server needs to be configured so it will pass the communications via port 1200 on to the IP address **160.254.60.14**.
- [Step 5] Port 1200 is required to be open only for outbound-initiated communication which minimizes the risk. Additionally, communication can be restricted to specified sites, which further reduces the risk.

Your infrastructure team should be able to restrict the availability of the port to a discrete segment of your network. It does not need to be opened universally.

 **NOTE** *: The ActiveX control can be downloaded from ginnienet.net and is to be installed on the workstation. The installation will automatically create the directory **C:\Program Files\BioPlugin**.

2.4.2 Installation Procedures

IMPORTANT: Do not attach the fingerprint scanner until the full installation process is complete and your system has been restarted.

[Step 1] To begin the download process log onto the Ginnie *NET* website, at www.ginnienet.net, to download the software.

[Step 2] Enter your assigned User ID and password in their respective fields, then click on the screen's <Login> button (FIGURE 29).

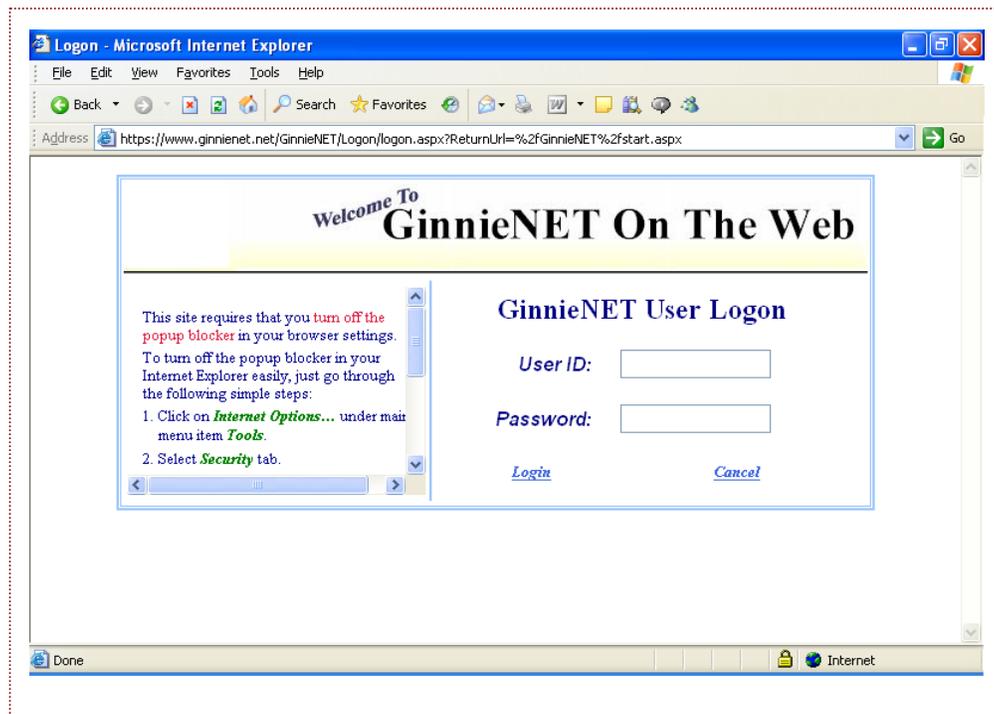


FIGURE 29 GINNIENET LOGIN SCREEN

2.4.2.1 Site Requirements

NOTE: This site will require that the user disable (turn off) the pop-up blocker in their browser settings. To do so, step through the following quick flow, then resume the Installation procedure.

- a) With the browser window open, click on the **Tools** option from the standard toolbar, then select the **Pop-up Blocker** option.
- b) Click on the **Pop-up Blocker** menu option.
- c) Click on the **Pop-up Blocker Settings** sub-menu option
- d) Enter our web address in the screen's **Address of website to allow** field, then click on the <Add> button.
- e) Click on the <Close> button to close out the current website allowance action.

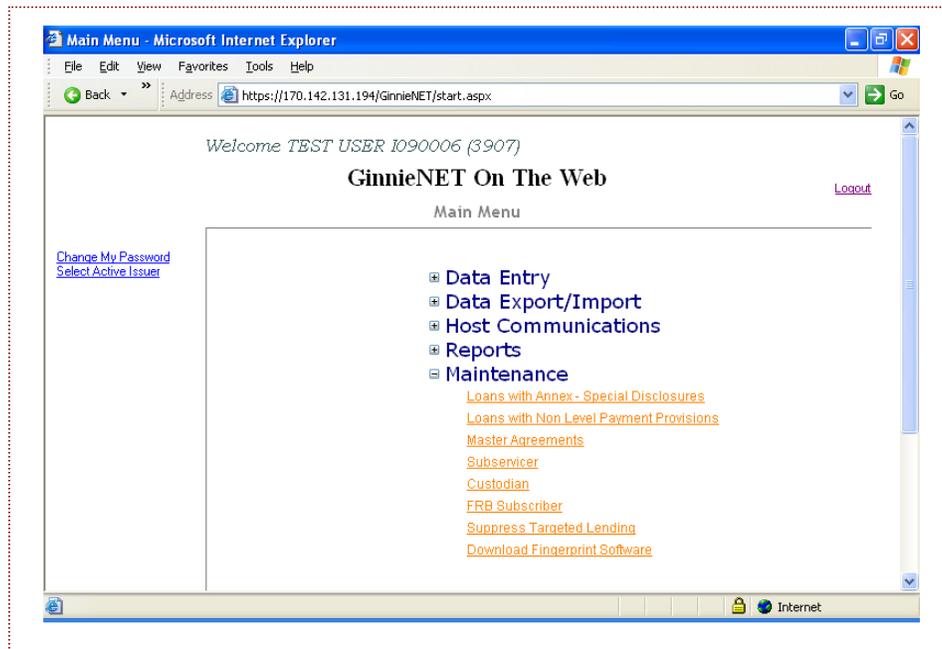


FIGURE 30 GINNIE*NET* MAIN MENU SCREEN (w/MAINTENANCE LINK)

[Step 3] Returning to the Ginnie*NET* Main Menu screen, click on the screen’s **Maintenance** link.

[Step 4] Click on the **Download Fingerprint Software** link. A Security Warning message screen will then display, like that shown here in FIGURE 31.

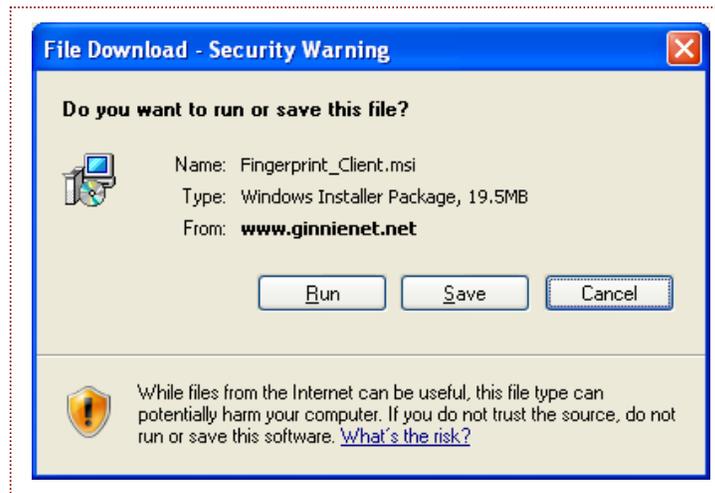


FIGURE 31 SECURITY WARNING SCREEN (w/<RUN> BUTTON)

[Step 5] Click on the <Run> button to install the fingerprint scanning software. The system will then display an installation “progress bar” (FIGURE 32) to indicate the status of the current software installation.

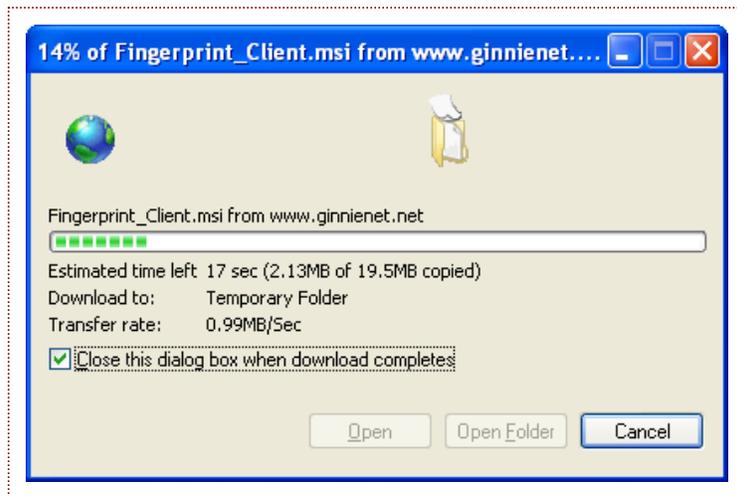


FIGURE 32 INSTALLATION STATUS BAR SCREEN

[Step 6] Once this initial download sequence is completed, click on the <Open> button to begin the actual fingerprint scanning software installation. A Run Software? Security Warning screen will display, like that shown here in [FIGURE 33](#).

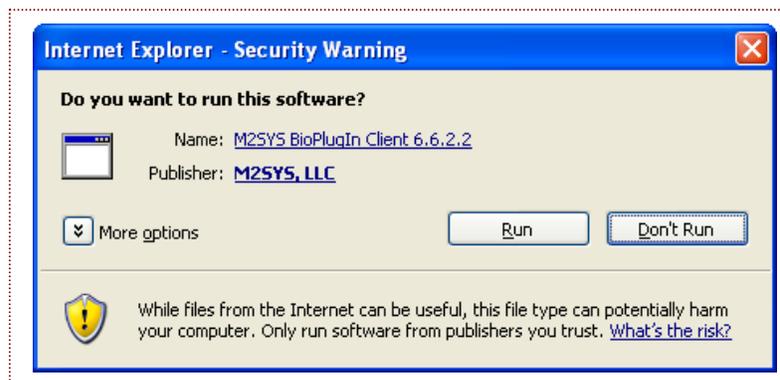


FIGURE 33 RUN SOFTWARE? SECURITY WARNING SCREEN

[Step 7] Then, click on the <Run> button to run the M2SYS BioPlugIn Client 6.6.2.2 software. The **M2SYS BioPlugIn Client 6.6.2.2 InstallShield Wizard** screen—shown on the following page in [FIGURE 34](#)—will then display.

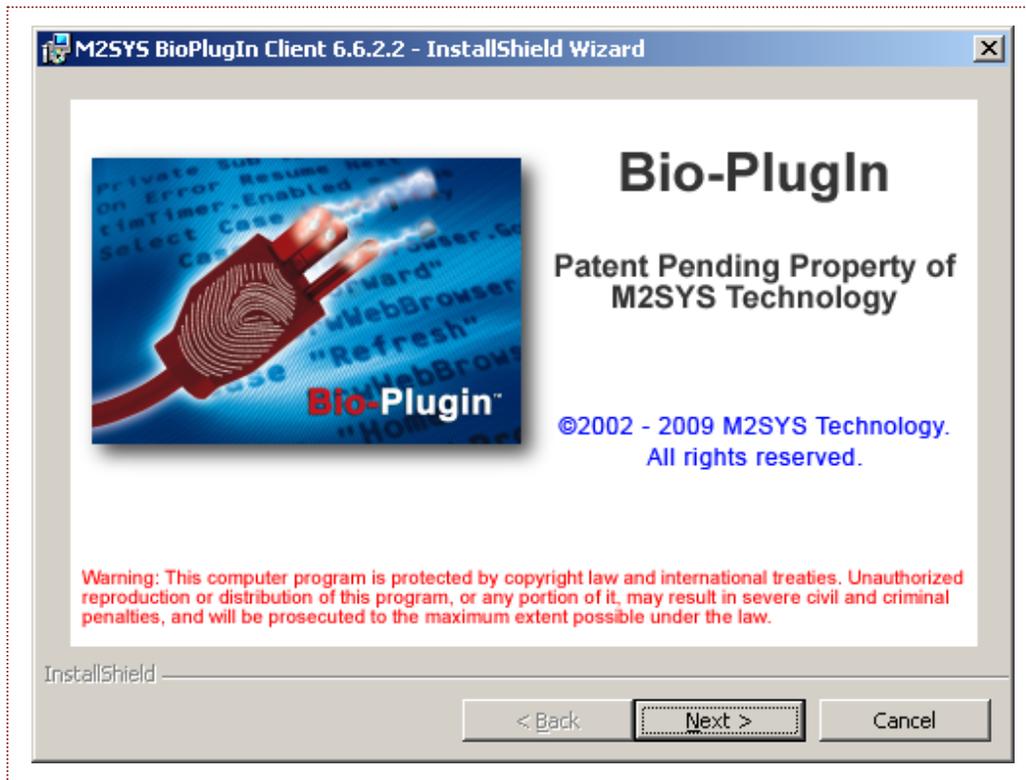


FIGURE 34 M2SYS BIOPLUGIN CLIENT 6.6.2.2 INSTALLSHIELD WIZARD SCREEN

- [Step 8] Click on the **<Next>** button to begin the program installation. The M2SYS BioPlugIn Client **Welcome** screen will then display.
- [Step 9] Once initialized, the Setup Wizard will display the program Welcome screen. Click on the **<Next>** button to acknowledge the welcome, after reviewing both the posted security warning and copyright information.

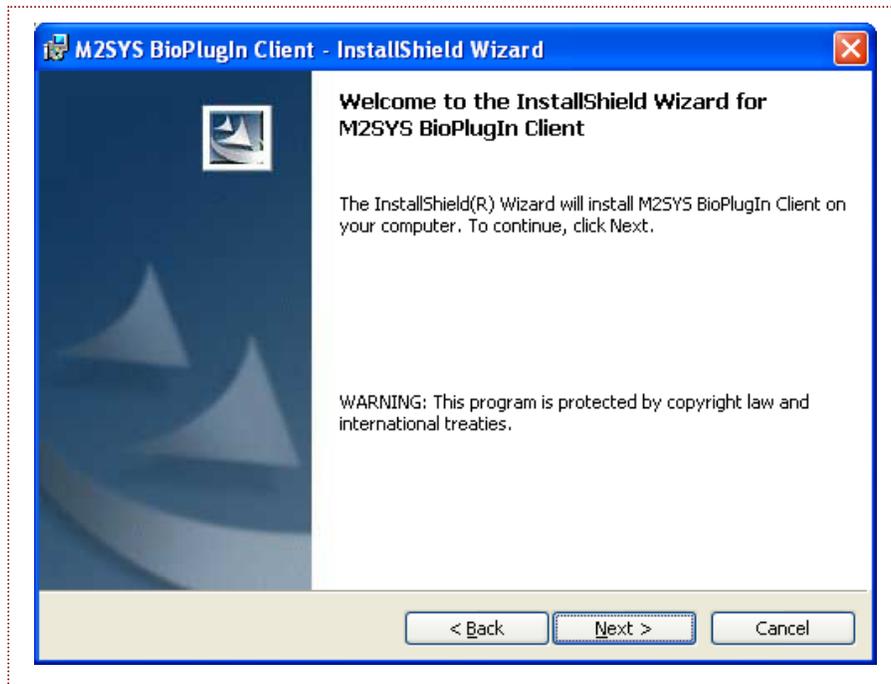


FIGURE 35 INSTALLSHIELD WIZARD WELCOME SCREEN

[Step 10] On the new M2SYS BioPlugIn Client InstallShield Wizard Welcome screen, click on the <Next> button once again to proceed to the next screen level. A **License Agreement** screen will then display, like that shown here in [FIGURE 36](#).

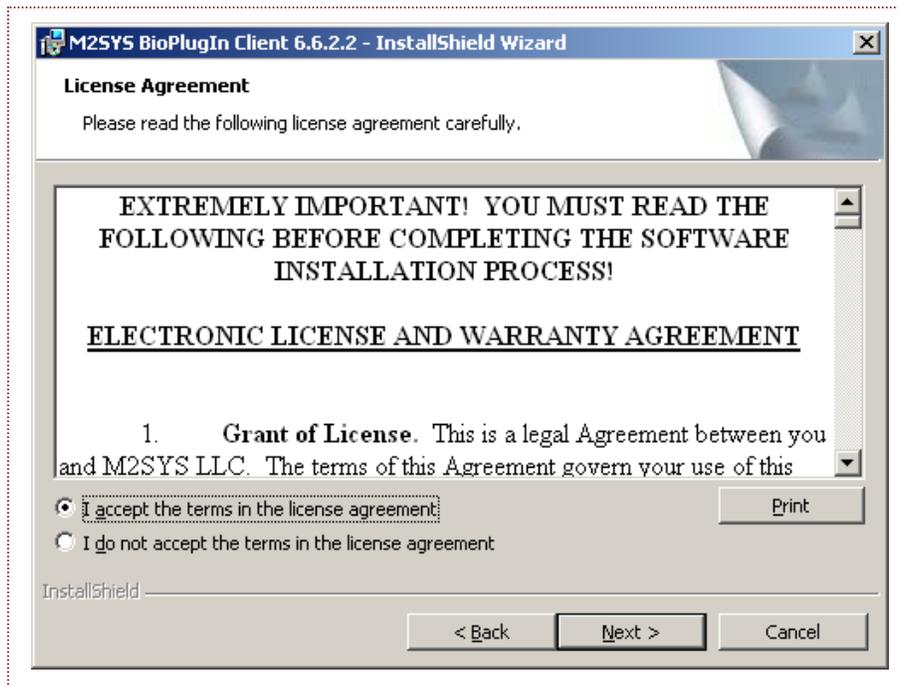


FIGURE 36 INSTALLSHIELD WIZARD LICENSE AGREEMENT SCREEN

[Step 11] Carefully read the License Agreement's **ELECTRONIC LICENSE AND WARRANTY AGREEMENT** section. The user may also click on the screen's <Print> button to route the License Agreement to print should you wish to obtain a printed copy of that License Agreement.

[Step 12] Enable the **I accept the terms in the license agreement** radial button (☉), to signify your review and agreement with all terms specified therein.

[Step 13] Click on the <Next> button once again to proceed to the next screen level. The **Customer Information** screen will then display, like that shown below in **FIGURE 37**.

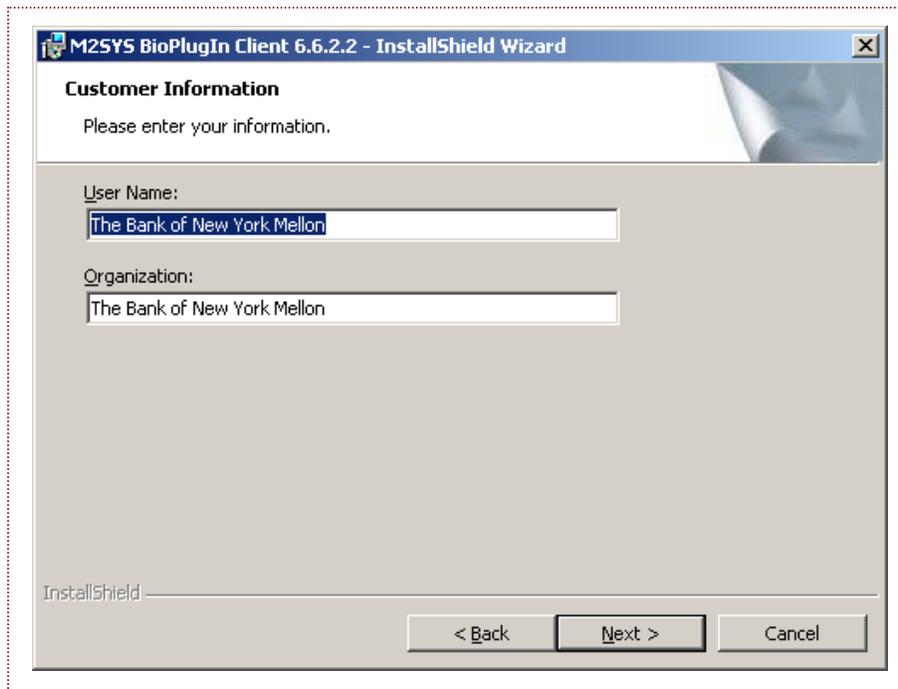


FIGURE 37 INSTALLSHIELD WIZARD CUSTOMER INFORMATION SCREEN

[Step 14] Enter a specific user name in the **User Name:** field, and organization name in the screen's **Organization:** field, then click on the <Next> button. The **Destination Folder** screen will then display, like that shown on the following page in **FIGURE 38**.

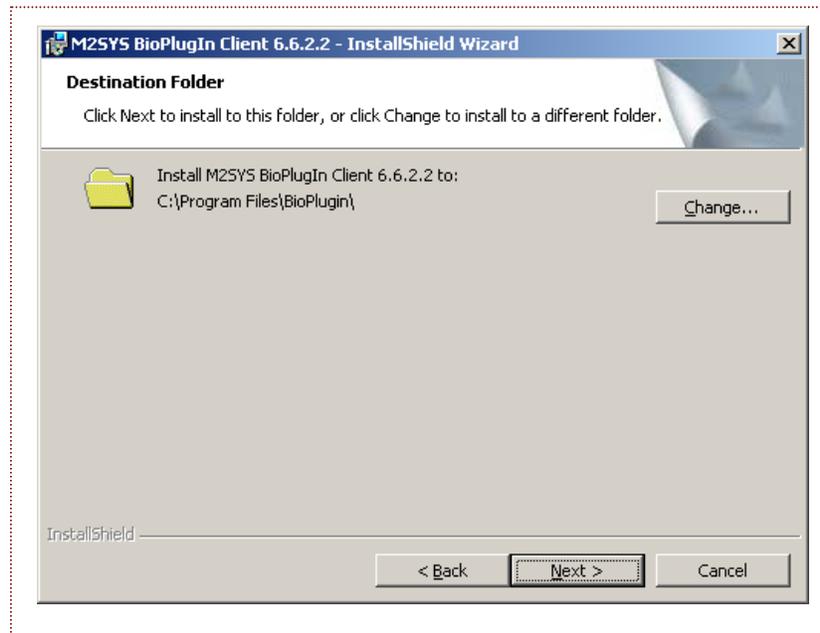


FIGURE 38 INSTALLSHIELD WIZARD DESTINATION FOLDER SCREEN

[Step 15] The Setup Wizard will recommend a *default* installation. If you need to change to a *different* folder, or to create a *new* folder, click on the <Change...> button. Click on the <Next> button if the current destination folder location is acceptable, and to move on to the next screen level.

The Program Folder (or group) is the window in which the Bio-Plugin program will be located. The program folder name, which appears in the Program Folders field above, will be set as the default. To modify the selection, simply click on either the <Back> button or <Install> button to accept the entries, and to start copying files

The **Ready to Install the Program** screen will then display, like that shown on the following page in [FIGURE 39](#).

[Step 16] On the new **Ready to Install the Program** screen, the program folder will display the location in which the Bio-Plugin program can be found. The program folder name, which appears in the Program Folders field above, will be set as the default. To change any of the current settings, simply click on the <Back> button to return to any of the previous screen series to effect that setting change, or click on the <Install> button to ACCEPT all settings, and to begin the file downloading process.



FIGURE 39 INSTALLSHIELD WIZARD **READY TO INSTALL THE PROGRAM** SCREEN

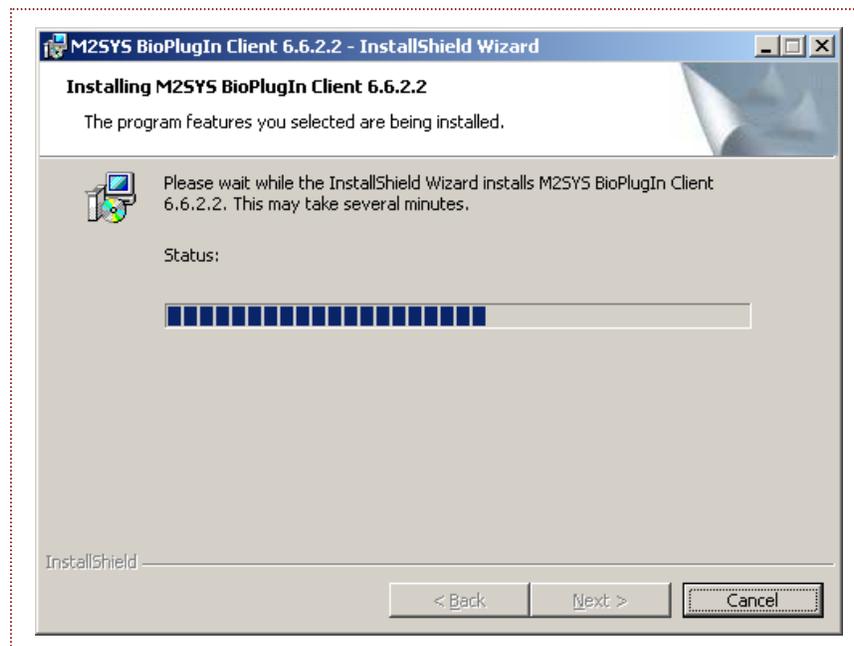


FIGURE 40 INSTALLSHIELD WIZARD **STATUS BAR** SCREEN

[Step 17] The system will again display an installation “progress bar” (FIGURE 40 above) to indicate the status of the current software installation. Be advised that the system may take several minutes to copy all program files.



FIGURE 41 INSTALLSHIELD WIZARD COMPLETED SCREEN

[Step 18] Click on the screen’s <Finish> button to complete the software download task.

[Step 19] The system will then configure the fingerprint software, and display a “Please wait...” screen message (FIGURE 42). **Do not click on the <Cancel> button, but instead allow the configuration action to complete.**



FIGURE 42 DIGITALPERSONA GOLD FINGERPRINT RECOGNITION SOFTWARE 3.2.0 CONFIGURATION SCREEN



FIGURE 43 CONNECT FINGERPRINT SCANNER SCREEN

[Step 20] Once the user has received the “Driver installation completed successfully” message screen (FIGURE 43), they should simply click on the <OK> button to complete the full program installation.

 **NOTE:** Be advised that by clicking on the <OK> button above will also serve to *restart* the user’s computer.

[Step 21] Once the user logs back into the system, they may now physically attach the Fingerprint Scanner hardware to any of their PC-based USB port connection points. The system will then automatically prompt the user for entry of their License ID number (LID#), which can be quickly located by looking on the underside of the scanner unit itself.

[Step 22] Once the **Biometrics: License ID** screen displays, click on the screen’s <Yes> button to restart the computer and to complete the installation.

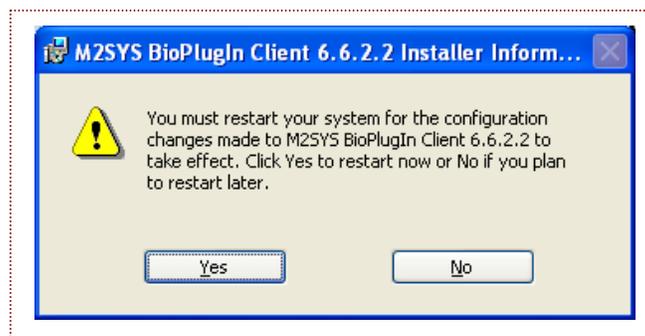


FIGURE 44 INSTALLER INFORMATION SCREEN

[Step 23] Once you log back into your system, attach the Fingerprint Scanner to one of the unit's USB ports. The system will prompt you for entry of the valid License ID (LID#) which can always be found on the rear panel of the scanner unit.

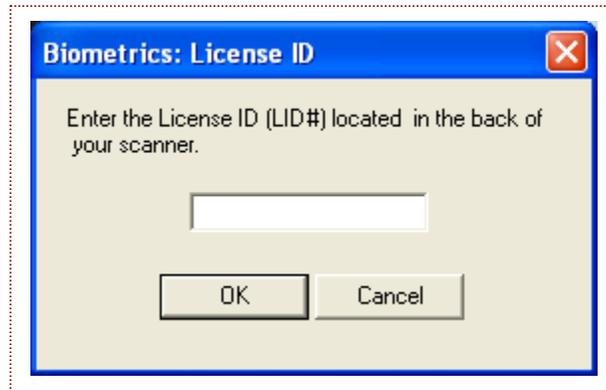


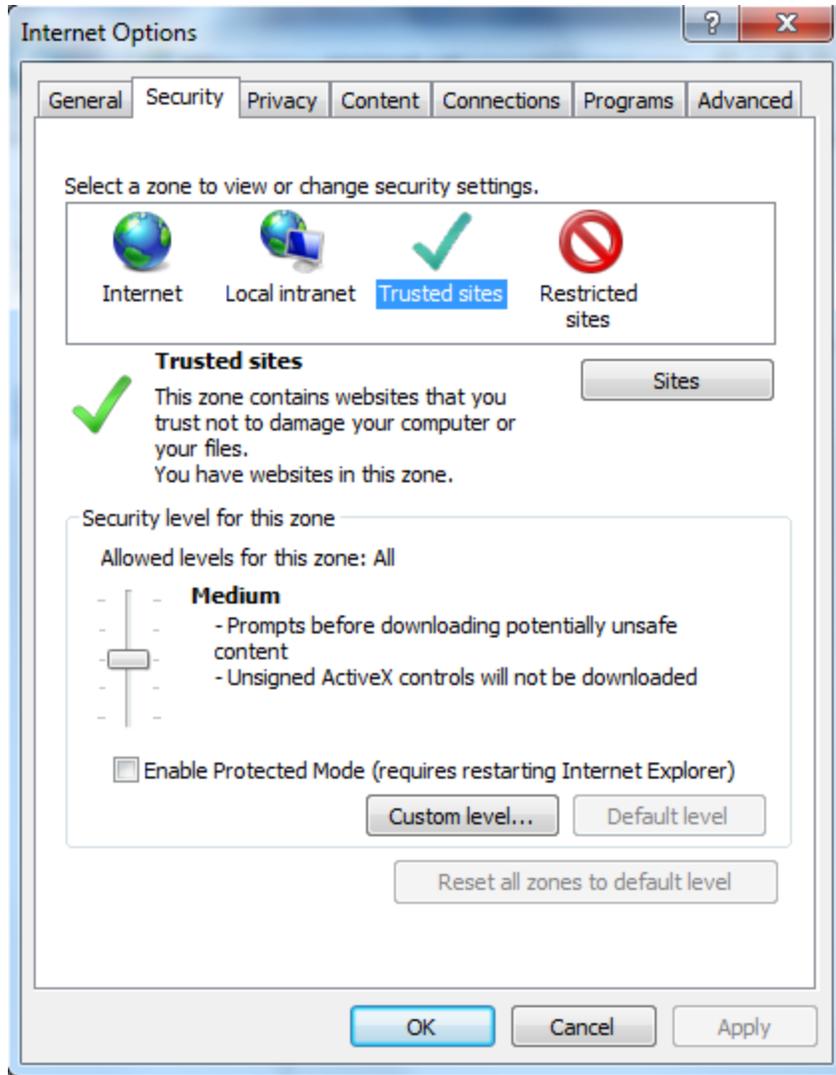
FIGURE 45 **BIOMETRICS: LICENSE ID (LID)** ENTRY SCREEN

The program installation is now complete.

2.5.1 INSTALLING M2SYS BIOPLUGIN CLIENT 7.0.3 ON WINDOWS 7

2.5.1 Prerequisites

1. The person installing the client must have administrative privileges to install software on the machine and must be logged in locally and not remotely into the machine.
2. The Protected Mode should not be enabled for Trusted Zone as shown in the screen below.



3. The website <https://www.ginnienet.net> should be in the Trusted sites zone. The setup automatically adds the website to Trusted sites zone if it completes successfully. If browser settings are controlled using group policies then the website should be added to trusted sites zone using group policy. A good indication of browser settings are controlled by group policy is when a user cannot modify the browser settings.

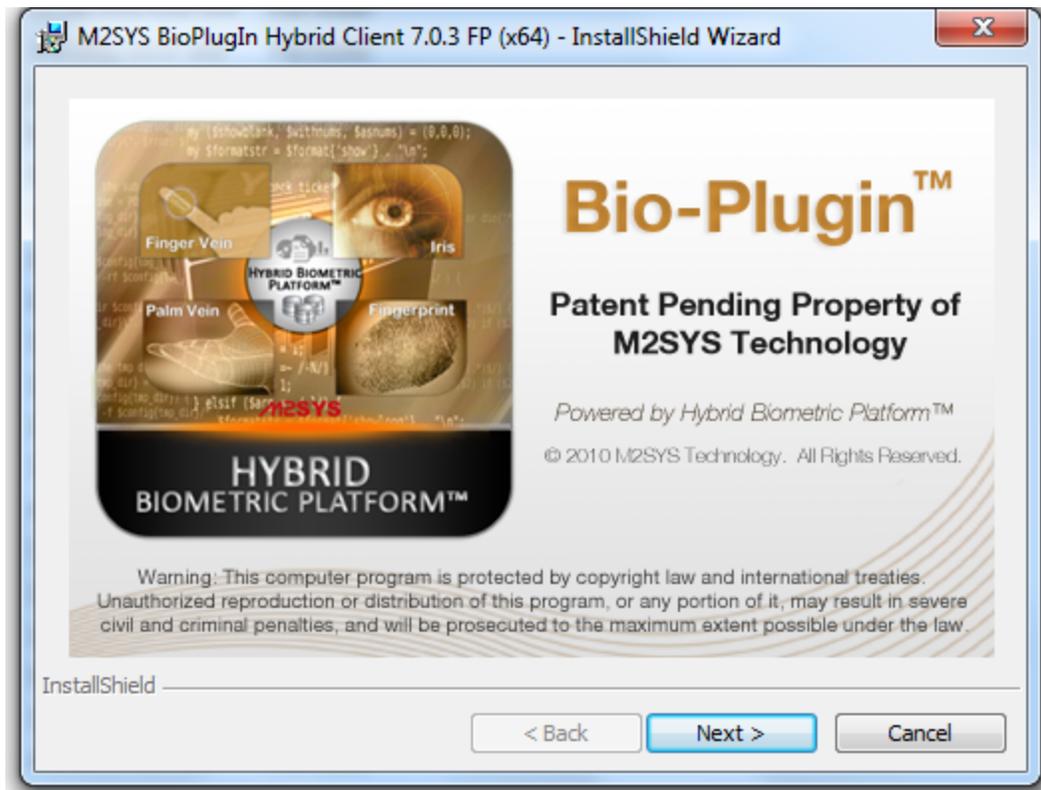
4. The user needs to use the 32-bit version of the Internet Explorer. This version of the client does not work with the 64-bit version of Internet Explorer.

2.5.2 Installation Steps

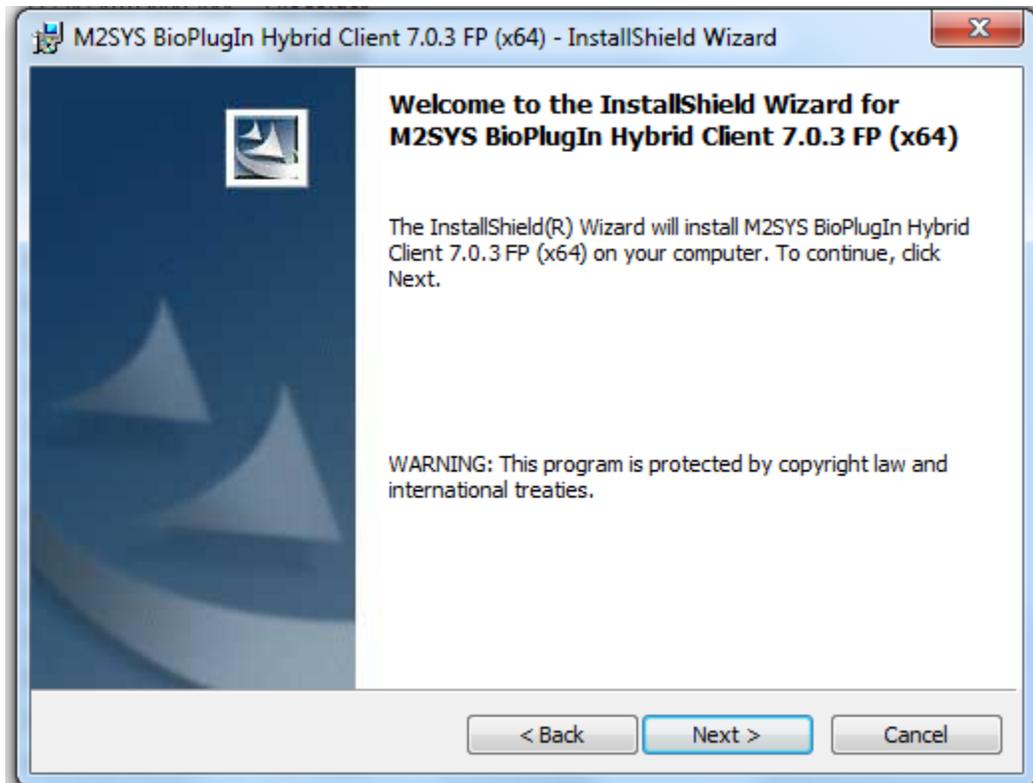
1. Ensure that all the prerequisites are met otherwise the software will not work.
2. Download the Bioplugin client from <https://www.ginnienet.net>.
 - a. Select **Download New Fingerprint Software for 32bit Operating System** if the Operating System is Windows 7 32bit.
 - b. Select **Download New Fingerprint Software for 64bit Operating System** if the Operating System is Windows 7 64bit.

[Download New Fingerprint Software for 32bit Operation System](#)
[Download New Fingerprint Software for 64bit Operation System](#)

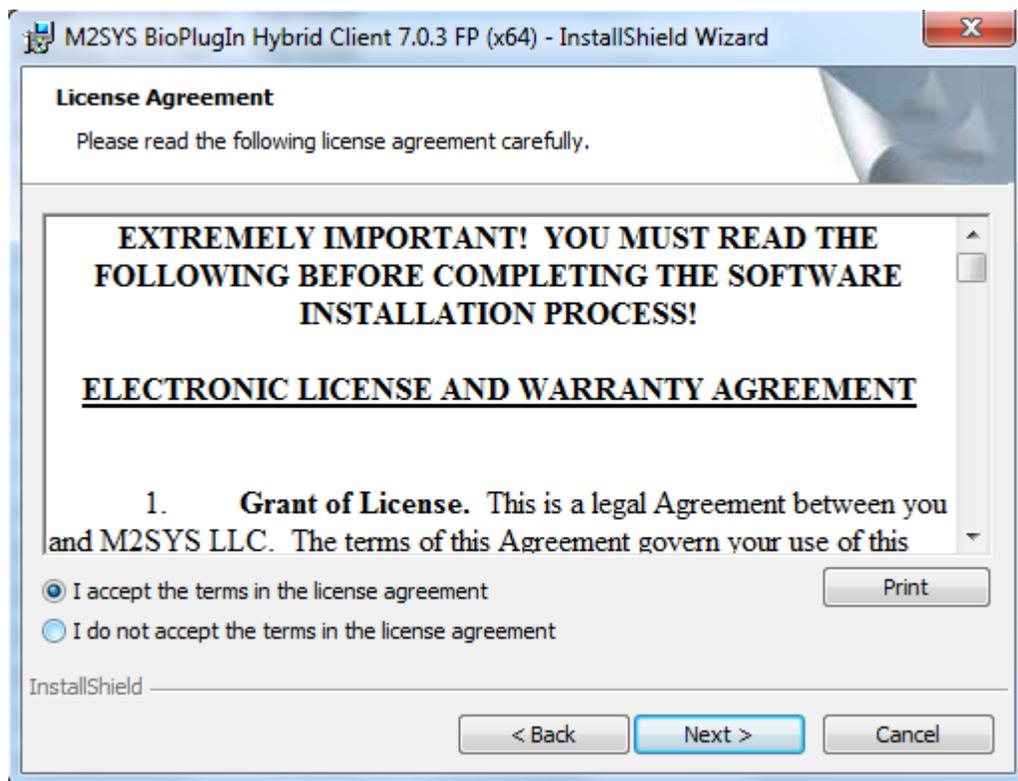
3. Remove the fingerprint scanner from the USB port.
4. Run the setup and follow the prompts. Click the **Next** button in the screen given below.



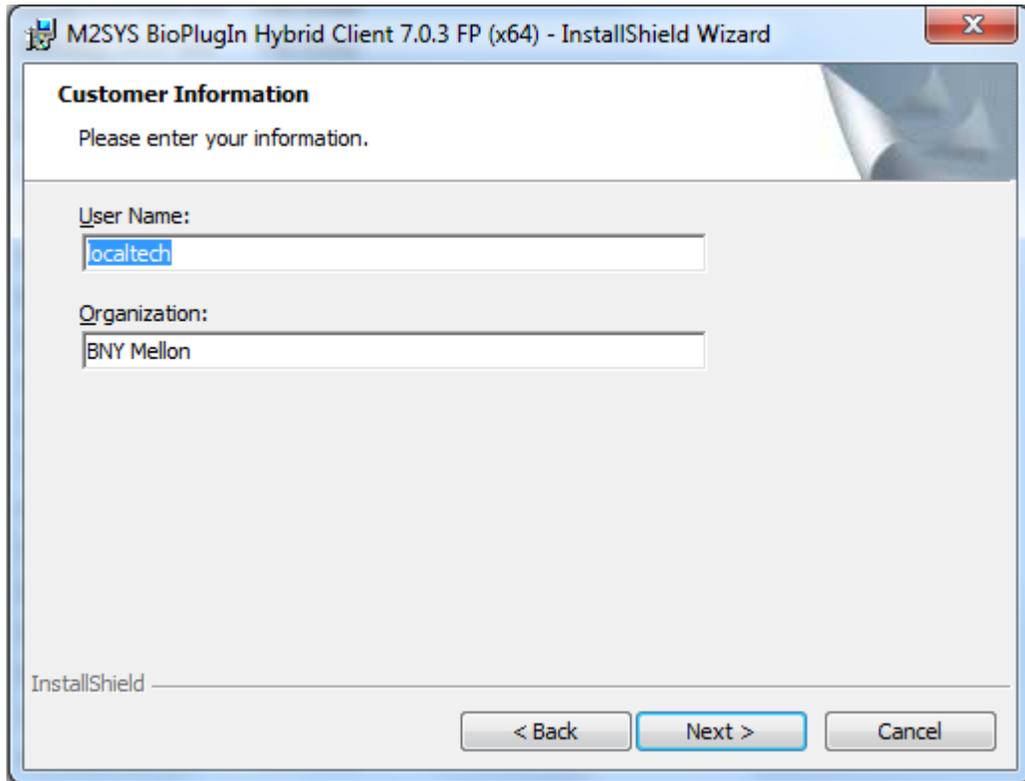
5. Click the **Next** button in the screen given below:



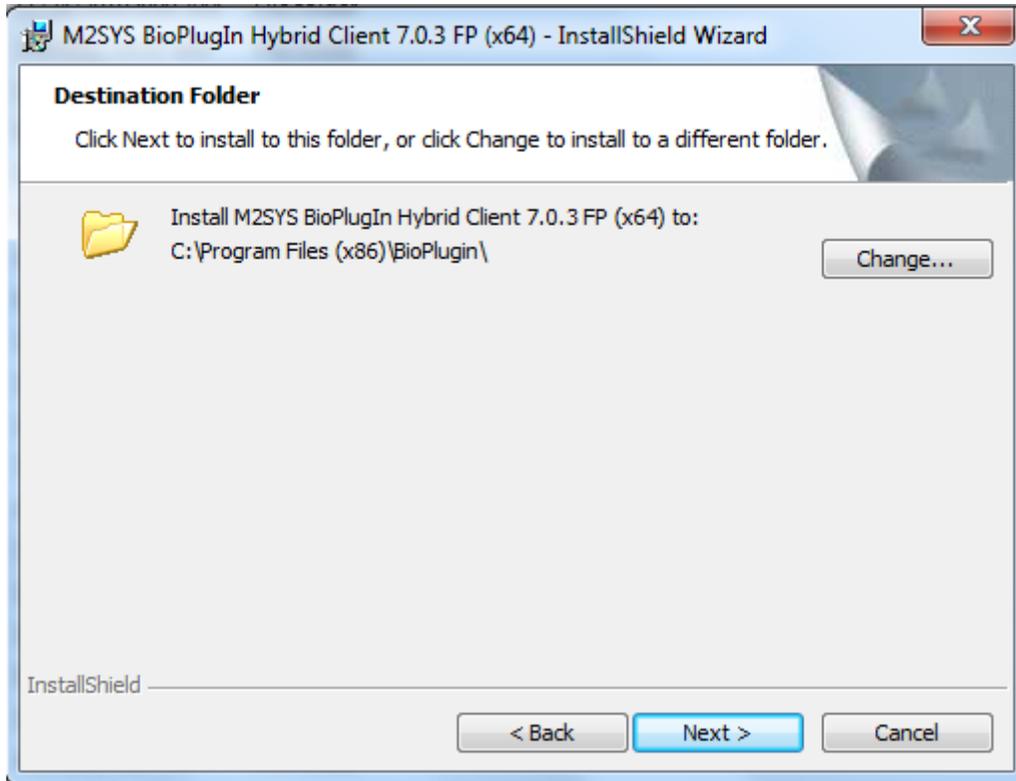
6. Select “I accept the terms in the license agreement” and click the **Next** button as shown in the screen below.



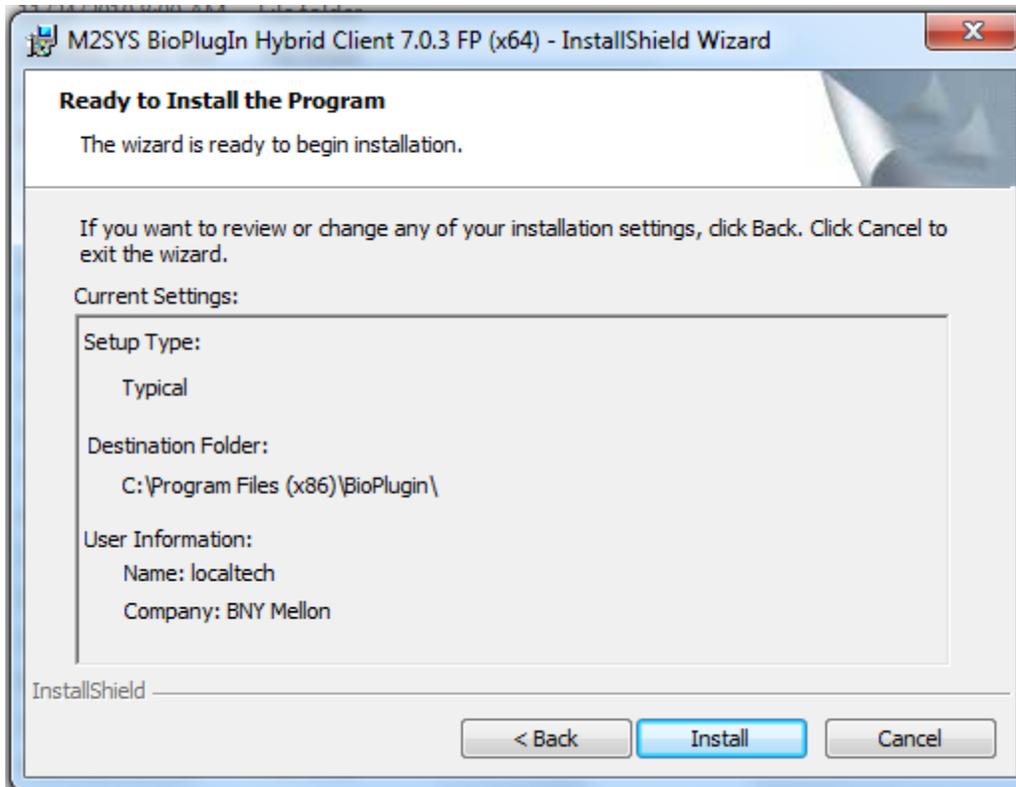
7. Enter the User Name and Organization and click the **Next** button as shown in the screen below:



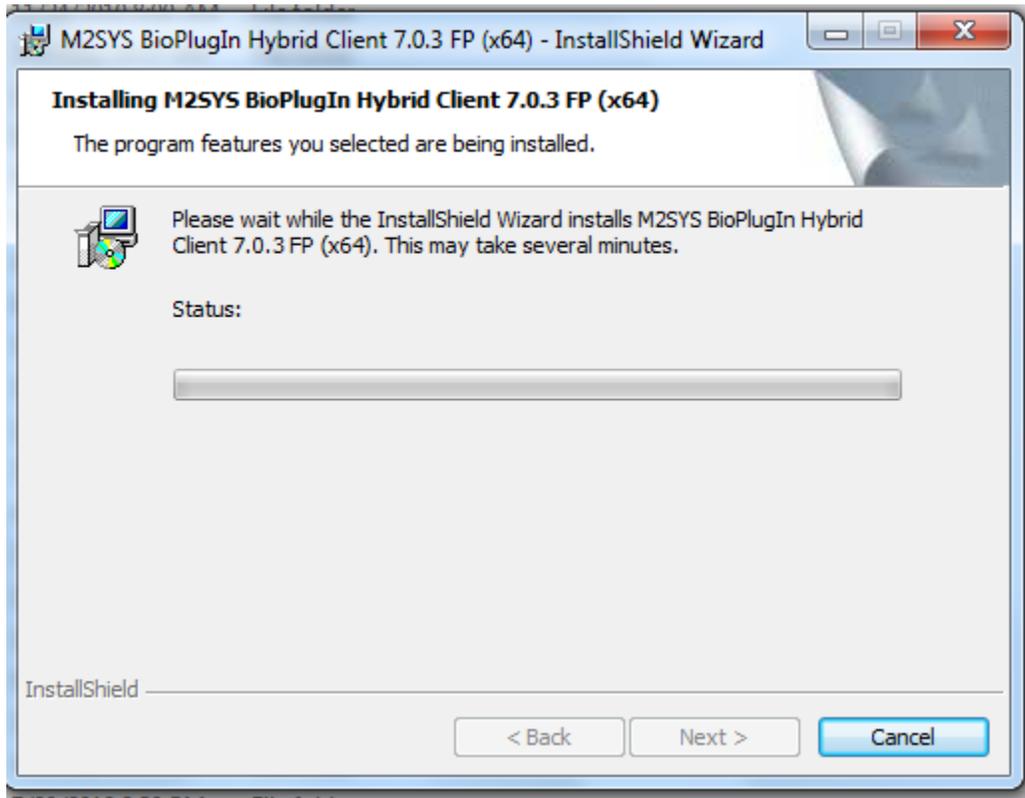
8. Click the **Next** button as shown in the screen below:



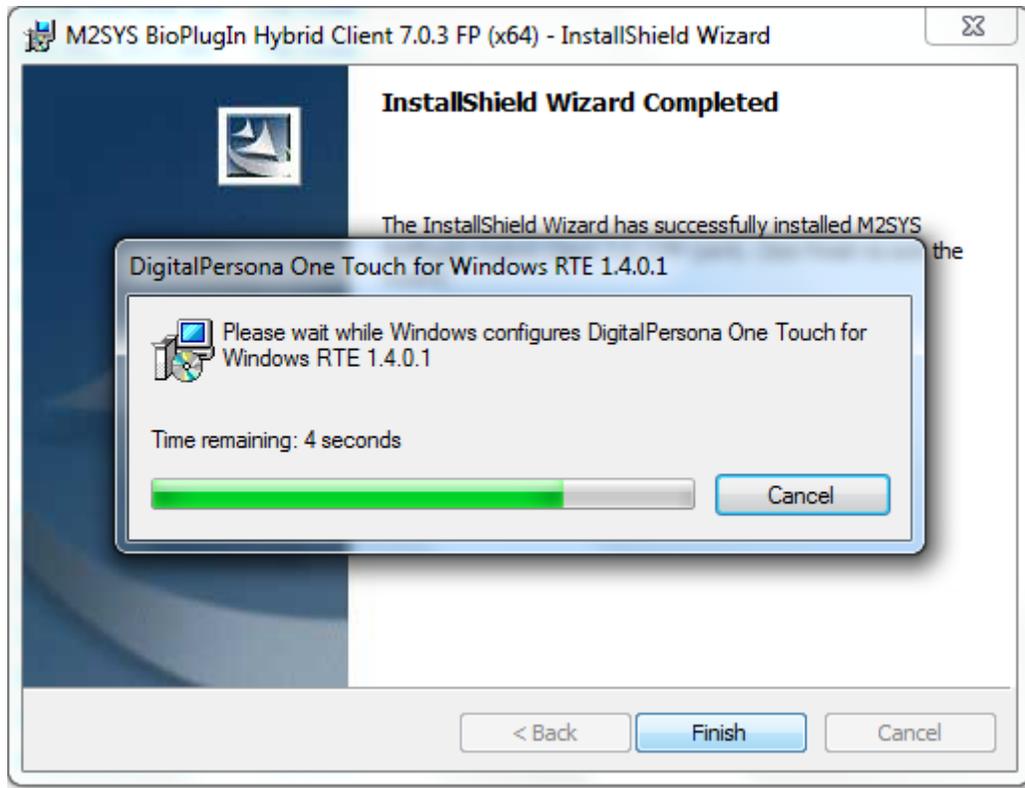
9. Click the **Install** button as shown in the screen below:



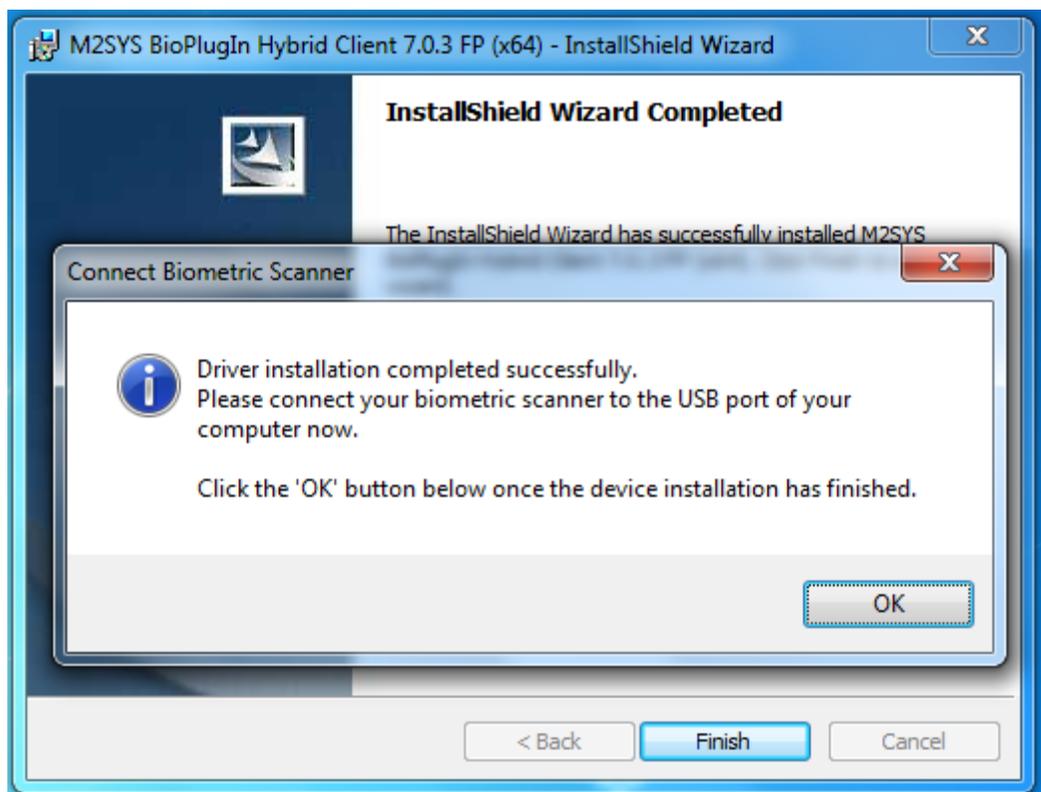
10. The setup will start the installation of the Bioplugin client and the progress of the installation will be displayed as shown in the screen below.



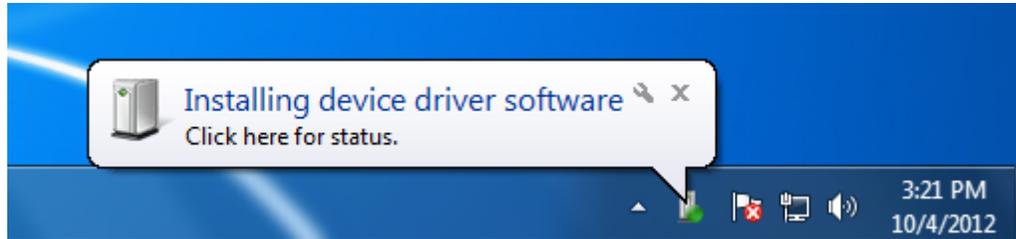
11. Once the setup of Bioplugin client is finished, the setup will automatically start the installation of DigitalPersona One Touch for Windows RTE 1.4.01 as shown in the screen below.



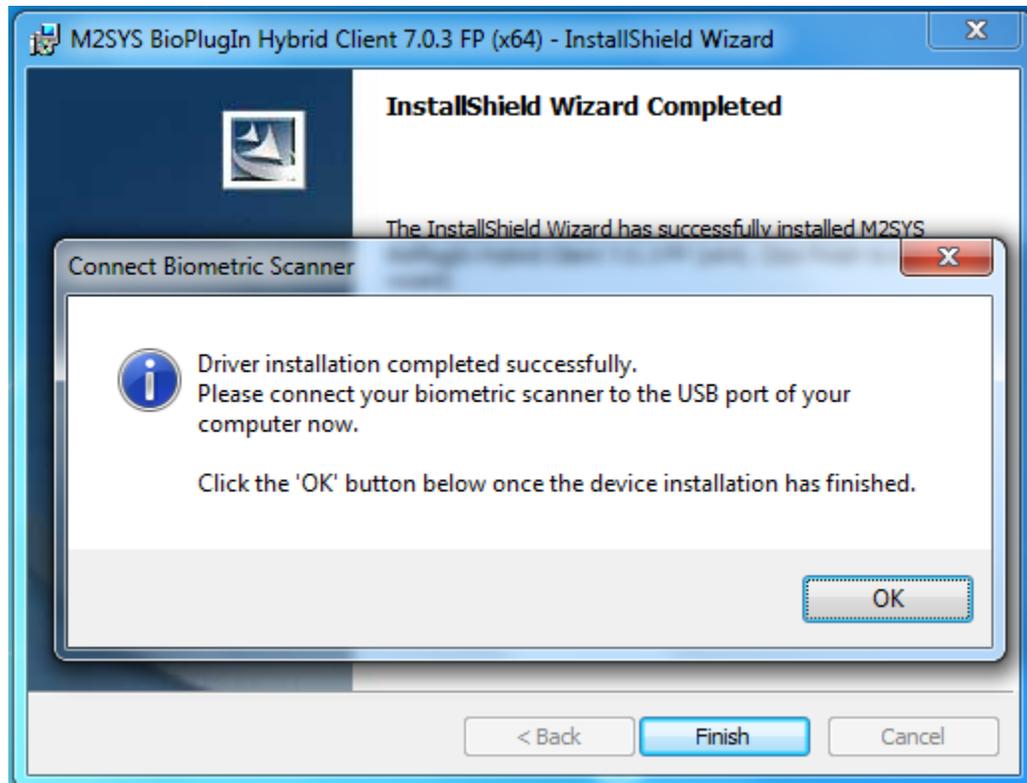
12. The setup will prompt for connecting the biometric scanner to the USB port after the installation of DigitalPersona One Touch is complete as shown in the screen below.



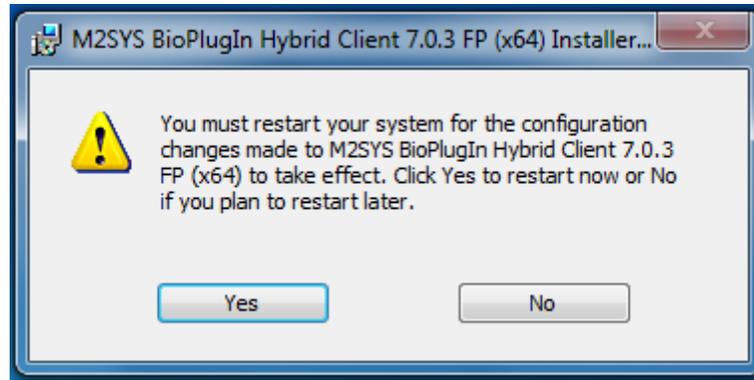
13. When the biometric scanner is connected to the USB port of the computer, Windows will display an icon and a message in the notification area as shown below. **It is important not to shutdown the computer or click the OK button when Windows is installing and configuring the device driver.** Doing so will corrupt the installation of the device driver.



14. After Windows completes the installation, the icon and the message will disappear. Click the **OK** button as shown in the screen below.



15. Click the Yes button shown in the screen below to restart the machine.



2.5.3 Troubleshooting

Server connection failed. Make sure server is running

This message is displayed if <https://www.ginnienet.net> is not added to trusted zone or the Protected Mode is enabled for Trusted Zone. Please ensure that the prerequisites 2 and 3 have been fulfilled.

The selected component not found. Please try again or install the component correctly.

This message is displayed if the software has not been installed correctly. Please follow the below steps to solve the problem.

- Uninstall M2SYS Bioplugin Client 7.0.3
- Uninstall DigitalPersona One Touch for Windows.
- Remove the biometric scanner from USB port.
- Restart the machine
- Reinstall the software by following the steps under heading **Installing M2SYS Bioplugin Client 7.0.3 on Windows 7** in this document.

Error trying to scan the fingerprint. Please ensure that the scanner is attached and try again.

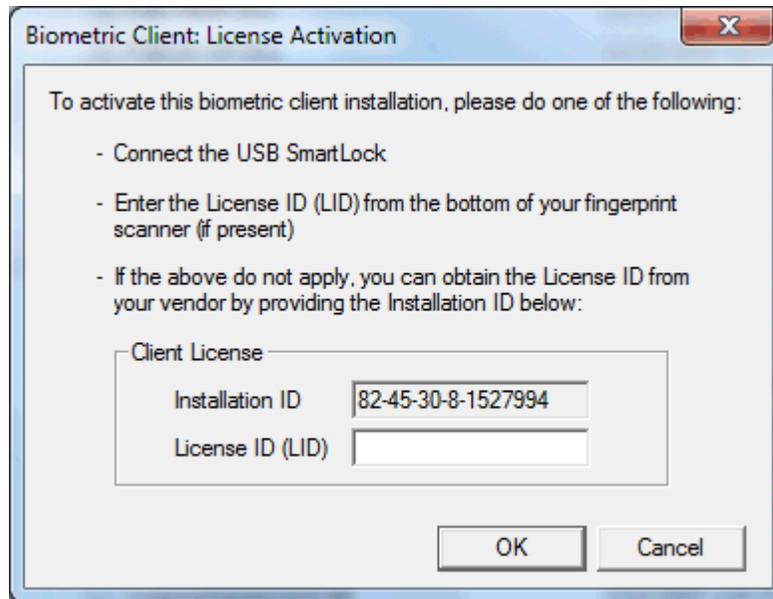
This message is displayed if one of the below conditions are true:

The Biometric scanner is not attached to the USB port.

The software has not been installed correctly and the biometric engine is not able to start.

The software prompts for License ID (LID) number

If the software prompts for License ID as shown in the screen below, please contact the Ginnie*NET* helpdesk and request a new LID number. Please enter the new LID number in the License ID field and click the **OK** button.



3.0 S SECURITY ADMINISTRATION

3.0 SECURITY ADMINISTRATION

The Enrollment Administrator (Security Officer) in each Issuer/Custodian office will be responsible for adding new issuers. Ginnie *NET* will assign a unique ID and a default password to each user. The password must be changed the first time a new user logs on to the system.

It is recommended that at least two (2) Security Officers (a primary and a back-up) be identified from each Issuer/Custodian location.



FIGURE 46 GINNIE*NET* ON THE WEB MAIN MENU SCREEN

Select one of the following options:

Change Password (shown on the left side of the screen):

Security Administration option:

- Fingerprint enrollment;
- Add new user account;
- Manage user account.

 **NOTE:** Clicking on the **Logout** link in the upper right-hand corner of the screen will navigate the user out of Ginnie*NET* completely.

3.1 A DD A NEW USER ACCOUNT

To begin the enrollment process, the Enrollment Administrator will log onto www.ginnienet.net, then enter their assigned Ginnie*NET* User ID and password. The Ginnie*NET* On The Web **Main Menu** screen shown below in [FIGURE 47](#) will then appear:



NOTE: *Before you enroll a user, you must first set up a valid user account.*



FIGURE 47 GINNIE*NET* ON THE WEB MAIN MENU SCREEN (w/SECURITY ADMINISTRATION LINK)

[Step 1] Click on the **Security Administration** link ([FIGURE 47](#)).

[Step 2] Then, click on the **Add New Local User Account** link ([FIGURE 48](#)).

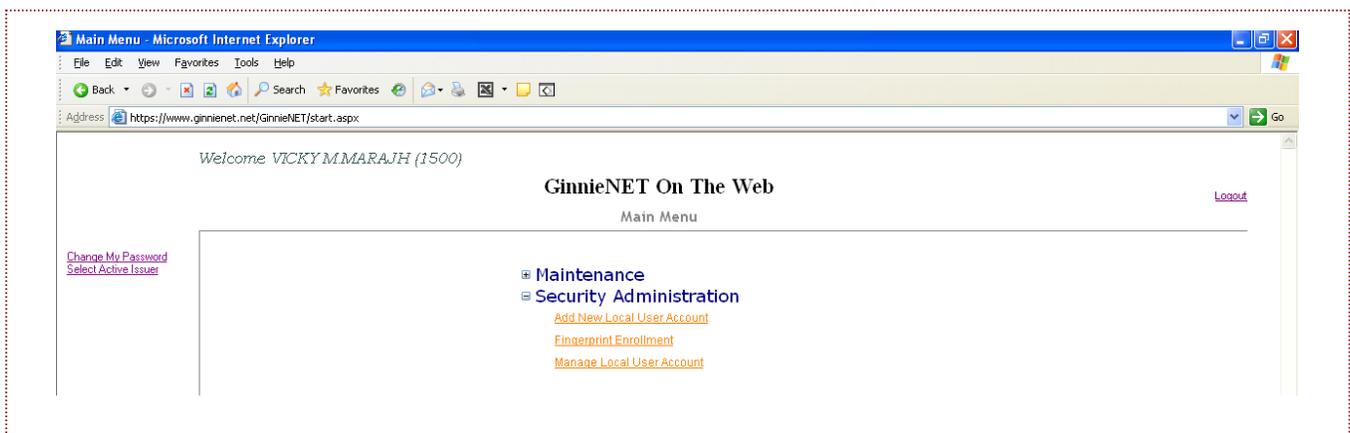


FIGURE 48 SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK

The **Add New Local User Account** screen will then display, like that shown on the following page in [FIGURE 49](#).

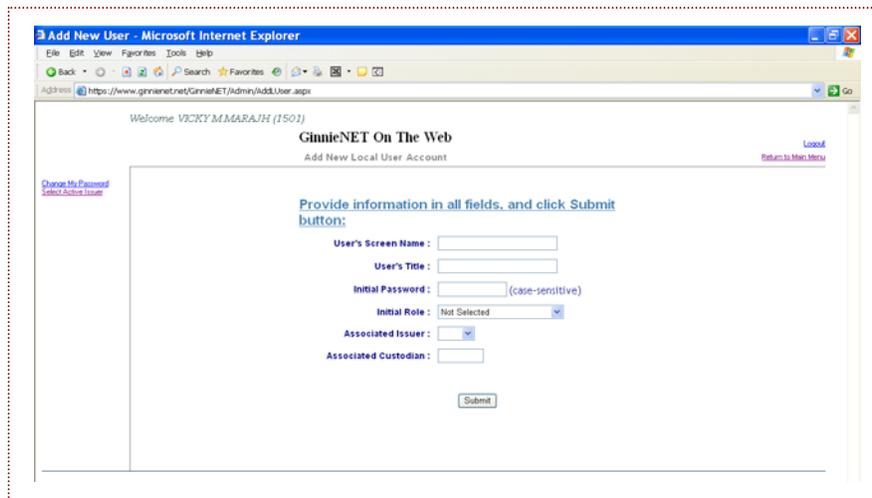


FIGURE 49 SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK OPTIONS

[Step 3] Enter the user's *name* in the **User's Screen Name:** field.

[Step 4] Enter the user's *title* in the screen's **User's Title:** field.

[Step 5] Enter the initial *password* for the user in the **Initial Password:** field.

 **NOTE:** No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the screen's [Change My Password](#) option, found in the left-hand corner of the page.

[Step 6] Select an initial *role* for the user from the **Initial Role:** field's drop-down list.

[Step 7] Select an *issuer number* for the user from the **Associated Issuer:** field's drop-down list.

[Step 8] Bypass the **Associated Custodian:** field.

[Step 9] Once all data has been entered, click on the <Submit> button to generate the new User ID. The New User Profile confirmation message, shown below in [FIGURE 50](#), will then appear.

The new user profile has been added as [I501242]. The system generates a different ID to access GinnieNET for each new user added to the system.

FIGURE 50 GINNIE^{NET} NEW USER PROFILE CONFIRMATION MESSAGE

The new user profile has been added as [I501242]. The system generates a different ID to access Ginnie^{NET} for each new user added to the system.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.2 M ANAGE LOCAL USER ACCOUNTS

To manage local Ginnie^{NET} user accounts, step through the following procedural flow:

[Step 1] From the Ginnie^{NET} On The Web Main Menu screen, click on the **Manage Local User Account** link, found under the **Security Administration** screen option, as shown below in the FIGURE 51 illustration.

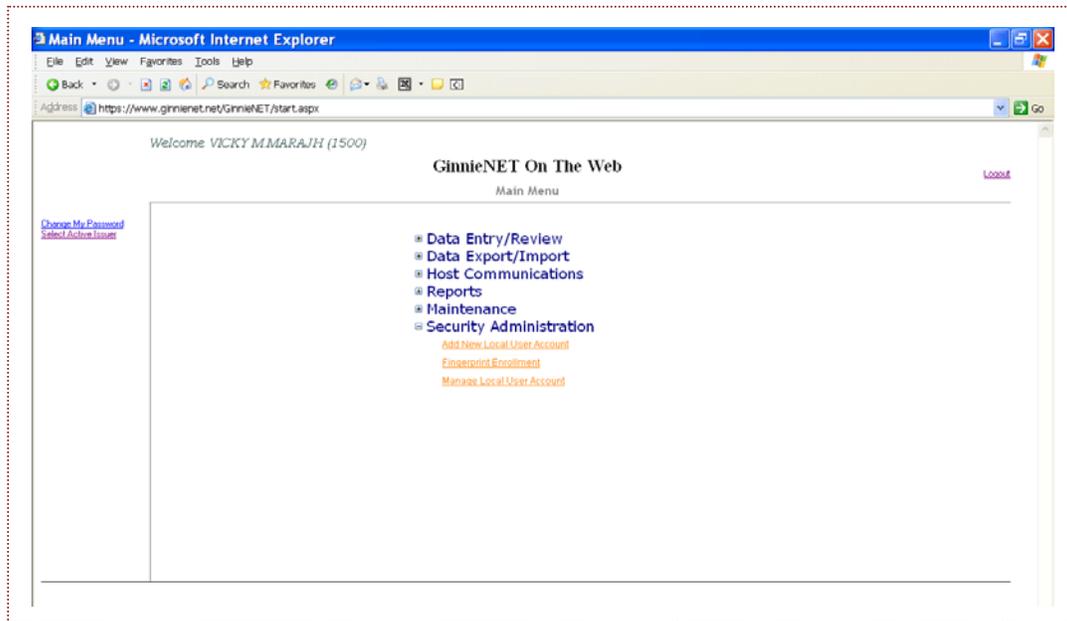


FIGURE 51 GINNIE^{NET} SECURITY ADMINISTRATION SCREEN (w/MANAGE LOCAL USER ACCOUNT LINK)

[Step 2] The Enrollment Administrator may then click on the **MANAGE LOCAL USER ACCOUNT** link to assist users with all of the following system tasks:

- Assign Role;
- Update Profile;
- Reset Password;
- Activate/Deactivate User.

View the FIGURE 52 screen image, shown on the following page, to view an example of this screen.

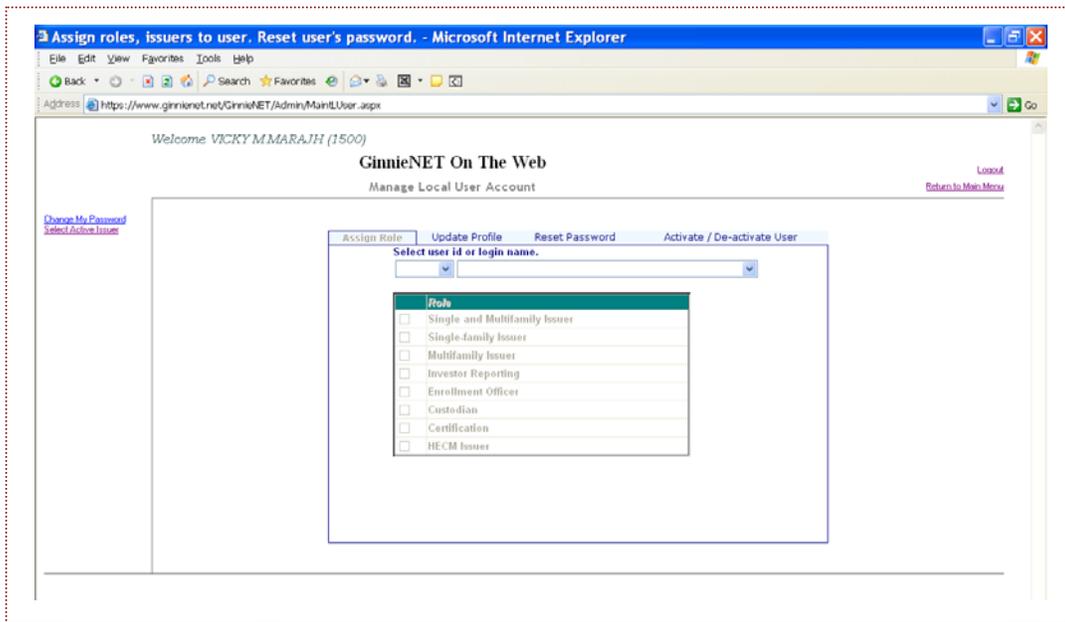


FIGURE 52 GINNIE*NET* MANAGE LOCAL USER ACCOUNT SCREEN (w/SELECTION OPTIONS)

3.3 A ASSIGN USER ROLE

The **ASSIGN ROLE** option allows the Enrollment Administrator to grant access to different functions within the system. To assign a user role, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to access a list to select a user by either their User ID *or* login name, as shown in the **FIGURE 53** illustration.

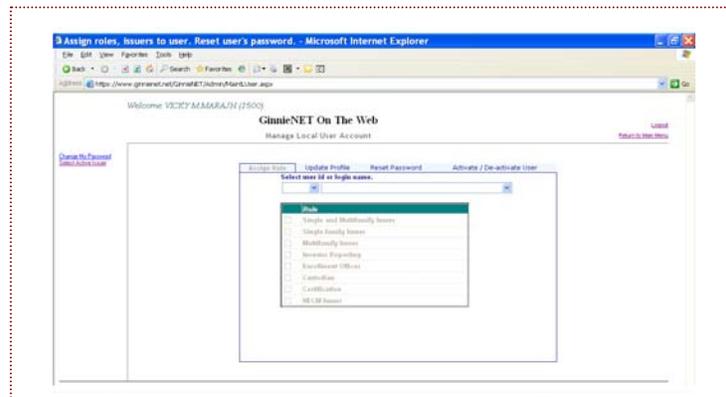


FIGURE 53 GINNIE*NET* ASSIGN ROLE TAB

[Step 2] If there is *more than* one (1) Issuer assigned to your system, click on the down arrow [▼] to access a list to select the desired Issuer ID.

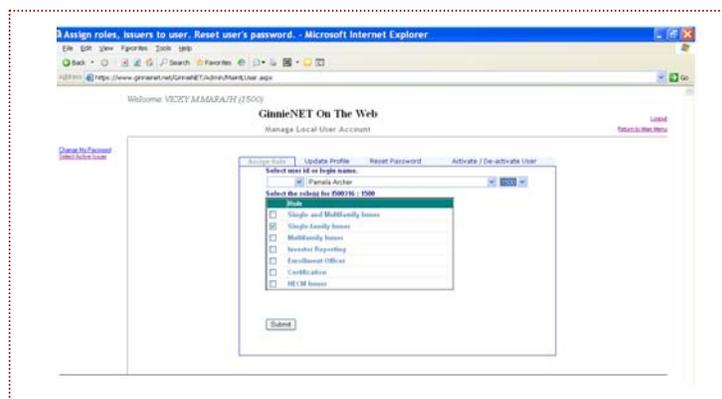


FIGURE 54 GINNIE*NET* ASSIGN ROLE SCREEN

[Step 3] Click on the screen's **Update Profile** tab.

[Step 4] Select the related function(s) desired for the current user, then click on the screen's <Submit> button. The selected user profile will then be updated in the Ginnie*NET* system

To change the role(s) for another user from this screen, search for the user(s) for which you wish to assign a role(s) by clicking on the down arrow [▼] to select by User ID or login name.



NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

3.4 UPDATE USER PROFILE

The **UPDATE USER PROFILE** option allows the Administrator to update a user screen name or screen title. To update a user profile, step through the following procedural flow:

3.4.1 Update Screen Name or Update Screen Title

[Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name, as shown below in **FIGURE 55**.

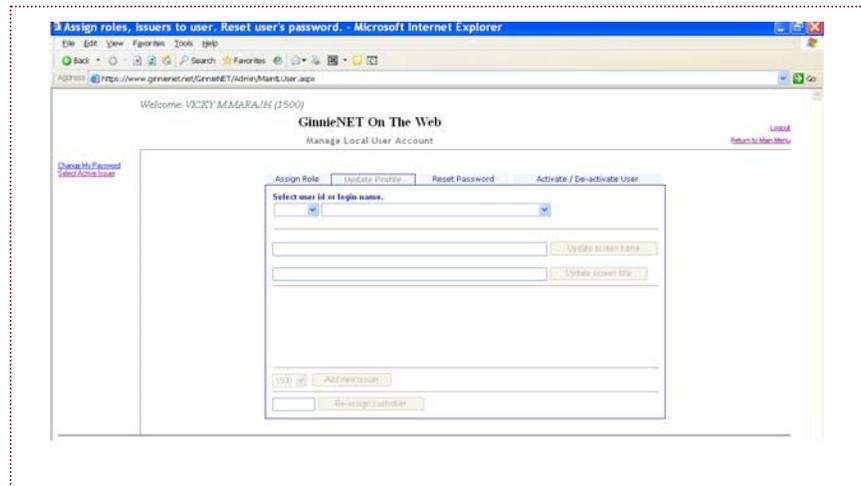


FIGURE 55 GINNIE*NET* MANAGE LOCAL USER ACCOUNT SCREEN (SELECT USER ID OPTION)

[Step 2] Click on the screen's **Update Profile** tab. The Update Profile screen will then display.

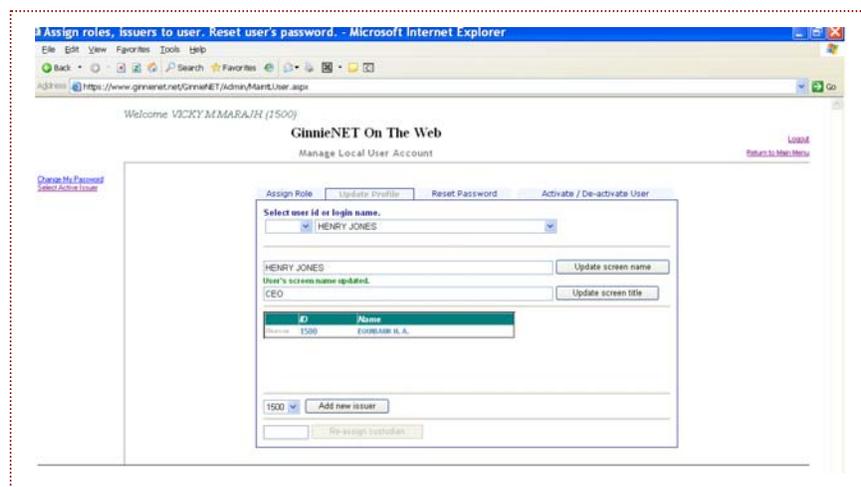


FIGURE 56 GINNIE*NET* UPDATE PROFILE SCREEN

[Step 3] Change a user's screen *name* by entering a new screen name and clicking on the <Update screen name> button. Alternatively, you may also Change a user's screen *title* by entering a new screen title and clicking on the <Update screen title> button.

3.5 A DD NEW ISSUER

The **Add New Issuer** option allows the Enrollment Administrator to add a new issuer. To add a new issuer, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name. If *more than* one (1) Issuer is to be assigned to the system, select the desired Issuer ID from the drop-down list.

[Step 2] Then, click on the screen's <Add New Issuer> button.

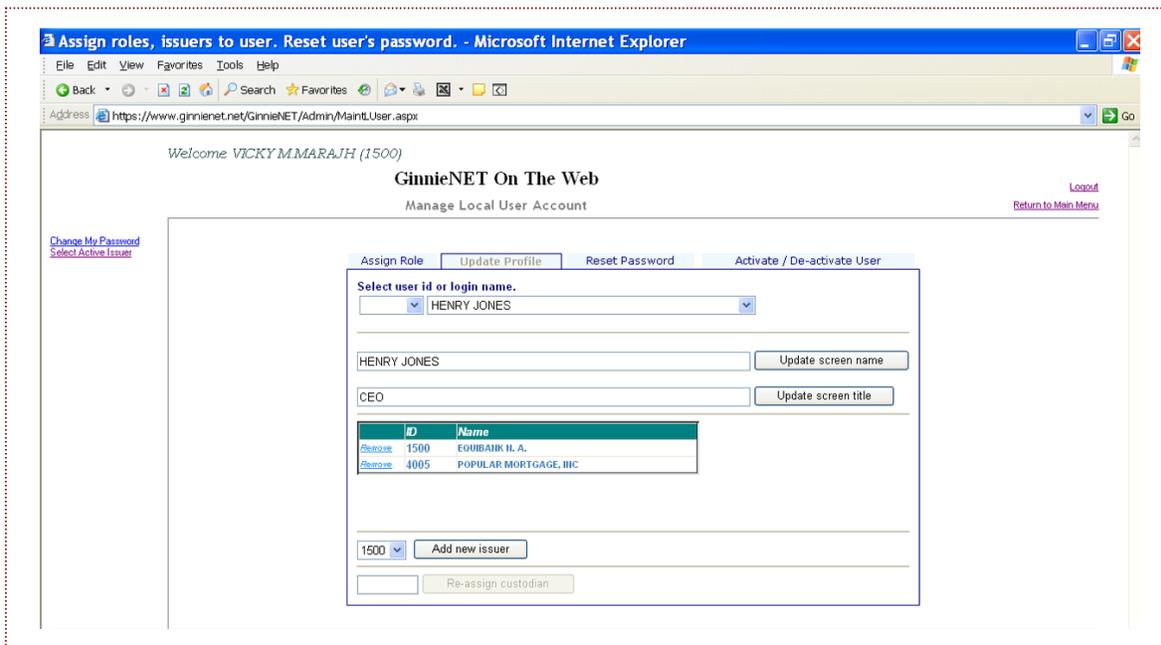


FIGURE 57 GINNIE*NET* ADD NEW ISSUER FUNCTION

The new Issuer ID will then be added to the Ginnie*NET* system.

3.6 R REMOVE AN ISSUER FROM A USER'S PROFILE

The **Remove and Issuer from a User's Profile** option allows the Enrollment Administrator to remove an issuer from a select user profile. To remove an issuer, step through the following procedural flow:

- [Step 1] Click on the down arrow [▼] to select a user by either their User ID or login name from the drop-down list.
- [Step 2] Once the desired Issue name has been selected, click on the screen's <Remove Issuer> button.

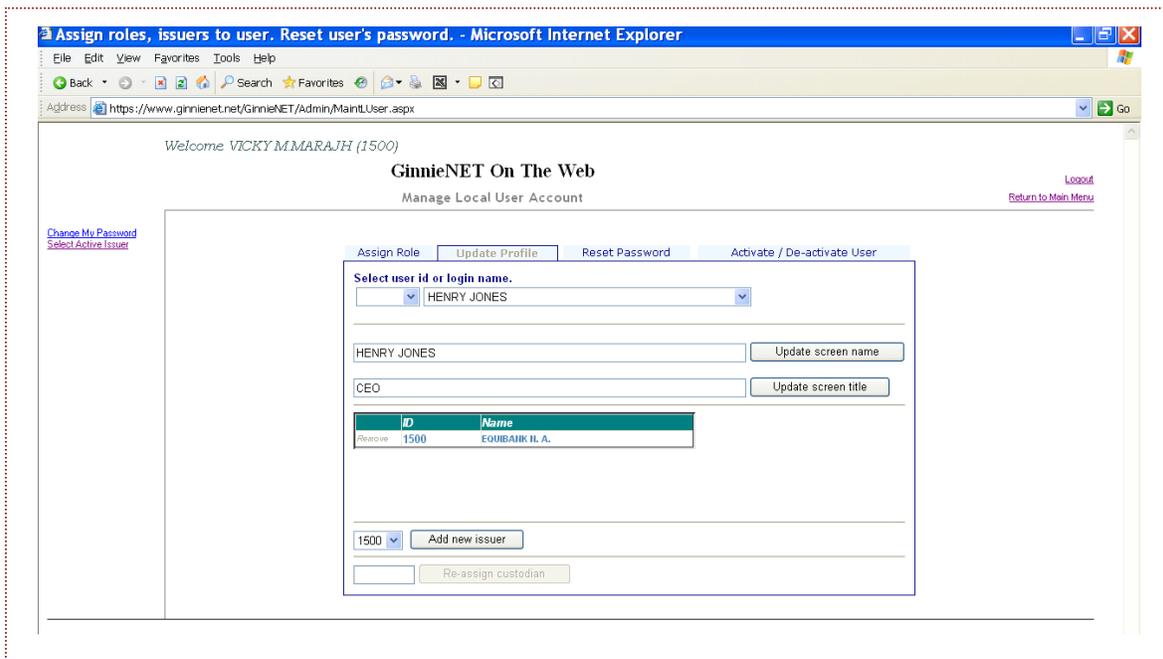


FIGURE 58 GINNIE*NET* REMOVE ISSUER FUNCTION

The Issuer name will then be removed from the select user profile.

3.7 R ESET USER PASSWORD

The **Reset a User Password** option allows the Enrollment Administrator to reset a user's password. To reset a user's password, step through the following procedural flow:

- [Step 1] Click on the screen's **Reset Password** tab. The Reset Password screen will then display.
- [Step 2] Click on the down arrow [▼] to select a user by either their User ID *or* login name, as shown below in [FIGURE 59](#).



FIGURE 59 GINNIE^{NET} RESET PASSWORD FUNCTION

- [Step 3] Enter the new (or reset) password for the user in the **Type the new password** field.

 **NOTE:** No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the screen's [Change My Password](#) option, found in the left-hand corner of the page.

- [Step 4] Click on the screen's <Submit> button to set the new password. The system will then display a "Password re-initialized." confirmation message ([FIGURE 60](#)) to inform the user of the success of the password reset action.

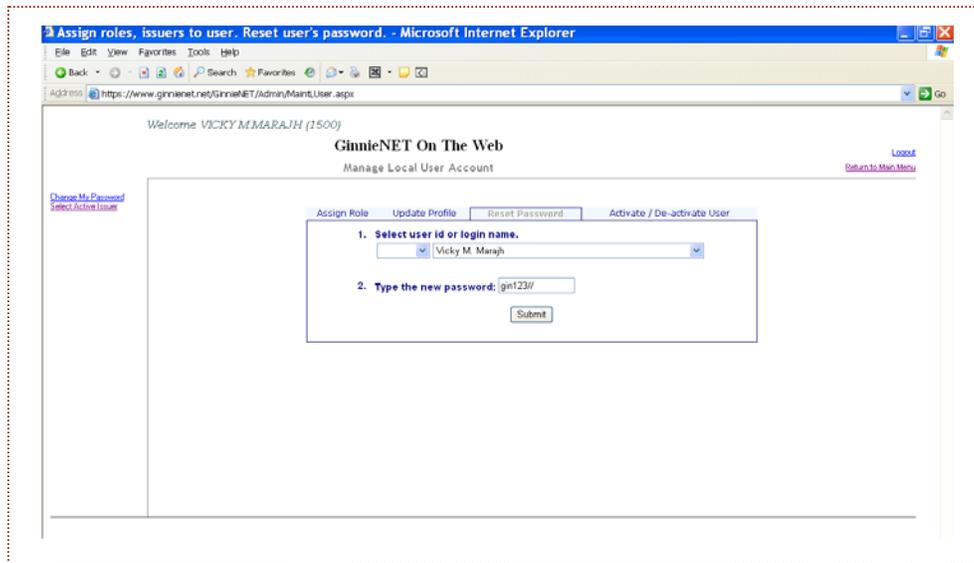


FIGURE 60 GINNIE^{NET} RESET PASSWORD CONFIRMATION SCREEN

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

3.8 A CTIVATE/DEACTIVATE USER

The **Activate/Deactivate User** option allows the Enrollment Administrator to either activate or deactivate a user. To activate or deactivate a user, step through the following procedural flow:

- [Step 1] Click on the screen’s **Activate / De activate** tab. The Activate / De activate screen will then display.
- [Step 2] Click on any checkbox () in the list to indicate which user profile you wish to activate or deactivate, as shown here in FIGURE 61.

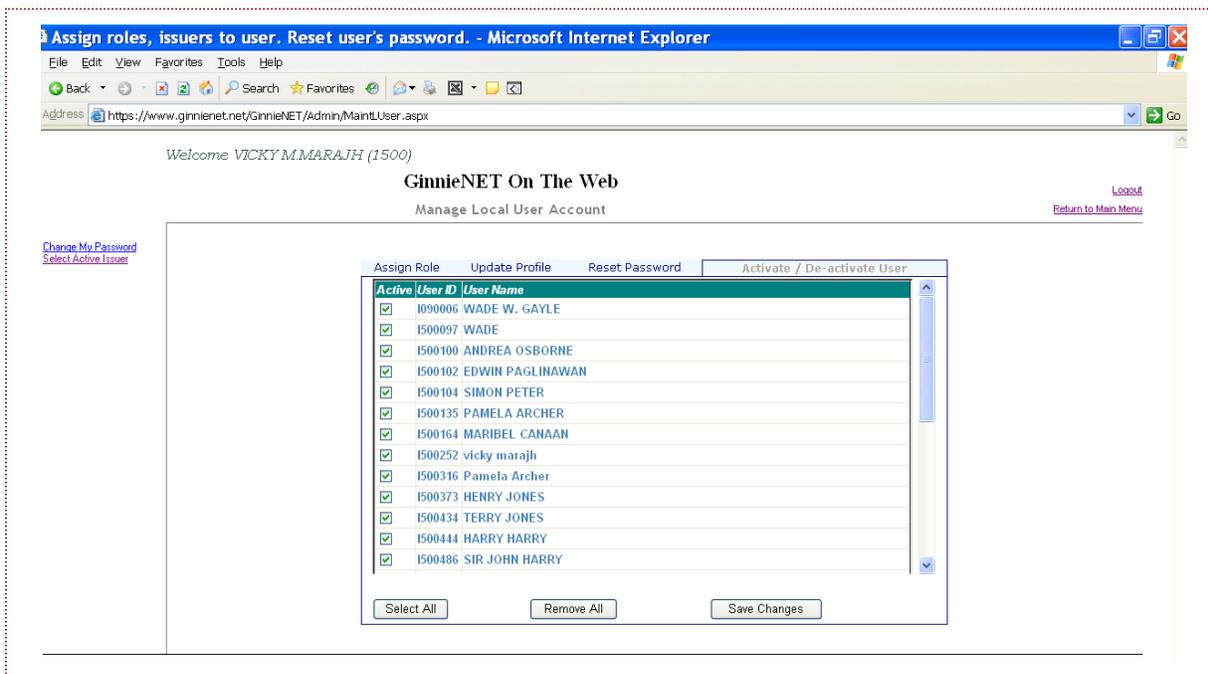


FIGURE 61 GINNIE^{NET} ACTIVATE/DEACTIVATE USER FUNCTION

- [Step 3] Once selected, click on the screen’s **<Save Changes>** button to complete the current activation/deactivation task.
- [Step 4] The system will then display an **“Activate/Deactivate user(s) committed”** confirmation message, like that shown on the following page in FIGURE 62, to inform the user of the success of the reset action.

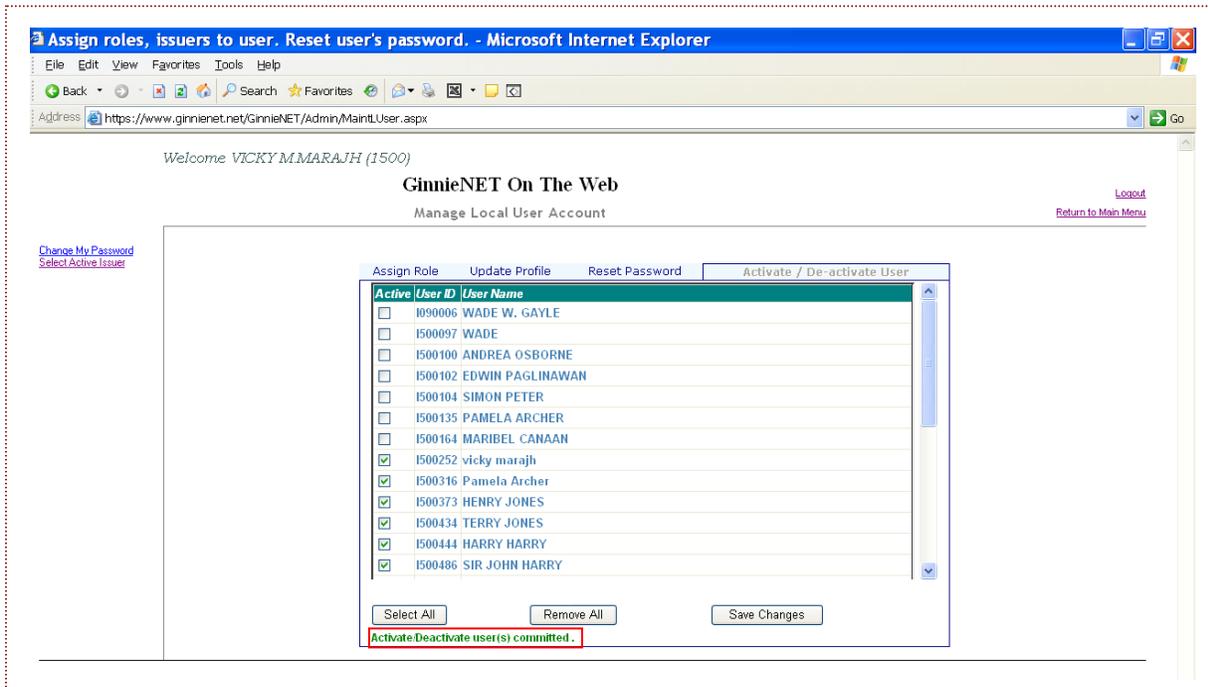


FIGURE 62 GINNIE*NET* ACTIVATE/DEACTIVATE USER CONFIRMATION MESSAGE

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

3.9 F FINGERPRINT ENROLLMENT OVERVIEW

Ginnie*NET* Authorized Signatories are required to appear on the HUD 11702 form, and:

- Must have their Private Key and *signed* Public Key,
- Must have a government picture ID.
 - Enrollment Administrator will open the Fingerprint Enrollment page.
 - Enrollment Administrator will insert the enrollee's Public Key.
 - The application will check the key to ensure that it contains 'Ginnie*NET* Certificate Authority.
 - The application will extract and display the user name from the public key.
 - Enrollment Administrator will request the enrollee's government picture ID.
 - Enrollment Administrator will confirm that the enrollee is the individual in the picture.
 - Enrollment Administrator will confirm that the enrollee's government picture ID name matches the name on the public key.
 - Enrollment Administrator will enter the type of government picture ID and the ID Number.
 - The enrollee will insert the private key.
 - The enrollee will enter the private key password.
 - The application will verify the password (three attempts).
 - The application will scan the enrollee's fingerprint and save the following:
 - Enrollment Administrator's identifier;
 - User name extracted from the key;
 - Type of government picture ID;
 - Government picture ID number;
 - Public Key;
 - Private Key;
 - Fingerprint characteristics, (See also APPENDIX B; page **B-1**);
 - Date of enrollment.

Prior to initiating the fingerprint enrollment, it is the responsibility of the Enrollment Administrator to ensure that they know the person being enrolled, and that the person has presented the appropriate credentials, (i.e., Driver's License, Passport, etc.).

The Enrollment Administrator must also ensure that the person being enrolled is on the HUD form 11702 Resolution of Board of Directors and Certificate of Authorized Signatures.

3.9.1 Fingerprint Enrollment

To begin the enrollment process, the Enrollment Administrator will log onto www.ginnienet.net, and enter their assigned Ginnie^{NET} User ID and password. The Ginnie^{NET} On The Web Main Menu screen, shown below in [FIGURE 63](#) will then appear:

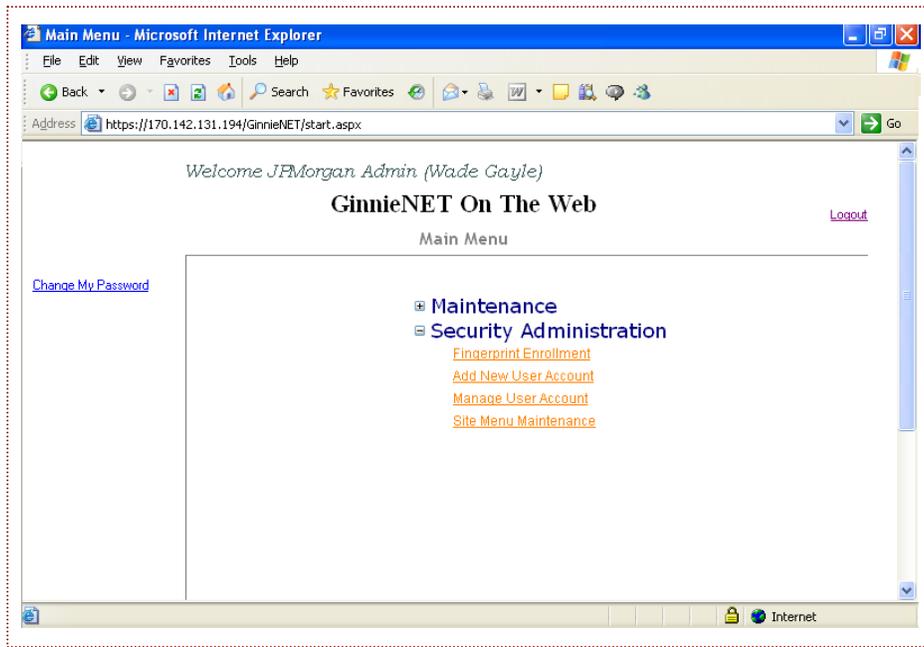


FIGURE 63 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN (w/**FINGERPRINT ENROLLMENT** LINK)



NOTE: Before you enroll a user you must set up a user account.

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Security Administration** link, then click on the **Fingerprint Enrollment** menu option. The Fingerprint Enrollment screen will then display.

[Step 2] On the new Fingerprint Enrollment screen, click on the down arrow [▼] adjacent to the **1. Select User ID** field to select the User ID to be enrolled ([FIGURE 64](#)).



FIGURE 64 FINGERPRINT ENROLLMENT: **USER ID** SELECTION

[Step 3] Once the desired user has been selected, click on the screen's <Continue> button. The Fingerprint Enrollment (Public Key Disk) screen will then display, like that shown here in [FIGURE 65](#).

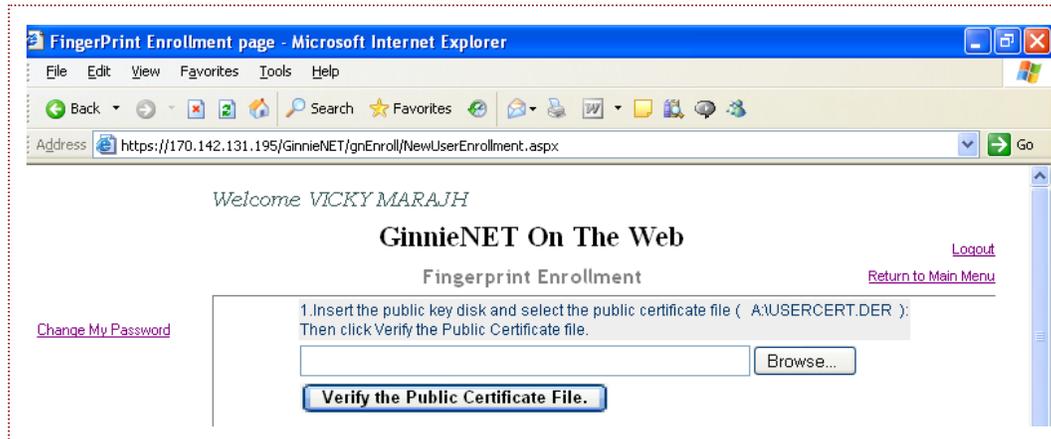


FIGURE 65 FINGERPRINT ENROLLMENT: **PUBLIC KEY CERTIFICATE SELECTION**

[Step 4] Insert the Public Key disk, and type the public certificate file **USERCERT.DER** in the **1. Insert the public key disk and select the public certificate file** field. The Public Key disk is normally a floppy disk, and the user may click on the <Browse...> button to locate the Key disk.

[Step 5] Once the Public Key file **USERCERT.DER** has been entered, click on the <Verify the Public Certificate File> button.

[Step 6] If the Public Key Certificate is verified, the user will be prompted to remove the public key with the system message shown here in [FIGURE 66](#).



FIGURE 66 FINGERPRINT ENROLLMENT: **REMOVE PUBLIC KEY MESSAGE**

[Step 7] Enter the password assigned to the specific Public Key diskette.

[Step 8] Enter the full path to the Private Certificate file (**A:\PRIVKEY.DER**) or click on the <Browse...> button to locate the file.

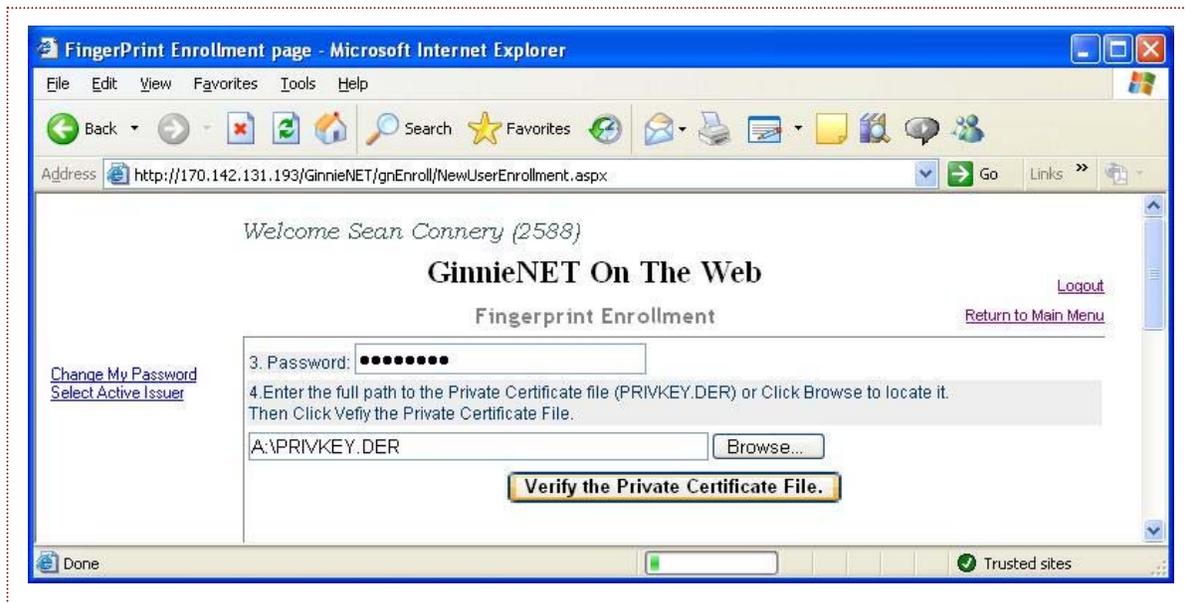


FIGURE 67 FINGERPRINT ENROLLMENT: **PRIVATE CERTIFICATE FILE SELECTION**

- [Step 9] The Private Certificate file is normally a floppy disk and is entered into the A:\ drive. Alternatively, the user may also click on the <Browse...> button to locate the Key disk.
- [Step 10] Once the Private Certificate file has been entered, click on the <Verify the Private Certificate File> button.
- [Step 11] If the Private Key Certificate is verified, the user will be prompted to remove the public key with the system message shown here in FIGURE 68. Click on the <OK> button to proceed.



FIGURE 68 FINGERPRINT ENROLLMENT: **REMOVE PRIVATE KEY MESSAGE**

- [Step 12] Select a valid Enroll Government Picture ID # type from the options shown in the field's drop-down menu, (usually a Driver's License or Passport). The Fingerprint Enrollment **Authentication** screen, shown on the following page in FIGURE 69, will then display.

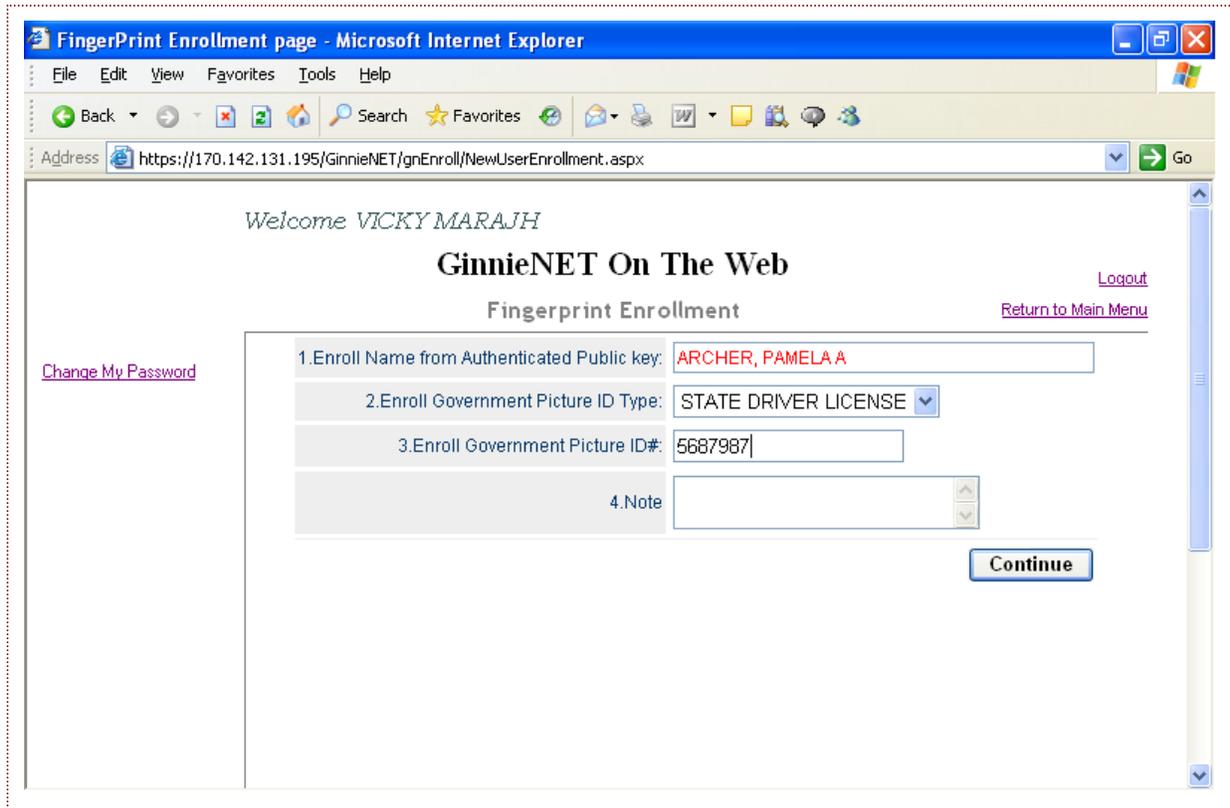


FIGURE 69 FINGERPRINT ENROLLMENT: AUTHENTICATION SCREEN

[Step 13] Enter the appropriate Government-issued Picture ID # in the screen's **3. Enroll Government Picture ID #** field.

[Step 14] Enter any *additional* notes in the **4. Notes** field and/or click on the screen's <Continue> button. The **Security Officer Fingerprint Verification** screen will then appear, like that shown on the following page in [FIGURE 70](#).

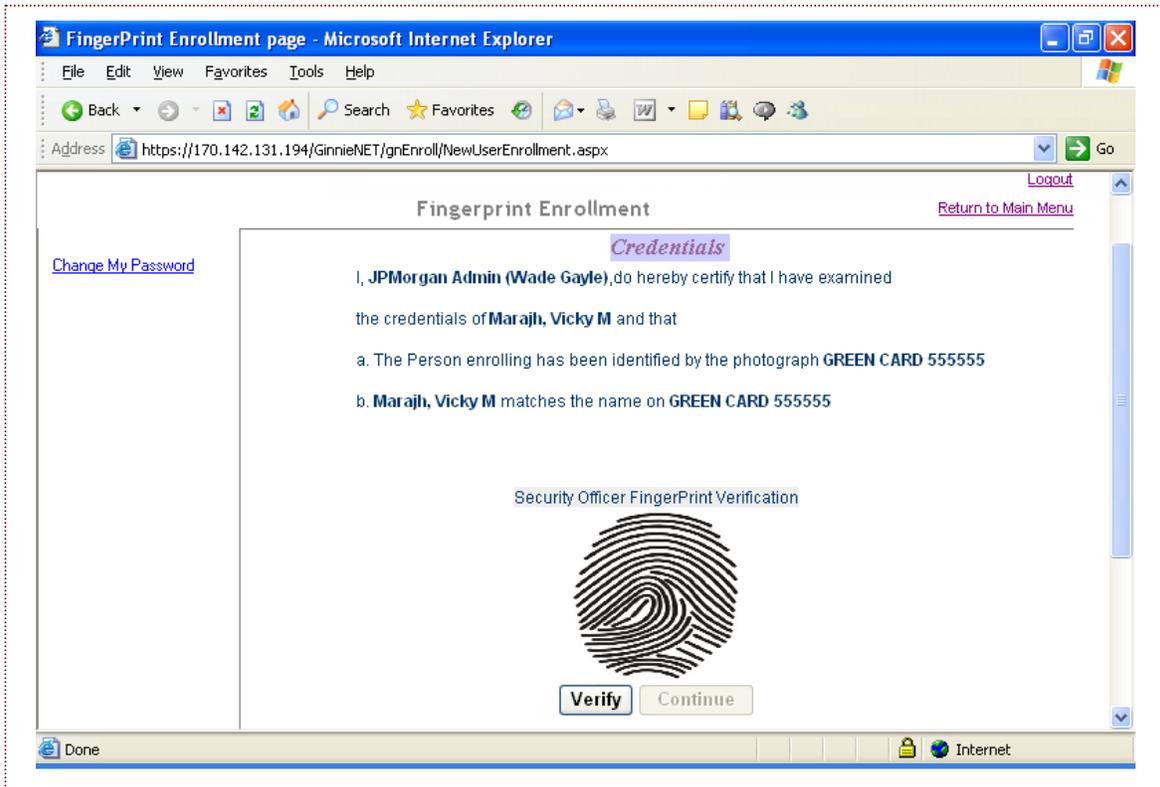
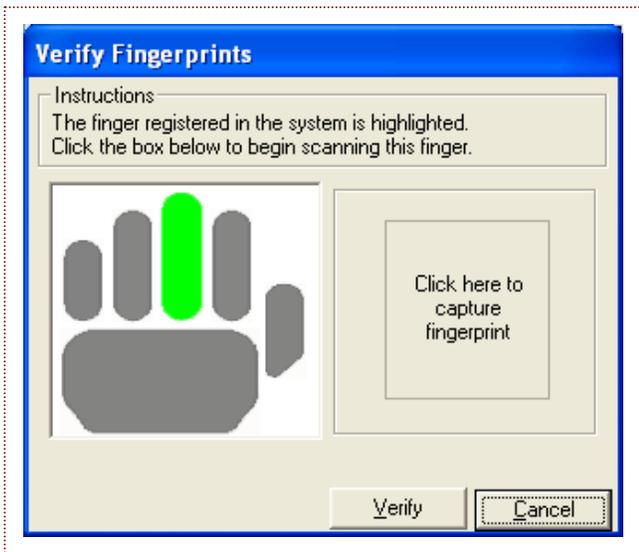


FIGURE 70 FINGERPRINT ENROLLMENT: SECURITY OFFICER FINGERPRINT VERIFICATION SCREEN

[Step 15] Click on the screen's <Verify> button to begin the fingerprint verification process. The **Verify Fingerprints** screen will then appear, like that shown below in FIGURE 71.



For additional background and *generic* information on fingerprints and fingerprint *types*, refer to the **BACKGROUND INFORMATION** topical discussion shown in APPENDIX B, beginning on page **B-1**.

FIGURE 71 FINGERPRINT ENROLLMENT: VERIFY FINGERPRINTS SCREEN

[Step 16] On the new Verify Fingerprints screen, the system will ask for the Enrollment Officer's fingerprint. Click on the screen's [Click here to capture fingerprint](#) screen area to begin the fingerprint capturing process. The **Scan Fingerprint** screen will then appear, like that shown here in [FIGURE 72](#).

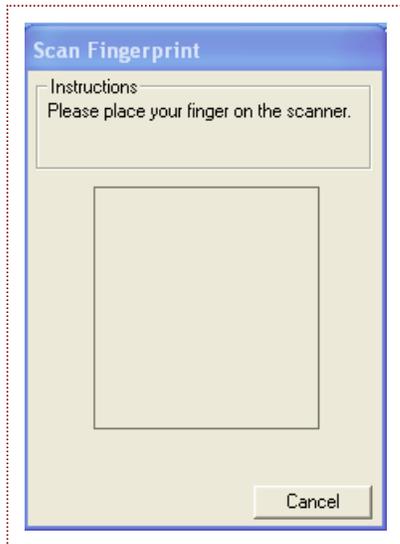


FIGURE 72 FINGERPRINT VERIFICATION SCANNING SCREEN



FIGURE 73 FINGERPRINT CAPTURE FINGER PAD (EXAMPLE)

[Step 17] Place the finger *previously used* to enroll in the scanning area of the **Scan Fingerprint** screen ([FIGURE 73](#)). This will scan the fingerprint and route the image to the Ginnie^{NET} system for verification.

[Step 18] Once the fingerprint has successfully been scanned, click on the screen's <Verify> button.

Note the almost-*pixelated* red dots shown in the Preview window of this **Verify Fingerprints** screen (2).

These dots are used to highlight and identify the palmar ridge areas currently captured by the system for a specific user's (unique) finger pads and prints.

Shown also in the screen's **Capture** window (1) is a scan indicator that identifies *which* finger is currently being scanned; in this event, the middle digit of the user being fingerprinted.

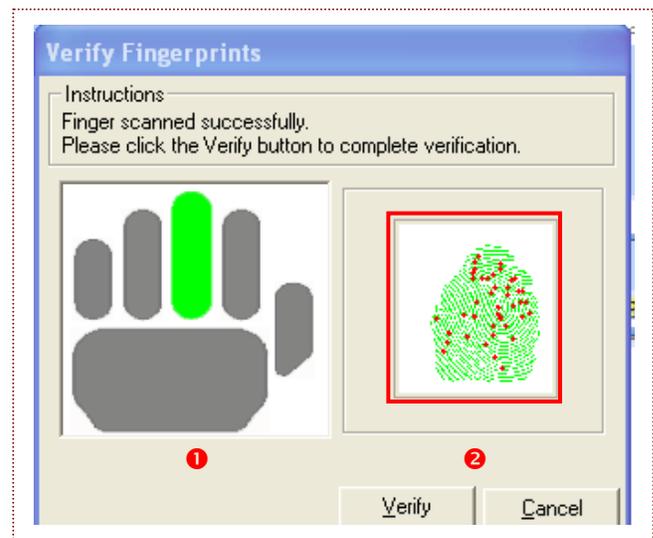


FIGURE 74 FINGERPRINT ENROLLMENT: **SCAN FINGERPRINT** SCREEN (W/SCAN RESULT)

[Step 19] IF the fingerprint is successfully verified, click on the screen's <Continue> button. The Fingerprint Enrollment Credentials screen will then display (FIGURE 75).

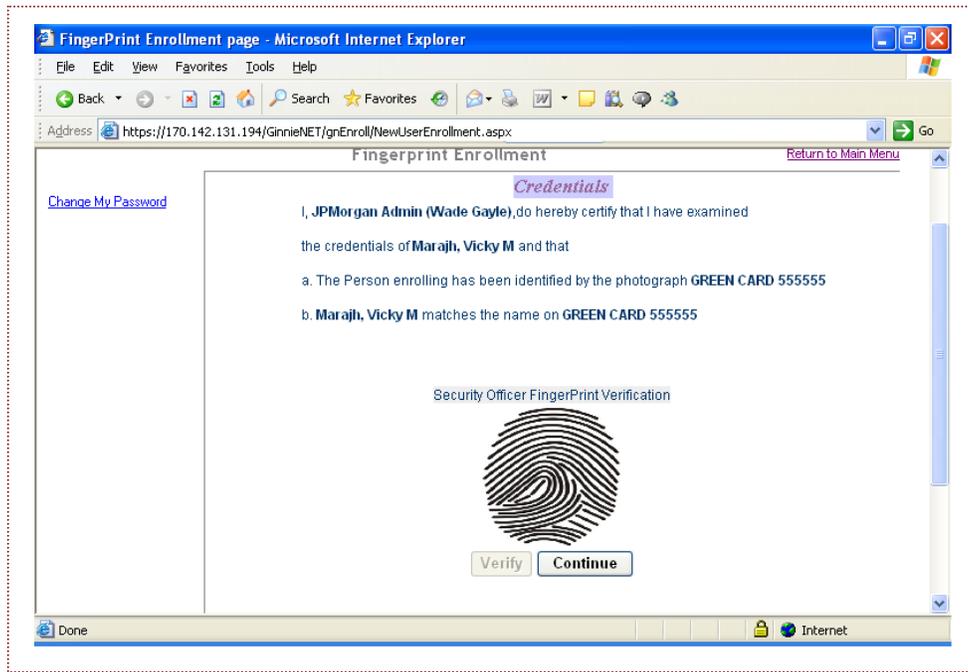


FIGURE 75 FINGERPRINT ENROLLMENT: CREDENTIALS SCREEN

[Step 20] On the new Credentials screen, the SO must now enter their security password in the Security Officer Password field, then click on the <Submit> button.

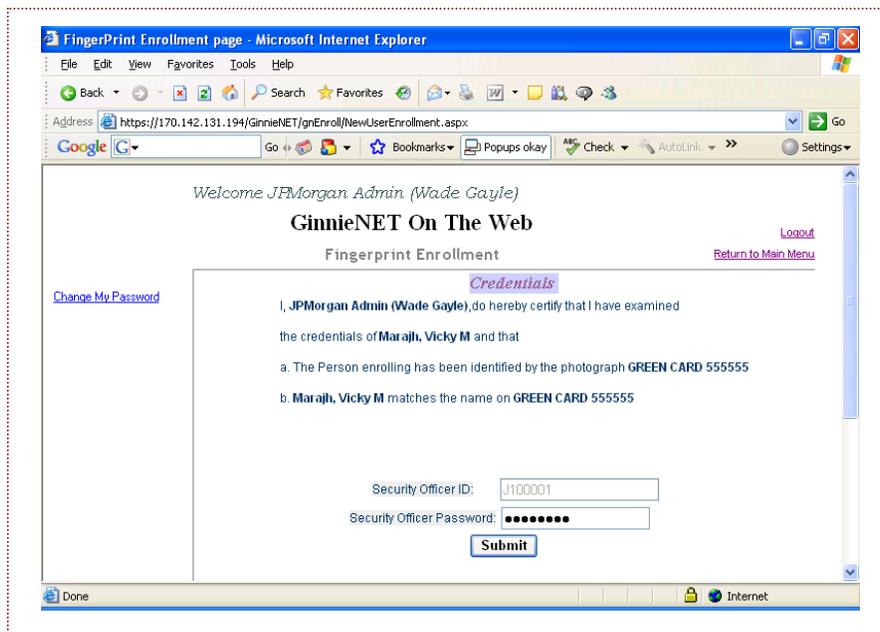


FIGURE 76 FINGERPRINT ENROLLMENT: SECURITY OFFICER LOGIN SCREEN

The **Fingerprint Registration** (Login) screen will then display.

[Step 21] Enter the User ID of the user to be enrolled in the Enroll User ID field, then click on the <Continue> button (FIGURE 77).

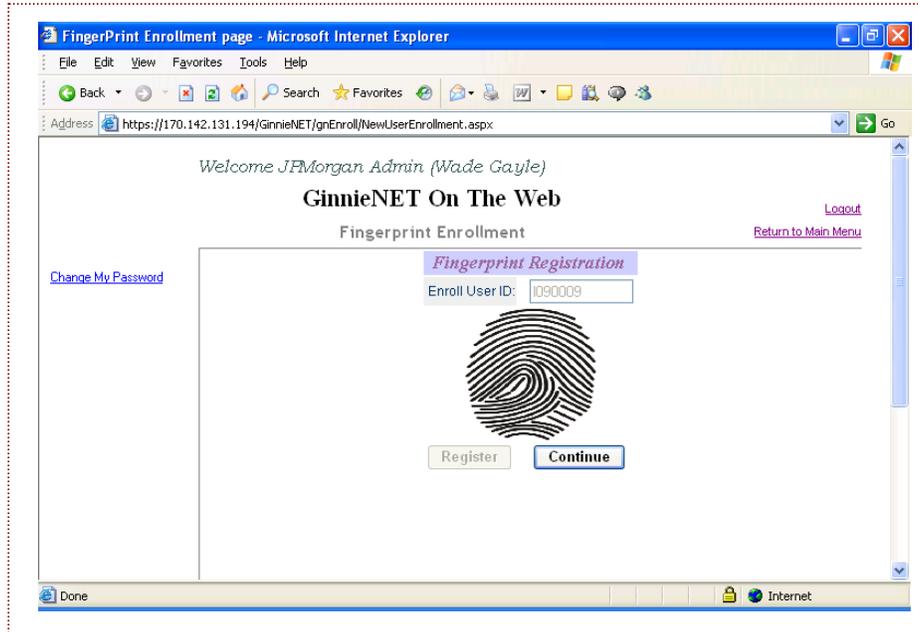


FIGURE 77 FINGERPRINT ENROLLMENT: **FINGERPRINT REGISTRATION** (LOGIN) SCREEN

[Step 22] Scan the user's fingerprint three (3) times by placing one or more fingers on the fingerprint scanning area of the Scan Fingerprint screen (FIGURE 78). This will scan the fingerprint and route the image to the Ginnie*NET* system for verification.



FIGURE 78 FINGERPRINT **SCAN FINGERPRINT** SCREEN

 **NOTE:** Note the presence of both a “progress bar” at the bottom of the screen, to indicate the *status* of the current scanning action, and an “image quality” status bar to indicate the *quality* of the scanned image.

The Fingerprint Enrollment (Scan Success) screen will then display.

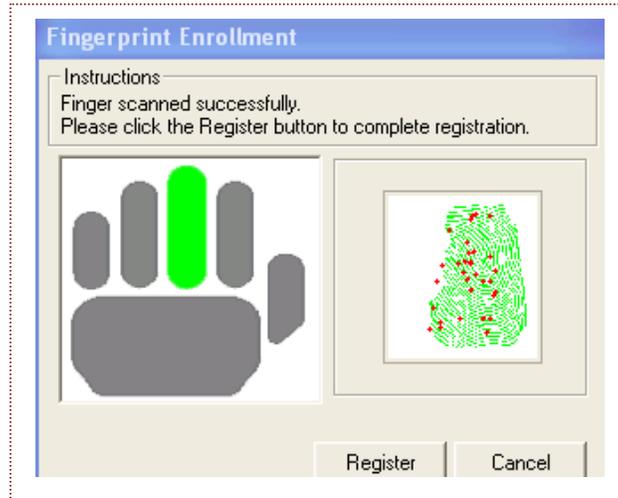


FIGURE 79 FINGERPRINT SCAN SUCCESS SCREEN

[Step 23] Click on the screen’s <Register> button to register the scanned fingerprint image.

[Step 24] **IF** the three (3) fingerprints **DO NOT MATCH** those recorded in the system, the redirecting message box shown below in [FIGURE 80](#) will then appear. Click on the <OK> button.



FIGURE 80 FINGERPRINT SCAN REDIRECTION SCREEN

[Step 25] **IF** the three (3) fingerprints **DO MATCH** those recorded in the system, the user will be returned to the Fingerprint Registration screen ([FIGURE 81](#)) will then appear. Click on the <Continue> button. The Fingerprint Enrollment Success screen, shown on the following page in [FIGURE 81](#), will then display.

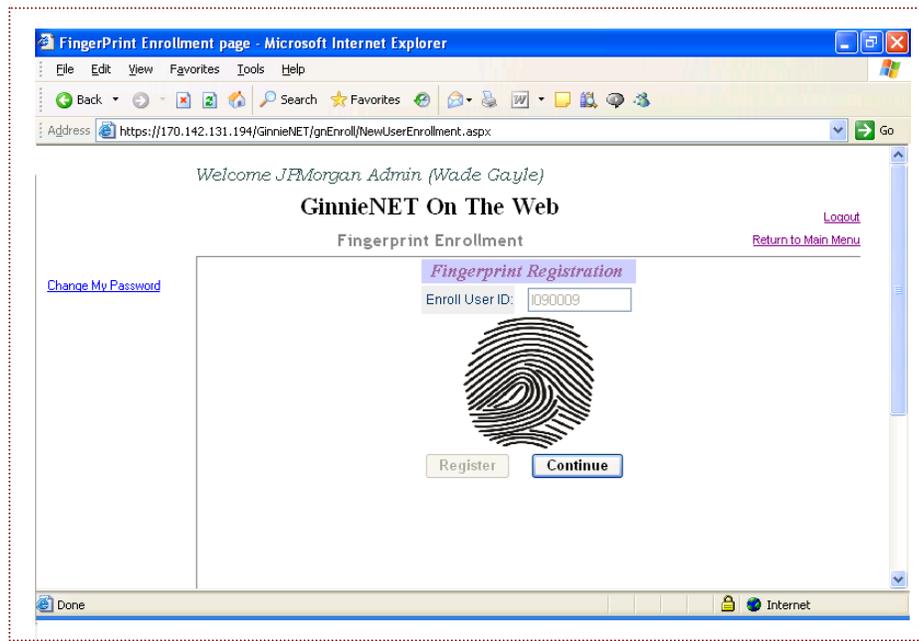


FIGURE 81 FINGERPRINT ENROLLMENT **REGISTRATION** SCREEN

[Step 26] The current fingerprint enrollment process has now been completed, and the system will now generate a process success system message like that shown below in [FIGURE 82](#). The Enrollment Administrator may either return back to the Main Menu to process another user, or click on the screen's <OK> button to exit.



FIGURE 82 FINGERPRINT ENROLLMENT **PROCESS COMPLETION SUCCESS** SCREEN

4.0 M AINTENANCE

4.0 MAINTENANCE

The Ginnie *NET* Maintenance functions are navigated via Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Master Agreements;
- Subservicer;
- Custodian ;
- FRB Subscriber;
- Suppress Targeted Lending.

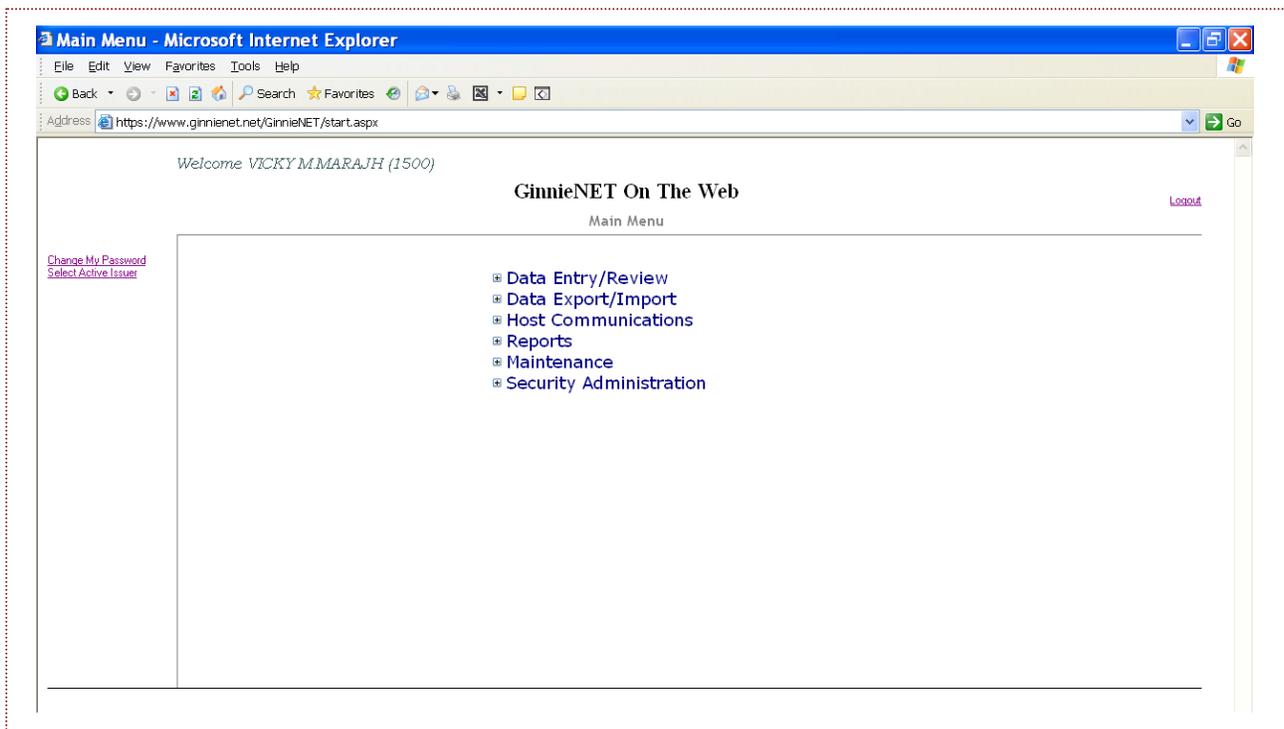


FIGURE 83 GINNIE*NET* ON THE WEB MAIN MENU SCREEN (w/MAINTENANCE LINK)

To begin the Add Master Agreement process, the Enrollment Administrator will log onto www.ginnienet.net, then enter their assigned Ginnie*NET* User ID and password. The Ginnie*NET* On The Web **Main Menu** screen shown below above in FIGURE 83 will then display:

4.1 M MASTER AGREEMENTS

A Master Agreement is a set of documents, prepared by an Issuer that eliminates the redundant use of forms HUD 11707, 11709, 11715 and 11720. This initiative was the foundation for paperless pools. The Master Agreement documents define the relationships and responsibilities of the Issuer, the Subservicer, and the Document Custodians.

4.1.1 Add a Master Agreement Record

[Step 1] On the Ginnie *NET* On The Web Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Master Agreement** link. The **Master Agreements P&I and T&I Record** screen, shown below in [FIGURE 84](#), will then display.

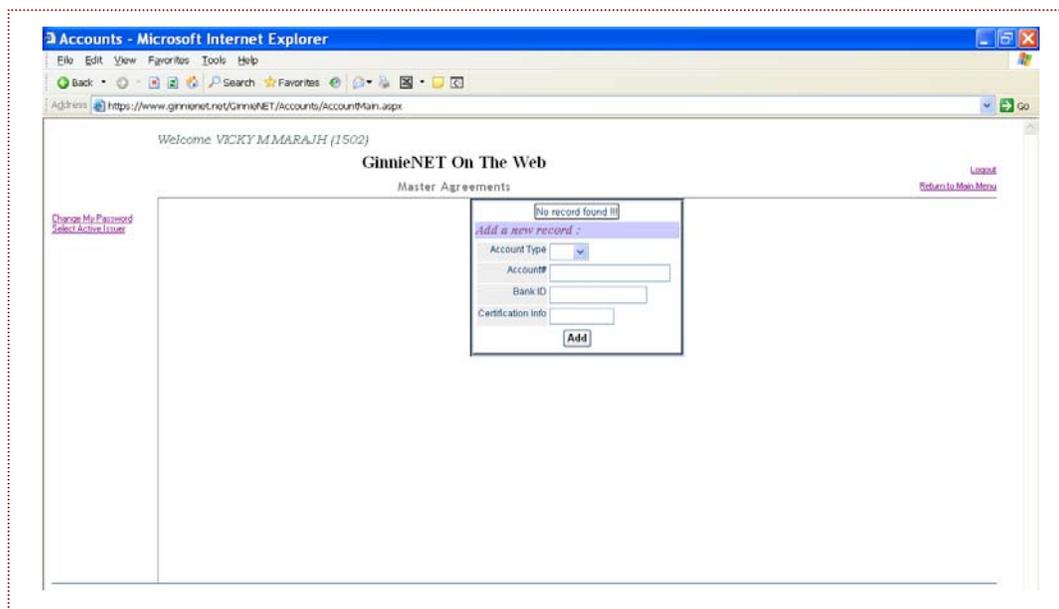


FIGURE 84 GINNIE*NET* MASTER AGREEMENTS P&I AND T&I RECORD SCREEN

[Step 3] Click on the down arrow [▼] adjacent to the **Account Type** field, under the **Add a new record:** heading, to select the desired P&I and T&I account option.

[Step 4] Enter the corresponding Account Number and Bank ID for each P&I account and/or T&I account being entered in the system.

An example of this screen populated with all required information might look like the screen illustration shown on the following page in [FIGURE 85](#).

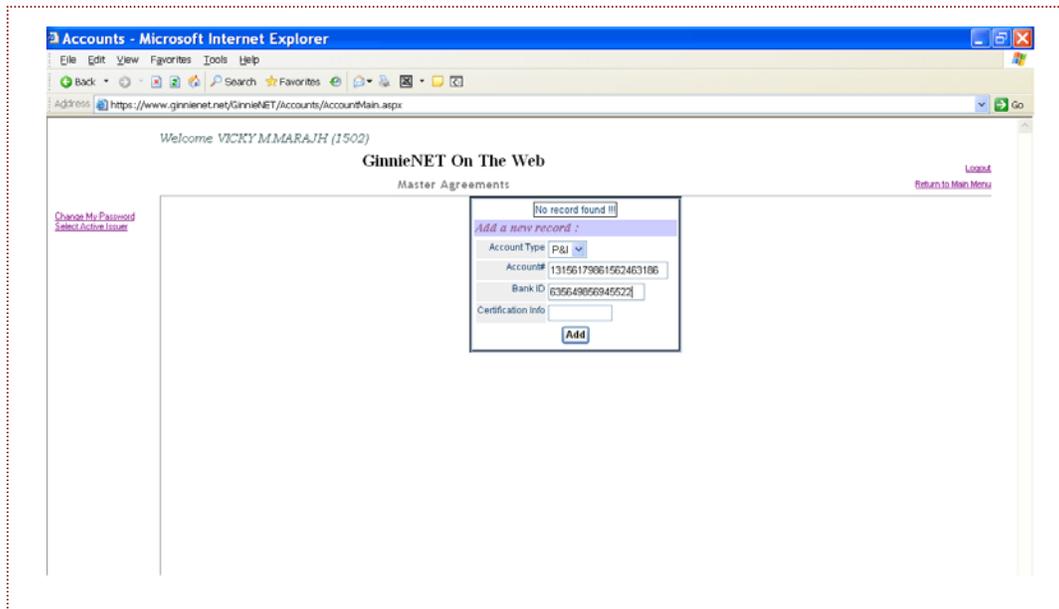


FIGURE 85 GINNIE*NET* MASTER AGREEMENTS SCREEN (W/P&I AND T&I)

[Step 5] Click on the screen's <Add> button. The new record will now be saved and the system-generated success message (FIGURE 86) will then be displayed.

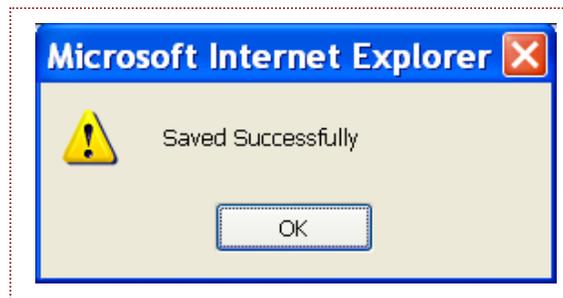


FIGURE 86 ADD MASTER AGREEMENT RECORD SAVED SUCCESS SCREEN (MASTER AGREEMENTS)

[Step 6] Click on the <OK> button. The user will then be returned to the **Master Agreements P&I and T&I Record** screen (FIGURE 87).

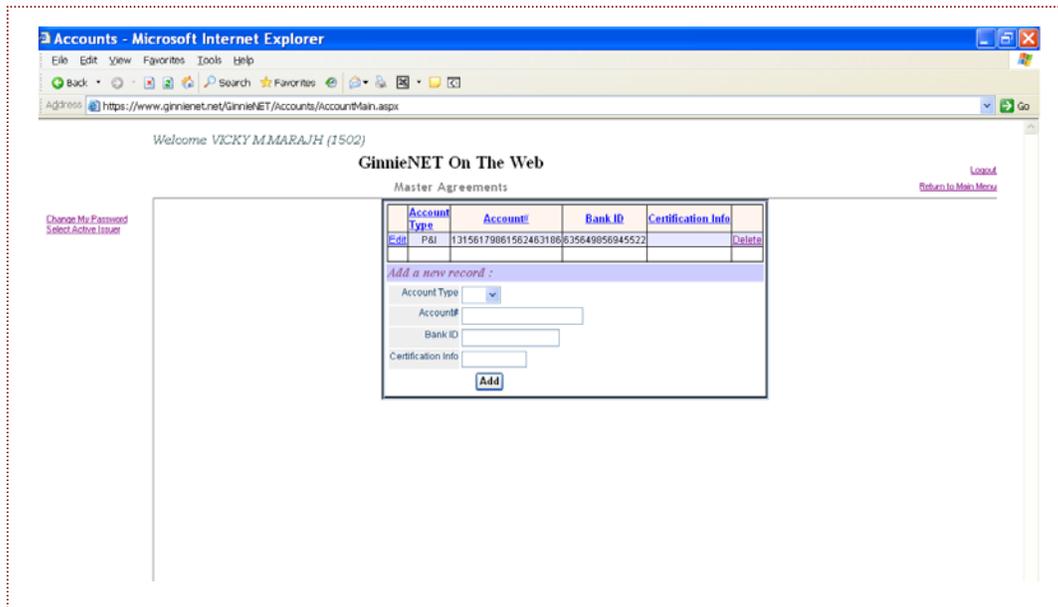


FIGURE 87 GINNIE*NET* MASTER AGREEMENTS SCREEN (W/ADD NEW RECORD)

The user may then view the newly-added record in the screen's [Account](#) area. You may click on the record's [Edit](#) link to *edit* the new record, or (if desired) click on the [Delete](#) link to *delete* the record.



NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

4.1.2 Edit Master Agreement Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Master Agreement** link. The Master Agreements P&I and T&I Record screen (FIGURE 88) will then display, with a listing of all P&I and T&I accounts entered in the system at that time.

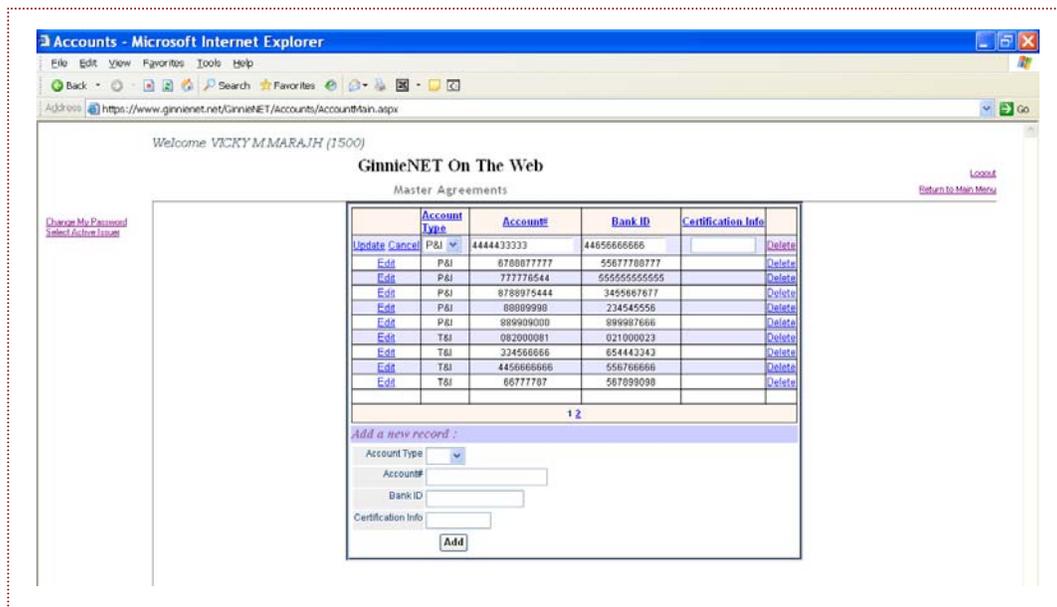


FIGURE 88 GINNIE*NET* MASTER AGREEMENTS SCREEN (w/EDIT FUNCTION)

[Step 3] Select the desired P&I record that you now wish to edit, then click on the [Edit](#) link adjacent to the list item.

[Step 4] Once the desired record has been edited, click on the [Update](#) link in the left-hand column. If desired, the user may alternatively click on the [Cancel](#) link to exit the system without saving the editing changes.

4.1.3 Delete Master Agreement Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Master Agreement** link. The Master Agreements P&I and T&I Record screen (FIGURE 89) will then display, with a listing of all P&I and T&I accounts entered in the system at that time.

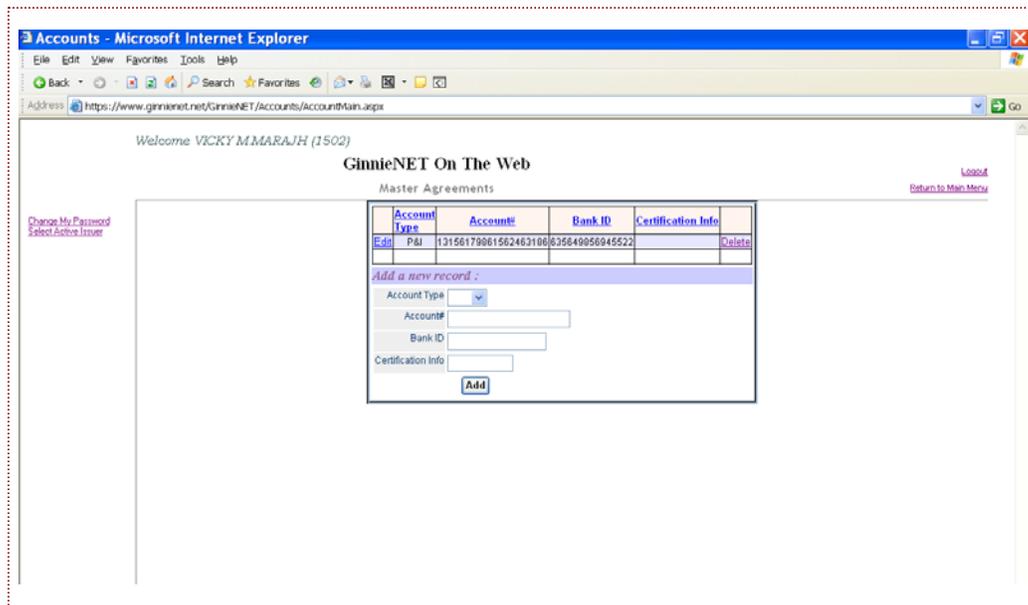


FIGURE 89 GINNIE*NET* MASTER AGREEMENTS SCREEN (w/**DELETE** FUNCTION)

- [Step 3] Select the desired P&I record that you now wish to delete, then click on the [Delete](#) link adjacent to the list item.
- [Step 4] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 90](#).



FIGURE 90 **CONFIRM DELETE RECORD ACTION QUERY SCREEN (MASTER AGREEMENTS)**

- [Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Master Agreements screen.

4.2 S UBCONTRACT SERVICER (SUBSERVICER)

An approved Ginnie Mae Issuer that, with Ginnie Mae's prior written approval, services the mortgages in a pool, or loan package, under a subcontract with the Ginnie Mae Issuer that is responsible for the pool or loan package.

4.2.1 Add a Subservicer Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Subservicer** link. The Subservicer screen (FIGURE 91) will then display.

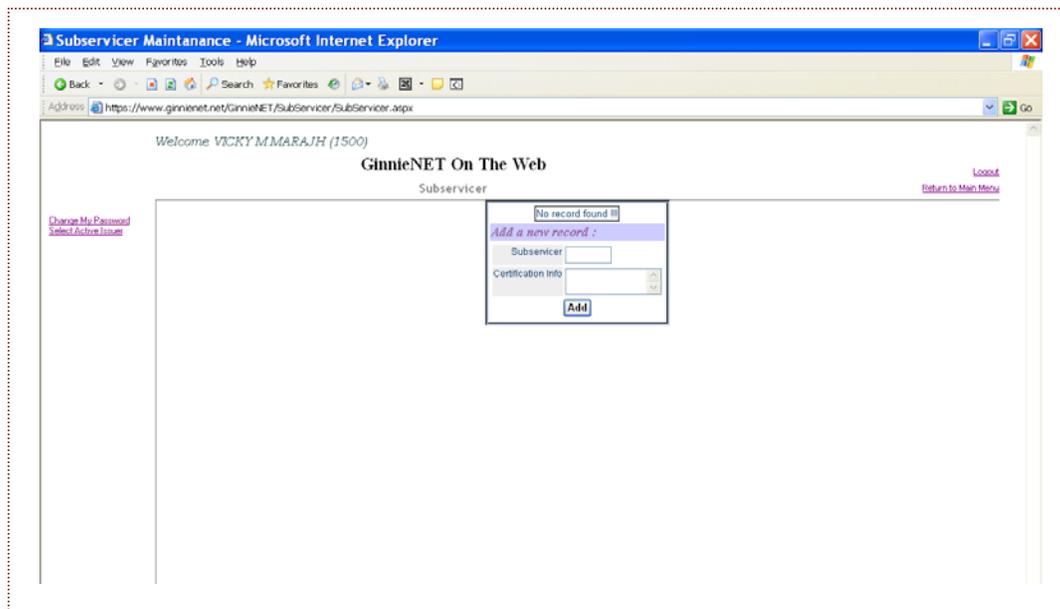


FIGURE 91 GINNIE^{NET} SUBSERVICER SCREEN (ADD RECORD FUNCTION)

[Step 3] Enter the 4-digit Issuer Subservicer ID, then click on the screen's <Add> button to save the record. Once the record has been saved, a success message screen will then be displayed, like that shown on the following page in FIGURE 92.

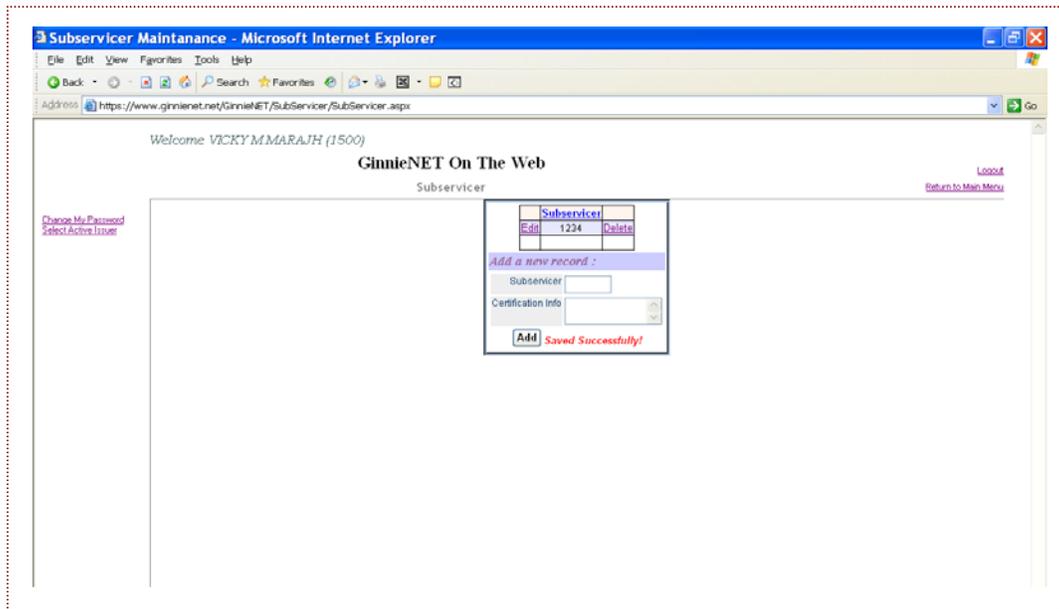


FIGURE 92 GINNIE^{NET} SUBSERVICER SCREEN (w/SAVE SUCCESSFUL MESSAGE)

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

4.2.1 Edit Subservicer Record

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Subservicer** link. The Subservicer screen (FIGURE 93) will then display with a listing of all records entered in the system at that time.

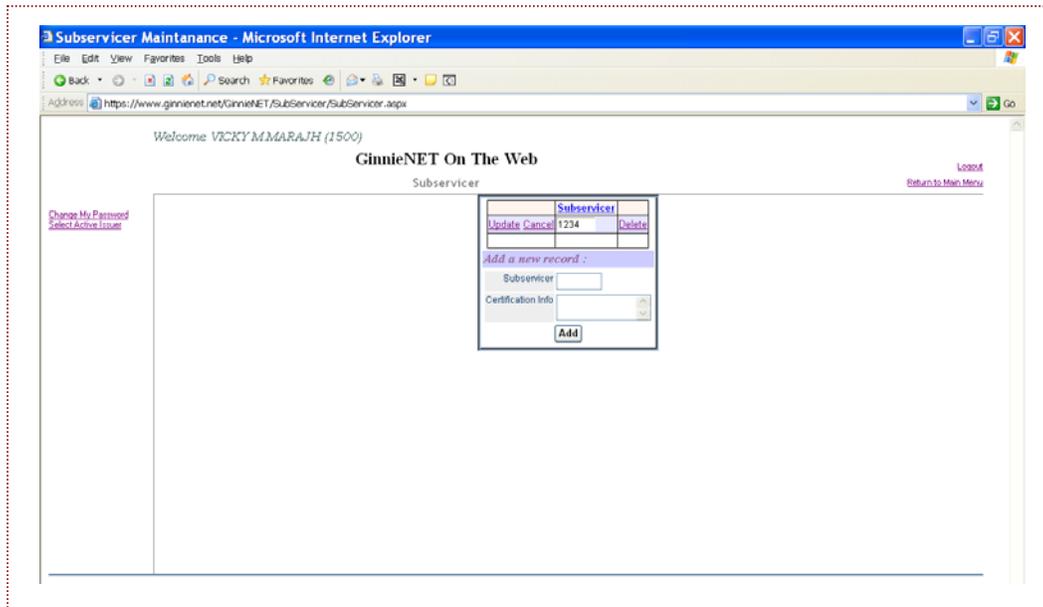


FIGURE 93 GINNIE*NET* SUBSERVICER SCREEN (EDIT RECORD FUNCTION)

- [Step 3] Select the desired Subservicer record you now wish to edit, then click on the [Edit](#) link adjacent to the list item.
- [Step 4] Select the 4-digit Subservicer ID, then click on the [Update](#) link in the left-hand column. If desired, the user may alternatively click on the [Cancel](#) link to exit the system without saving the editing changes.

4.2.3 Delete Subservicer Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Subservicer** link. The Subservicer screen will then display (FIGURE 94), with a listing of all records entered in the system at that time.

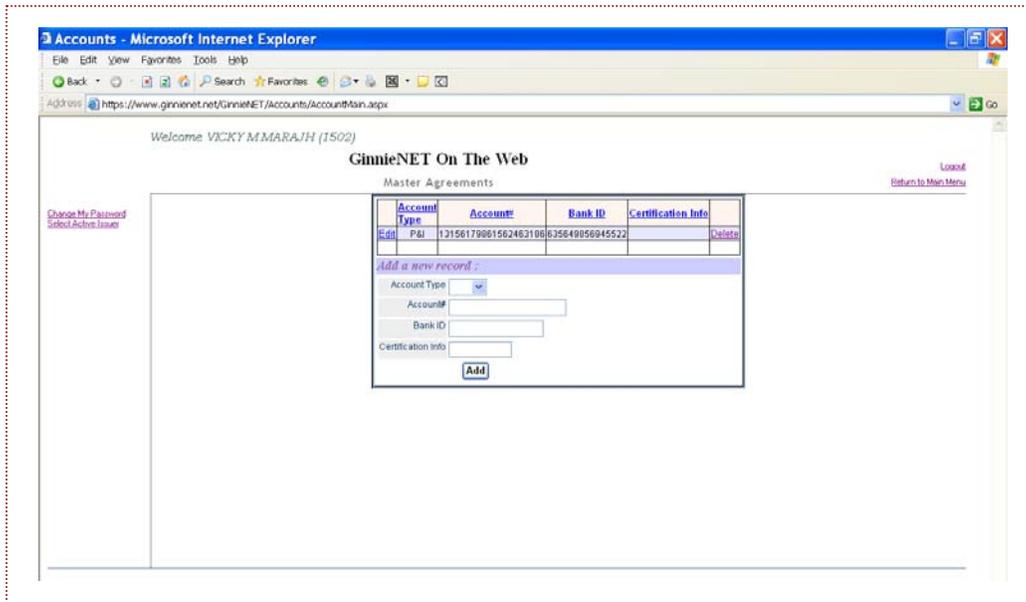


FIGURE 94 GINNIE*NET* SUBSERVICER SCREEN (w/DELETE FUNCTION)

[Step 3] Select the desired Subservicer record you now wish to delete, then click on the **Delete** link adjacent to the list item.

[Step 4] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 95.

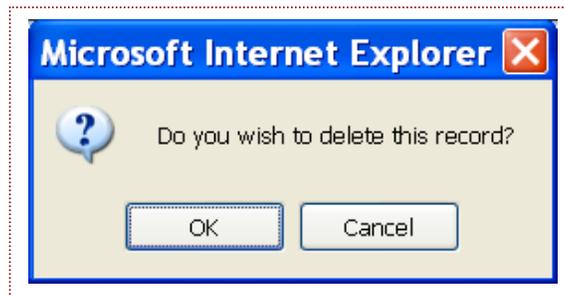


FIGURE 95 CONFIRM DELETE RECORD ACTION QUERY SCREEN (SUBSERVICER)

[Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Subservicer screen.

4.3 C USTODIAN

The Custodian data entry form is used to add, edit or delete information in the Custodian reference table. A Custodian record must be added before Master Agreement and Pool Detail records are entered. The Custodian Number, Name and Address fields will all be REQUIRED fields.

4.3.1 Add a Custodian Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Custodian** link. The **Custodian** screen will then display (FIGURE 96).

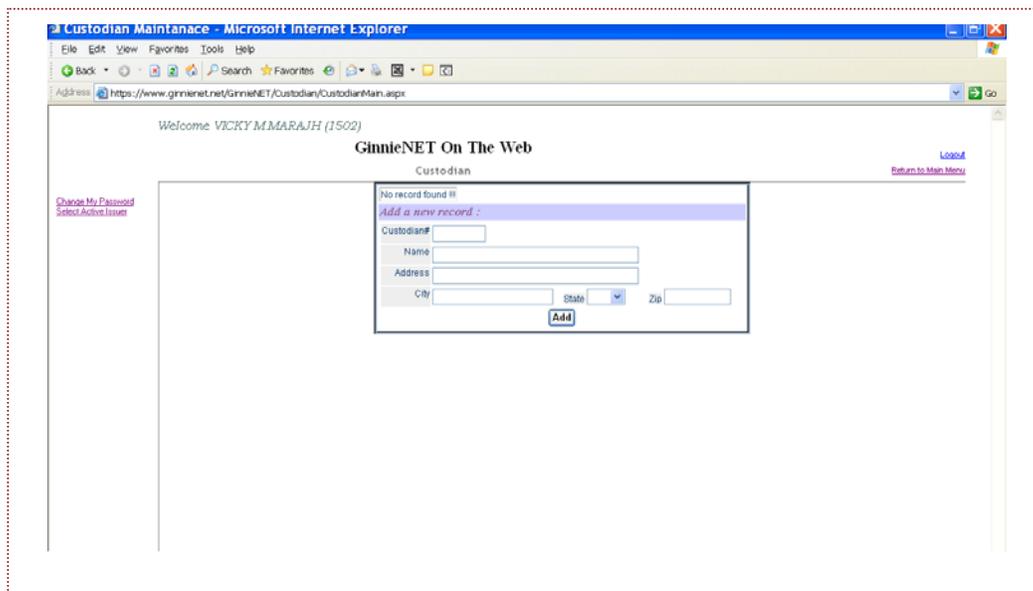


FIGURE 96 GINNIE^{NET} CUSTODIAN SCREEN (ADD RECORD FUNCTION)

[Step 3] Enter the six-digit Custodian ID, Name, Address, City, State and Zip Code for the select record. These information items must be entered in their respective fields.

[Step 4] Click on the screen's <Add> button to add the new Custodian record to the system. When the record has been successfully saved, the system-generated message shown on the following page in FIGURE 97, will then be displayed.

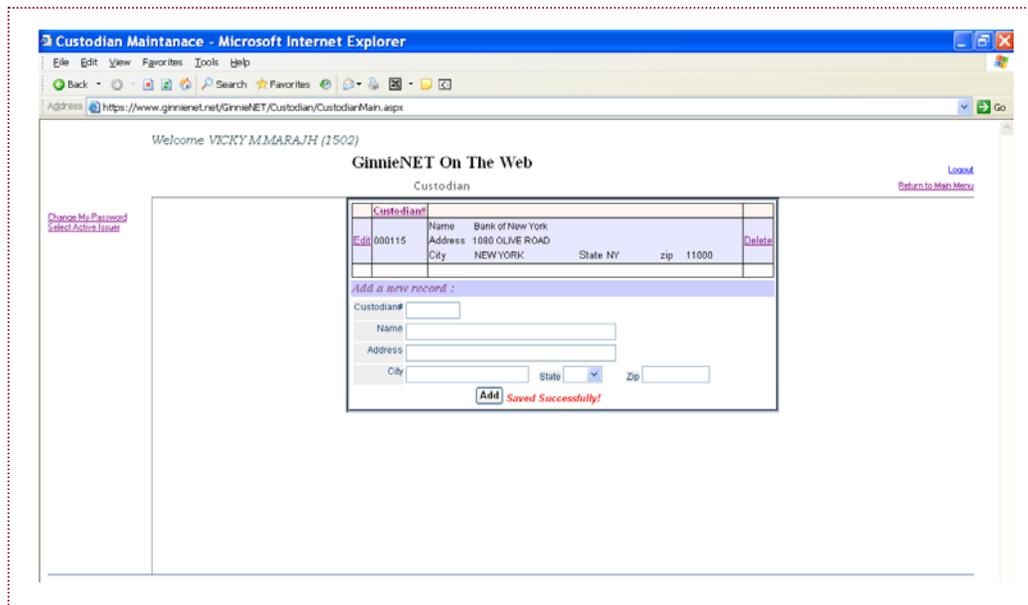


FIGURE 97 GINNIE*NET* CUSTODIAN SCREEN (ADD RECORD SUCCESS MESSAGE)

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

4.3.2 Edit Custodian Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Custodian** link. The Custodian screen (FIGURE 98) will then display with a listing of all records entered in the system at that time.

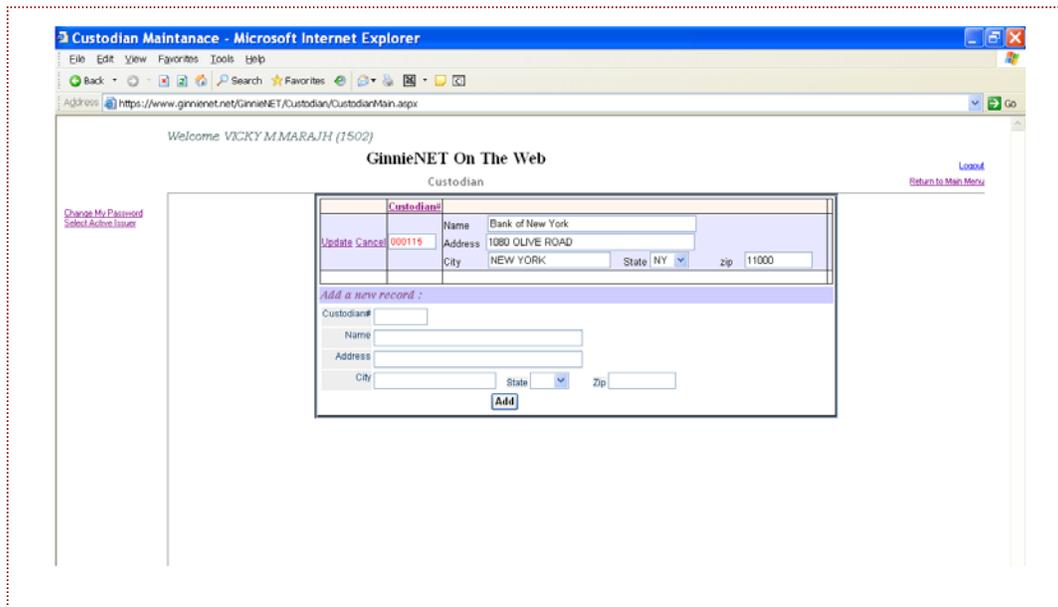


FIGURE 98 GINNIE^{NET} CUSTODIAN SCREEN (EDIT RECORD FUNCTION)

[Step 3] Select the desired Custodian record you now wish to edit, then click on the **Edit** link adjacent to the list item.

[Step 4] Enter all required record information. Note that ONLY DATA contained in unprotected (blank text areas on a white background) can be edited. Data that appears in **red text** will be protected, and cannot be edited on this screen.

[Step 5] Click on the screen's <Add> button. The new Custodian record will then be added to the system, and a system-generated message will display to indicate the success of the Edit Record action (FIGURE 99).

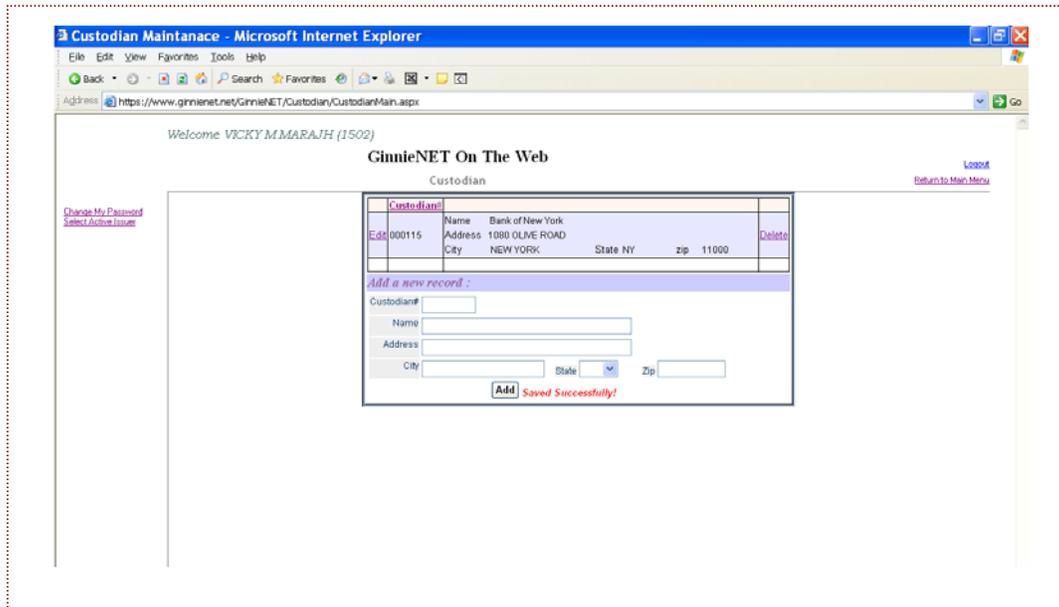


FIGURE 99 GINNIE*NET* CUSTODIAN SCREEN (EDIT RECORD SUCCESS FUNCTION)

4.3.3 Delete Custodian Record

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Custodian** link. The Custodian screen will then display (FIGURE 100), with a listing of all records entered in the system at that time.

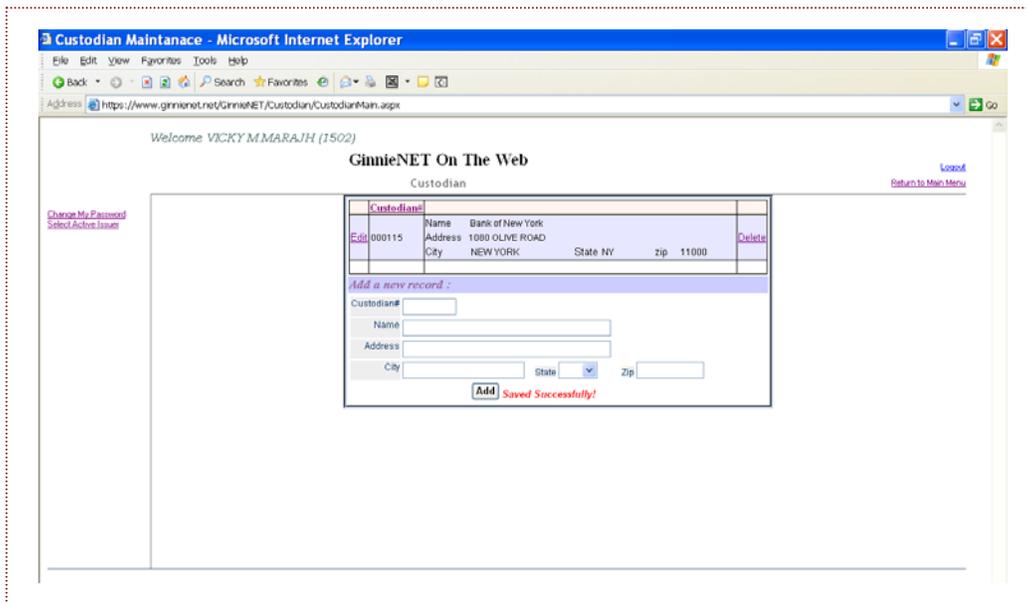


FIGURE 100 GINNIE*NET* CUSTODIAN SCREEN (w/DELETE SUCCESS FUNCTION)

[Step 3] Select the desired Custodian record you now wish to delete, then click on the [Delete](#) link adjacent to the list item.

[Step 4] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 101](#).

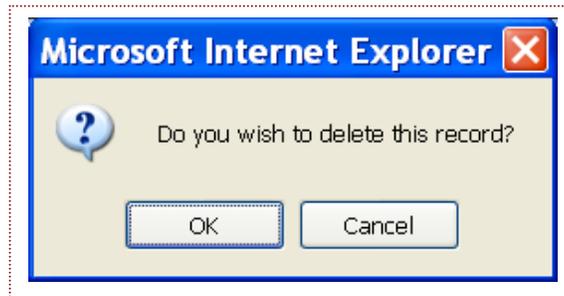


FIGURE 101 **CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTODIAN)**

[Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Custodian screen.

4.4 FEDERAL RESERVE BANK (FRB) SUBSCRIBER

The Federal Reserve Bank of New York is the depository for Ginnie Mae new pool issues.

- The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen, for the various pool types, will default to **FRBNY** as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank (s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks with the complete and accurate account information for each one. *If not, there could be a delay in the pool's delivery.*

TABLE 3 FRB SUBSCRIBER SCREEN FIELD NAMES AND DESCRIPTION

FIELD NAME	DESCRIPTION
ABA#	The account number assigned to the participant. Required
Deliver to:	The name of the FRB participant. Required, (e.g., cust/g12345/)

4.4.1 Add an FRB Subscriber Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link (FIGURE 102).

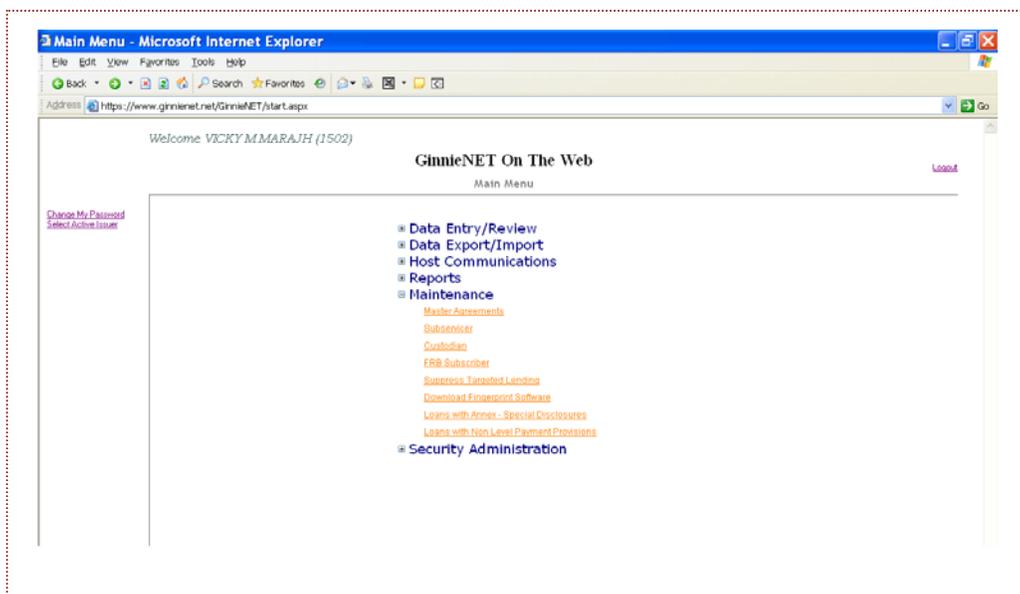


FIGURE 102 GINNIE*NET* MAIN MENU SCREEN (w/**FRB SUBSCRIBER** LINK)

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen, like that shown on the following page in FIGURE 103, will then display.

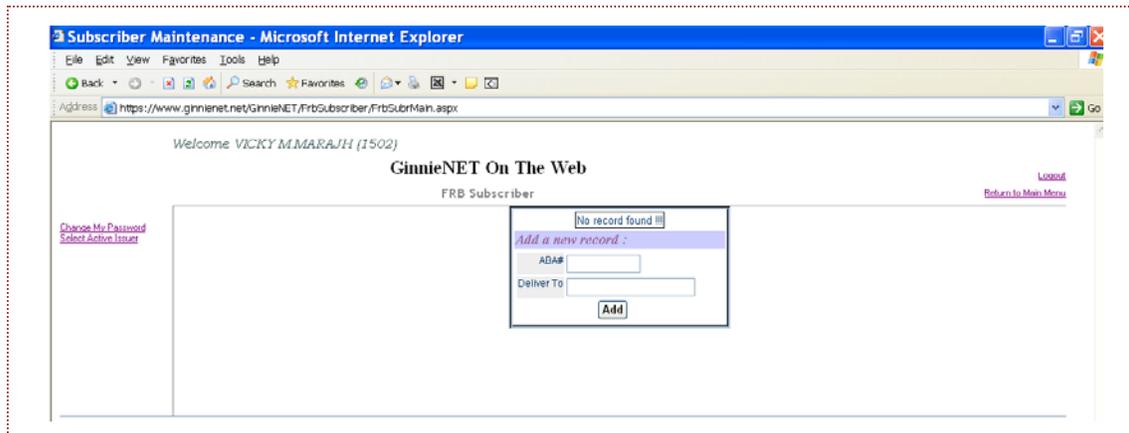


FIGURE 103 GINNIE^{NET} FRB SUBSCRIBER SCREEN

- [Step 3] Enter the nine-digit **ABA#** and the **Deliver to** (Clearing Bank's Name) information in each respective field ensuring correct entry.
- [Step 4] Click on the screen's <Add> button to add the new FRB Subscriber record to the system. When the record has been successfully saved to the system, the confirmation message shown in FIGURE 104 will then be displayed.



FIGURE 104 CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTODIAN)

NOTE: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

4.4.2 Edit an FRB Subscriber Record

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen (FIGURE 105) will then display with a listing of all records entered in the system at that time.



FIGURE 105 GINNIE^{NET} FRB SUBSCRIBER SCREEN

- [Step 3] Select the desired FRB Subscriber record you now wish to edit, then click on the [Edit](#) link adjacent to the list item.
- [Step 4] Enter/update the FRB Subscriber record as needed, then click on the [Update](#) link. The new FRB Subscriber record will then be added to the system, and a system message will display to indicate the success of the Edit Record action.

4.4.3 Delete an FRB Subscriber Record

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display with a listing of all records entered in the system at that time.

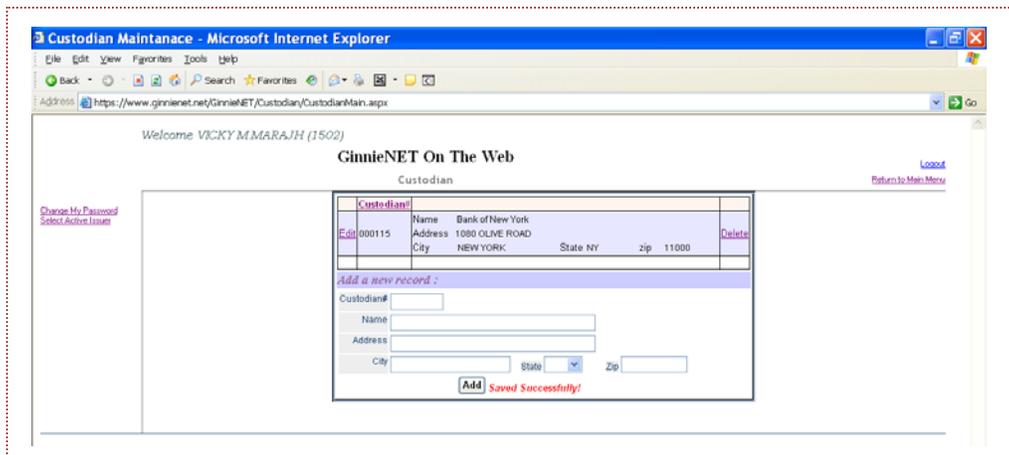


FIGURE 106 GINNIE^{NET} FRB SUBSCRIBER SCREEN (DELETE RECORD FUNCTION)

- [Step 3] Select the desired FRB Subscriber record you now wish to delete, then click on the [Delete](#) link adjacent to the list item.

[Step 4] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 107](#).

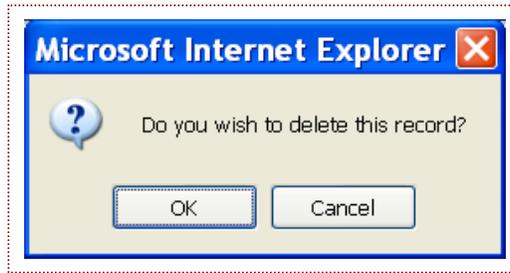


FIGURE 107 **CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)**

[Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the FRB Subscriber screen.

[Step 6] The system will then confirm the success of the deletion action with a system-generated message, and return the user back to the FRB Subscriber screen.

4.5 S UPRESS TARGETED LENDING

The Targeted Lending feature can be activated to evaluate loan eligibility for a reduced guaranty fee, or deactivated to suppress loan eligibility for an evaluation process.

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link (FIGURE 108).

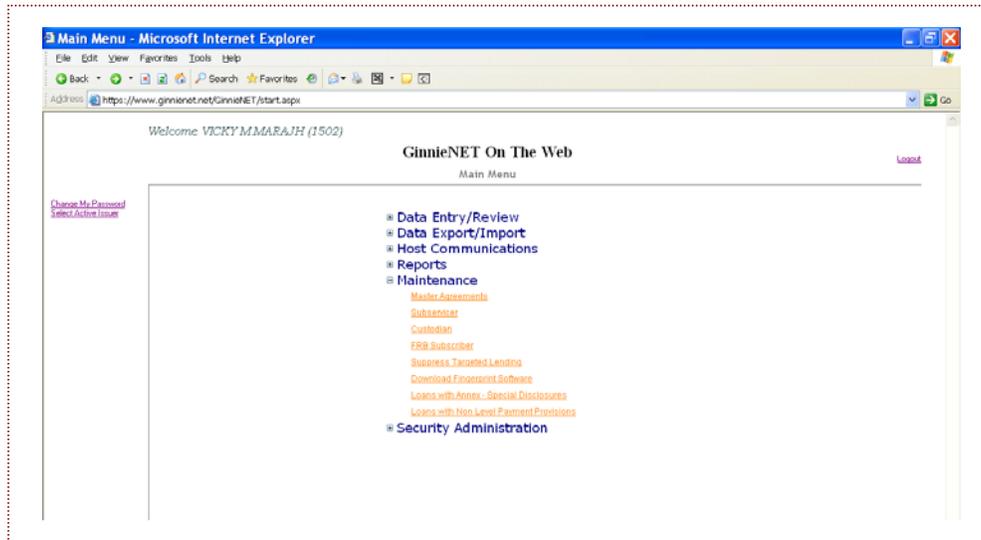


FIGURE 108 GINNIE^{NET} MAIN MENU SCREEN (w/SUPPRESS TARGETED LENDING LINK)

[Step 2] Click on the **Suppress Targeted Lending** link. The Suppress Targeted Lending screen, like that shown here in FIGURE 109, will then display.



FIGURE 109 GINNIE^{NET} SUPPRESS TARGETED LENDING SCREEN

[Step 3] The system will generally default to evaluating all loans on the system. To deactivate this option, click on the <Edit> button.

[Step 4] Select option one or two, then click on the <Update> button. Alternatively, the user may also click on the <Cancel> button to terminate the current action.



FIGURE 110 GINNIE^{NET} SUPPRESS TARGETED LENDING SCREEN

[Step 5] Select any of the links shown below= in the TABLE 4 options list.

TABLE 4 SUPPRESS TARGETED LENDING SCREEN (LINK OPTIONS)

SUPPRESS TARGETED LENDING SCREEN OPTION	NAVIGATION FLOW
List of areas eligible for Targeted Lending	Located in the upper right hand corner of the page, clicking this link option will navigate the user to the APPENDIX III-10 DESIGNATED COMMUNITIES FOR THE TARGETED LENDING INITIATIVE entry
Return to Main Menu	Located in the upper right hand corner of the page, clicking on this link option will return you to the Main Menu screen
Logout	Clicking on this link option will log the user out of Ginnie ^{NET} and exit the system completely

[Step 6] Once the record has been updated, an update success message, like that shown here in FIGURE 111, will then be displayed.

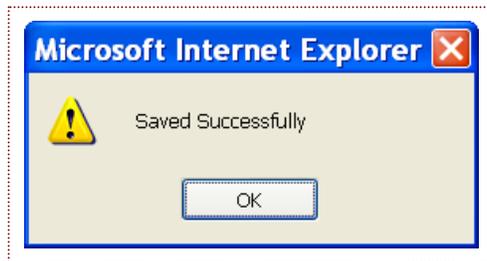


FIGURE 111 GINNIE^{NET} SUPPRESS TARGETED LENDING SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 7] Click on the <OK> button. The user will then be returned to the previous Suppress Targeted Lending screen.

4.6 OTHER: DOWNLOAD FINGERPRINT SOFTWARE

To utilize the fingerprint technology, users must have Windows XP Home, Professional, Tablet PC, or Media Center Edition with a Pentium 233 MHz or higher processor and 128 MB of RAM, 45 MB of available hard disk space, access to Internet Explorer and an available USB Port.

The Fingerprint Scanner needs outbound access to port 1200.

4.6.1 M2SYS Accelerated Biometrics

The fingerprint technology uses a biometric system which does not store a copy of the fingerprint image. The software extracts the unique fingerprint pattern data from the image for the purpose of identification within a closed environment. It is impossible to recreate a fingerprint image from this data; therefore, there are no associated privacy risks.

M2SYS software is employed in application designed and/or utilized by the U.S. Army, U.S. Air Force, Dearman Systems, (in compliance with Homeland Security requirements surrounding the tracking and transportation of hazardous materials), Corrections Corporation of America, Kodak, Siemens, BAE Systems, and others.

NOTE: For full downloading instruction, please refer to [Section 2.0](#).

4.7 LOANS WITH ANNEX—SPECIAL DISCLOSURES

On the HUD 11706 Mortgage Detail screen, the title of Prepayment Description has been changed to “Annex–Special Disclosures”. The Issuers must specify on the “Annex–Special Disclosures,” which is attached to the prospectus, the prepayment provisions of the note, (which must include any provision detailing prepayment privileges or penalties).

FIGURE 112 MULTIFAMILY MORTGAGE DETAILS - 11706 SCREEN

The Annex–Special Disclosures field appears at the bottom of Multifamily Mortgage Details - 11706 screen. The field allows for the entry of an unlimited text description. Records in this table are not relevant for Multifamily pool processing. The Annex–Special Disclosures list the description of the prepayment of the project.

- (1) Boilerplate (standard) entries for this field are stored in the Annex–Special Disclosures table.
- (2) Entries from this table can be retrieved and edited by selecting the drop-down  button on the right side of the field.

 **NOTE:** Records in this table are entered and edited through the Maintenance menu of the Main Menu.

4.7.1 Accessing an Annex—Special Disclosures Record

[Step 1] From the Main Menu screen, click on the screen’s **Maintenance** link (FIGURE 113).

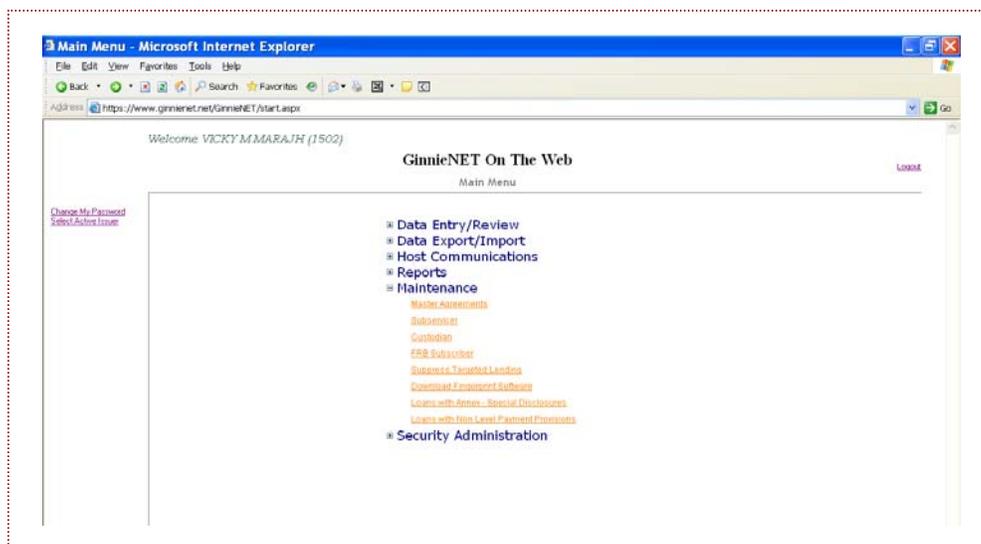


FIGURE 113 GINNIE*NET* MAIN MENU SCREEN (w/SUPPRESS TARGETED LENDING LINK)

[Step 2] Click on the **Loans with Annex - Special Disclosures** link. The Annex – Special Disclosures data-entry screen, like that shown on the following page in FIGURE 114, will then display.

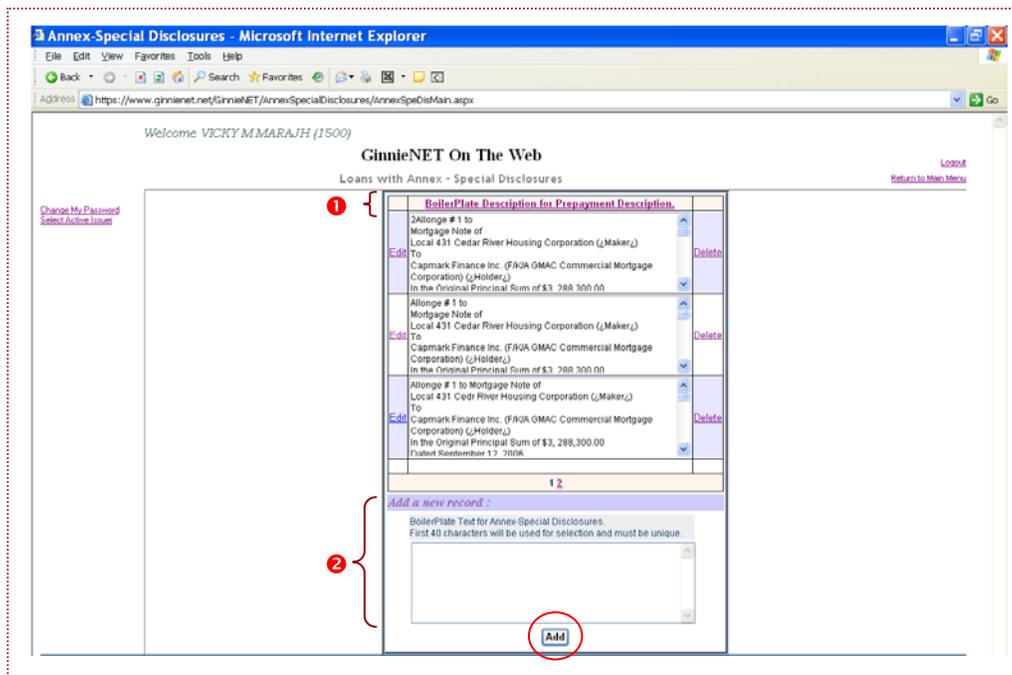


FIGURE 114 GINNIE*NET* ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN

The Annex-Special Disclosures Record screen does not have a Search function. Records in this table are stored and sorted by the first characters of the text entry. The arrow scroll bar to the right of the record provides a glance at the first characters of each entry. Subsequent entries can be located using the same method of selection.

4.7.2 Adding an Annex Special Disclosures Record

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Loans with Annex - Special Disclosures** link. The Annex – Special Disclosures data-entry screen (FIGURE 114) will then display.
- [Step 3] Click on the BoilerPlate Text for Annex-Special Disclosures link, shown at the top of the screen (Area of Detail ❶).
- [Step 4] In the screen's **Add a new record:** field (Area of Detail ❷), enter your freeform text in the area under BoilerPlate Text for Annex-Special Disclosures field heading. Be advised that the first forty (40) characters will be used for selection and *must be unique*.
- [Step 5] Once completed with the field entry, click on the screen's <Add> button. Once the record has been successfully saved to the system, the screen will refresh and display a **Saved Successfully!** screen message, like that shown on the following page in figure.

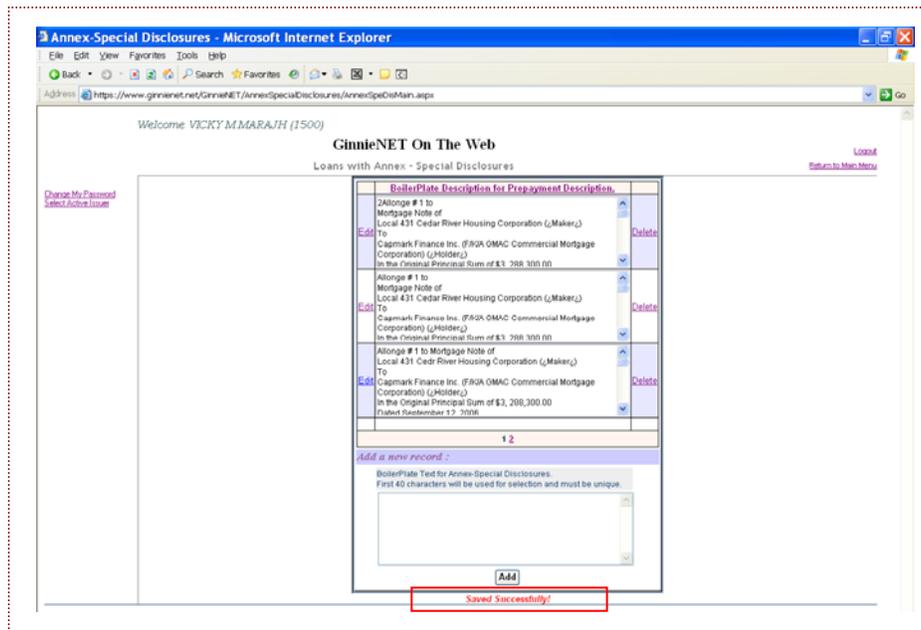


FIGURE 115 ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (w/SUCCESS MESSAGE)

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

4.7.3 Deleting or Editing an Annex Special Disclosures Record

[Step 1] From the Main Menu screen, click on the screen’s **Maintenance** link.

[Step 2] Click on the **Loans with Annex - Special Disclosures** link. The Annex – Special Disclosures data-entry screen (FIGURE 114) will then display.

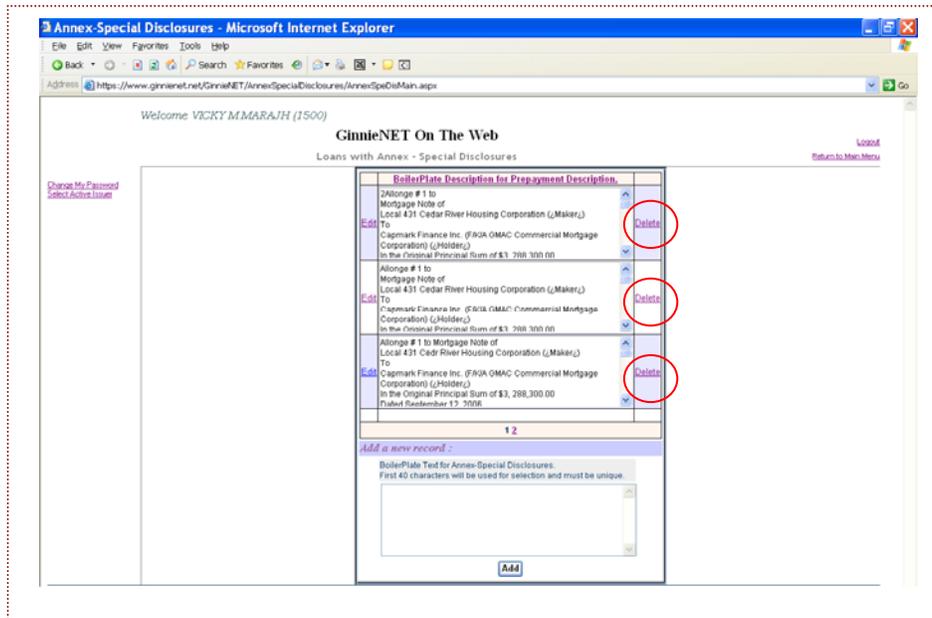


FIGURE 116 ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (w/Delete LINK)

To **DELETE A RECORD**, step through the following procedural flow:

[Step 1] Select the desired record you now wish to delete, then click on the Delete link shown to the *right* of the selected record item. A Delete Confirmation message box will then display, like that shown here in FIGURE 117.

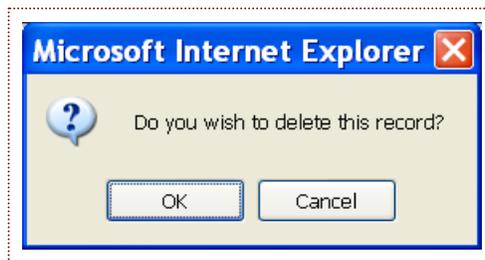


FIGURE 117 ANNEX–SPECIAL DISCLOSURE RECORD **DELETE** CONFIRMATION SCREEN

[Step 2] Now, click on the <OK> button to complete the current delete record action.

To **EDIT A RECORD**, step through the following procedural flow:

- [Step 1] From the Main Menu screen, click on the screen’s **Maintenance** link.
- [Step 2] Click on the **Loans with Annex - Special Disclosures** link. The Annex – Special Disclosures data-entry screen (**FIGURE 118**) will then display.

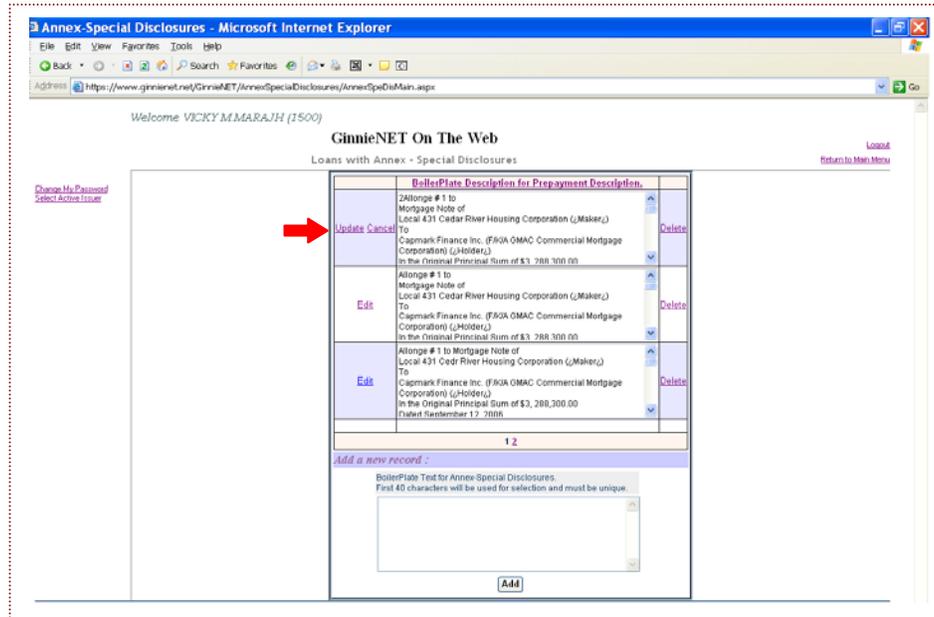


FIGURE 118 ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (w/Edit LINK)

- [Step 3] Select the desired record you now wish to update, and the new information as desired, then click on the Update link shown to the *left* of that record item . Alternatively, the user may also click on the <Cancel> button to terminate the current update action altogether.

 **NOTE:** Records in this table are entered and edited through the Maintenance submenu of the Main Menu itself.

4.8 D DESCRIPTION NON-LEVEL PAYMENT PROVISIONS

The Description field of the Non-Level Adjustment Pool screen field will appear near the bottom right corner of the Multifamily Mortgage Details (11706) screen. This field allows for the entry of an unlimited freeform text description, however, records in this table are not relevant for Multifamily pool processing.

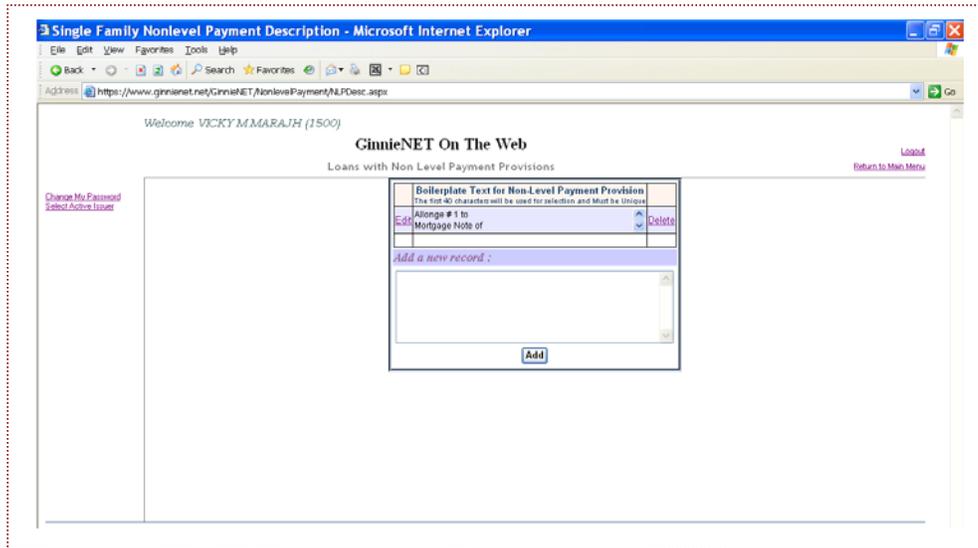


FIGURE 119 DESCRIPTION NON-LEVEL PAYMENT PROVISIONS SCREEN (W/DESCRIPTION FIELD)

This Description field is *required* for the PN Pool Type, and is not applicable to the PL Pool Type.

Boilerplate (standard) entries for this field are stored in the Non-Level Adjustment Descriptions table. Entries from this table can be called up and edited by clicking on the scrollbar [] to the right of the desired field on the HUD 11706 Mortgage Detail screen Records.

 **NOTE:** A report, Prospectus Ginnie Mae I Project Loan Securities – 1724, which lists all of the pools that have information entered in this field, can be generated from the Report Menu. To do so, simply click on the Reports option, then select Prospectus Ginnie Mae I Project Loan Securities - 1724 from that menu.

4.9 D DESCRIPTION NON-LEVEL PAYMENT PROVISIONS

4.9.1 Accessing a Non-Level Payment Provision Record

[Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.

[Step 2] Click on the **Loans with Non Level Payment Provisions** link. The Non Level Payment Provisions data entry screen (FIGURE 120) will then display.

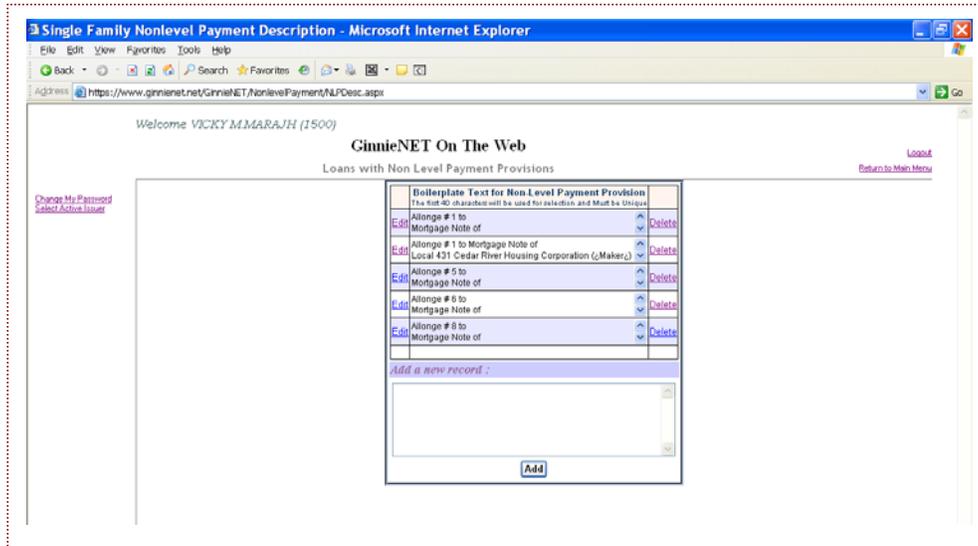


FIGURE 120 NON-LEVEL PAYMENT PROVISIONS SCREEN

NOTE: Non-Level Payment Provisions records do not have a **Search** function. Records in this table are stored and sorted by the *first characters* of the text entry. There is no viable way to search on these records without browsing the list of items. The scrollbar [] to the right of each field can be used to provide a cursory glance at the first characters of each line item entry, however, if the entries are too numerous, and there is more than one entry on the system, the user should select the number to search a different page.

4.9.2 Adding a Non-Level Payment Provisions Record

To **ADD A RECORD**, step through the following procedural flow:

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Loans with Non-Level Payment Provisions** link. The Non-Level Payment Provisions data-entry screen (**FIGURE 121**) will then display.
- [Step 3] In the screen's **Add a new record:** field, enter your freeform text in the area under area's description field. Be advised that the first forty (40) characters will be used for selection and *must be unique*.

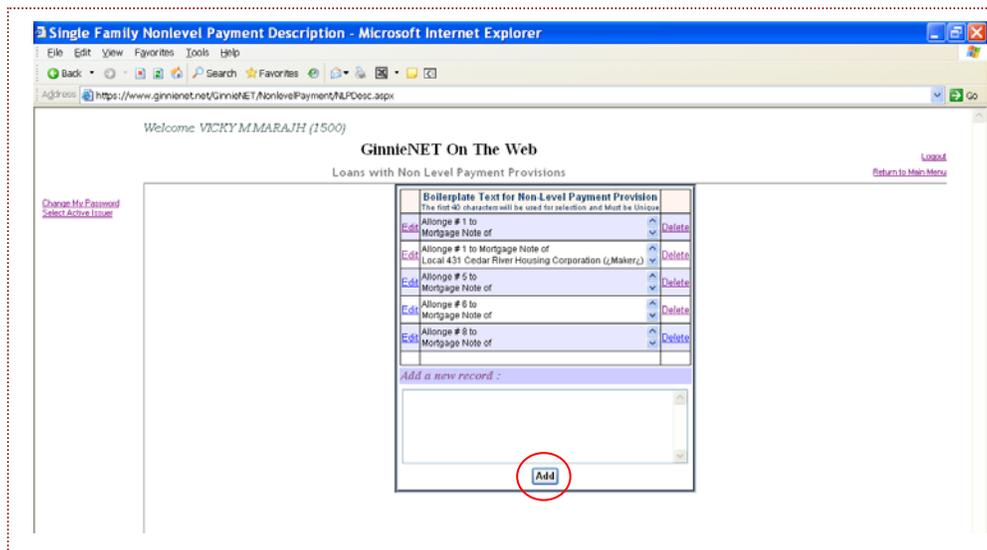


FIGURE 121 NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (**ADD RECORD** FUNCTION)

- [Step 4] Once completed with the field entry, click on the screen's <Add> button. Once the record has been successfully saved to the system, the screen will refresh and display a **Saved Successfully!** screen message, like that shown on the following page in **FIGURE 122**.

NOTE: Selecting the **Return to Main Menu** link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the **Logout** link option will exit the user out of GinnieNET completely.

4.9.3 Deleting and Editing a Non-Level Payment Provisions Record

To **DELETE A RECORD**, step through the following procedural flow:

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Loans with Non-Level Payment Provisions** link. The Non-Level Payment Provisions data-entry screen (**FIGURE 122**) will then display.

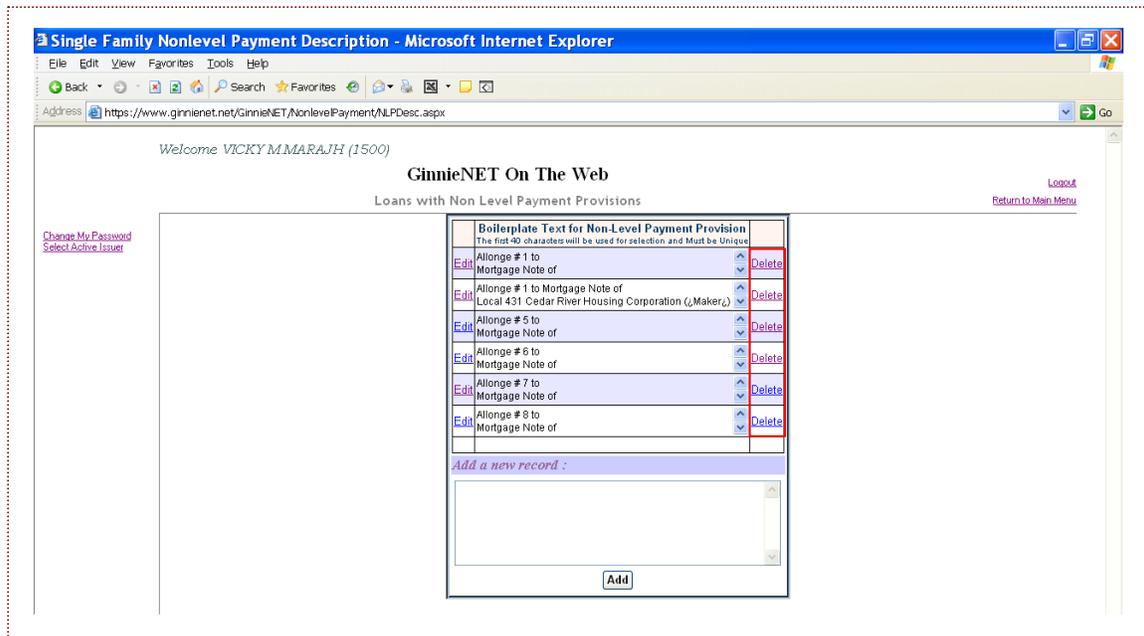


FIGURE 122 NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (**DELETE RECORD** FUNCTION)

To **DELETE A RECORD**, step through the following procedural flow:

- [Step 1] Select the desired record you now wish to delete, then click on the **Delete** link shown to the *right* of the selected record item. A Delete Confirmation message box will then display, like that shown here in **FIGURE 123**.



FIGURE 123 NON-LEVEL PAYMENT PROVISIONS RECORD **DELETE CONFIRMATION** SCREEN

- [Step 2] Now, click on the **<OK>** button to complete the current delete record action.

To **EDIT A RECORD**, step through the following procedural flow:

- [Step 1] From the Main Menu screen, click on the screen's **Maintenance** link.
- [Step 2] Click on the **Loans with Non-Level Payment Provisions** link. The **Non-Level Payment Provisions** data-entry screen (**FIGURE 124**) will then display.

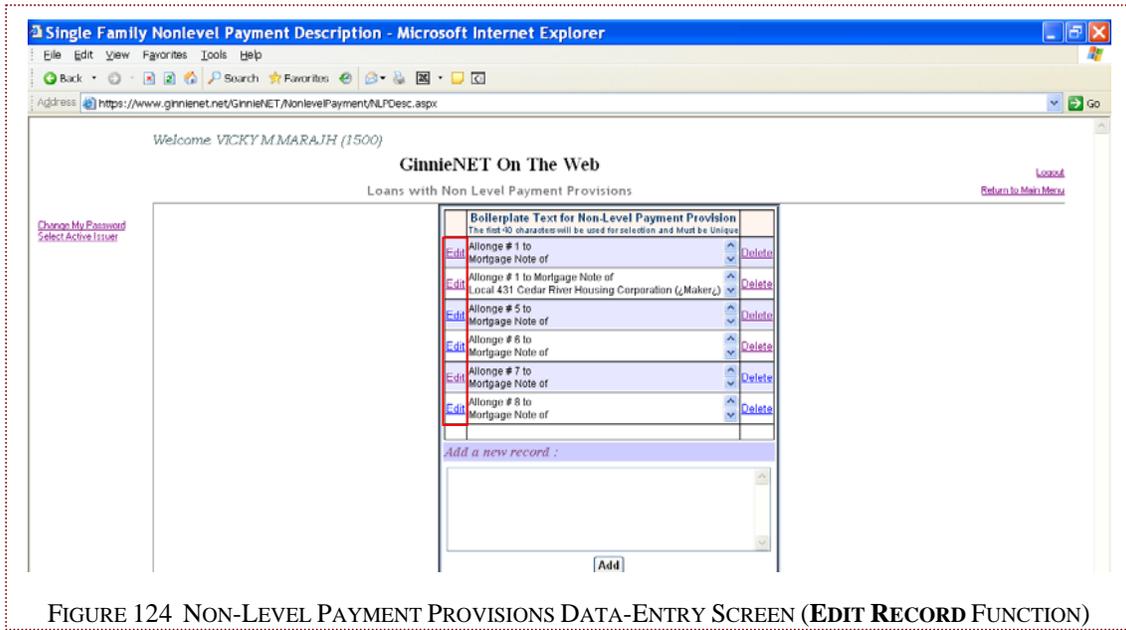


FIGURE 124 NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (**EDIT RECORD** FUNCTION)

- [Step 3] Select the desired record you now wish to update, and the new information as desired, then click on the **Update** link shown to the *left* of that record item . Alternatively, the user may also click on the <Cancel> button to terminate the current update action altogether.

NOTE: The report named **Prospectus Ginnie Mae I Project Loan Securities – 1724** , which lists all of the pools that have information entered in this field, can be generated from the **Report** menu. To do so, simply click on the **Reports** option, then select **Prospectus Ginnie Mae I Project Loan Securities - 1724** from that menu.

5.0 NEW POOL PROCESSING—MULTIFAMILY

5.0 NEW POOL PROCESSING—MULTIFAMILY

The fingerprint enrollment process must be completed in order to use Communication functions for New Pool Processing in GinnieNET (see the **Maintenance** section).

5.1 POOL DETAIL INFORMATION

Securities are prepared and delivered in accordance with instructions provided by the Issuer on the form HUD 11705, *Schedule of Subscribers and Ginnie Mae Guaranty Agreement*. Form HUD 11705 prescribes that the Security Interest Rate to be (25) to (50) basis points below the Mortgage Interest Rate collateralizing all Multifamily Pool Types, except for LS. For LS pool types the Securities Interest Rate must be at least 50 basis points less than the Mortgage Rate. Additional details are provided in the table below.

All Ginnie Mae securities are settled using FRB (Federal Reserve Bank) as Ginnie Mae's depository.

Multifamily new pool information, required on form HUD 11705 – *Schedule of Subscribers*, is entered on the **Multifamily Pool Details (11705)** screen in Ginnie NET. **A pool record must be created before Mortgage Detail records or FRB Subscriber data can be added.** Most of the fields on the Multifamily Pool Details (11705) record are required for data entry or system-generated.

The following table lists the fields on the Ginnie NET **Multifamily Pool Details (11705)** data entry form in the order that they appear on the screen. For additional information refer to the *Ginnie Mae Mortgage-Backed Securities Guide 5500.3* and/or the Glossary of Terms.

The screenshot displays the 'Multifamily Pool Details - 11705' screen in a Microsoft Internet Explorer browser. The page title is 'GinnieNET On The Web' and the user is logged in as 'VICKY MMARAJH (1500)'. The form contains the following fields and controls:

- Pool#:** [Text Input]
- Issue Type:** [Dropdown Menu]
- Submission Type:** [Dropdown Menu]
- Pool Type:** Not Selected [Dropdown Menu]
- Draw:** [Text Input]
- History:** [Checkbox]
- Validate Header:** [Button]
- Save:** [Button]
- Cancel:** [Button]
- FTN:** [Text Input]
- Submitted By:** [Text Input]
- Days:** [Text Input]
- Issuer ID/Name:** 1500 EQLBANC N.A. [Text Input]
- Custodian ID/Name:** [Text Input]
- Security Rate:** [Text Input]
- Transfer/Issuer ID:** [Text Input]
- OAA:** [Text Input]
- Term:** [Text Input]
- Servicing Fee:** [Text Input]
- FLPN Security Rate:** [Text Input]
- Subservicer:** [Text Input]
- PS/ACCTID:** [Text Input]
- TS/ACCTID:** [Text Input]
- Edit Status:** Not Passed [Text Input]
- Transfer Status:** New Pool [Text Input]
- Cross-Ref Pool#:** [Text Input]
- Mort Int Rate:** [Text Input]
- Amort Method:** CD [Text Input]
- Pool Tax ID:** [Text Input]
- PL Approval Date:** [Text Input]
- Issue Date:** 01/01/2000 [Text Input]
- Maturity Date:** [Text Input]
- Maturity Extension Date:** [Text Input]
- Initial Pay Date:** [Text Input]
- Mod. Approval Date:** [Text Input]
- Unpaid Bal. Date:** [Text Input]
- Settlement Date:** [Text Input]
- Deferred First Principal Payment Date:** [Text Input]
- Change Mortgage Amount:** [Button]
- Change Header:** [Button]

FIGURE 125 GINNIE/NET MULTIFAMILY POOL DETAILS SCREEN

5.1.1 Restrictions

Issuers can edit records *only* when the Transfer Status has been defined as New Pool, Rejected or Deleted.

5.1.2 Multifamily Pool Details—11705 Screen Elements

TABLE 5 MULTIFAMILY POOL DETAILS—11705 SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool Number	The Multifamily Pool Number is a required, unique, six-digit number between 100001 and 799999 . The number is pre-assigned by Ginnie Mae .
Issue Type	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type	Multifamily Pool Types describe the type of mortgages backing the pool. These include Construction Loans CL and CS , and Project Loans PL , PN , LM and RX . Pool Type is required. See Multifamily Pool Types in the Glossary.
Draw Number	Number of draw represented by issuance of securities. The Pool Draw Number is a sequential two-digit number that, along with the Pool Number, Issue Type and Pool Type, uniquely identifies a Construction Loan pool (Pool Types CL or CS.) The Pool Draw Number is system generated to identify the amount and sequence of draws on the loan.
History	This option is selected for submission of a Construction Loan pool that has been previously issued manually (hard copy HUD forms) and will now be issued electronically through Ginnie ^{NET} .
File Transmission Number (FTN)	When transmitting a pool record, Ginnie ^{NET} creates and appends a 32-character FTN prior to sending the pool to the Ginnie ^{NET} Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system generated during transmission of pool data, which is performed in the Ginnie ^{NET} Communications function. See Chapter Glossary of Terms - File Transmission Number for more information.
Description (Reason for Rejection)	The Description provides the reason for rejection when a Custodian has rejected a pool record. The Description is recorded during the <i>New Pool Processing Inquiry</i> or <i>Final Certification and Recertification</i> processes in the Ginnie ^{NET} on the Web Custodian application. The Reason for Rejection (if any) is displayed on the Multifamily Pool Details screen. This information is available after the Issuer performs a <i>Pool Inquiry</i> to confirm previous Network activity and to determine the status of pools already on the Network. If the Pool Status on the New Inquiries screen or the Existing Inquiries screen indicates that the pool has been rejected, use the Multifamily Pool Details screen to find out why and correct it. The Reject table on describes the codes and reasons for rejection currently used in the Custodian application. NOTE: If the pool record is <i>not</i> rejected, i.e., Code 0 , the Description field will be blank.
Signed by	"Signed by" this field identifies the person responsible for transmitting the pool.
Issuer Name & Number	The legal name of the Issuer and the four-digit number assigned to that Issuer. System generated by Ginnie ^{NET} based on software initialization. See, Glossary of Terms, Issuer & Issuer Number.
Field Name	Description

FIELD NAME	DESCRIPTION
Custodian ID	<p>The Custodian ID is a six-digit number chosen from the drop-down list by clicking on the up or down scrollbar button [▲▼].</p> <p> The Custodian Record must be added to the system before it can be used on a Pool Details record. See Section Custodian Maintenance.</p> <p>This field is initially optional but ultimately required. You will be allowed to save a new pool record without entering the Custodian ID. However, you cannot transmit the record until the Custodian is identified. The Custodian ID represents "a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package or until it is replaced by another such institution." "Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears."</p>
Custodian Name	<p>The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record based on the Custodian ID.</p>
Mortgage Interest Rate	<p>The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Mortgage Details records when the mortgage data for the pools added.</p>
Security Interest Rate	<p>The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Decimal to enter to indicate fractions.</p> <p>Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is: For securities backed by a PL, PN, LM, or RX pool, at least one-quarter of one percent (25 basis points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan; For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)</p>
Field Name	<p>Description</p>
OAA	<p>The Original Aggregate Amount of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system generated when Mortgage Detail records are added for the pool. For Construction Loans (CL & CS), this will represent the requested draw amount.</p>
Mod. Approval Date	<p>The Modification Approval Date is typically a protected field and is not required when saving the Pool Details record. The Date is updated when the user changes the Mortgage Amount (OPB) through form 11705.</p> <p>The user has the opportunity to change the Mortgage Amount for Construction Loan Draw and Conversion Submissions only. Upon saving the record, the user is asked, "Do you want to change the Mortgage Amount?" Answering "Yes" brings up the Change Mortgage Amount form and the user is prompted to enter a New Mortgage OPB, a corresponding New Mortgage P&I and the Modification Approval Date.</p> <p>The Modification Approval Date defaults to the Current Date and cannot be a future date. See Do You Want to Change The Mortgage Amount? later in this section.</p>
Amortization Method	<p>The Amortization Method for all Multifamily pools is "CD": Concurrent Dates. This field is system generated.</p>

FIELD NAME	DESCRIPTION
Term	Term is the number of years until the pool matures. The Pool Term is required and must be between five (5) and forty (40) years for Multifamily pool types CL, CS, LM, PL, PN and RX. The Term for pool type LS must be between five (5) and thirty-five (35) years.
Pool Tax ID	The tax identification number assigned to the pool, if available. This information is optional.
Servicing Fee	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Rate – Security Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Edit Status	The Edit Status of the record is system generated. It is Updated during data entry and Completed during transmission of pool data, which is performed in the Ginnie/NET Communications function.
Transfer Status	The Transfer Status of the record is system generated. It is Completed during transmission of pool data, which is performed in the Ginnie/NET Communications function.
Field Name	Description
Cross-Reference Pool # 	The Cross-Reference Pool Number is a system generated, six-digit number that provides a cross-reference between a construction loan (Pool Types CL or CS) and a project loan (Pool Types PL or PN.) Pool numbers for construction loans that are converted to project loans are created in consecutively numbered pairs: The lower number is to be used for the construction loan securities. If the pool record defines a construction loan, the Cross-Reference Pool Number refers to the associated project loan (after conversion). If the pool record defines a project loan, the Cross-Reference Pool Number refers to the associated construction loan. Consecutive pool numbers must be reserved for an issue of construction loan securities and the related project loan securities.
Submission Type	A two-digit representation of the type of Multifamily pool submission. Submission Type is a required field for all Pool Types. See the table in Glossary of Terms, Submission Types.
Pool Issue Date	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month of issue. The field uses a MM/YYYY format (e.g., 01/1999). The day (01) will be filled in for you. Required.
Pool Maturity Date	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/YYYY format (e.g., 02/2003). The day (15) will be filled in for you. Required. For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date. If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") you need to extend the construction period, you can change the Pool Maturity Date under the following conditions: <ol style="list-style-type: none"> (1) The Maturity Date of the initial draw has not expired; and (2) Ginnie Mae has approved the extension in writing. Under these conditions, you must enter the New, Extended Maturity Date in this field. When you do this, Ginnie/NET comments that the "Maturity date for the Current Draw does not equal the Maturity Date for the Initial Draw." Ginnie/NET will then open and move the cursor to the Maturity Extension Approval Date field so that you can enter the date that Ginnie Mae approved the extension you just recorded.
Field Name	Description

FIELD NAME	DESCRIPTION
Maturity Extension Approval Date	<p>The Maturity Extension Approval Date is usually a protected field that will not allow input and is not required to save a pool record.</p> <p>The date is required for construction loans (CL or CS) when, in the course of construction, the Maturity Date needs to be extended. The conditions when this is appropriate and possible are discussed in the Maturity Date description above.</p> <p>The Maturity Extension Date defaults to the Current Date and cannot be later than the Current Date. The actual date you enter in this field should be the date that Ginnie Mae approved the extension of the Maturity Date (i.e., The date on the letter or other documentation from Ginnie Mae that approved the request).</p>
Initial Pay Date	The date of the first security payment (system generated).
Unpaid Balance Date	The next mortgage payment date (system generated).
Settlement Date	<p>The date on which Issuers execute settlement with their purchaser. Required for all pools. When saving the pool record, the system will check to make sure that the Settlement Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Settlement Date must be within the same month as the Issue Date. If the Settlement Date does not meet these conditions, the system will warn the user and/or change it.</p>
Subservicer #	<p>The ID number of the Issuer servicing the mortgages. Optional. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.</p> <p>Choose a Subservicer # from the drop-down list of Master Agreement Accounts by clicking on the up or down scrollbar button [▼] When you select a Subservicer # from the list, the P&I Account #, P&I ID #, T&I Account #, and T&I ID # fields will be automatically filled in</p> <p> Master Agreement Account Information must exist in the Master Agreements table before it can be entered on a pool record. (See Section Master Agreements)</p>
P&I Account Number and ID	The non-interest bearing account that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on the hardcopy Master Agreements at the PPA. System generated after selection of Subservicer #. This account is also known as the P&I Custodial Account.
Field Name	Description
T&I Account Number and ID	<p>The T&I Account is an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on the hardcopy Master Agreements at the PPA.</p> <p>System generated after selection of Subservicer #.</p>
Final Advance Amount	<p>This amount is the final advance amount (form HUD 92403) of a construction loan pool (CL or CS) converting to a project loan pool (PL or PN). This last advance, combined with the cumulative approved amount of the cross-referenced construction loan pool, must equal the total mortgage amount of the pool (to date).</p> <p>Final Advance Amount is required for project conversions PL and PN, Submission Type 03 (Project Loan Conversions.)</p> <p>The field appears at the bottom right corner of the screen (inset at right).</p> 

5.2 A CCESSING THE POOL DATA ENTRY SCREEN

IMPORTANT: BEFORE YOU ADD:

Though the Custodian ID is an optional field on the Multifamily Pool Details screen, you will not be able to transmit a new pool record until the custodian is identified. You will be allowed to save your work even if the Custodian Record is not yet in the database, but you *must* remember to come back and edit the incomplete record before you attempt to transmit it.

To ACCESS the Multifamily Pool Details screen, step through the following procedural flow:

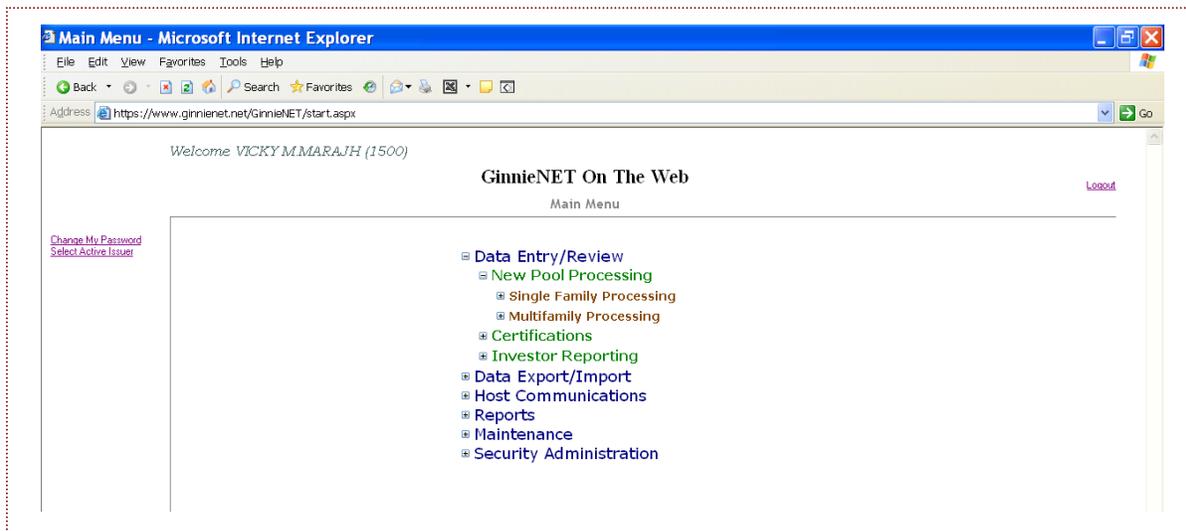


FIGURE 126 GINNIE^{NET} MAIN MENU SCREEN (w/DATA ENTRY/REVIEW SELECTION)

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link (FIGURE 126).
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail - 11705 screen, shown on the following page in FIGURE 127, will then display.

TO ADD A NEW RECORD



FIGURE 127 GINNIE^{NET} MULTIFAMILY POOL DETAIL -11705 SCREEN

- [Step 4] Start the add-new-record process by clicking on the Multifamily Pools Detail - 11705 screen's <New> button to begin to add the new record. The screen will refresh, and data entry in the fields can begin.
- [Step 5] In the first Pool#: field, enter a valid six-digit Pool Number to begin the process. The cursor will then auto-tab to the next input field.
- [Step 6] In the second Issue Type: field, enter a valid Issue Type for Multifamily Pools by clicking on the down arrow [▼] adjacent to the field to access the drop-down list. The cursor will then auto-tab to the next input field.
- [Step 7] In the Pool Type: field, select the Pool Type from the drop-down list as **Ginnie Mae Pool Type suffix** for the new pool.
- [Step 8] Select a valid Submission Type. Select **Submission Type** from the drop-down list, but be advised that the Submission Type *must* be consistent with the Pool Type. For additional information, see the Glossary of Terms and Submission Types.
- If the Submission Type is " **01**-Initial Construction Loan", " **02**-Construction Loan Draw" or " **03**-Project Loan Conversion", **04**-Initial Project, **05**-Final Draw/PN Conversion, Ginnie^{NET} provides or validates the Cross-Reference Pool Number that links Construction Loans to the Project Pool.
- [Step 9] The Ginnie^{NET} system will request that you confirm and validate your entries by clicking on the screen's <Validate Header> button at the top of the screen (FIGURE 128).

FIGURE 128 GINNIE^{NET} MULTIFAMILY POOL DETAIL -11705 SCREEN

[Step 10] After you fill the Pool Type field, the input cursor will skip to the Custodian ID/Name field. Ginnie^{NET} will automatically add the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool is provided in protected fields if available.

[Step 11] If you enter a Construction Loan Pool Type (CL or CS), Ginnie^{NET} will provide the Draw#: field's Draw Number in the sequence of draws submitted for this pool.



- Only one Draw on a Construction Loan will be allowed per issue month, and the previous month's draw must have been certified.
- After you fill the Pool Type field, the input cursor will skip to **Custodian ID/Name**. Ginnie^{NET} automatically fills in the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool is provided in protected fields if it is available.

[Step 12] Choose a Custodian ID from the list by clicking on the down arrow [▼] adjacent to the field. If the Custodian ID is *not* found on the list, leave the field blank. You can save the record; however, you will need to return to the screen to enter the Custodian ID *before* transmitting the pool.

[Step 13] Enter the Security Interest Rate. Valid entries will depend on the Mortgage Interest Rate (which is entered on the Multifamily Mortgage Details (11706) data entry form, and which is explained later in this section.) If the Security Rate is invalid, you will be notified at that time or when Ginnie Mae edits are applied.

- The Original Aggregate Amount (OAA) will be applied to this record as associated Mortgage Details record is added and edited. It is not required and will remain empty on new pool records.

[Step 14] A Modification Approval Date is required to enter a modification when a modification has been made to the mortgage amount and P&I Amount for a Construction Loan Draw or Project Loan Conversion are entering a new Construction Loan Draw record. **At this point in the process however, it is protected and will not allow user input.** On a new pool record, it will remain empty until after an attempt to save the record. At that time, you may need to refer to Do You Want to Change the Mortgage Amount?

[Step 15] Enter the term of the loan in years.



The Term must be between five (5) and forty (40) years for Multifamily pool types CL, CS, LM, PL, PN and RX. The Term for pool type LS must be between five (5) and thirty-five (35) years.

[Step 16] Enter the Pool Tax ID.

[Step 17] The Pool Issue Date is a required field and must be the first day of the current month or the first day of the next month.

[Step 18] The Pool Maturity Date is required for all pool types and will be forced to the fifteenth (15th) of the month.

- The Maturity Extension Date, which applies only to Construction Loan Draws (Pool Type CL or CS and Submission Type "02") is usually a protected field and not required in order to save the pool record. If, however, you enter a Pool Maturity Date that is later than the Maturity Date on the Initial Draw, Ginnie/NET will open the Maturity Extension Date for input. If that happens, the field will default to the Current Date. You are expected to change this date to the date when Ginnie Mae *approved* the loan extension. The Maturity Extension Date cannot be a future date.

[Step 19] The Settlement Date will be pre-populated with the current date. Change this date as appropriate remembering that the Settlement Date must be more than or equal to the **Issue Date** and more than or equal to the **Current Date**.

[Step 20] An optional Subservicer can be chosen from the down arrow  adjacent to the field to view a list of Subservicers in the Master Agreements table. When you choose a Subservicer, the P&I and T&I Account Numbers and IDs will be provided. More information is available by Selecting the "More" button. If the Subservicer does not exist on the drop-down list, leave this field blank and enter it later.



You *must* add the Subservicer to the Master Agreements table before it can be entered here. See Master Agreements.

[Step 21] Finally, if you are entering a Project Loan Conversion (Submission Type **03** and Pool Type PL or PN), you will be required to enter a Final Advance Amount (depicted in the Description column of the Final Advance Amount data element). The Final Advance Amount is the final advance of the converted Construction Loan pool.

[Step 22] Select the <Save> button to save the record, or the <Cancel> button to discard the edits.

[Step 23] When a record is saved the following message is displayed: **Saved Successfully!**

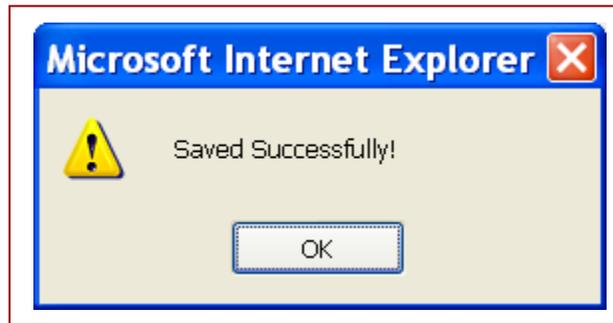


FIGURE 129 MULTIFAMILY POOL DETAIL -11705 SUCCESS MESSAGE

At this point, you can use the <Edit> button to modify data already populating the screen.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

 If the new pool record that you entered is a *Construction Loan pool* with Submission Type " **02**-Construction Loan Draw" or " **03**-Project Loan Conversion", Ginnie*NET* will stop and ask, "Do you want to change the Mortgage Amount?." In that case, continue with the next step below.

Otherwise, the new pool has been added and you're done.

5.3 DO YOU WANT TO CHANGE THE MORTGAGE AMOUNT?

[Step 1] *You are here because* ... You added a new Construction Loan Draw record. Ginnie NET automatically incremented the Draw Number. To change the Mortgage Amount select the Change Mortgage Amount tab. This screen shows a new Construction Loan Draw pool record, 02.

Welcome MARIEBL CANAAN (2589)

GinnieNET On The Web
Multifamily Pool Details - 11705

Mortgage Subscriber: Cert & Agr Draw

Pool#: 653430 Issue Type: X Pool Type: CL Draw#: 02

FTN: Submitted By: Desc: Issuer ID/Name: 2588 REILLY MORTGAGE GROUP INC. Custodian ID/Name: 000149 Security Rate: 5.375 Transfer-Issuer ID: OAA: \$0.00 Term: 40 Servicing Fee: 0.37 PL/PN Security Rate: Subservicer:

Transfer Status: New Pool Cross-Ref Pool#: 653431

Mort Int Rate: 5.875 Amort Method: CD Pool Tax ID: 111155555

PL Approval Date: Issue Date: 04/01/2008 Maturity Date: 12/15/2046 Maturity Extension Date: Initial Pay Date: 05/15/2008 Mod. Approval Date: Unpaid Bal. Date: 04/01/2008 Settlement Date: 04/18/2008 Deferred First Principal Payment Date:

P&I Acct#: 9200022778 056009110 T&I Acct#: 5811502268 031100144

P&I Total: \$13,538.13 UPB Total: \$22,358,300.00 High UPB: \$22,358,300.00

Loan Types Qty FHA: 1 Amount: \$22,358,300.00 Latest Pay Date: 01/01/2048

Change Mortgage Amount

FIGURE 130 MULTIFAMILY POOL DETAIL -11705 SUCCESS MESSAGE

[Step 2] The Change Mortgage Amount form with the data entry insert cursor already placed in the New Mortgage OPB (Original Principal Balance) field. Both the New Mortgage OPB Amount and the New Mortgage P&I Amount are initially set to the Old values. The Modification Approval Date defaults to the Current Date and cannot be changed to a future date.

Change Mortgage Amount

Old OPB \$2,510,050.00 Old P&I \$13,538.13
New OPB \$2,510,050.00 New P&I \$13,538.13
Approval Date 04/01/2008

[Step 3] In the example, you increase the Original \$2,500,000 Principal Balance of the mortgage to \$2,510,050 based on information associated with the new pool record.

Change Mortgage Amount

Old OPB \$2,500,000.00 Old P&I \$13,538.13
New OPB \$2,500,000.00 New P&I \$13,538.13
Approval Date

[Step 4] Change or accept the Current Date as the date the Mortgage Note Modification was approved (Modification Approval Date). You will not be allowed to set this date to a future date.

[Step 5] Select Update to record your change on the associated Mortgage Details record and return to the Pool Details form.

5.4 POOL DETAIL RECORDS—SPECIAL CONSIDERATIONS

When adding a new Multifamily Pool Details record, there will be many times when the data in one field will interact with data in other fields, other records and other tables. This interaction will have the effect of *restricting* or *expanding* your options. Most of the simple interactions have already been discussed. For instance, you were told that when you enter a Conversion Pool Record, you would be required to enter a Final Advance Amount. In this case, additional information is required before you can save the record.

In another case, you were told that the Settlement Date must be more than or equal to the Issue Date and more than or equal to the Current Date. Here, the date you enter in the Settlement Date field is restricted by the date already entered in the Issue Date field. Ginnie/NET will inform you of interactions that require intervention during data entry.

Ginnie/NET also includes several special "warning" messages associated with the interaction between different elements in the system that cannot be fully determined or corrected during the data entry process. Some of the interactions are reported for the first time when you run the Ginnie/NET Edits. See Section on Apply Ginnie Mae Edits.

For example, the previous section introduced you to the process of Changing the Mortgage Amount while adding a new Construction Loan pool on the Multifamily Pool Details (11705) form. Since this change affects the associated Mortgage Details record, Ginnie/NET will provide information to alert Ginnie/NET Customer Service personnel that something has changed.

In another example, the spread between the Security Interest Rate (set on the Pool Details screen) and the Mortgage Interest Rate, (set on the Mortgage Details screen), may at times *exceed* fifty (50) basis points. There is a warning message with a Ginnie Mae Approval Date, which states that, "The Security Interest Rate/Mortgage Interest Rate exceeds the fifty (50) basis points spread. If prior approval was received from a Ginnie Mae Account Executive, please enter the date of the approval letter from Ginnie Mae. Approval Date: MM/DD/YYYY."

NOTE: This message does *not* apply to LS-type pools.

5.5 MULTIPLE ESCROW ACCOUNTS

Ginnie^{NET} allows for thirty (30) T&I Account Num bers and Bank ID num bers to be added to a pool. The Multiple Escrow Account numbers prints on the 11706 report. The additional Escrow Account can be entered on the Multifamily Pool Details screen or when you are applying the Ginnie Mae Edits.

[Step 1] From the Ginnie^{NET} Multifamily Pool Details screen, click on the screen’s **<More>** button.

Welcome MARIBEL CANAAN (2588)

GinnieNET On The Web

Multifamily Pool Details - 11705

Logout
Return to Main Menu

Change My Password
Select Active Issuer
Page Help

Mortgage Subscriber: Cert & Agr Draw: << < > >> Back to Search Page

Edit New Delete

Pool#: 653430 Issue Type: X Pool Type: CL Draw#: 02 History Submission Type: 02

FTN: Edit Status: Not Passed PL Approval Date:

Submitted By: Transfer Status: New Pool Issue Date: 04/01/2008

Desc: Cross-Ref Pool#: 653431 Maturity Date: 12/15/2046

Issuer ID/Name: 2588 REILLY MORTGAGE GROUP INC. Maturity Extension Date:

Custodian ID/Name: 000149 Custodian 000149 Initial Pay Date: 05/15/2008

Security Rate: 5.375 Mod. Approval Date:

Transfer-Issuer ID: Mort Int Rate: 5.875 Unpaid Bal. Date: 04/01/2008

OAA: \$0.00 Amort Method: CD Settlement Date: 04/18/2008

Term: 40 Pool Tax ID: 111156555 Deferred First Principal Payment Date:

Servicing Fee: 0.37

PLPN Security Rate:

Subservicer#:

P&I Acct#: 9200022778 056009110

T&I Acct#: 5811502268 031100144 More Change Mortgage Amount

P&I Total: \$13,538.13 UPB Total: \$22,358,300.00 High UPB: \$22,358,300.00

Loan Types Qty FHA: 1 Amount: \$22,358,300.00 Latest Pay Date: 01/01/2048

FIGURE 131 MULTIFAMILY POOL DETAIL -11705 SCREEN (w/<MORE> BUTTON)

The TI Accounts -- Webpage Dialogue screen shown in FIGURE 132 will then appear.

TI Accounts -- Webpage Dialog

https://www.ginnienet.net/GinnieNET/PoolDetailsMF/TIAccounts.aspx

Add New Save Cancel

FIGURE 132 WEBPAGE DIALOGUE BOX

5.5.1 Add a Pool Record

- [Step 2] To add a new record on the TI Accounts -- Webpage Dialogue screen, click on the screen's < Add New> button.
- [Step 3] Once completed, click on the screen's <Save> button after data entry . If *more than one* Escrow Account is to be entered, you must click on the < Add New> button EACH TIME to add the other account(s). The user will then be returned to the Multifamily Pool Details screen.
- [Step 4] To add an Escrow Account when applying the Ginnie Mae Edits, click on the screen's <Yes> button after selecting the pool or pools. See the topic Adding Escrow Accounts in the section on Applying Ginnie Mae Edits.

5.5.2 Edit a Pool Record

- [Step 1] From the Multifamily Mortgage Details—11706, click on the screen's From the Multifamily Mortgage Details—11706 screen will then display.
- [Step 2] From the Multifamily Mortgage Details—11706 , select the desired Mortgage record you now wish to delete, then click on the [Edit](#) link adjacent to the list item . The **Multifamily Mortgage Details—11706** screen, for that specific record, will then display.
- [Step 3] Make all desired changes to the Pool record. The user may edit any of the screen fields that are *not* pre-populated (protected).
- [Step 4] Once the desired record(s) have been edited, click on the <Save> button, or <Cancel> to exit the system without saving any of the editing changes.

5.5.2.1 Totals (Mortgage Summary) Information

This page allows you to view a *summary of mortgages* in individual pools. The screen shows the total principal and interest for the mortgages in the pool and the total number and amount of FHA, VA and FMHA loans. It displays the highest Unpaid Principal Balance (UPB), Latest Payment and Unpaid Balance Dates, Number of FRB Participants and Total Participant Position.

The system calculates the weighted average interest rate for pools with Issue Types C and M, and short-term maturities and short-term UPBs for all issue types. Current Pool Status is also available.

5.5.3 Searching Pool Records

[Step 1] Access the [Search Results](#) page from the [Data Entry](#) page by simply clicking on the [Search Results](#) page link in the top right corner of the page.

[Step 2] Click on the [Return to Search](#) link to perform a new search.

5.6 MULTIFAMILY POOL DETAILS (11705) SCREEN ELEMENTS

5.6.1 Search Form Elements

TABLE 6 MULTIFAMILY POOL DETAILS (11705) SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user.
Issue Type	Issue Type is always "X" for Multifamily Pools and is the default.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Custodian #	User selects the Custodian from the List of Available Custodian on the system.
Draw #	The Draw Number is entered by the user.
Submission Type	User selects the Submission Type from the List of available submission types.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required *.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status. By default, the Transfer Status is New Pool.

* Required field only on some conditions; see Description for Issue Date.

[Step 1] On the Search page, enter enough information to isolate the record(s) you wish to locate. Enter Pool Number, Issue Type, Pool Type, Edit Status, Transfer Status and Issue Date. An Issue Date has to be selected when Pool Number is not entered. The more information you enter, the more likely that the resulting query will focus on the record(s) you wish to view. Remember that the Issue Type for Multifamily Pools is always "X".

[Step 2] Click on the <Search> button to retrieve the record(s) previously identified. When the records have been assembled in the Result Set, GinnieNET will switch the view to Search Results page only when the search returns *multiple* records. If only ONE record is returned, GinnieNET will switch the view to Details page directly.

[Step 3] Click on the <New> button to add a Pool record. The Data Entry page will then display.

5.6.2 Edit a Pool Record

[Step 1] Click on the <Edit> button to edit the record and to make changes.

FIGURE 133 MULTIFAMILY MORTGAGE DETAILS—11705 SCREEN

[Step 2] Click on the <Update> button to save the record, alternatively click on the <Cancel> button to discard the edits altogether without saving.

5.6.3 Delete a Pool Record

[Step 1] Click on the <Delete> button to delete the target Pool record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 134.



FIGURE 134 CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Multifamily Mortgage Details—11706 screen.

NOTE¹: When a Pool Record is deleted, all associated mortgage and participant records are also deleted. This function does not allow the user to delete Pool Records that have been certified and transmitted.

 **NOTE**²: Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.7 M ULTIFAMILY MORTGAGE DETAILS—FORM 11706

The **Multifamily Mortgage Details** screen is the mechanism for collecting the information required on the form HUD 11706 – Schedule of Pooled Mortgages which includes mortgagor's name; street, city and state address of mortgaged property; interest rate of mortgages; original principal balance; and unpaid principal balances.¹ This form also collects information for the Mortgage Note and/or modifications for transmission to Ginnie Mae.

The information below must be entered on the Ginnie/NET Multifamily Mortgage Details (11706) screen.² The fields are listed in the order that they appear on the screen. For additional information refer to the Ginnie Mae Mortgage-Backed Securities Guide 5500.3 and/or the Glossary of Terms.

TABLE 7 MULTIFAMILY MORTGAGE DETAILS (11706) SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user.
Issue Type	Issue Type is always "X" for Multifamily Pools and is the default.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Custodian #	The Custodian Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.
Mortgage Type	User selects the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Number	
Transfer Status	User selects the Transfer Status from the list of available Transfer Status. By default, the Transfer Status is not selected.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue date has to be selected to narrow the search and to limit the number of records retrieved. Required*.
Field Name	Description
Final Endorsement Date	The date the loan was originated. The Final Endorsement Date must be earlier than or equal to the Current Date. MM/DD/YYYY. Required.
First Payment Date	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities. The field uses a MM/YYYY format. The day (01) will be filled in for you. Required.
Last Payment Date	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date. The field uses a MM/YYYY format. The day (01) will be filled in for you. Required.

¹ **Accuracy is critical!** This data appears on the Multifamily database, which is available to Investors.

² Mortgage detail information may be imported from another computer source using the file formats included in the Tools Chapter.

FIELD NAME	DESCRIPTION
Lockout Term	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if you enter a Lockout End Date.
Lockout End Date	The Lockout End Date is only required if you enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 01-20-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Premium Period	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the Lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if you enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.
Prepayment End Date	The provision to the mortgage note that identifies the prepayment premium period. The Prepayment End Date is required if you enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if you enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Annex Special Disclosure	Description of the prepayment of the project and any other Special Disclosure information related to the project. The text can be “Cut and Paste” in this field. Optional.
Field Name	Description
P&I Amount	<p>The monthly Fixed Installment Control (Principal and Interest Amount). Required. If you do not enter the P&I Amount and try to save the record, Ginnie^{NET} will compute the value for you and display a message:</p> <div data-bbox="695 1297 1200 1360" style="border: 1px solid gray; padding: 5px; width: fit-content; margin: 10px auto;"> <p>P&I should be 1421.03 UPB should be 250000.00 Press any key...</p> </div>
Original Principal Balance (OPB)	The original loan amount. Required. The value must be more than or equal to 250,000.00.
Unpaid Principal Balance (UPB)	<p>The amount remaining on the loan. Required. If no payments have been made on the loan, the value will be equal to the OPB (above). If payments have been made on the loan, the value will be less than the OPB. If you do not enter the UPB and try to save the record, Ginnie^{NET} will compute the value for you and display a message:</p> <div data-bbox="667 1640 1230 1703" style="border: 1px solid gray; padding: 5px; width: fit-content; margin: 10px auto;"> <p>P&I should be 1421.03 UPB should be 250000.00 Press any key...</p> </div>
Mortgage Interest Rate	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Rate + 0.5. For all other pool types, the Interest Rate must be between Security Rate + 0.25 and Security Rate + 0.5. The system will help out by calculating the limits if you make a mistake. Required.

FIELD NAME	DESCRIPTION
FHA Case Number	The 15-character FHA Case Number assigned to the mortgage by the FHA. The entry must be exactly 15 characters. Required.
FHA Section	The FHA Housing Section. Required.
FHA Insurance Type	Fully Insured or Coinsured. The system will default to Fully-Insured.
Name of Mortgagor	The name of the person(s) to whom the mortgage was issued. Required.
Property Site Address	The property address for the mortgage. Required.
Description Of Non-Level Payment Provisions	Unlimited text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type. The text can be "Cut and Paste" in this field. Optional.
Issue Date	Data derived from the Multifamily Pool Details screen, Pool Issue Date. System generated.
Security Rate	Data derived from the Multifamily Pool Details screen, Security Interest Rate. System generated.

5.7.1 Reason for Rejection

The Description field on the Multifamily Pool Details record shows the Reason for Rejection (if any) when a Custodian has rejected a pool record. This Reject table describes the codes and reasons for rejections currently used in the Custodian application.

Rej_code	Rej_desc
A	Note is missing / Note in file is copy
B	P&I payment differs from schedule
C	Int Rate on note differs from schedule
D	Loan Amt on note differs from schedule
E	1st Pay Date differs from schedule
D	

TABLE 8 REASON FOR REJECTION TABLE

5.7.2 Accessing a Multifamily Mortgage Detail Record

To access the Pool data entry screen, step through the following procedural flow:

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail - 11705 screen, shown below in [FIGURE 135](#), will then display.



FIGURE 135 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN

5.7.3 Search a Pool Record

- [Step 1] On the Search page, enter enough information to isolate the record(s) you want to locate. You can enter Pool Number, select Issue Type, Pool Type, Transfer Status, and Issue Date. The Issue date has to be selected when a Pool Number is not entered. The more information you enter, the more likely that the resulting query will focus on the record(s) you wish to view.
- [Step 2] Click on the <Search> button to retrieve the record(s) you've identified. When the records have been assembled in the Result Set, Ginnie ^{NET} will switch the view to Search Results page only when the search returns multiple records. If only one record is returned, Ginnie ^{NET} will switch the view to Details page directly.
- [Step 3] Click on the <New> command button to add a Pool Record. Ginnie^{NET} will open the Data Entry page.

TABLE 9 MULTIFAMILY MORTGAGE DETAIL SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user.
Issue Type	Issue Type is always "X" for Multifamily Pools and it is the default.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Custodian #	The Custodian Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.
Mortgage Type	User selects the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Number:	
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status. By default, the Transfer Status is Not Selected.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required*.



FIGURE 136 MULTIFAMILY MORTGAGE DETAILS SCREEN (W/ISSUE DATE)

* Required field only under *some* conditions; see the description for Issue Date.

5.7.4 Add a New Mortgage Record

The following steps indicate the particulars of entering data for a new Multifamily Mortgage Details record. Required fields and other edits are discussed in context.

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail - 11706 screen will then display.

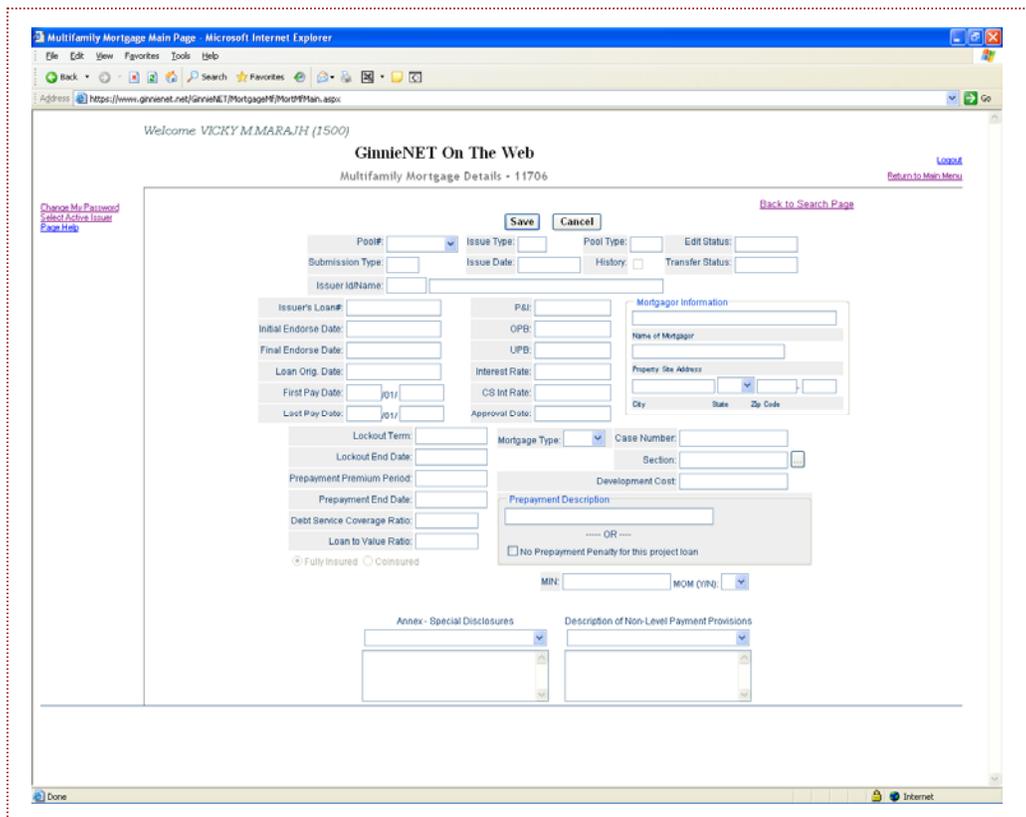


FIGURE 137 MULTIFAMILY POOLS DETAIL - 11706 SCREEN

- [Step 4] Select a Pool # from the drop-down list by clicking on the down arrow [▼] adjacent to the field. The user must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

5.7.4.1 Data Entry Tips

- When entering cents or fractions, enter a decimal point.
- Dates are entered in **MM/DD/YY** format (**01/01/99**), or **MM/YYYY** format (**01/1999**). When the second format is used, the system automatically enters the day value.
- Use the <Tab> key to move between fields. Helpful messages will be presented when you move through fields that are required.
- If you enter data that is incorrectly formatted or inconsistent with values in other fields, the system will alert you to the problem and will often suggest an appropriate solution.
- These "error" messages will not stop you from updating the record on the screen. If the data is correct, you will be able to save right away.

The following steps indicate the particulars of entering data for a new Multifamily Mortgage Details record. Required fields and other edits are discussed in context.

[Step 1] Choose a Pool # from the drop-down list by clicking on the down arrow [▼] as shown.

- You must choose a pool from the list of pools already in the system. Pool records must be populated before mortgage records.
- After choosing a pool, the system will populate the **Issue Type** (always an "X" on Multifamily records), Pool Type, Issue Date, Issuer ID and Issuer Name from the pool record.

Pool#	231624XCL	Iss
Submission Type	231624XCL	Iss
Issuer Id/Name	242010XCL	ISSN
Issuer's Loan#	255555XCL	
Initial Endorse Date	411200XCL	
Final Endorse Date	455888XPN	
Loan Orig. Date	466512XPN	
First Pay Date	526636XPN	
Last Pay Date	528500XLM	
Lockout	550702XCS	
Lockout End	550704XCL	
Prepayment Premium	550708XPN	
Prepayment End	550709XPL	
Debt Service Coverage	550710XLM	
	550711XLS	
	550712XRX	
	550713XPN	
	561115XCL	
	562708XPN	
	600231XCL	
	655004XCL	
	670019XCL	

[Step 2] <Tab> to the Issuer's Loan Number field and enter 15-digits. If you enter less than 15 digits, the system will pad the number with zeros on the left side.

- Valid characters for the Issuer's Loan Number are included in the following string: "**ABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789**".

[Step 3] The Initial Endorsement Date must be specified for CL and CS pools when the Pool Submission Type is **01**.

[Step 4] The Final Endorsement Date is required for PL, PN, LM LS, and RX pools. The Final Endorsement Date is not entered for CL or CS pools.

[Step 5] The Final Endorsement Date is required and must be earlier than or equal to the Current Date.

[Step 6] The First Pay Date is required and must meet the following conditions:

- It must be earlier than the **Last Pay Date**.
- If the pool is Pool Type LM, the First Pay Date must be more than 24 months before the Pool Issue Date.
- If the pool is *any other* Pool Type, the First Pay Date must be before and within 24 months of the **Pool Issue Date**.
- First Payment Dates may be future dates.

The user will need to enter the month and year (**MM/YYYY**); the system will then automatically insert the correct and corresponding day (**01**).

[Step 7] The Last Pay Date is required and must be later than the First Pay Date.

[Step 8] The **Lockout Term** is only required if you enter a **Lockout End Date**. In any case, the **Lockout Term** cannot be more than the Pool Term.

[Step 9] The **Lockout End Date** is only required if you enter a **Lockout Term**. If entered:

- (a) It cannot be less than the Final Endorsement Date.
- (b) It cannot be more than the spread of the **Final Endorsement Date** with the **Lockout Term**.

[Step 10] The **Prepayment Premium Period** is required if you enter a **Prepayment End Date**. In addition, it cannot be more than the Pool Term.

[Step 11] The **Prepayment End Date** cannot be empty if you enter a **Prepayment Premium Period**. In addition:

- (a) It cannot be less than the Final Endorsement Date.
- (b) It cannot be more than the spread of the **Final Endorsement Date** with the **Prepayment Premium Period**.

[Step 12] The Prepayment Description is not a required field. Boilerplate (standard) entries for this field can be called up and edited by clicking on the drop-down list to the right of the field. Boilerplate text for the **Prepayment Description** is entered and edited through the **Maintenance Menu/Prepay Descriptions** as shown.

[Step 13] The **Principal & Interest (P&I)** amount is required and must be accurate. If you leave this field blank and select **Save**, GinnieNET will calculate the P&I Amount and offer a suggestion.

[Step 14] The Original Principal Balance (**OPB**) is required and must be more than or equal to 250,000.00.

[Step 15] Unpaid Principal Balance (**UPB**) is required and must be less than or equal to the **OPB**. If you leave this field blank and select **Save**, GinnieNET will calculate the OPB and offer a suggestion.

[Step 16] Mortgage Interest Rate is determined by the following rules:

- (a) If the Pool Type is LS, the **Interest Rate** must be no less than Security Rate + 0.5. In other words, **Interest Rate** \geq **Security Rate** + 0.5;
- (b) For *all other* **Pool Types**, the **Interest Rate** must meet the following condition: **Security Rate** + .25 \leq **Interest Rate** \leq **Security Rate** + .5.

If you enter an *invalid* Interest Rate, the system will alert you with a message that clearly defines the rule.



[Step 17] The **FHA Case Number** is required and must be exactly 15-characters long.

[Step 18] **FHA [Housing] Section** is required.

[Step 19] **FHA Insurance Type** is required and defaults to "Fully Insured". Select the "Coinsured" option button to change the mortgage insurance type if necessary.

[Step 20] The **Mortgagor Name** and **Address** fields are all required. Pick a **State** abbreviation from the drop-down list by clicking on the down arrow [▼].

[Step 21] An entry in the **Description of Non-Level Payment Provisions** is only **required for** PN Pool Types. Boilerplate (standard) entries for this field can be called up and edited by clicking on the drop-down list to the right of the field. This field is not applicable for PL Pool Types. Boilerplate text for the **Non-Level Adj. Description** is entered and edited using the **Maintenance Menu/Description of Non-Level Payment Provisions** as shown.



[Step 22] For all Mature Loan Types (LM), the system will display a command button that prompts the Issuer to certify the mortgage. In order for this command to be available, **all** of the following must be true:

- (a) Pool Type = LM
- (b) The **FHA Case Number** must be non-zero
- (c) A Pool Number must have been selected
- (d) The Issuer ID (from the Pool Record) must be present
- (e) The **Mortgagor Address** must be filled in

[Step 23] Click on the <Save> button to save the new record, or the <Cancel> button to discard your changes. If you saved your work, the new record remains in view. All of the command buttons on the Navigation Toolbar *except* the <Save> and <Save> buttons are now enabled and available for selection.

Once the record has been saved, the following system message is displayed:

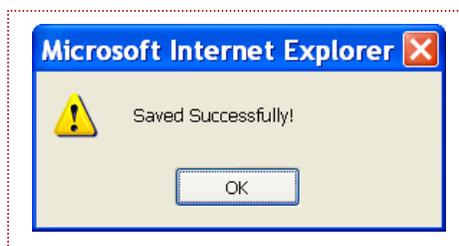


FIGURE 138 ADD NEW RECORD: SAVE RECORD SUCCESS MESSAGE

[Step 24] Click on the <New> button from the toolbar to add a nother Multifamily Mortgage Details record, or click on the <Cancel> button to exit the Multifamily Mortgage Details screen altogether without saving the record.

5.7.5 Edit a Pool Record

[Step 1] Click on the <Edit> button to edit the selected record.

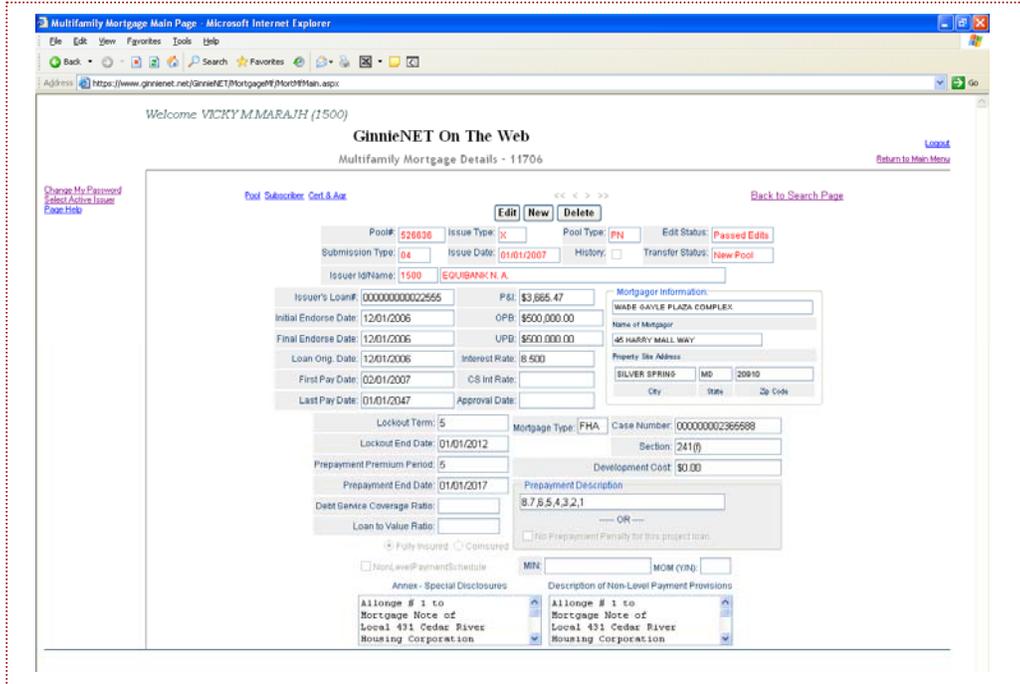


FIGURE 139 MULTIFAMILY POOLS DETAIL - 11706 SCREEN (w <EDIT> BUTTON)

[Step 2] Click on the <Update> button to save the record, or the <Cancel> button to discard the edits without saving.

[Step 3] Once the record has been saved, the following system message is displayed.



FIGURE 140 EDIT AN EXISTING RECORD: SAVE RECORD SUCCESS MESSAGE

5.7.6 Delete a Pool Record

[Step 1] Click on the <Delete> button to delete the selected record.

[Step 2] A system-generated message will then display requesting the user to confirm the current delete request.

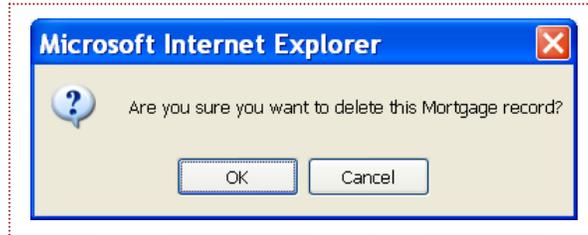


FIGURE 141 DELETE RECORD CONFIRMATION REQUEST SCREEN

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.8 M ORTGAGE ELECTRONIC REGISTRATION SYSTEMS

Multifamily Issuer will now have the option to enter a Mortgage Identification Number (MIN) and MOM indicator for MERS-registered Loans for Multifamily Pools on the Mortgage Details screen.

FIGURE 142 MORTGAGE DETAILS SCREEN

- NOTES:**
- ❶ The Mortgage Identification Number (MIN) is eighteen (18) digits.
 - ❷ The MOM indicator is either “Y” (Yes) or “N” (No).

5.9 MODIFIED MATURE LOAN (LM) POOL TYPE

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than (24) months (old loans) or modified loans.

Mature Loan (LM) pools are submitted under submission type 04-Initial Project Loans. Once the LM mortgage is identified as a modified loan, the following fields are available for entry:

- First and Last Payment Dates
- Mortgage Interest rates
- P&I amounts
- Mortgage Amount – Original Principal Balance
- Unpaid Balance

5.10 MODIFIED MATURE LOAN (LM) POOL TYPE

[Step 1] Click on the Pool Details (11705) option.

[Step 2] Enter the Modified Mature Loan (LM) pool number and select Submission Type **04**.

The screenshot shows a web browser window titled "Multifamily Mortgage Details - 11706". The address bar shows the URL "https://www.ginnienet.net/GinnieNET/MortgageMf/MortMfMain.aspx". The form includes the following fields and sections:

- Buttons:** Save, Cancel
- Pool Information:** Pool# (dropdown), Issue Type, Pool Type, Edit Status
- Submission Information:** Submission Type, Issue Date, History, Transfer Status
- Issuer Information:** Issuer Id/Name, Issuer's Loan#, Initial Endorse Date, Final Endorse Date, Loan Orig. Date, First Pay Date, Last Pay Date
- Mortgage Information:** P&I, OPB, UPB, Interest Rate, CS Int Rate, Approval Date, Mortgage Type, Case Number, Section, Development Cost
- Mortgagor Information:** Name of Mortgagor, Property Site Address, City, State, Zip Code
- Prepayment:** Prepayment Premium Period, Prepayment End Date, Prepayment Description, MIN, MOM (Y/N)
- Other Fields:** Lockout Term, Lockout End Date, Debt Service Coverage Ratio, Loan to Value Ratio, Fully Insured, Coinsured

FIGURE 143 POOL DETAILS (11705) OPTION: MODIFIED MATURE LOAN (LM) POOL TYPES

The following steps indicate the particulars of entering data for a new Multifamily Mortgage Details record. Required fields and other edits are discussed in context.

[Step 1] Choose a Pool # from the drop-down list by selecting the down arrow. You must choose a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

[Step 2] Select the NEW command button to ADD a Mortgage Record. Ginnie NET will open the Data Entry page.



FIGURE 144 MODIFIED LOAN QUERY SCREEN

[Step 3] Click on the <OK> button for the Modified Loan, or the <Cancel> button to enter a Mature Loan.

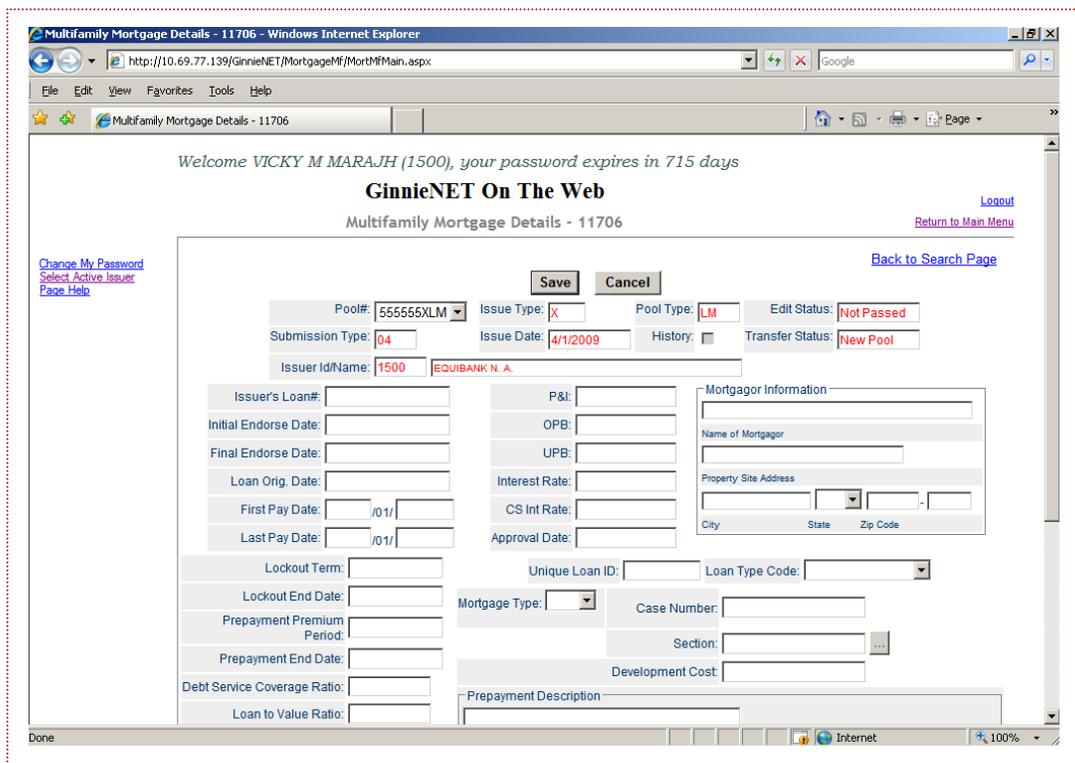


FIGURE 145 MULTIFAMILY MORTGAGE DETAILS – 11706 SCREEN (MODIFIED LOANS)

[Step 4] Once the loan has been selected as a Modified Loan the required fields on the 11706 screen must be completed before you can enter the Modified Loan information the Modified Loan History Schedule.

[Step 5] Click on the <History Schedule> button to enter the changes for the loan. Then, click on the <Add New> button to activate the Loan screen.

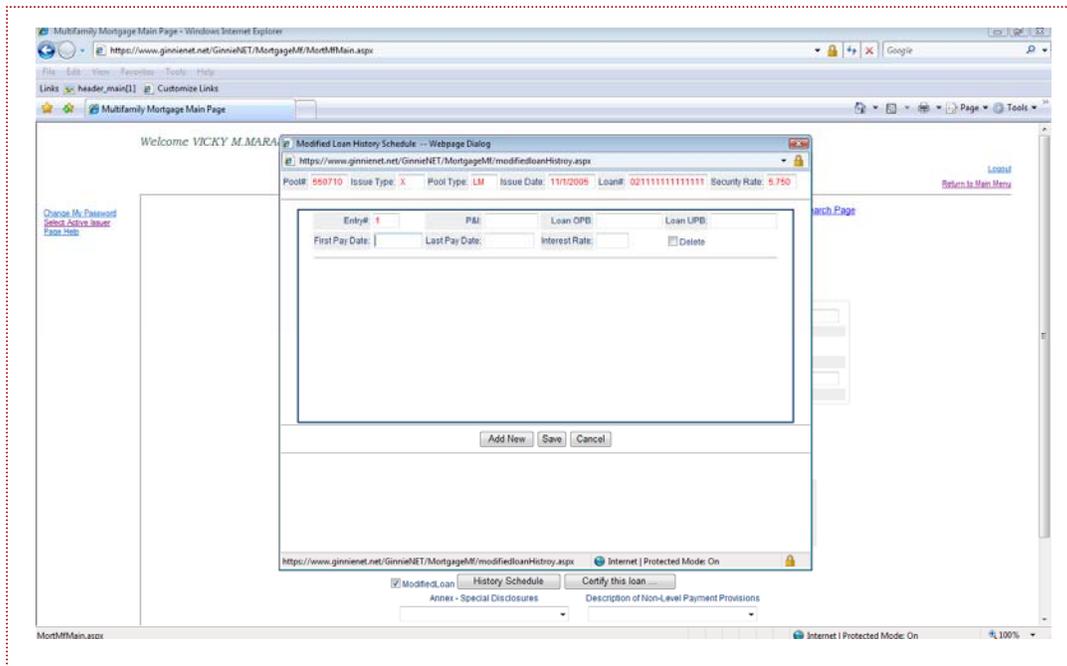


FIGURE 146 MODIFIED LOAN HISTORY SCHEDULE – WEBPAGE DIALOG BOX

5.10.1 Modified Mature Loan (LM) Pool Type Schedule

TABLE 10 MODIFIED MATURE LOAN (LM) POOL TYPE MATRIX

FIELD NAME	DESCRIPTION
First Payment (Change) Date	This date field represents the original payment dates of the loan, or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Payment (Change) Date	This date field represents the ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Interest Rate	This field represents the mortgage interest rate of the loan at the time of the modified payment change.
P&I	This field identifies the Principal and/or Interest amount for the identified modified period (first and last payment change dates).
Loan OPB	This field identifies the loan’s principal balance amount at the start of the identified modified period (first and last payment change dates)
Loan UPB	This field identifies the unpaid principal balance (amortized) for the identified modified period (first and last payment change dates).

[Step 6] Once the loan information has been entered click on the <Save> button to save the current entries. The system will prompt you to enter additional changes. click on the <Add New> button to add loan change and select Cancel if there are no more changes.

[Step 7] The system allows you to view all loan modification entries, in the precise order in which they were entered.



FIGURE 147 MODIFIED LOAN HISTORY SCHEDULE – WEBPAGE DIALOG BOX

[Step 8] Click on the <Cancel> button to exit the Modified Loan screen.

[Step 9] Click on the <Save> button to save the record, or the <Cancel> button to discard the edits without saving.

5.11 PROJECT LOAN NON-LEVEL PAYMENT POOLS

Ginnie/NET has been enhanced to accept Project Loan Non-Level Payment pools (PN) with multiple interest rate changes and P&I payments. Multiple interest rate changes and P&I payments are acceptable with the following submission types:

- Submission Type **03** and **05** —Conversion (PN pool type only);
- Submission Type **04** —Initial Project Loan (PN pool type only).

[Step 1] Select the Pool Details - 11705 option. Enter the PN pool number and select submission type **03**, **04** or **05**.

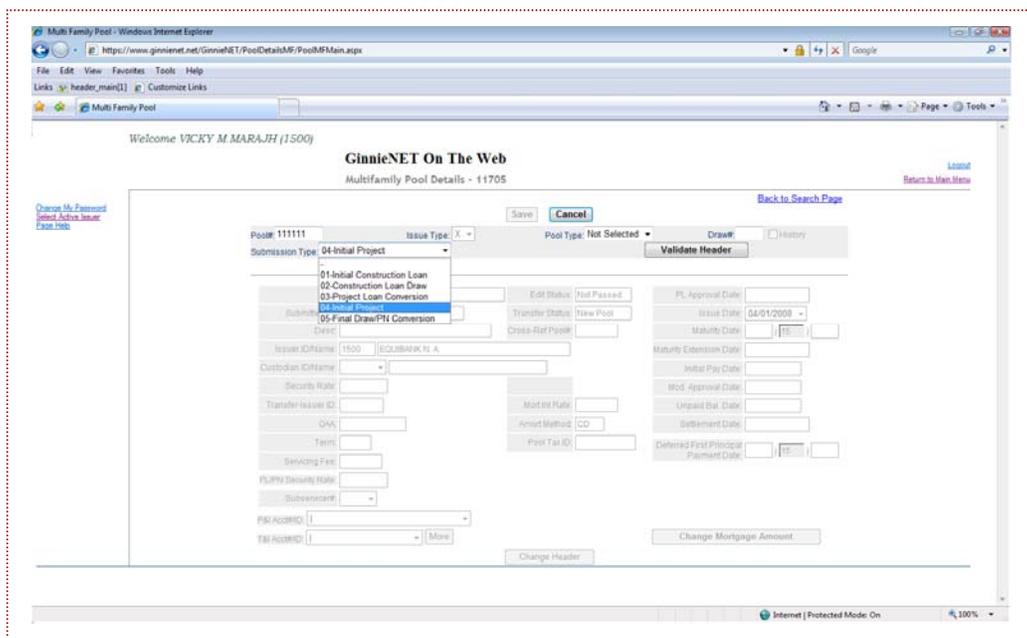


FIGURE 148 POOL DETAILS (11705) (w/SUBMISSION TYPE MENU DEPLOYED)

The following steps indicate the particulars of entering data for a new Multifamily Mortgage Details record. Required fields and other edits are discussed in context.

[Step 2] Choose a Pool # from the drop-down list by selecting the down arrow. The user must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

[Step 3] Click on the <New> button to add a Mortgage Record. The Data Entry page will then display.

[Step 4] Click on the NonLevel Payment Schedule to enter the changes for the loan. Select Payment Schedule and select the <Add New> button to activate the PN Payment Schedule screen.

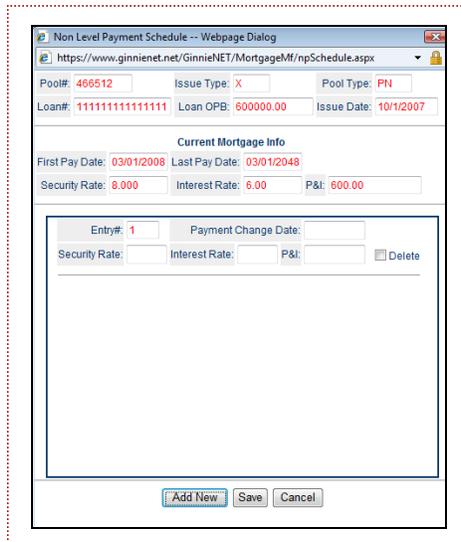


FIGURE 149 NON LEVEL PAYMENT SCHEDULE – WEBPAGE DIALOG SCREEN

5.11.1 Project Loan Non-Level Payment Schedule

TABLE 11 PROJECT LOAN NON-LEVEL PAYMENT SCHEDULE MATRIX

FIELD NAME	DESCRIPTION
Payment Change Date	This date field represents the new payment date for the loan. The date reflects a change in the loan’s interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).
Security Interest Rate	The field identifies the security interest rate at the time of the new payment change. The spread for the security and mortgage interest rates is .25 - .50 basis points.
Mortgage Interest Rate	The field identifies the mortgage interest rate at the time of the new payment change. The spread for the security and mortgage interest rates is .25 - .50 basis points.
P&I (Amount)	This field reflect the P&I amount at the time of the new payment change.

[Step 5] Once the loan information has been entered, click on the <Save> button to save the entries or changes; or click on the <Add New> button to enter additional changes. Click on <Save> if there are no more changes.

[Step 6] When entering the PN pay ment data it m ust be entered in Pay ment Change Date order (chronological). The system will prompt you if the date being entered in not in order. The record will not save if the Payment Change Dates are not in chronological order.

[Step 7] Select entry to change the Payment Change Date.

[Step 8] The system allows you to view all PN payment by the Payment Change Date.

[Step 9] Click on the <Save> button after the data has been entered, or the <Cancel> button to exit the PN payment Schedule screen completely without saving the current changes.

5.12 IMMEDIATE POOL TRANSFER AT ISSUANCE FOR PROJECT LOAN POOLS

5.12.1 Immediate Pool issuance With Transfer

An Issuer m ay elect to Transfer Issuer responsibility for Multifamily Project Loan new pools to an eligible Ginnie Mae Issuer im mediately upon issuance, subject to approval by Ginnie Mae. This is available for all Project Loan Pool ty pes (**PL**, **PN**, **LM**, **LS** and **RX**) being submitted using Ginnie^{NET}. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Pool Detail (11705) screen.

The screenshot shows the 'GinnieNET On The Web' interface for 'Multifamily Pool Details - 11705'. The page includes a 'Welcome' message for user VICKY M. MARAJH. The main form contains the following data:

- Pool: 600231, Issue Type: X, Pool Type: CL, Draw#: 01, History Submission Type: 01
- FTN: [Blank], Edit Status: Not Passed, PL Approval Date: [Blank]
- Submitted By: [Blank], Transfer Status: New Pool, Issue Date: 01/01/2008
- Desc: [Blank], Cross-Ref Pool: 600232, Maturity: 12 / 15 / 2047
- Issuer ID Name: 1500 EQUIBANK N.A., Maturity Extension Date: [Blank]
- Custodian ID Name: 000038 Custodian 38, Initial Pay Date: 02/15/2009
- Security Rate: 6.125, Mod Approval Date: [Blank]
- Transfer-Issuer ID: [Blank], Mort Int Rate: 0.000, Unpaid Est. Date: 01/01/2009
- OAA: \$0.00, Amort Method: CD, Settlement Date: 01/29/2008
- Term: 40, Pool Tax ID: 112234567, Deferred First Principal Payment Date: [Blank]
- Servicing Fee: 0
- PLPH Security Rate: 6.125
- Subservicer: [Blank]
- P&I Acct#ID: 071000071 | 021000023
- T&I Acct#ID: 082000081 | 021000023 | More

Summary statistics at the bottom:

- P&I Total: 0.00, LIPB Total: 0.00, High LIPB: 0.00
- Loan Types: City FHA: 0, Amount: 0.00, Latest Pay Date: [Blank]
- RHS: 0, Number of Participants: 0
- Total Position: 0.00

FIGURE 150 MULTIFAMILY POOL DETAILS SCREEN (IMMEDIATE POOL ISSUANCE)

NOTE: Construction Loan pools are not eligible for immediate pool transfer with issuance. The acquiring Issuer must be a Ginnie^{NET} user.

5.13 CONSTRUCTION LOAN SPLIT RATE POOLS (CS)

Ginnie/NET has been enhanced to allow issuers to change the Security Interest Rate and modify the Mortgage Interest Rate for CS pools during the construction loan period. The changes could occur for the submission of a construction loan draw or for a construction loan draw history pool.

To change the Security Interest Rate Select the Pool Details (11705) option.

[Step 1] Enter the CS pool information and click on the Split Rate checkbox to enable () the function, and enter the new CS Interest Rate. The CS Interest Rate must be modified on the 11705 screen.

The screenshot shows the 'Multifamily Pool Details - 11705' screen. At the top, it says 'Ginnie/NET On The Web' with 'Logout' and 'Return to Main Menu' links. Below that are 'Update' and 'Cancel' buttons. The form contains various fields for pool information:

- Pool#: 564732, Issue Type: X, Pool Type: CS, Draw#: 02, History Submission Type: 05
- FTN: [empty], Edit Status: Passed Edits, PL Approval Date: [empty]
- Submitted By: [empty], Transfer Status: New Pool, Issue Date: 04/01/2006
- Desc: [empty], Cross-Ref Pool#: 562733, Maturity Date: 08/15/2035
- Issuer ID/Name: 2588 REILLY MORTGAGE GROUP INC., Maturity Extension Date: [empty]
- Custodian ID/Name: 000471 GMAC BANK, Initial Pay Date: 05/15/2006
- Security Rate: 7.425, Split Rate (circled in red), CS Int Rate: 9.50, Mod. Approval Date: [empty]
- Transfer-Issuer ID: [empty], Mort Int Rate: 7.925, Unpaid Bal. Date: 04/01/2006
- OAA: \$1,000,000.00, Amort Method: CD, Settlement Date: 04/03/2006
- Term: 30, Pool Tax ID: 123456789, CL/CS Initial Issue Date: [empty]
- Servicing Fee: 0, CL/CS Maturity Date: [empty]
- PL/PSN Security Rate: [empty], Subservicer#: [empty], Deferred First Principal Payment Date: [empty]
- P&I Acct#:ID: 3500332005 | 091000019, More
- T&I Acct#:ID: 1, More
- Change Mortgage Amount button

Summary statistics at the bottom:

- P&I Total: 34605.79, UPB Total: 4730260.58, High UPB: 4730260.58
- Loan Types: Qty FHA: 1, Amount: 4730260.58, Latest Pay Date: 09/01/2035
- RHS: 0, Amount: 0.00, Number of Participants: 3
- Total Position: 1000000.00

FIGURE 151 MULTIFAMILY POOL DETAILS SCREEN (w/SPLIT RATE CHECKBOX)

[Step 2] The pool data entry screens must be completed, see the Multifamily Guide on entering a new pool (Chapter VII).

5.14 ADDRESS VERIFICATION

An edit verification has been added to the property site address field for all Multifamily pool types. Ginnie Mae requires the street address begin with a numeric field. If the street address begins with a non-numeric field a warning message would be displayed by the system.

If the user accepts the warning message and saves the address with a non-numeric street address an E-Mail will be sent to the Multifamily Division at Ginnie Mae when the pool is certified on the Ginnie^{NET} Network.

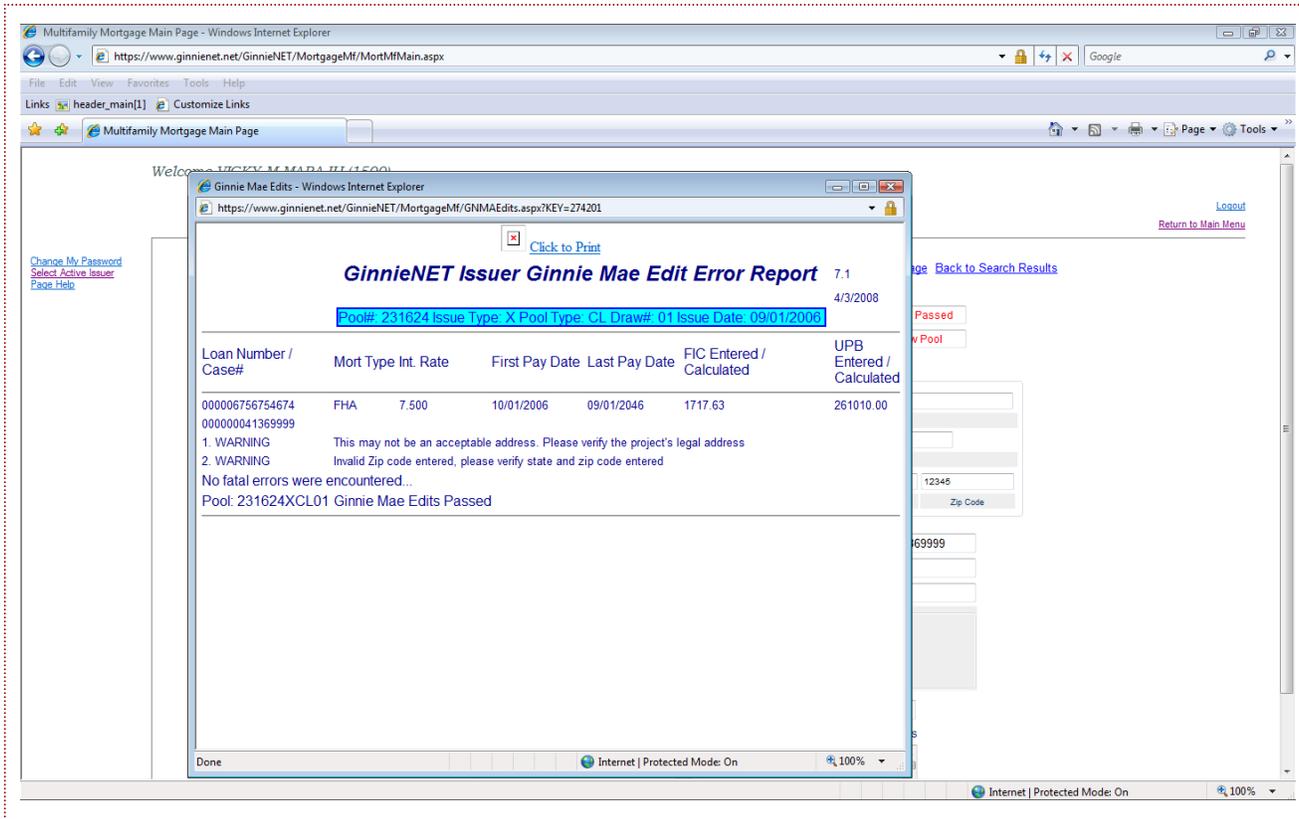


FIGURE 152 GINNIE^{NET} ISSUER GINNIE MAE EDIT ERROR REPORT SCREEN

5.15 RHS SECTION 538 MULTIFAMILY LOANS

The Project Loan Non-Level Payment (PN) pools, submission type 04 – Initial Project Loans (PN) process has been enhanced to accept RHS Loans. RHS Section, 538, with the description of USDA’s Guaranteed Rural Rental Housing Program for the development of low and moderate income multifamily housing in rural areas of the United States has been added to the pick list for FHA/RHS Housing section.

Legislation enabling RHS Multifamily loans to be securitized in Ginnie Mae Mortgage-Backed Securities (MBS) was passed on January 23, 2004. Ginnie Mae has added RHS Section 538 Multifamily loans to the list of eligible Housing Section.

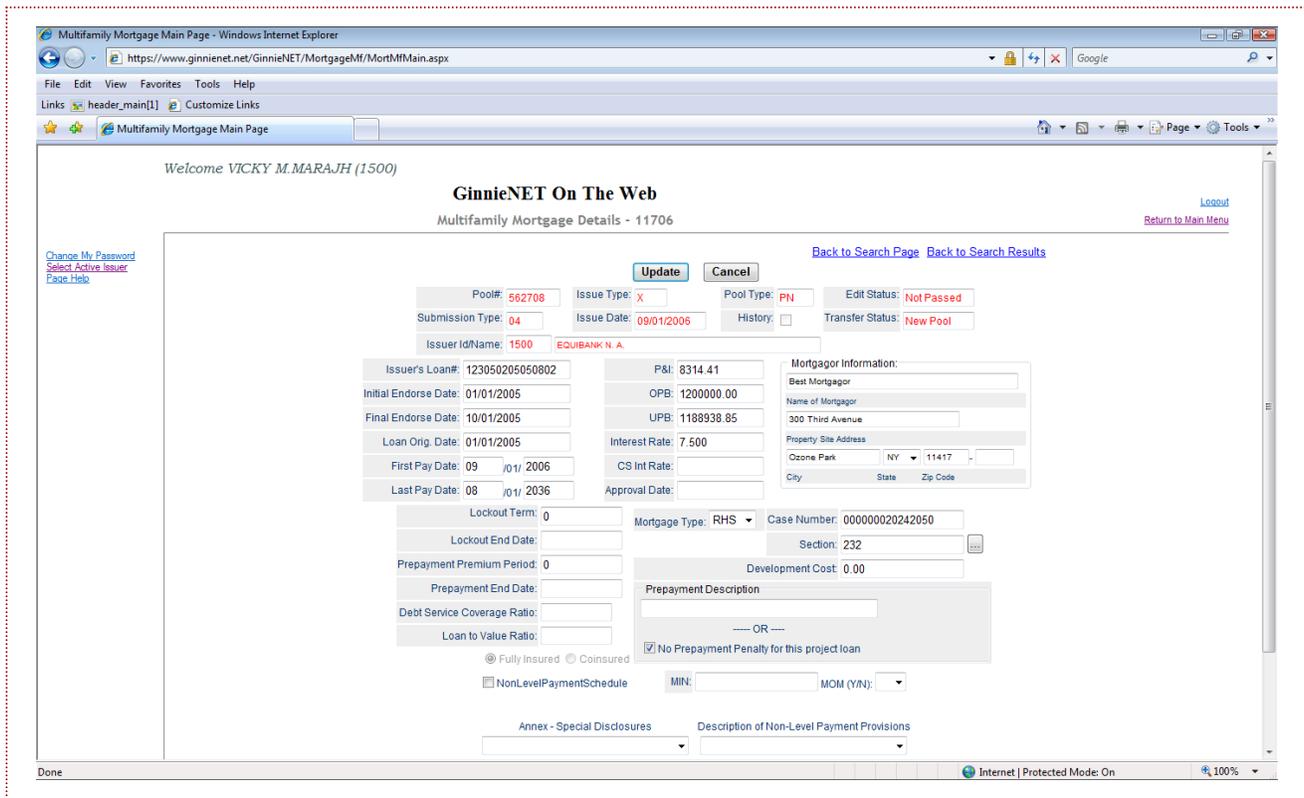


FIGURE 153 RHS SECTION 538 MULTIFAMILY LOANS

Mortgage Type

[Step 1] Click on the down arrow [▼] next to the **Mortgage Type** field to access a drop-down list.

[Step 2] Select the RHS option.



Case Number

RHS Case Number

The RHS case number is to be reported as a 15-position fixed-length number as follows:

Leading Zero Fill: First digit;
 State Code: Next *two* (2) digits;
 County Code: Next *three* (3) digits;
 SSN: Last *nine* (9) digits.

Example for RHS Case Number:

TABLE 12 RHS CASE NUMBER EXAMPLE

LEADING ZERO	STATE CODE	COUNTY CODE	SOCIAL SECURITY NUMBER
0	12	345	678901234

FHA/RHS Housing Section

[Step 3] Click on the down arrow [▼] adjacent to the FHA/RHS Housing field to access a drop-down list.

[Step 4] Select the 538 RHS Housing Section option.

Development Cost

[Step 5] The Original Aggregate Amount of the Pool (OAA)/Unpaid Balance cannot exceed 50% of the Project Total Development Cost. The project's total Development Cost must be greater than \$25,000.00.

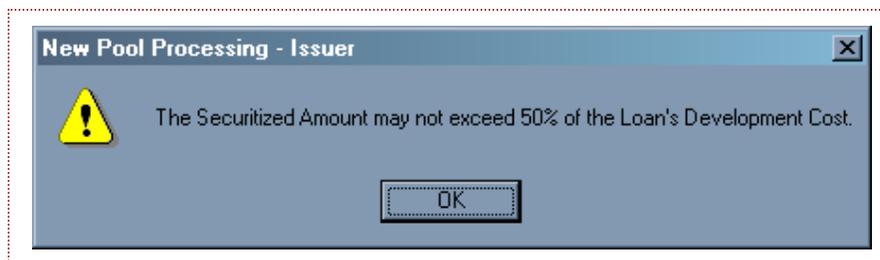


FIGURE 154 SECURITIZED AMOUNT SYSTEM WARNING SCREEN

[Step 6] Click on the <OK> button to continue.

[Step 7] When the Securitized Amount *exceeds* 50% of the Loan's Development Cost, the pool will not pass Ginnie Mae edits.

For instructions on entering a Project Loan Non-Level Payment (PN) pool, refer to Chapter VII (Multifamily) in the Ginnie/NET On The Web Guide.

5.16 CERTIFYING A MATURE LOAN

[Step 1] When entering a new mortgage for a pool with a Pool Type of **LM**, as shown below, the **<Certify This Mortgage>** button—centered at the bottom of the screen—will become enabled. The button will remain inactive until the user either: (a) selects a Pool Number and retrieves the Issuer ID; (2) enters a FHA Case Number; or (c) enters the Mortgageor's Address. (See section on Adding a Multifamily Pool Record.)

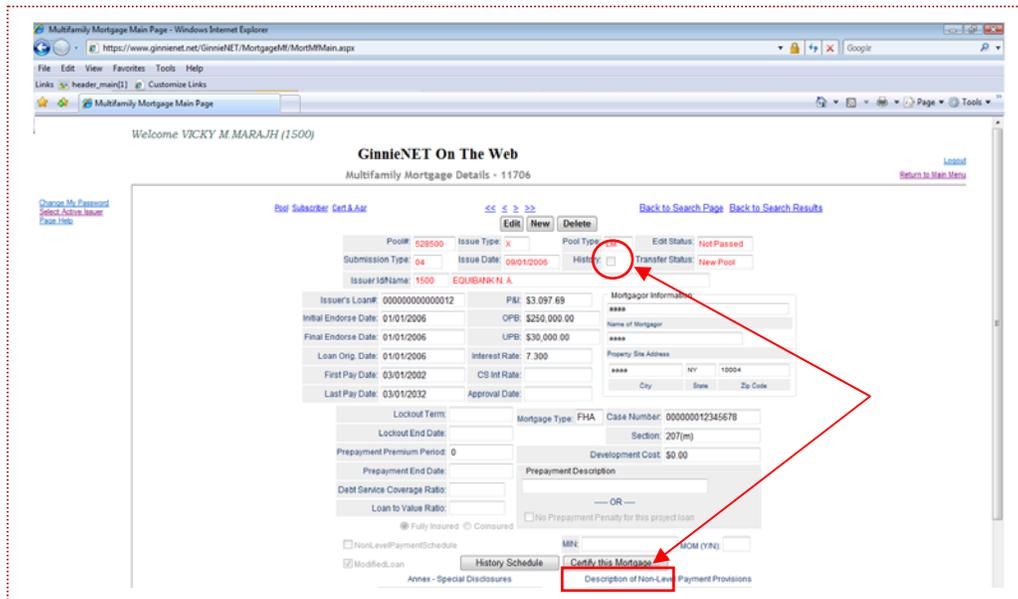


FIGURE 155 MULTIFAMILY MORTGAGE DETAILS – 11706 SCREEN: **<CERTIFY THIS MORTGAGE>** BUTTON

[Step 2] When you click on the button, the Certification screen will then display. To certify the mortgage, you must enable the **Certify This Mortgage** checkbox (), then click on the **<Return to Entry Page>** button.

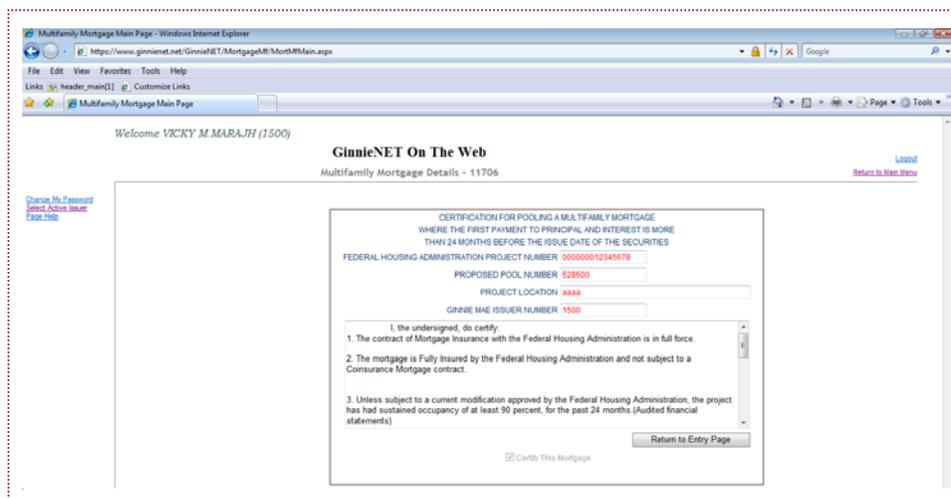


FIGURE 156 MULTIFAMILY MORTGAGE DETAILS – 11706: **CERTIFICATION** SCREEN

5.17 MATURE LOAN CERTIFICATION FOR MATURE LOAN POOLS

GinnieNET CERTIFICATION FOR POOLING A MULTIFAMILY MATURE LOAN PROGRAM MORTGAGE	PAGE: 1 DATE: 4/9/2008 TIME: 10:43:36 AM Version 7.1
FEDERAL HOUSING ADMINISTRATION PROJECT NUMBER 000000012345678	
PROPOSED POOL NUMBER 562471	
PROJECT LOCATION 300 Third Avenue	
GINNIE MAE ISSUER NUMBER 2588	
I, the undersigned, do certify:	
1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.	
2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.	
3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the last 24 months. (Audited financial statements)	
4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)	
5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)	
6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)	
7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)	
8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)	
"WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010."	
REILLY MORTGAGE GROUP INC. Name of Issuer	
_____ Authorized Officer	
_____ Date	

FIGURE 157 CERTIFICATION FOR POOLING A MULTIFAMILY MATURE LOAN PROGRAM MORTGAGE FORM

5.18 CONSTRUCTION LOAN DRAWS

The Construction Loan Draws form is used to add, edit or delete information on individual construction loan draws assigned to a CL or CS Pool Type. The pool record must be created before draws can be added.

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. Once the full mortgage amount is drawn, the project will convert from a Construction Loan security to a Project Loan security.

The screen below allows the Issuer to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The Initial Construction Loan pool is considered the first Construction Loan Draw submission. This screen will be populated with the initial CL/CS pool. Each draw submission will have a different draw number and Pool Issue Date. The system must keep a history of each draw issued in connection to a project until the pool converts.

5.18.1 Accessing a Construction Loan Draw Record

[Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail - 11706 screen will then display.

[Step 4] Click on the Construction Loan Draws link from the Main Menu. The Construction Loan Draws screen will then display.

FIGURE 158 CONSTRUCTION LOAN DRAWS SCREEN

5.18.2 Construction Loan Draws Screen Elements

TABLE 13 CONSTRUCTION LOAN DRAWS SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool ID	The Pool ID consists of the Pool Number, Issue Type ("X") and Construction Loan Pool Type. The Pool ID is selected by the user from a drop-down list of available Construction Loans. These three fields provide the information that Ginnie ^{NET} needs to retrieve all of the protected fields on this form. Required.
Issuer ID/Name	The Issuer Number (ID) and Issuer Name are taken from the Multifamily Pool Details record when the user chooses a Pool ID. System generated.
Security Rate	The Security Rate is taken from the Multifamily Pool Details record when the user chooses a Pool ID. System generated.
Mortgage Interest Rate	The Mortgage Interest Rate is taken from the Multifamily Mortgage Details record when the user chooses a Pool ID. System generated.
Maturity Date	The Pool Maturity Date is taken from the Multifamily Pool Details record when the user chooses a Pool ID. System generated.
Mortgage Amount	The Mortgage Amount is taken from the Multifamily Mortgage Details record when the user chooses a Pool ID. System generated.
Draw Number	Draw Number is a sequential ID that starts with 01 when an Initial Construction Loan Pool Record (Submission Type= 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record when the user chooses a Pool ID . System generated.
Project Number	The Construction Loan Draws form takes the FHA Case Number from the Multifamily Mortgage Details record and for use as the Project Number on this screen. The Project Number is populated when the user chooses a Pool ID. System generated.
Issue Date	The Issue Date is taken from the Multifamily Pool Details record when the user chooses a Pool ID. System generated.
Requested Amount	Requested Amount is the security amount requested for this draw. It must be at least \$25,000 and the cumulative requested Amount must not exceed the Mortgage Amount. Required.
FHA Advances (From and To)	These numbers must be more than zero and they must be consecutive. The FHA Advance numbers appear on the form 92403. Required.
Approved Amount	The Approved Amount is the amount approved by HUD for the FHA Advance of Mortgage Proceeds. The Cumulative Requested Amount must not exceed either the cumulative Approved Amount or the Mortgage Amount. Required.

5.18.3 Searching a Loan Draw Record

[Step 1] On the Search page, enter enough information to isolate the Draw record(s) you wish to locate. Enter Pool Number, Pool Type, Draw Number and/or Project Number, Issue Date, and Transfer Status. **The Issue Date has to be selected when Pool Number is not entered.** The more information you enter, the more likely that the resulting query will focus on the Draw record(s) you wish to view. Remember that the Issue Type for Multifamily Pools is always "X".

[Step 2] Click on the <Search> button to retrieve the record(s) you've identified. When the records have been assembled in the Result Set, GinnieNET will switch the view to Search Results page only when the Search returns multiple records. **If only one record is returned, GinnieNET will switch the view to Details page directly.**

TABLE 14 CONSTRUCTION LOAN DRAWS SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool Number	The Pool Number is entered by the user.
Issue Type	Issue Type is always "X" for Multifamily Pools. System generated.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Draw #	User enters the Draw Number.
Project #	User enters the Project Number.
Issuer ID	The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required *.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status. By default, the Transfer Status is New Pool .

* Indicates a required field—only on some conditions; see Description for Issue Date.

5.18.4 Adding a New Draw Record

- [Step 1] From the Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail - 11706 screen will then display.
- [Step 4] Click on the Construction Loan Draws link from the Main Menu. The Construction Loan Draws screen will then display.



FIGURE 159 CONSTRUCTION LOAN DRAWS SCREEN (w/<NEW> BUTTON)

- [Step 5] Click on the <New> button to add a new Draw record. The Data Entry page will then display.

The Construction Loan Draws screen is used to add (or edit) information on individual construction loan draws assigned to a CL or CS Pool Type. The pool record must be created before draws can be added.

RESTRICTIONS: Issuers can edit Loan Draw Records ONLY WHEN the Transfer Status is either **New Pool** or **Rejected**.

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. Once the full mortgage amount is drawn, the project will convert from a Construction Loan security to a Project Loan security.

This screen allows the Issuer to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The Initial Construction Loan pool is considered the first Construction Loan Draw submission. This screen will be populated with the initial CL/CS pool. Each draw submission will have a different draw number and Pool Issue Date. The system must keep a history of each draw issued in connection to a project until the pool converts.

- [Step 6] Bring up the list of Construction Loan Pools that a Loan Draw could go against by selecting the down arrow [▼] adjacent to the Pool ID fields. When you select a pool, Ginnie/NET will populate the upper portion of the screen with the pertinent information.
- [Step 7] Enter the Requested Amount. The Requested Amount is the security amount requested for this draw. It must be *at least* \$25,000, and the Cumulative Requested Amount must not exceed the Mortgage Amount.
- [Step 8] Next, enter FHA Advances, which are required. Both the **From** and **To** fields must contain numbers GREATER THAN zero (“0”), and the numbers must be consecutive. The FHA Advance numbers appear on the form 92403.
- [Step 9] Enter the Approved Amount. The Approved Amount is the amount approved by HUD for the FHA Advance of Mortgage Proceeds. The Cumulative Requested Amount must not exceed either the Total Approved Amount or the Mortgage Amount.
- [Step 10] Click on the <Save> button to save the current record, or click on the <Cancel> button to discard the edits without saving.



FIGURE 160 CONSTRUCTION LOAN DRAWS SCREEN (w/<NEW> BUTTON)

5.18.5 Editing a New Draw Record

[Step 1] From the Construction Loan Draws screen, click on the screen's <Edit> button.

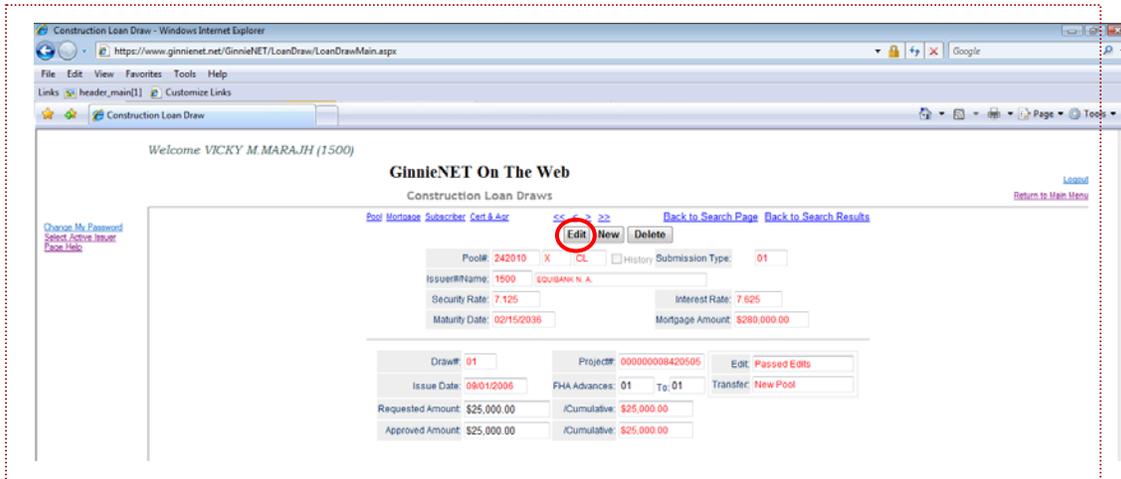


FIGURE 161 CONSTRUCTION LOAN DRAWS SCREEN (W/<EDIT> BUTTON)

[Step 2] The screen will refresh, and the user may now edit the current record, and make any desired changes.

[Step 3] Once completed, click on the <Update> button to save the current record, or the <Cancel> button to discard the edits without saving. The following system message will then be displayed.



FIGURE 162 CONSTRUCTION LOAN DRAWS SCREEN (EDIT RECORD SUCCESS MESSAGE)

5.18.6 Deleting a New Draw Record

[Step 1] From the Construction Loan Draws screen, locate the record you wish to delete, then click on the <Delete> button.

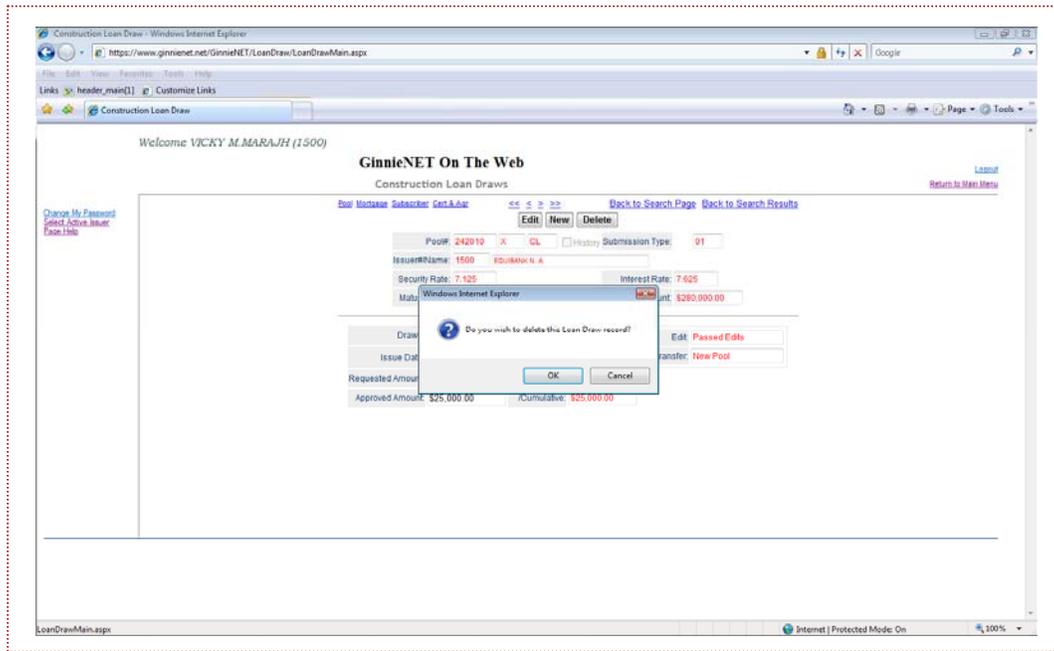


FIGURE 163 CONSTRUCTION LOAN DRAWS SCREEN (DELETION CONFIRMATION SCREEN)

[Step 2] The screen will refresh, and the system will then query the user to confirm the deletion action.

[Step 3] Click on the <OK> button to complete the current deletion action, or the <Cancel> button to disregard and to cancel the action. A system confirmation message will then display to confirm the current deletion action.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of GinnieNET completely.

5.19 FINAL DRAW CL/CS TO PN CONVERSION

Utilizing submission type 5-Final Draw CL/CS to PN Conversion, investors will no longer be required to deliver their CL/CS MBS positions to Ginnie Mae in order to convert their CL/CS MBS positions to a PN MBS position. Under the new procedure, all CL/CS pools will automatically be converted to PN pools after the settlement of the final CL/CS Draw position. All pools will be issued as PN unless an Issuer submits a special request to Ginnie Mae to issue the pool as a PL. A PN pool structure allows issuers to avoid early pool termination under predetermined circumstances and offers issuers options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two reserved consecutive pool numbers.

5.19.1 Process

The CL/CS-to-PN conversion process would have two (2) settlement streams.

- (1) Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
- (2) The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.
- (3) Issuers will contact the PPA to cancel/exchange the outstanding CL/CS securities, and issue the final PN security.
- (4) The PPA will contact the Depository.
- (5) The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business days."
- (6) On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
- (7) The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and two business days later (on the third business day) the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

To implement the revised process for submitting the CL/CS to PN Conversion, a new submission type will be added to the GinnieNET Multifamily New Pool Processing Module:

TABLE 15 NEW CL/CS TO PN CONVERSION SUBMISSION TYPE

CODE	TYPE OF SUBMISSION	ELIGIBLE POOL TYPES
05	Final Draw/PN Conversion	CL/CS to PN

5.19.2 Adding a Final Draw (CL/CS) Pool Converting to a Project Loan (PN) Pool

NOTE: Both pools (CL/CS and PN) must be entered on the system and submission type **05** must be selected.

[Step 1] On the Multifamily Pool Details – 11705 screen option, click on the down arrow adjacent to the Submission Type: field, and select the option **05-Final Draw /PN Conversion** option.

NOTE: The Construction Loan Draws screen must append with Submission Type **05**.

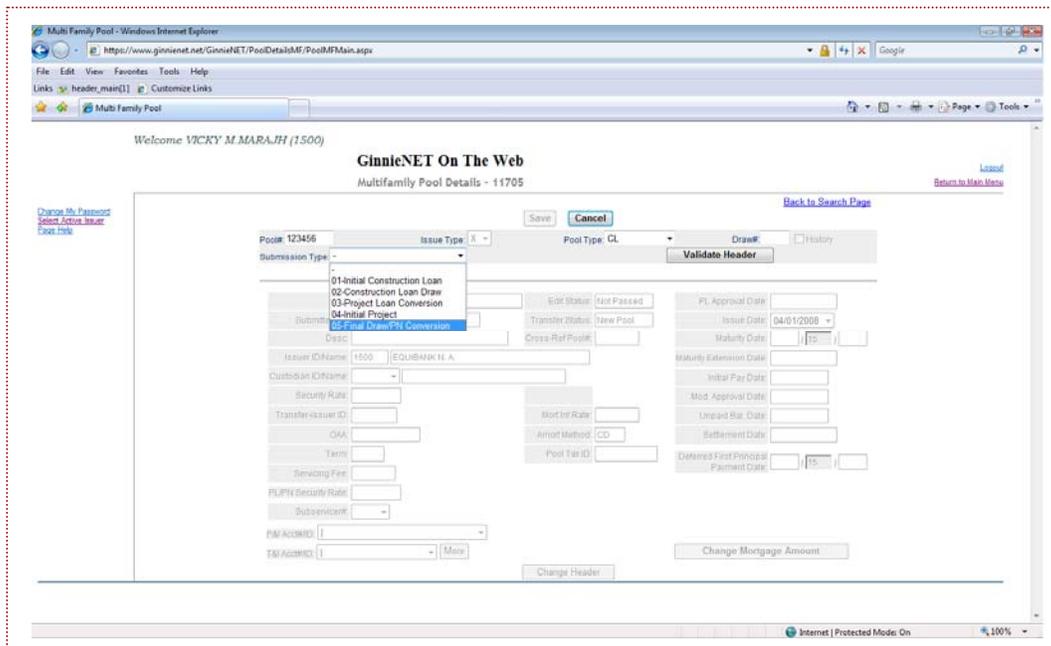


FIGURE 164 CONSTRUCTION LOAN DRAWS SCREEN: SUBMISSION TYPE VALUES LIST

The Construction Loan Draws screen will then display for the specified record.

The screenshot shows the 'GinnieNET On The Web' interface for 'Construction Loan Draws'. At the top, it says 'Welcome MARIBEL CANAAN (2598)' and 'Logout'. Below that, there are links for 'Change My Password', 'Forgot Active Issues', and 'Forgot My Password'. The main form contains the following data: Pool# 623605XC-S02, Issuer#Name 2588 REILLY MORTGAGE GROUP INC., Security Rate 5.625, Maturity Date 1/15/2048, Interest Rate 5.625, Mortgage Amount 22358300, Draw# 02, Project# 00000005435730, Issue Date 01/2008, FHA Advances 02, Requested Amount 00, Approved Amount, and Final Advance Amount. A 'Save' button is highlighted in red.

FIGURE 165 THE CONSTRUCTION LOAN DRAWS SCREEN (w/<SAVE> BUTTON)

- [Step 2] Enter the desired data to the screen fields, remembering that all data entry screens for the Final Draw (CL/CS) pool must be completed before entering the data for Project Loan (PN) pool.
- [Step 3] Click on the screen's <Save> button. In most events, this New Pool Processing – Issuer warning message will display.

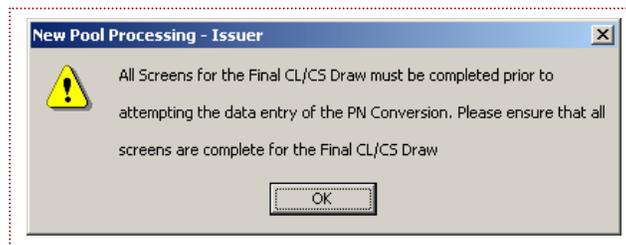


FIGURE 166 NEW POOL PROCESSING – ISSUER WARNING MESSAGE SCREEN

- [Step 4] Click on the <OK> button to continue.
- [Step 5] The following screens must be completed for submission type 05.
- **The Final CL/CS Draw pool number is entered and submission type 05 is selected.**
 - 11705 Screen;
 - Construction Loan Draw Screen;
 - FRB Subscriber Screen; and
 - **The PN Conversion pool is entered, and the following screens must be completed:**
 - 11705 Screen;
 - 11706 Screen
 - Construction Loan Draw Screen;
 - FRB Subscriber Screen; and
- [Step 6] Both pools must be completed and pass Ginnie Mae edits *before* transmitting pools to the network.

5.20 CONSTRUCTION LOAN DRAW HISTORY FOR NON-GINNIE/NET POOLS

Construction Loan Draw pool submissions that were initially submitted via Ginnie/NET 2020 Version 6.2 (Initial Construction Loan) or submitted prior to the automation of Multifamily pools on Ginnie New Pool Processing System can be processed on Ginnie/NET on the Web.

5.20.1 Processing a Pool Prior to the Automation of the Multifamily Process

Any Construction Loan pool that was submitted to the PPA in a hardcopy format can now submit the Draws on the Ginnie/NET system by selecting the History option.

- [Step 1] Enter a six-digit Pool Number to begin the process.
- [Step 2] Enter Issuer Type for the Multifamily Pools by selecting the option from the drop-down list. The cursor will automatically tab to the Pool Type field when you enter the six digits for the Pool Number.
- [Step 3] In the Pool Type field, select the Pool Type from the drop-down list, indicating a Ginnie Mae Pool Type suffix for the new pool. The user can ensure that the field entry is valid by simply clicking on the <Validate Header> button.

FIGURE 167 MULTIFAMILY POOL DETAILS SCREEN: <VALIDATE HEADER> BUTTON

- [Step 4] Ginnie/NET will select the History option and generate the next consecutive Draw number.
- [Step 5] All Pool data entry screens must be completed; see the Multifamily Guide for information on entering a new pool (Chapter VII).



NOTE: All Construction Loan Draw pools must pass Ginnie/NET Edits before the pools can be transmitted.

5.20.2 Processing a Construction Loan Draw Pool Submission That Were Initially Submitted via GinnieNET 2020 Version 6.2

5.20.2.1 Export Data Files from GinnieNET 2020 Version 6.2 Multifamily New Pooling Processing System

The Export Data Files functions allow the user to move data out of Ginnie NET. These Key features enable you to interface GinnieNET with other systems, and to expedite the development of pool and report applications.

[Step 1] On the New Pool Processing – Issuer screen, click on the File option from the toolbar menu.

[Step 2] Select Export from the drop-down menu, then select the Export Multifamily Pools option.

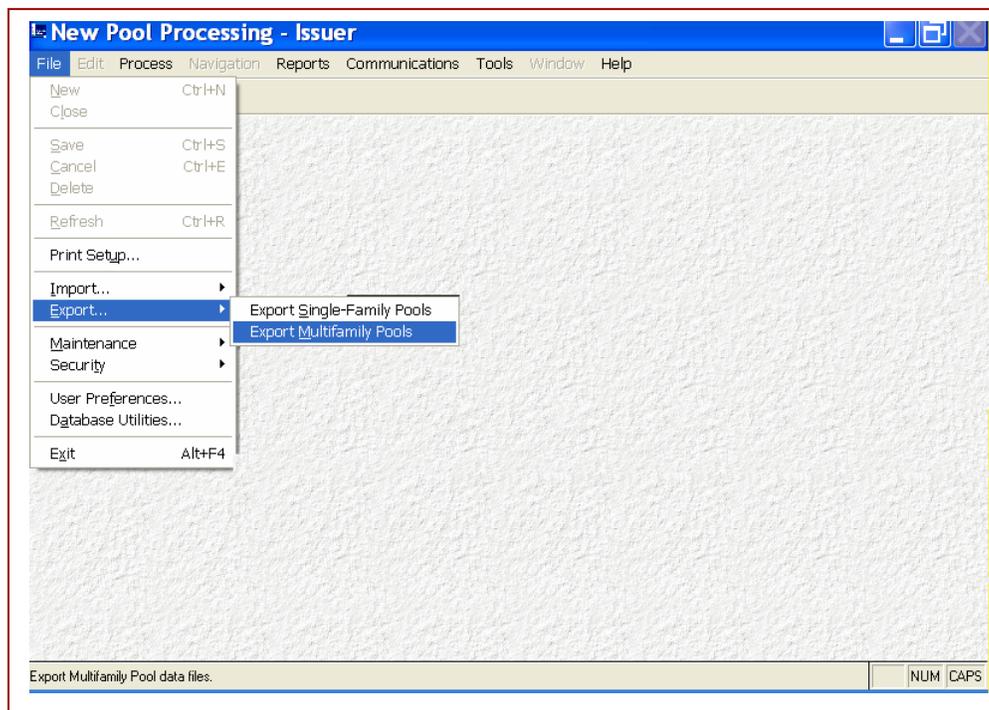


FIGURE 168 NEW POOL PROCESSING – ISSUER SCREEN

The **Select Pools to Export:** screen, shown on the following page in [FIGURE 169](#), will then display.

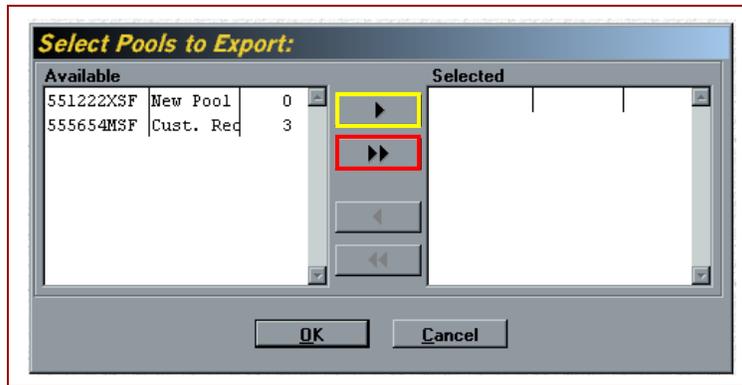


FIGURE 169 *SELECT POOLS TO EXPORT*: SCREEN

Selection of pools or reports available for exporting is displayed in the window box.

- [Step 3] Select only the *first* draw for the pool to be exported.
- [Step 4] Highlight the pool(s) or report(s) that you now wish to export, and click on either the *single* directional arrow (**yellow** highlight), or the *double* directional arrows (**red** highlight) to select multiple pools. This will now move those pools to the screen's **Selected** side.
- [Step 5] Once completed with all pool selections, click on the <OK> button. The Export File Name screen will then display.
- [Step 6] Enter the file export name and drive in the screen's Enter File Name: field. Also, by clicking on the <...> browse button, the user may also export files to another hard drive or floppy drive.

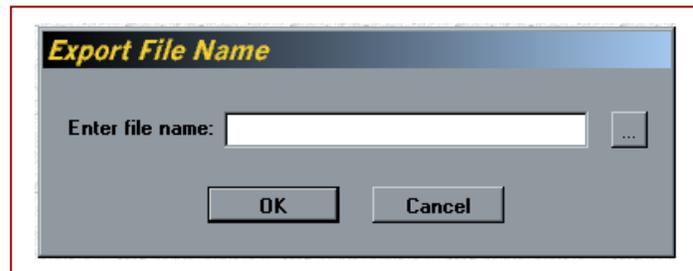


FIGURE 170 *EXPORT FILE NAME* SCREEN

- [Step 7] Click on the <OK> button after you have selected the file name. The Issue ID Entry screen will then display, like that shown on the following page.

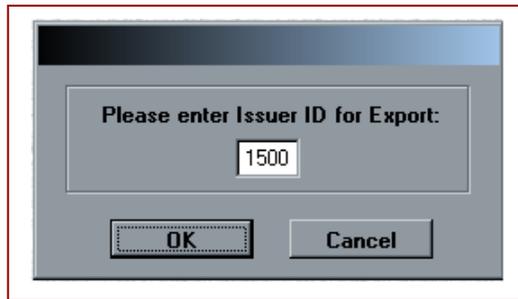


FIGURE 171 ISSUE ID ENTRY SCREEN

[Step 8] Enter the 4 digit Issuer number in the screen's Please enter Issuer ID for Export: field; then click on the <OK> button. The Export Status screen will then display.

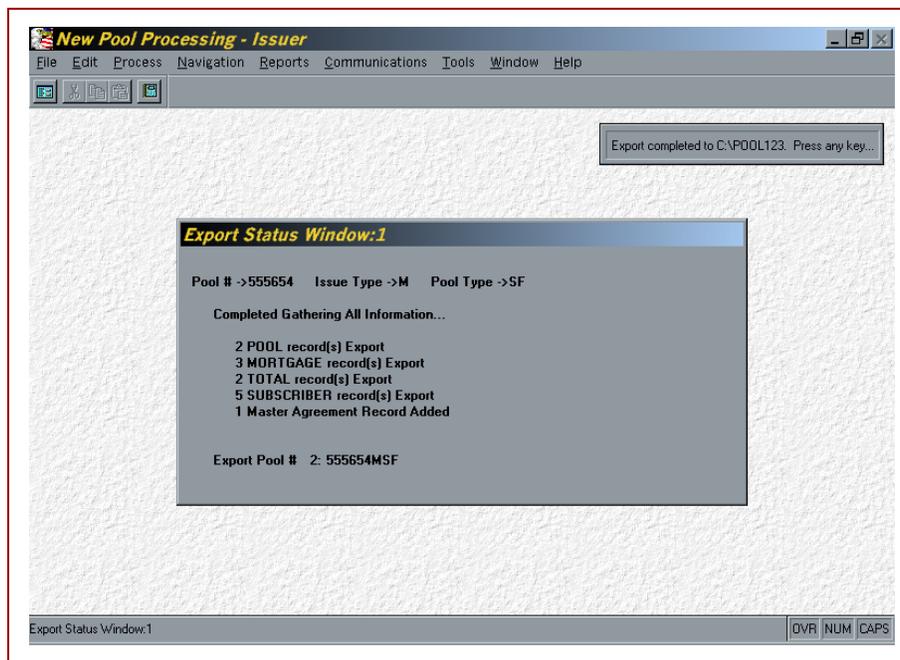


FIGURE 172 EXPORT STATUS SCREEN

The Export Status screen will now display the “ **Completed Gathering All Information...**” success message to indicate that the current export completed successfully.

5.20.2.2 Import Data Files to GinnieNET On The Web

[Step 1] From the GinnieNET On The Web page, click on the **Data Export/Import** link shown on the Main Menu.

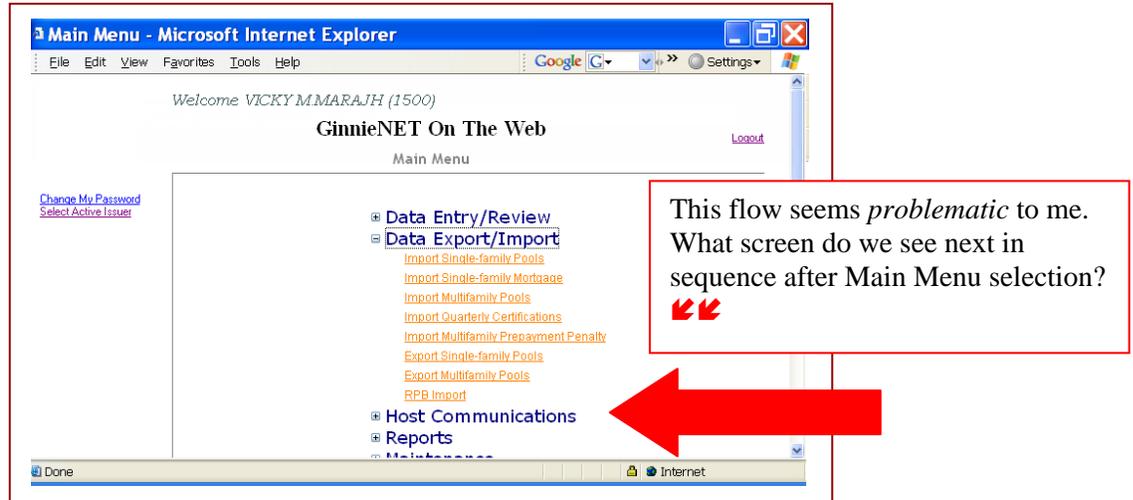


FIGURE 173 GINNIE^{NET} ON THE WEB MAIN MENU SCREEN

[Step 2] Now, click on the **Import Multifamily Pools** link.

[Step 3] Click on the **Import** tab, then enter the name of the file you wish to import, *or*, click on the screen's <Browse...> button to select a desired file, then click <Open> to load the file.

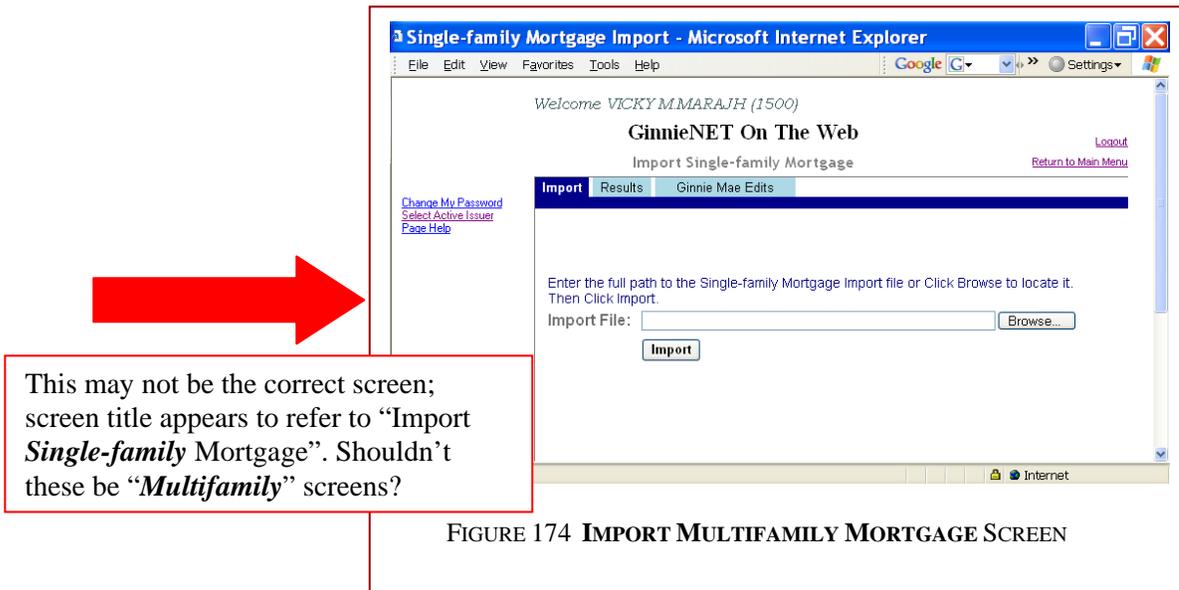


FIGURE 174 IMPORT MULTIFAMILY MORTGAGE SCREEN

[Step 4] Click on the <Import> button to import the target pool file.

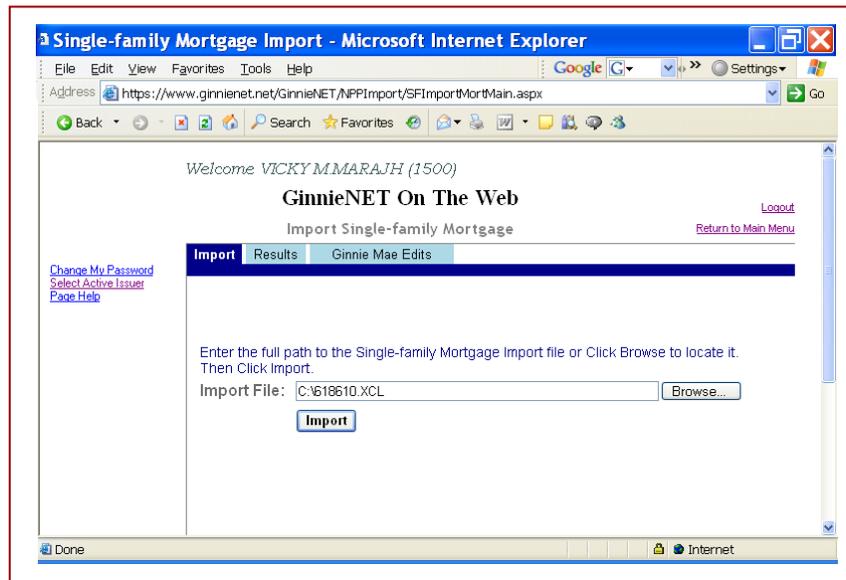


FIGURE 175 IMPORT MULTIFAMILY MORTGAGE SCREEN (W/<IMPORT> BUTTON

[Step 5] A system warning message may then be displayed advising the user to ensure that they have added pool header information. Click on the <OK> button to continue or the <Cancel> button to abort the export action altogether.



FIGURE 176 ADD POOL HEADER INFORMATION SYSTEM WARNING MESSAGE

The file import task is now completed, and the system-generated success message—shown on the following page—will then display.

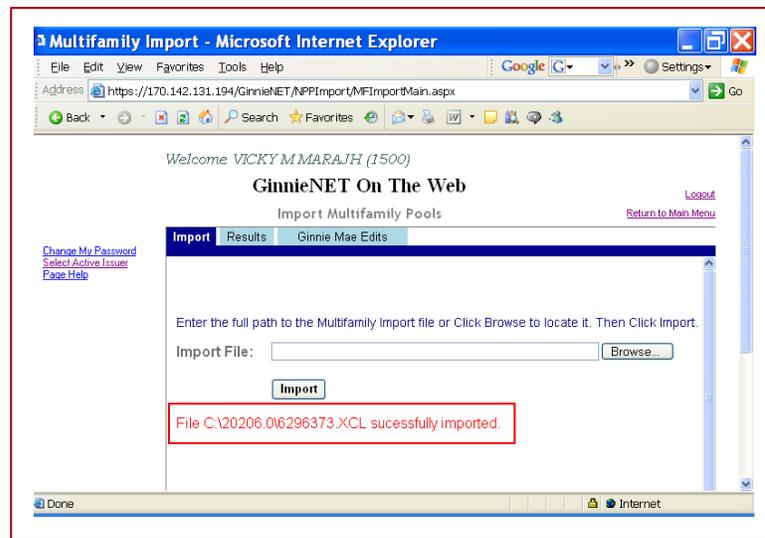


FIGURE 177 FILE IMPORT SUCCESS SCREEN

[Step 6] Once the pool has been imported successfully, return to the Main Menu and click on Data Entry/Review, New Pool Processing and Multifamily Processing in sequence.

[Step 7] Select the HUD 11705, enter the pool number and select the search option.

[Step 8] The system will default to the correct Draw#.



NOTE: The pool data entry screens *must* be completed; see the Multifamily Guide on entering a new Pool (Chapter VII).



NOTE: All Construction Loan Draw pools must pass Ginnie^{NET} Edits before the pools can be transmitted.

5.21 FEDERAL RESERVE BANK ON GINNIE^{NET}

The FRB Subscriber screen for the various pool types will thus default to FRBNY as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Banks accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen, must be completed for all such clearing banks with the complete and accurate account information for each one.

5.21.1 FRB Subscriber Screen Elements

TABLE 16 FRB SUBSCRIBER SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	Pool Number is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issue Type	Issue Type is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Pool Type	Pool Type is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issuer ID	The Issuer Number (ID) is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Issue Date	The Issue Date is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Edit Status	Edit Status is taken from the Pool Details record when the user chooses a Pool ID. System generated.
Transfer Status	Transfer Status is taken from the Pool Details record when the user chooses a Pool ID. System generated.
ABA #	The account assigned to the participant. Required
Deliver to	The name of the FRB participant. Required
Description	Free form description field. Optional.
Position	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than \$1000.00. Required.

5.21.2 Search Form Elements

TABLE 17 SEARCH FORM ELEMENTS

FIELD NAME	DESCRIPTION
Pool Number	The Pool Number is entered by the user.
Issue Type	Multifamily pools is "X" indicating that these are Ginnie Mae I pool.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Issuer Number	The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.
Edit Status	User selects the Edit Status from the List of Available Edit Status.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status. By default, the Transfer Status is New Pool.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. Required *.

* Required field only under certain conditions; see description for Issue Date.

5.21.3 Search an FRB Subscriber Record

The Description fields are *optional*. Ginnie Mae Edits will still be applied.

5.21.3.1 Accessing a FRB Subscriber Record

[Step 1] From the Main Menu, select Multifamily Pool Details, then Multifamily Subscriber.

[Step 2] On the Search page, enter enough information to isolate the record(s) you wish to locate. Enter Pool Number, Issue Type, Pool Type, Edit Status, Transfer Status and Issue Date. An Issue Date has to be selected when Pool Number is not entered. The more information you enter, the more likely that the resulting query will focus on the record(s) you wish to view.



FIGURE 178 MULTIFAMILY SUBSCRIBER SEARCH SCREEN

[Step 3] Click on the <Search> button to retrieve the record(s) selected. When the records have been compiled in the results set, Ginnie^{NET} will switch the view to the Search results page only when the search returns multiple records. If only one (1) record is returned, Ginnie^{NET} will switch the view to Details page directly.

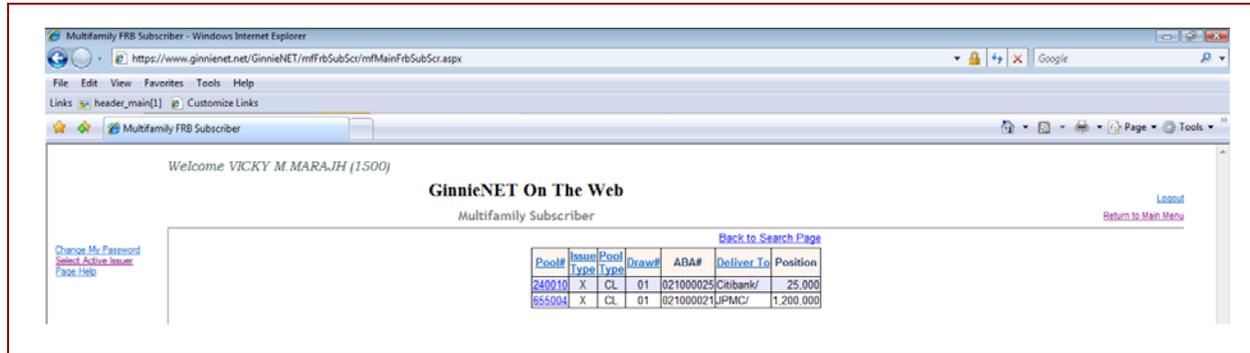


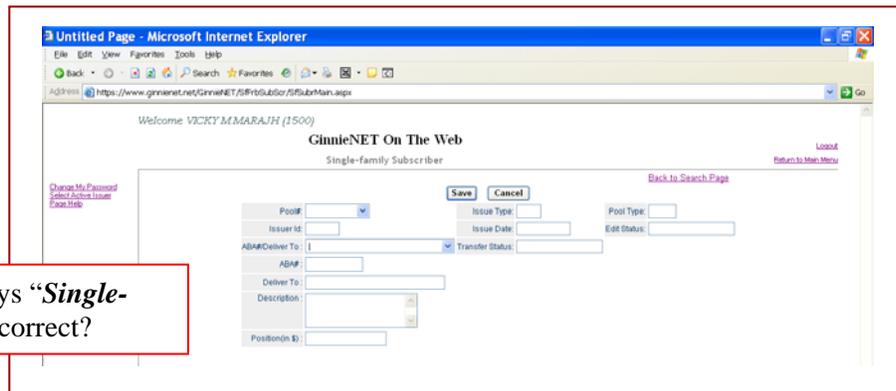
FIGURE 179 MULTIFAMILY SUBSCRIBER SEARCH RESULTS SCREEN

[Step 4] To return the data entry screen, click on the Back to Search Page link at the top right of the page to return to the Search Results page.

5.21.4 Add a New FRB Subscriber Record

You must know the Pool Number and Issuers Type to add a Subscriber record. In addition, you must create a FRB Account for the clearing bank account if you are a first-time user. The system will allow you to add the new Subscriber Account record as long as the FRB Account Record already exists in the system. You can add FRB Account records using the Maintenance Menu. See Adding a FRB Subscriber Record in the section on Maintenance.

- [Step 1] Select a Pool Number from the drop-down list by clicking on the down arrow [▼] adjacent to the field. **The Pool you choose must not yet be certified.** When you select a pool, GinnieNET will populate the upper portion of the screen with key information.



This screen has title that says “**Single-family** Subscriber”. Is this correct?

FIGURE 180 FRB SUBSCRIBER FUNCTION (POOL#)

- [Step 2] Type in the ABA#/Deliver To information, or select one from the drop-down list by clicking on the down arrow [▼] adjacent to the field.
- [Step 3] If you select an existing ABA#, the system will populate the Account Number and the Clearing bank’s name that has been selected.
- [Step 4] If you type in a *new* ABA# on this screen, the system would not save the account information. You must add the new ABA# by using the FRB Subscriber option from the Maintenance Menu.
- [Step 5] Once finished with the new record, click on the <OK> button to save, or the <Cancel> button to return and to select another Subscriber.
- [Step 6] On the ABA# Subscriber page, the field will accept up to nine (9) characters.
- [Step 7] Enter the Subscriber's Position amount. Each Subscriber's Position may not be *less than* \$1,000. The total **MUST EQUAL** the Pool OAA.
- [Step 8] The Description field is optional, and is used to add any other relevant information.
- [Step 9] Click on the <OK> button to save the record, or <Cancel> to discard the edits without saving.

RESTRICTIONS:



- ❶ Issuers can edit Subscriber Records ONLY when the Transfer Status is "New Pool" or "Rejected".
- ❷ Issuers can add Subscriber Records ONLY when the Transfer Status is "Not Yet Certified".

5.21.5 Edit a New FRB Subscriber Record

[Step 1] On the Multifamily Subscriber screen, locate the record you now wish to edit.

[Step 2] Once found, click on the screen's <Edit> button to edit the selected record.



FIGURE 181 MULTIFAMILY SUBSCRIBER SCREEN (**EDIT** FUNCTION)

[Step 3] Modify the desired records, then click on the screen's <Save> button.

[Step 4] A system message will then display to confirm the success of the current record edit.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.21.6 Delete a New FRB Subscriber Record

[Step 5] On the Multifamily Subscriber screen, locate the record you now wish to delete.

[Step 6] Once found, click on the screen's <Delete> button to delete the selected record.



FIGURE 182 MULTIFAMILY SUBSCRIBER SCREEN (DELETE FUNCTION)

[Step 7] A system-generated message will query the user to confirm the current deletion action.



FIGURE 183 FRB SUBSCRIBER RECORD DELETION CONFIRMATION QUERY SCREEN

[Step 8] Click on the <OK> button to save the record, or <Cancel> to abort the deletion action without saving.

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie^{NET} completely.

5.22 FORM HUD 11711B—CERTIFICATION AND AGREEMENT

The form HUD 11711 – B (Certification and Agreement) is required to be submitted by the Issuer as part of the required pool or loan package submission documents. The New Pool Processing application module allows Issuers the opportunity to electronic submit this form to the Document Custodian.

5.22.1 Add / Edit a Certification and Agreement Record

[Step 1] From the GinnieNET Main Menu screen, click on the screen’s **Data Entry/Review** link.

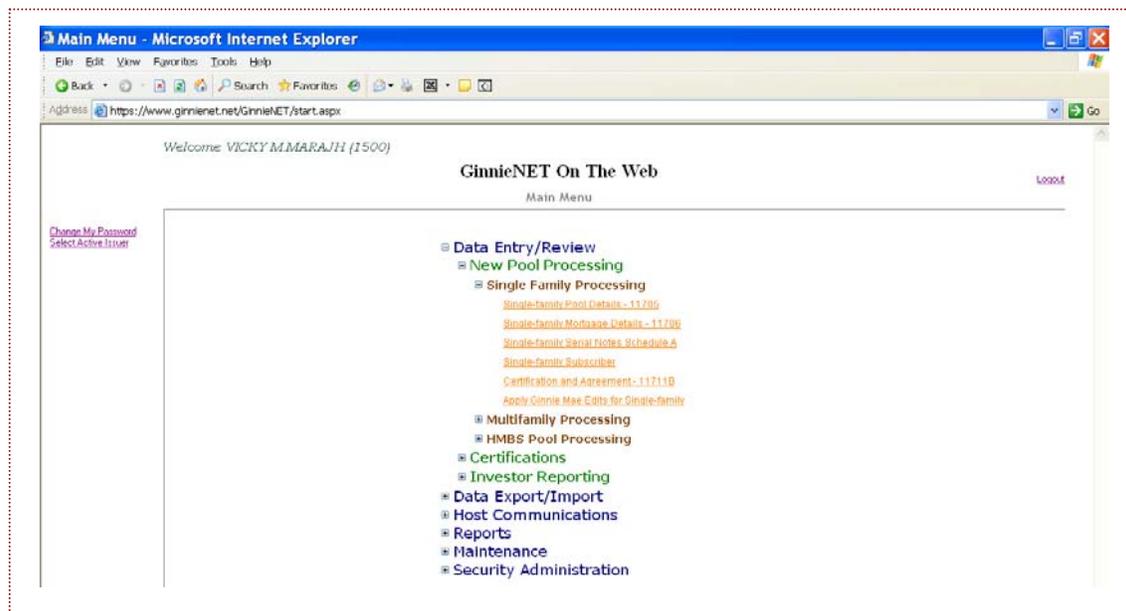


FIGURE 184 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Multifamily Pool Details** link.

[Step 4] On the new Certification and Agreement – 11711B screen, click on the <Edit> button. The Certification and Agreement – 11711B screen will then display.

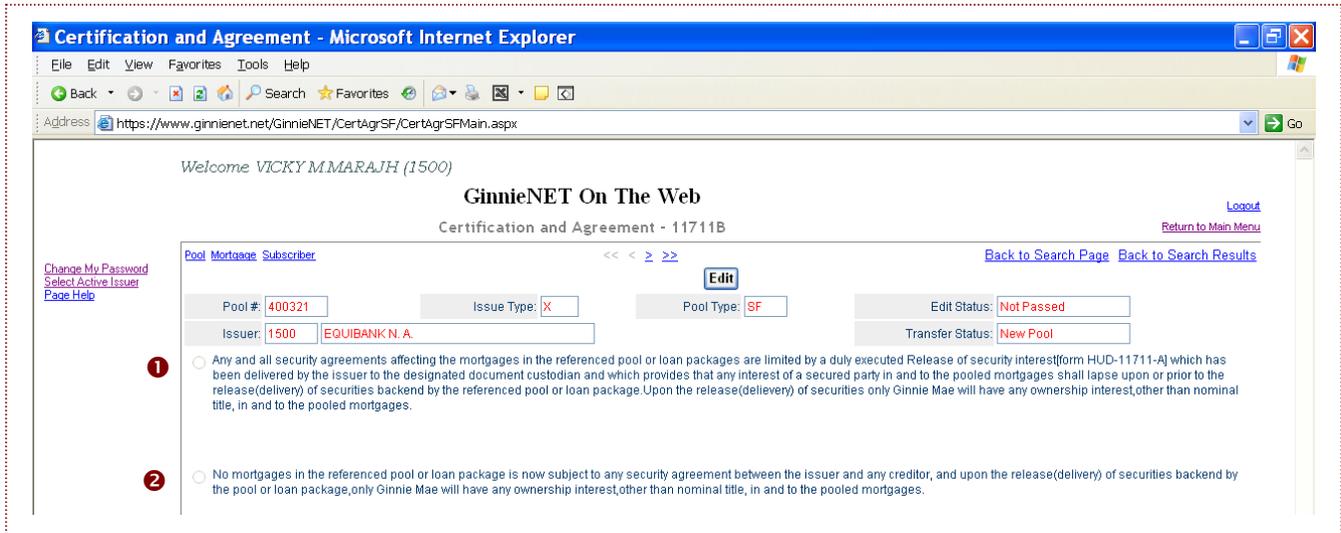


FIGURE 185 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD / EDIT RECORD FUNCTION)

[Step 5] On the new Certification and Agreement – 11711B screen, enter your record information into each of the screen fields—whether adding a *new*, or updating an *existing* record—then review the two checkboxes immediately below the field entry areas.

- ❶ If the Issuer selects the option for sending the form HUD 11711A to their Document Custodian, they should option the first “**Form 11711A**” radial button (☉).
- ❷ If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second “**No Mortgages...**” radial button (☉).
- ❸ Note also that the Document Custodian must receive the HUD 11711A form *prior to* the Initial Certification of the pool. In addition, the desktop application of Ginnie^{NET} will not allow the user to transmit their pool without sending the Form HUD 11711 information, if selected. The user will receive a system-generated error message if they attempt to assemble the pool.

[Step 6] Once the desired record has been added/edited, click on the **<Update>** button in the left-hand column. Alternatively, the user may also click on the **<Cancel>** button to exit the system without saving the editing changes.

[Step 7] The system will then generate a Save success system message, like that shown below.

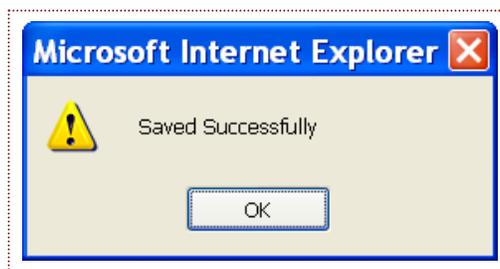


FIGURE 186 CERTIFICATION AND AGREEMENT RECORD SAVED RECORD SUCCESS MESSAGE

[Step 8] To view a *different* record, simply click on any of the directional search arrow keys at the top of the screen to navigate either forward *or* backwards through the current Schedule A record.



FIGURE 187 CERTIFICATION AND AGREEMENT – 11711B SCREEN DIRECTIONAL SEARCH ARROW KEYS

 **NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of GinnieNET completely.

5.23 A PPLY GINNIE MAE EDITS

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the GinnieNET Main Menu screen, click on the screen’s **Data Entry/Review** link.

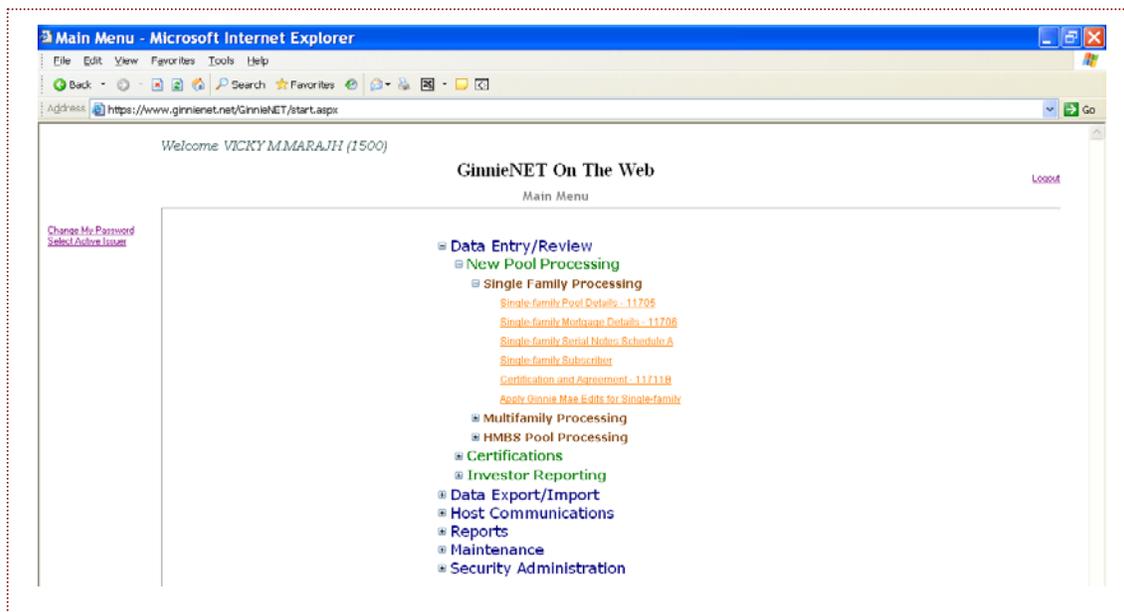


FIGURE 188 CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Multifamily Pool Details** link.

[Step 4] On the new **Apply Ginnie Mae Edits** screen. The Apply Ginnie Mae Edits screen will then display, like that shown below.

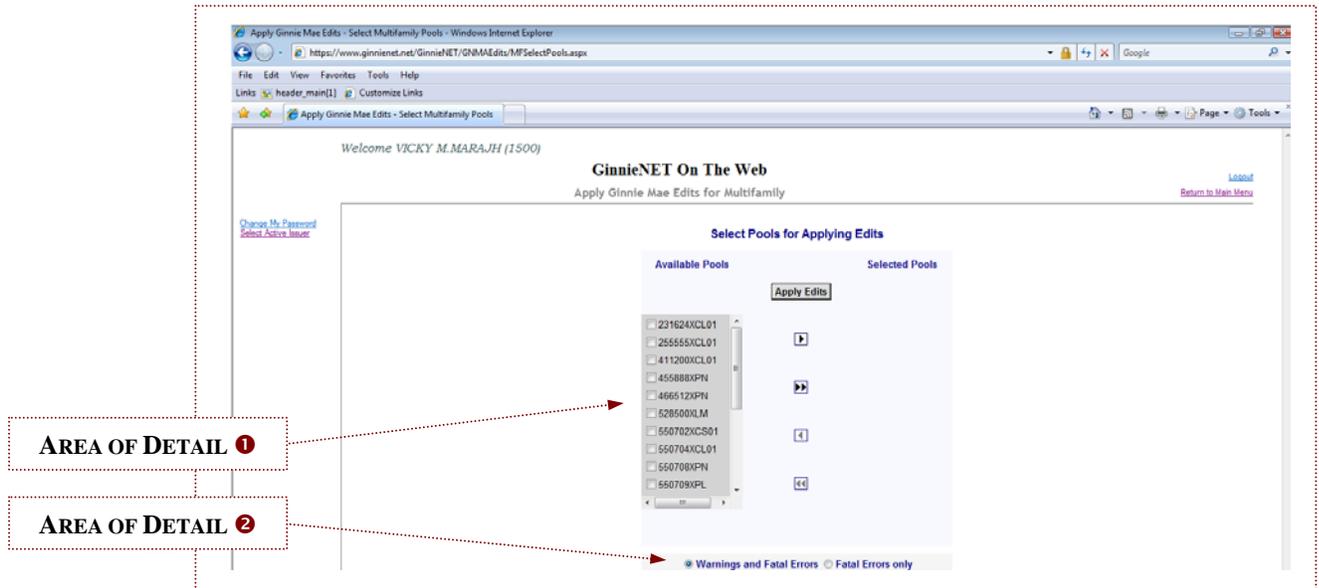


FIGURE 189 APPLY GINNIE MAE EDITS SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool (**AREA OF DETAIL 1**). Click on the screen's “>” button to view more pool numbers. Click on the >> button to select *all* available pool numbers.

The system can display both Warning (tolerance) messages *and* Fatal Error messages as well (**AREA OF DETAIL 2**).



FIGURE 190 APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGES



IMPORTANT: A pool will not be transmitted to the network with any fatal errors.

TABLE 18 APPLY GINNIE MAE EDITS SCREEN: **WARNING AND FATAL ERRORS** MESSAGE DESCRIPTIONS

WARNING TYPE	WARNING DESCRIPTION
WARNING	Indicates whether the Fixed Installment Control (FIC) or Unpaid Principal Balance (UPB) amounts are within the Ginnie Mae tolerance range.
FATAL 5	Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool will not transmit with a Fatal Error.

[Step 6] Click on the screen’s <Apply Edits> button after selecting the pool(s).

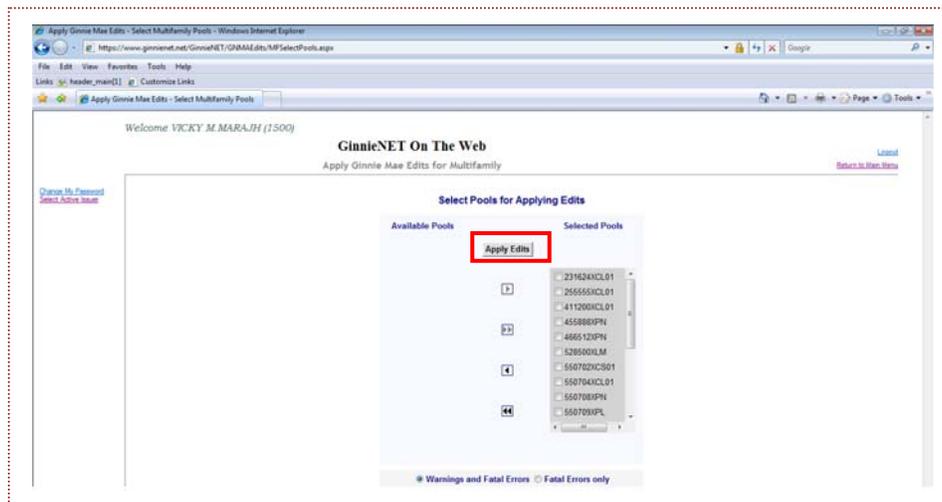


FIGURE 191 CERTIFICATION AND AGREEMENT – 11711B SCREEN (**ADD RECORD** FUNCTION)

5.24 ERROR MESSAGES

Presented below are a series of common error messages found on the Ginnie Mae Edit Report. Please review the TABLE 19 matrix carefully:

TABLE 19 GINNIE MAE EDIT REPORT ERROR MESSAGES

MORTGAGE MESSAGE	SUGGESTED RESOLUTION
A tolerance or warning exists for this mortgage. Enter the correct FIC or UPB value	Review the values entered in the FIC, UPB, OPB and/or unscheduled principal fields and correct as necessary. Tolerance messages are not acceptable for pool transmission
Minimum number of mortgages not entered for this pool	Add more mortgages and/or confirm issue type
Short term UPBs cannot exceed 10% of the pool OAA	Confirm the payment dates and UPB amount of each mortgage in the pool
At least 80% of the pool OAA must be mortgages that mature within thirty (30) months of the pool maturity date	Confirm the payment dates for each mortgage in the pool

[Step 1] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

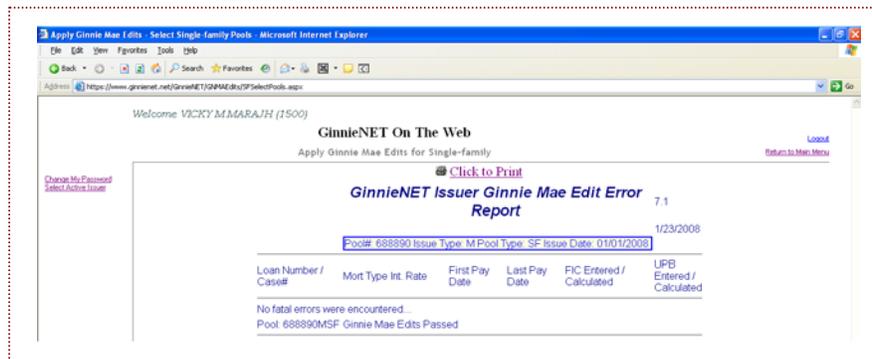


FIGURE 192 APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 2] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer, and the report will be routed to the selected printer. A summary of errors found at *each* of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

6.0 C CERTIFICATION

6.0 CERTIFICATION

6.1 ISSUER (TRANSFER) CERTIFICATION

Recertifications submitted using Ginnie *NET* would be submitted at a pool level. Ginnie Mae will no longer require the submission of the Schedule of Pooled Mortgages to Ginnie Mae's Pool Processing Agent for pools recertified through Ginnie*NET* On The Web. However, Issuers and document Custodians will continue to be required to maintain a copy of the Recertification, including the Schedule of Pooled Mortgages with the completed certification.

Recertification: RCI-FCN (Recertification Issuer Final Certification File Transmission Number), RCC-FCN (Recertification Custodian Final Certification File Certification Number), RCI-FRN (Recertification Issuer Final Rejection File Transmission Number) or RCC-FRN (Recertification Custodian Final Rejection File Certification Number). It also displays Outstanding Aggregate Amount (OAA), Rates, Dates, Term, and Total Number of Loans.

6.1.1 Accessing the Multifamily Processing Pool Details (11705) Screen

The Pool Details screen, with its multiple options menu, provides access to Pool, Mortgage, Subscriber and Summary information.



FIGURE 193 GINNIE*NET* MAIN MENU SCREEN (w/MENU SELECTIONS)

To access the Pool Details screen, step through the following procedural flow:

- [Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the **Certifications** link.
- [Step 3] Click on the **Multifamily Processing** link. The screen will refresh, and display three (3) menu options.

6.1.2 Search Form Elements

TABLE 20 GINNIE*NET* MULTIFAMILY PROCESSING POOL DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by user.
Issue Type	The user selects an Issue Type from the field's drop-down values list.
Pool Type	The user selects a Pool Type from the field's drop-down values list.
Issuer Number	The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.
Custodian#	The user selects a Custodian# from the field's drop-down values list.
Recertification Date	If Pool Number is entered, then the Recertification Date will not be included in the search criteria
Transfer Status	The user selects a Transfer Status from the field's drop-down values list.

6.1.3 Search an Issuer (Transfer) Recertification Record

[Step 1] On the new Pool Details (11705) Final Certification search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; Issue Type; Pool Type, Custodian #; Issue Date, or Transfer Status. The more information you can enter, the more likely the resulting query will directly target the record(s) you wish to view.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Details page directly.

The Pool Details (11705) Final Certification screen will then display.

6.2 I SSUER (TRANSFER) RECERTIFICATION

Recertifications submitted using Ginnie *NET* would be submitted at a Pool level. Ginnie Mae will no longer require the submission of the Schedule of Pooled Mortgages to Ginnie Mae's Pool Processing Agent for pools recertified through Ginnie *NET* On The Web. However, Issuers and Document Custodians will continue to be required to maintain a copy of the Recertification, including the Schedule of Pooled Mortgages with the completed certification.

Restrictions

Issuers can add or edit records ONLY when the Transfer Status is "**Certified**" or "**Rejected**".

Glossary

TABLE 21 RECERTIFICATION FINALS DEFINITIONS MATRIX

FIELD NAME	DEFINITION
RCI-FCN	RECERTIFICATION ISSUER FINAL CERTIFICATION FILE TRANSMISSION NUMBER
RCC-FCN	RECERTIFICATION CUSTODIAN FINAL CERTIFICATION FILE CERTIFICATION NUMBER
RCI-FRN	RECERTIFICATION ISSUER FINAL REJECTION FILE TRANSMISSION NUMBER
RCC-FRN	RECERTIFICATION CUSTODIAN FINAL REJECTION FILE CERTIFICATION NUMBER

The information below must be entered on the Ginnie *NET* Issuer (Transfer) Recertification Page. The fields are listed in the order that they appear on the screen.

6.2.1 Accessing the Issuer (Transfer) Recertification Screen

To access the Issuer (Transfer) Recertification screen, step through the following procedural flow:

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

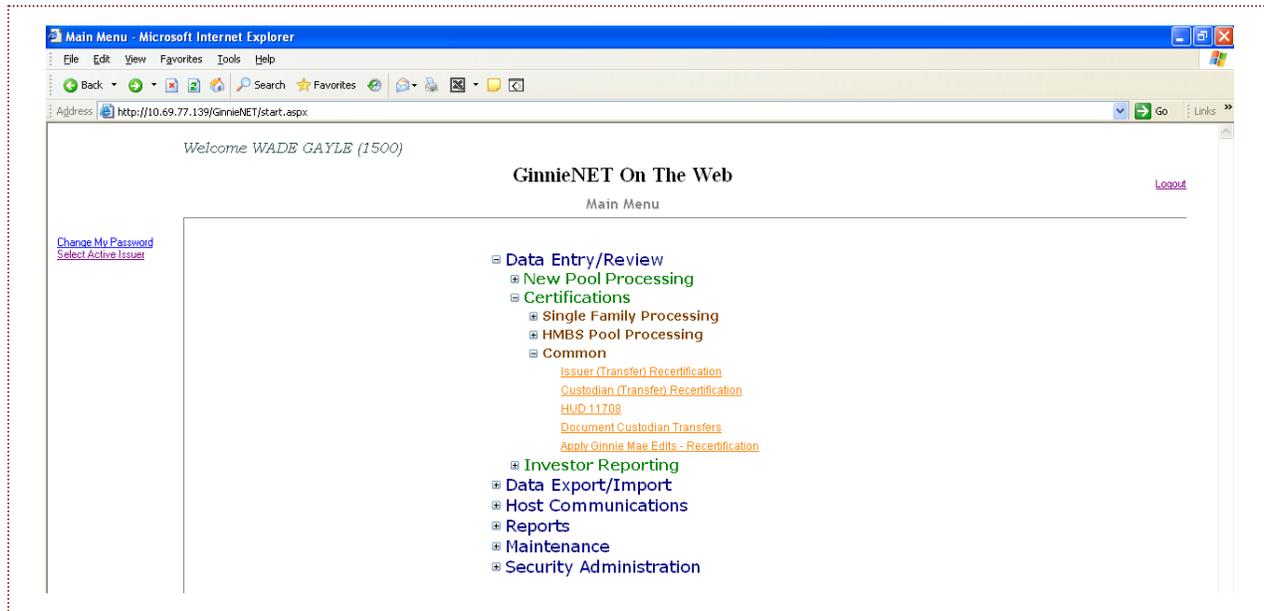


FIGURE 194 GINNIE*NET* MAIN MENU SCREEN: ISSUER (TRANSFER) RECERTIFICATION LINK

[Step 2] Click on the **Certifications** link.

[Step 3] Click on the **Common** link.

[Step 4] Click on the **Issuer (Transfer) Recertification** link. The Issuer (Transfer) Recertification screen will then display (FIGURE 194):

6.2.2 Data Entry Field Elements

All of the information shown on the following page in the [TABLE 22](#) matrix must be entered on the Ginnie*NET* Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

TABLE 22 **ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS)**

FIELD NAME	DESCRIPTION
Pool #	The Recertification Pool Number is a unique, six-digit number between 000001 and 999999 . The Pool Number is required.
Issue Type	The valid Issue Types for Issuer Recertification are X, C, M, Y . Issue Type is required.
Pool Type	The valid pool types for Issuer recertification are AF, AQ,AR, AS, AT, AX, BD, CL, CS, FB, FL, FS, FT, GA, GD, GP, GT, LM, LS, MH, PN, PL, QL, RL, RX, SF, SL, SN,TL, and XL . Required field.
Issuer ID/Name	The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by Ginnie <i>NET</i> based on software initialization.
Previous Issuer ID	The four-digit number of the previous Issuer. The Previous Issuer ID is required.
Previous Issuer Name	The legal name of the Previous Issuer. The name is retrieved by the system from the Issuer Record based on the previous Issuer ID after the record is saved.
Custodian ID	The Custodian ID is a six-digit number chosen from the drop-down list by selecting the down-button. The drop-down list contains all the eligible Custodian IDs. Required field.
Custodian Name	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.
File Transmission Number (RCI FTN)	When transmitting a pool record, Ginnie <i>NET</i> creates and appends a 32-character FTN prior to sending the pool to the Ginnie <i>NET</i> Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system generated during transmission of pool data, which is performed in the Ginnie <i>NET</i> Communications function. See Chapter on Glossary of Terms —File Transmission Number for more information.
File Transmission Number)	After the Custodian certifies or rejects the pool, Ginnie <i>NET</i> creates and appends a 32-character FTN.
Edit Status	Edit Status of the pool. Default value is not passed. System generated.
Transfer Status	Transfer Status of the pool. Default value is Certified . System generated.
Sent Date	This field will be updated when the data is sent to the network.
Recert Date	The recertification date field is updated through Ginnie <i>NET</i> .
Received Date	This field will be updated when the Custodian receives the data on the network.

6.2.3 Data Entry Tips

- (1) Use the <Tab> key to move between fields. Helpful messages will assist in the navigation through each of the Ginnie*NET* fields.
- (2) If you enter data that is incorrectly formatted, or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.
- (3) If the user enters data that is incorrectly formatted or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.

6.2.4 Add a Recertification Record: Issuer (Transfer) Recertification

FIGURE 195 ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Issuer (Transfer) Recertification screen, click on the screen's <New> button at the top of the screen to add the Pool record.
- [Step 2] Enter a six-digit Pool number in the screen's Pool# field to begin the add Pool record process.
- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.
- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Issuer ID/Name field to select a previous Issuer name and ID number from the field's values list.
- [Step 6] Click on the down arrow [▼] adjacent to the Issuer ID/Name field to select a valid Issuer Number from the field's values list.

[Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.

[Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 196) will then be displayed.

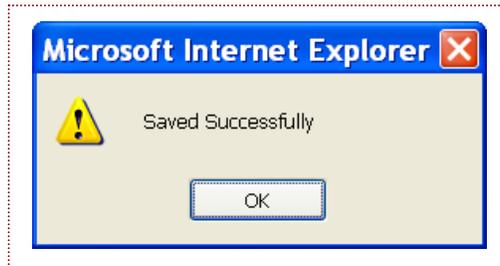


FIGURE 196 ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

[Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Issuer (Transfer) Recertification screen.



IMPORTANT: Ginnie Mae edits must be passed *before* a pool can be transmitted to the network.

6.2.5 Add a Recertification Record: Custodian (Transfer) Recertification

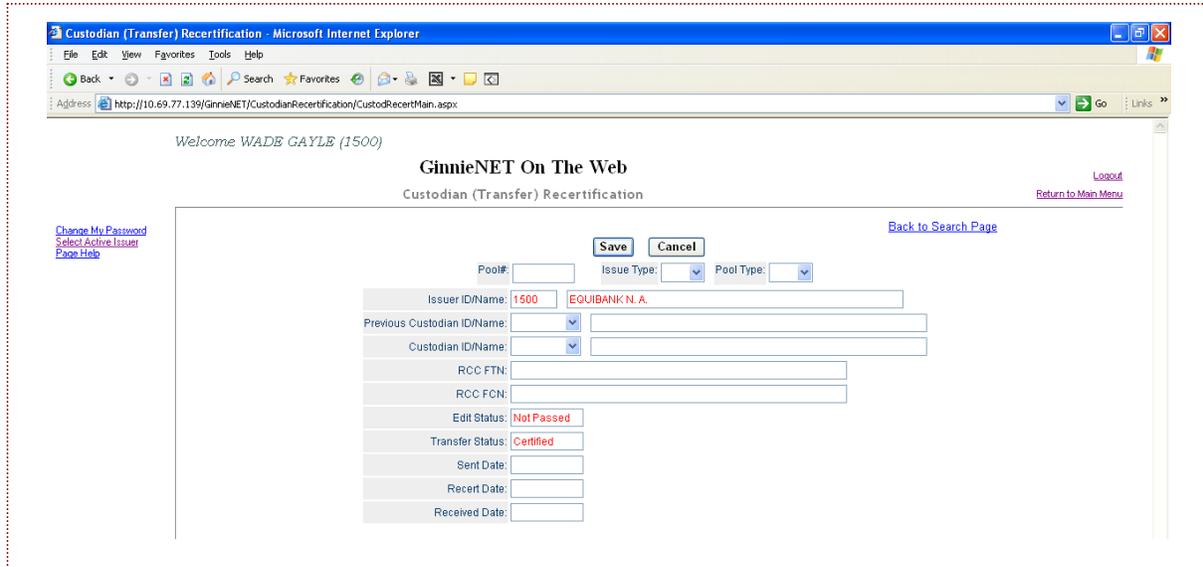


FIGURE 197 CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

[Step 1] From the Custodian (Transfer) Recertification screen, click on the screen's <New> button at the top of the screen to add the Pool record.

[Step 2] Enter a six-digit Pool number in the Pool# field to begin the add Pool record process.

- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.
- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Custodian ID/Name field to select a *previous* Custodian name and ID number from the field's values list.
- [Step 6] Click on the down arrow [▼] adjacent to the Custodian ID/Name field to select a valid Custodian Number from the field's values list.
- [Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.
- [Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message (FIGURE 198) will then be displayed.

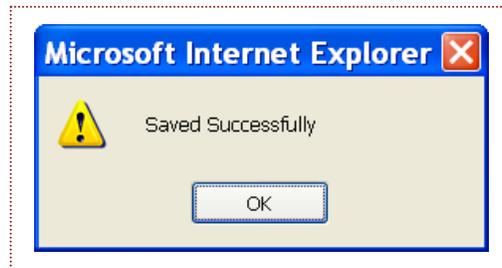


FIGURE 198 CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (w/SAVED RECORD SUCCESS MESSAGE)

- [Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Custodian (Transfer) Recertification screen.

6.2.6 Edit a Recertification Record

- [Step 1] On the Issuer (Transfer) Recertification screen, click on the <Edit> button at the top of the screen to edit the current Pool record.
- [Step 2] Edit the existing Recertification record.
- [Step 3] Once completed with the current edit record action, the screen will refresh and the fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message (FIGURE 199) will then be displayed.

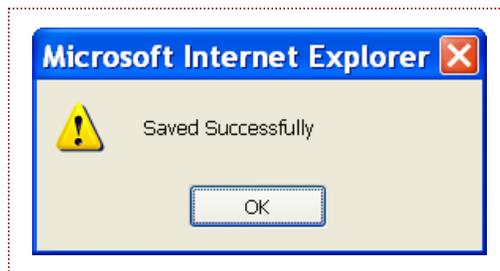


FIGURE 199 RECERTIFICATION SCREEN: **EDIT MODE (w/SAVED RECORD SUCCESS MESSAGE)**

6.2.7 Delete a Recertification Record

- [Step 4] On the Recertification screen, click on the <Delete> button to delete the target Recertification record.
- [Step 5] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 134](#).

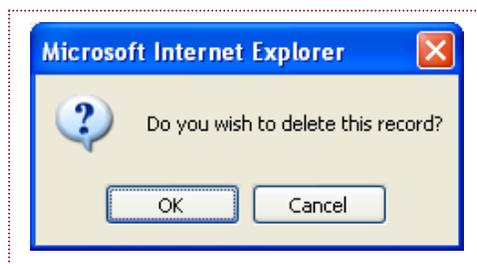


FIGURE 200 **CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS)**

- [Step 6] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Recertification screen.

6.2.8 Accessing the Search/Search Results Page

- [Step 1] Access the Search Results page from the data entry page by simply selecting the Search Results page link at the top of the page.
- [Step 2] Click on the Return to Search link to initiate a new search.
- [Step 3] Click on the <OK> or press <Enter>.
- [Step 4] The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit will be performed.

6.3 A APPLY GINNIE MAE EDITS—RECERTIFICATION

Ginnie Mae Edits must be passed *before* a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected, and Ginnie Mae Edits must be applied again.

A pool is not available for transmission to the network until it passes all Ginnie Mae Edits.

The system will apply the Ginnie Mae Edits to the selected pool. A Pool-level edit and a Mortgage-level edit will be performed.

6.3.1 Accessing the Ginnie Mae Edits—Final Certification Screen

To access the Ginnie Mae Edits—Final Certification screen, step through the following procedural flow:

- [Step 1] From the Ginnie*NET* Main Menu screen, click on the screen’s **Data Entry/Review** link.
- [Step 2] Click on the **Certifications** link.
- [Step 3] Click on the **Multifamily Processing** link.
- [Step 4] Click on the **Ginnie Mae Edits—Final Certification** link. The Ginnie Mae Edits—Final Certification screen will then display, like that shown here in FIGURE 201:

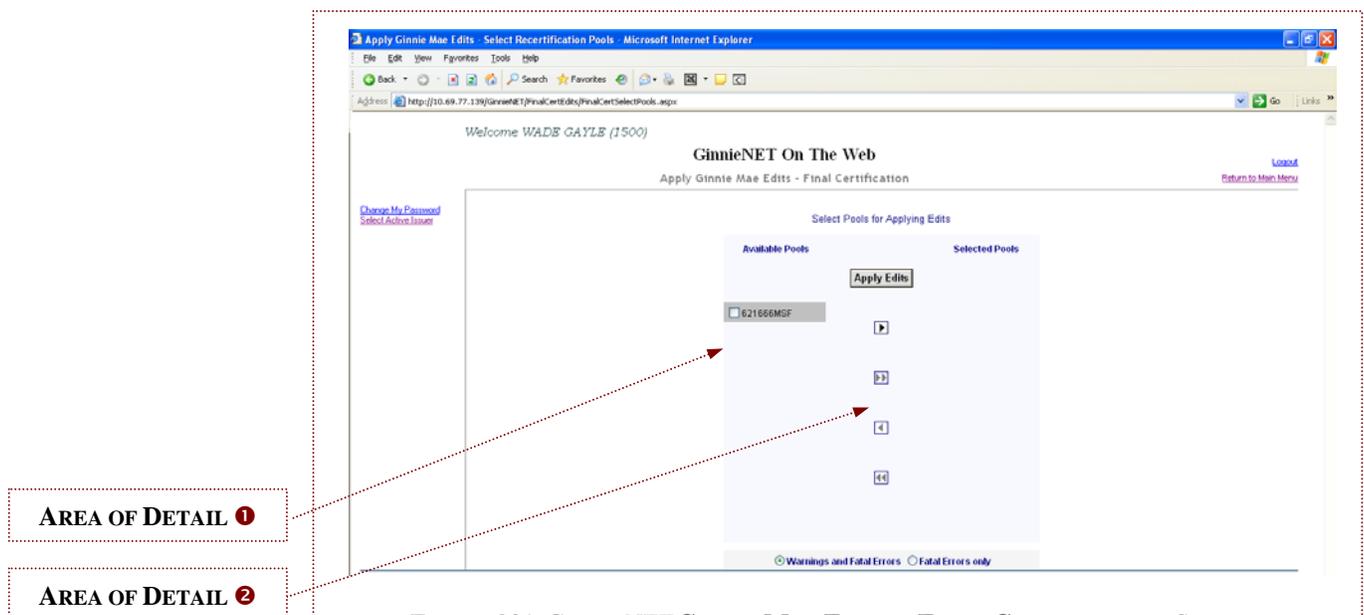


FIGURE 201 GINNIE*NET* GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN

- [Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool (**AREA OF DETAIL 1**). Click on the screen’s “▶” button to view more pool numbers. Click on the “▶▶” button to select *all* available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well (**AREA OF DETAIL 2**). Fatal Errors are defined as being outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool with a Fatal Error will not be transmitted to the network.

[Step 6] Click on the screen's <Apply Edits> button after selecting the pool(s).

[Step 7] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed (**FIGURE 202**).

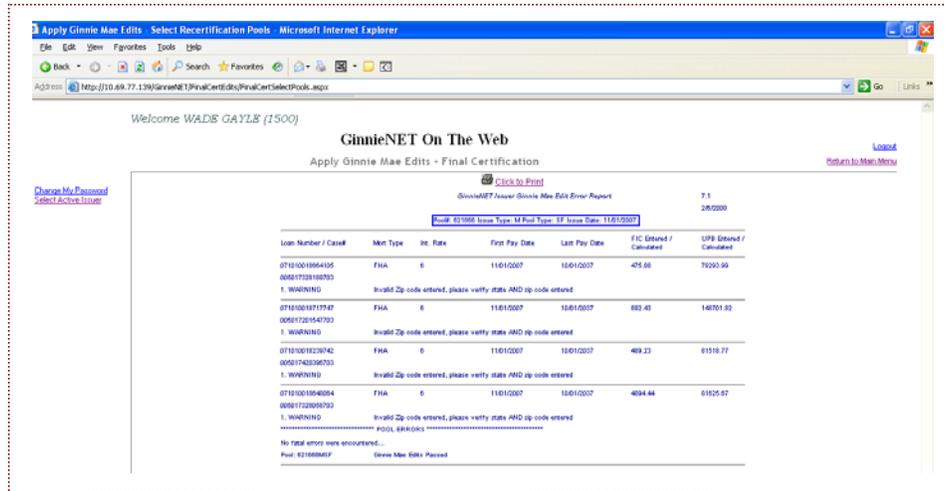


FIGURE 202 APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 8] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer (**FIGURE 203**), and the report will be routed to the selected printer. A summary of errors found at each of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

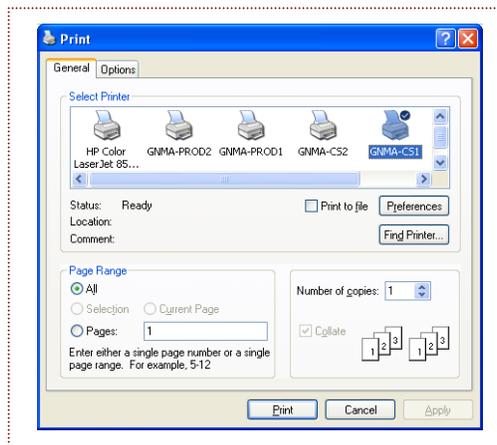


FIGURE 203 GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

NOTE: The pool must pass the Apply Ginnie Mae Edits *before* it is transmitted to the network the pool.

6.4 HUD 11708 REQUEST FOR RELEASE OF DOCUMENTS SCREEN

Ginnie*NET* On The Web provides users with the ability to *receive* and *view* the following Investor report:

- **HUD 11708.**

Using the electronic transmission feature in Ginnie*NET* On The Web, these forms can be downloaded to the Custodian’s desktop computer and the electronic file transmission number affixed to the file at the time of that transmission.

FORM HUD 11708: The HUD 11708—Request for Release of Documents form lists the following reasons, the Issuer is requesting the release of loan documents by release reason codes:

- (1) Mortgage Paid in Full;
- (2) Repurchase of Delinquent Loan;
- (3) Foreclosure—With Claim Payment;
- (4) Loss Mitigation;
- (5) Substitution; and
- (6) Other.

An executed form HUD 11708 can be transmitted through Ginnie*NET* On The Web to the Document Custodian.

6.4.1 Accessing the HUD 11708 Request for Release of Documents Screen

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen’s **Certifications** link.

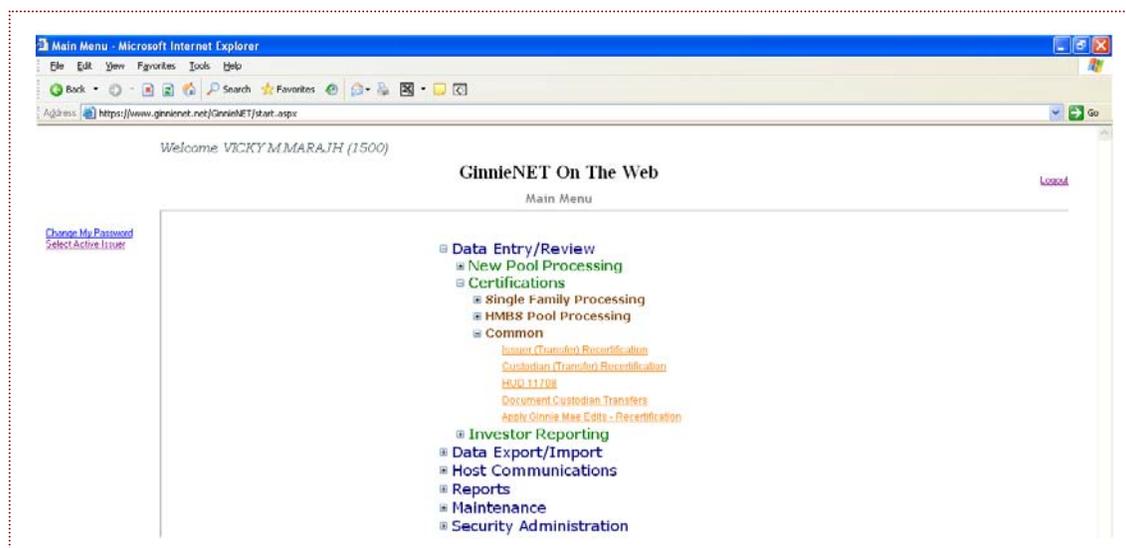


FIGURE 204 GINNIE*NET* MAIN MENU SCREEN W/(HUD 11708 LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **HUD 11708** link. The HUD 11708 Request for Release of Documents screen will then display.

6.4.2 HUD 11708 Form Elements

TABLE 23 HUD 11708 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Custodian ID	Custodian ID is taken from the HUD11708 Detail record.*
Custodian Name	Custodian Name is taken from the HUD11708 Detail record.*
Status	Status is taken from the HUD11708 Detail record.
Mortgagor Name	Mortgagor Name is taken from the HUD11708 Detail record.
Mortgagor Address	Mortgagor Address is taken from the HUD11708 Detail record.
Mortgagor City	Mortgagor City is taken from the HUD11708 Detail record.
Mortgagor State	Mortgagor State is taken from the HUD11708 Detail record.
Mortgagor Zip Code	Mortgagor Zip Code is taken from the HUD11708 Detail record.
Date Prepared by Issuer	Date Prepared by Issuer is taken from the HUD11708 Detail record.*
Commitment/Pool Number	Commitment/Pool Number is taken from the HUD11708 Detail record.*
FHA/VA/RHS Number	FHA/VA/RHS Number is taken from the HUD11708 Detail record.
Issuer Loan Number	Issuer Loan Number is taken from the HUD11708 Detail record.*
Settlement Expected Return Date	Settlement Expected Return Date is taken from the HUD11708 Detail record.
Reason Number	Reason Number is taken from the HUD11708 Detail record.*
Reason Text	Reason Text is taken from the HUD11708 Detail record.
Issuer Name	Issuer Name is system-generated.
Issuer ID Number	Issuer ID Number is system-generated.
Document Release Date	Document Release Date is system-generated.
Document Return Date	Document Return Date is system-generated.

* Required field entity.

6.4.3 Add or Edit a HUD 11708 Record

Using this **HUD 11708 (Document Release Form)** screen, the Issuer will be allowed to add or edit a HUD 11708 record.

To add or edit a HUD 11708 record, step through the following procedural flow:

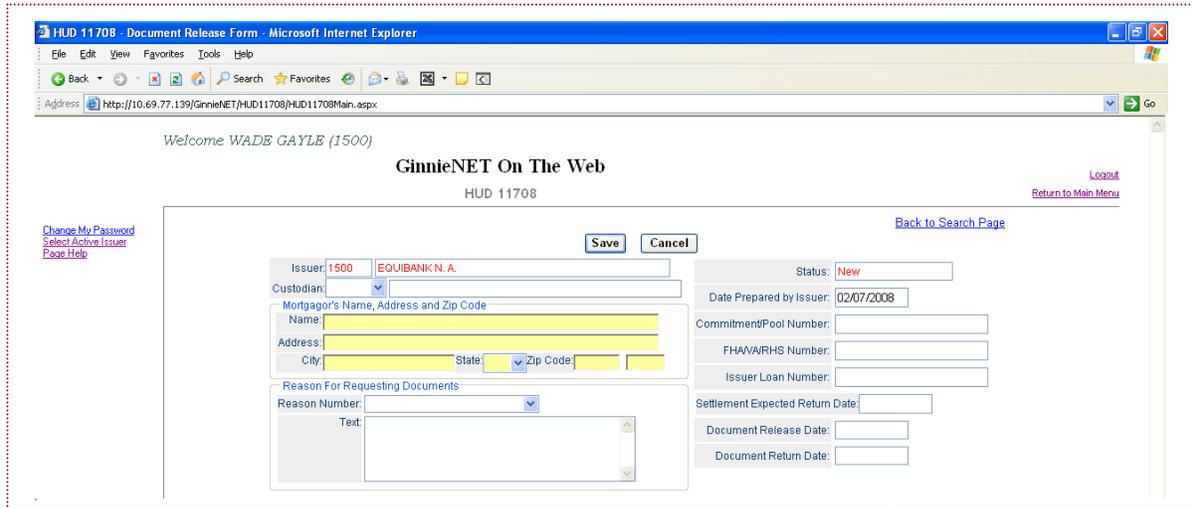


FIGURE 205 HUD 11708 SCREEN (ADD/EDIT RECORD)

- [Step 1] From the HUD 11708 screen (FIGURE 205), click on the screen's <New> button at the top of the screen to add the Pool record.
- [Step 2] If to ❶ enter a *new* HUD 11708 record, enter the new information into any of the screen fields, ensuring that each of the required field entries have also been entered. If to ❷ edit an *existing* HUD 11708 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 206) will then be displayed. Click the <OK> button.

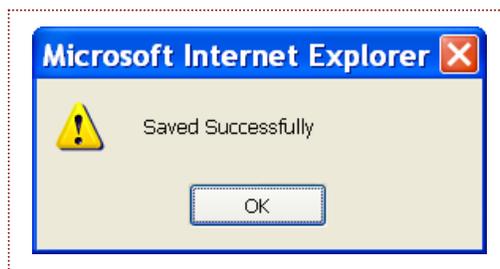


FIGURE 206 HUD 11708 SCREEN: ADD/EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE)

6.4.4 Delete a HUD 11708 Record

- [Step 1] On the HUD 11708 screen, click on the <Delete> button to delete the target HUD 11708 record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 207](#).

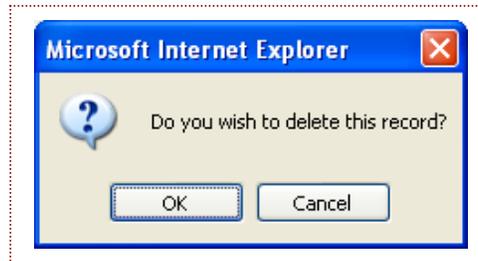


FIGURE 207 CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11708 screen.

6.4.5 Accessing the Search/Search Results Page

- [Step 1] Access the Search Results page from the data entry page by simply selecting the Search Results page link at the top of the page.
- [Step 2] Click on the Return to Search link to initiate a new search.

6.5 D DOCUMENTS CUSTODIAL TRANSFER

Effective October 1, 2002, Ginnie Mae has mandated that all Document Custodian Transfer Requests be submitted via Ginnie^{NET} On The Web. The revised options for a Document Custodian Transfer Request are noted as follows:

6.5.1a Complete Document Custodian Transfer Request

An Issuer will select this option to execute a Complete Transfer of its Ginnie Mae portfolio from one document Custodian to another document Custodian. The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.5.1b Partial Document Custodian Transfer Request

An Issuer will select this option to execute a Partial Transfer of pools/loan packages for its Ginnie Mae portfolio from an old document Custodian to the new document Custodian. A pool list must be attached with this request and only the pools identified will be transferred to the new document Custodian identified. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.5.1c Partial Document Custodian Transfer Request

An Issuer will select this option to execute a Complete Merger-Related Transfer of its Ginnie Mae portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.5.1d Partial Document Custodian Merger Request

An Issuer will select this option to execute a Partial Merger-Related Transfer of pools/loan packages of its Ginnie Portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). A pool list must be attached with this request and only the pools identified (on the pool list) will be transferred to the new document Custodian. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.5.2 Search Form Elements

TABLE 24 DOCUMENT CUSTODIAN TRANSFER SEARCH FORM ELEMENTS

FIELD NAME	DESCRIPTION
New Custodian	User selects the New Custodian from the List of Available New Custodians.
Transfer Type	User selects the Transfer Type from the List of Available Transfer Types.
Transfer Date Month/Year	By default, the Transfer's Date Month and Year are the current month and the current year. User selects a Month from the list of Available Months and a Year from the list of Available Years.
Regulating Authority	User selects the Regulating Authority from the List of Available Regulating Authorities.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Statuses.

6.5.3 Accessing the Document Custodian Transfers Screen

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Certifications** link.

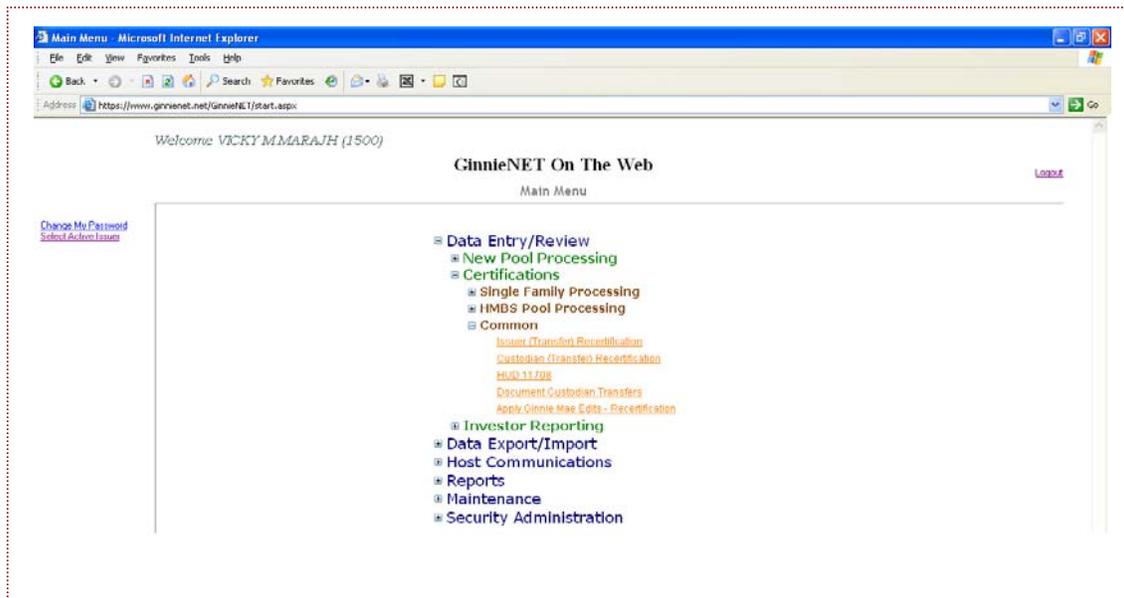


FIGURE 208 GINNIE*NET* MAIN MENU SCREEN (w/DOCUMENT CUSTODIAN TRANSFERS LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **Document Custodian Transfers** link. The Document Custodian Transfers screen will then display.

6.5.4 Search Form Elements

TABLE 25 DOCUMENT CUSTODIAN TRANSFERS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
New Custodian	The user selects the New Custodian from the List of Available New Custodians.
Transfer Type	The user selects the Transfer Type from the list of available Transfer Types.
Transfer Date Month/Year	By <i>default</i> , the Transfer's Date Month and Year is set as the current month and current year. The user selects a valid month from the list of Available Months, and a year from the list of Available Years.
Regulating Authority	The user selects the Regulating Authority from the List of Available Regulating Authorities.
Transfer Status	The user selects the Transfer Status from the list of available Transfer Statuses.

[Step 1] On the new Document Custodian Transfers Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a New Custodian, Transfer Type, Transfer Date Month/Year, Regulating Authority or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Document Custodian Transfers Details page directly (FIGURE 211).

6.5.5 Add or Edit a Document Custodian Record

- [Step 1] On the Document Custodian Transfers screen, click on the <New> button at the top of the screen to add the Document Custodian record.
- [Step 2] If to ❶ enter a *new* Document Custodian record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If to ❷ edit an *existing* Document Custodian record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message (FIGURE 209) will then be displayed.



FIGURE 209 DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

6.5.6 Delete a Document Custodian Record

- [Step 1] On the Document Custodian Transfers screen, click on the <Delete> button to delete the target Custodian record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in FIGURE 211.

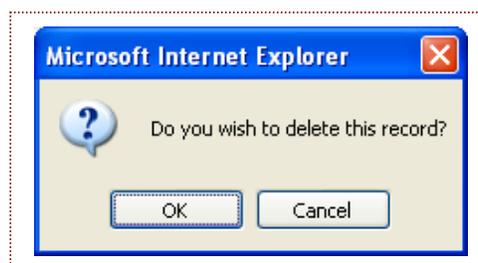


FIGURE 210 CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Document Custodian Transfers screen.

6.5.7 Restrictions

- Issuers may edit records ONLY when the Transfer Status has been set to " **New**", "**Updated**", "**Rejected**", or "**Deleted**".
 - Custodians can only *view* records. For them, this page will be READ-ONLY.
- (1) Only the screen's <New> button will allow the user to choose between a *partial* and *complete* Transfer/Merger.
 - (2) User may select either the Complete Transfer, Partial Transfer, Complete Merger or Partial Merger screen options (radial buttons) at the bottom of the screen.

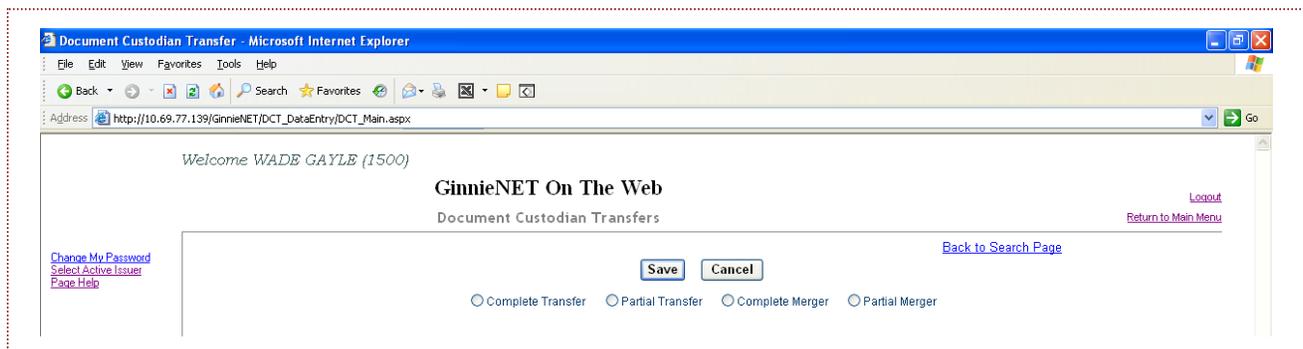


FIGURE 211 DOCUMENT CUSTODIAN TRANSFERS SCREEN (W/OPTIONS CHECKBOXES)

- (a) Document Custodian Mergers, could be either a Complete Transfer or a Partial Transfer.
 - (b) For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
 - (c) For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the previous Custodian(s) and existing Custodian(s).
 - (d) The Issuer should enter an Effective Date of Transfer as a business day of the month at least three days past the current date and not more than six months past the current date. The Issuer is required to enter this date.
 - (e) For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), the pool in question would be rejected in oppose to the entire request being rejected. The rejected pools would be identified on the Ginnie^{NET} confirmation, which is currently faxed to Issuer.
- (3) Notification of approval or rejection of the request is sent out by the Ginnie^{NET} network to the previous document custodian.

NOTE: The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

- (4) A Complete Transfer or Merger requires each user to complete the New Custodian, Date of Transfer, Reg. Authority and the Custodians Compensation for Services screen fields. Click on the down arrows [▼] adjacent to each field to select an option for each of the fields on this screen. Once these have been added, the user will be required to list the *previous* Custodian with the accompanying Pools.
- (5) The pools may be imported or key entered directly into the application.
- (6) To activate the Pool list for previous (or existing) Custodian, click on the down arrow [▼] adjacent to the field and select a valid previous/existing Custodian.

NOTE: The Issuer is responsible for resubmitting the two (2) rejected pools (if necessary) as a separate transfer request.

- (7) Enter the Pool number and click on the <Add> button next to the Pool# field.
- (8) Click on the <Save> button to complete record.

EXAMPLE: Four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer: two (2) pools do *not* belong to the Issuer; the (398) pools are processed and the two (2) pools are rejected and identified as Rejects on the confirmation.

7.0 I INVESTOR REPORTING

7.0 INVESTOR REPORTING

The Fingerprint Enrollment process must be completed in order to use Communication functions for Investor Reporting in Ginnie*NET*; (see **Maintenance** chapter).

The Process function in Investor Reporting is to be used to add, edit or delete information. Ginnie*NET* provides users with the ability to create the following Investor reports:

TABLE 26 GINNIE*NET* ON THE WEB INVESTOR REPORT TYPES

REPORT	REPORTING FREQUENCY
Form HUD 11709-A ACH Debit Authorization	1 st business day of the current month to the <i>next to last</i> business day of the current month to be effective for the following month
Form HUD 11710D	1 st business day to 4 th business day. (ACS)
Form HUD 11710D Corrections	1 st business day to last business day
Quarterly Certifications	1 st business day to last business day (Sept., Dec., March, June)
Quarterly Certifications Corrections	1 st business day to last business day
Initial RPB Reporting	1 st business day to second business day
RPB Reporting Corrections	1 st business day to 4 th business day
Multifamily Prepayment Penalty	1 st business day to 4 th business day
Form HUD 11714 and 11714 SN	1 st business day to 15 th calendar day

7.1 HUD 11709-A ACH DEBIT AUTHORIZATION FORM (11709A)

Ginnie Mae requires that all Issuers (Ginnie Mae I and Ginnie Mae II) complete form HUD 11709-A ACH Debit Authorization (11709-A). The 11709-A form authorizes:

- The Federal Reserve Bank to electronically debit the Issuers' principal and interest payments for Ginnie Mae I pools from a specified bank account.
- Bank of New York Mellon to electronically debit the Issuers' principal, interest for Ginnie Mae II pools and Ginnie Mae I and Ginnie Mae II guaranty fee payments from a specified bank account.

Ginnie Mae is requesting that all Issuers submit their form HUD 11709-A via Ginnie*NET*, whether it is for initial set up or it is in connection with a change in their P&I account(s).

FORM HUD 11709-A ACH Debit Authorization Screen (11709A): This form may be submitted from the 1st business day, to the next to last business day of the current month to be effective for the following month. However, submission made *prior to* the 17th calendar day will not be processed until the evening of the 17th calendar day. Submission made after the 17th calendar day through 7:00 PM of the next to last business day will be processed on the evening of the first available business day.

7.1.1 Accessing the HUD 11709-A ACH Debit Authorization Screen (11709A)

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

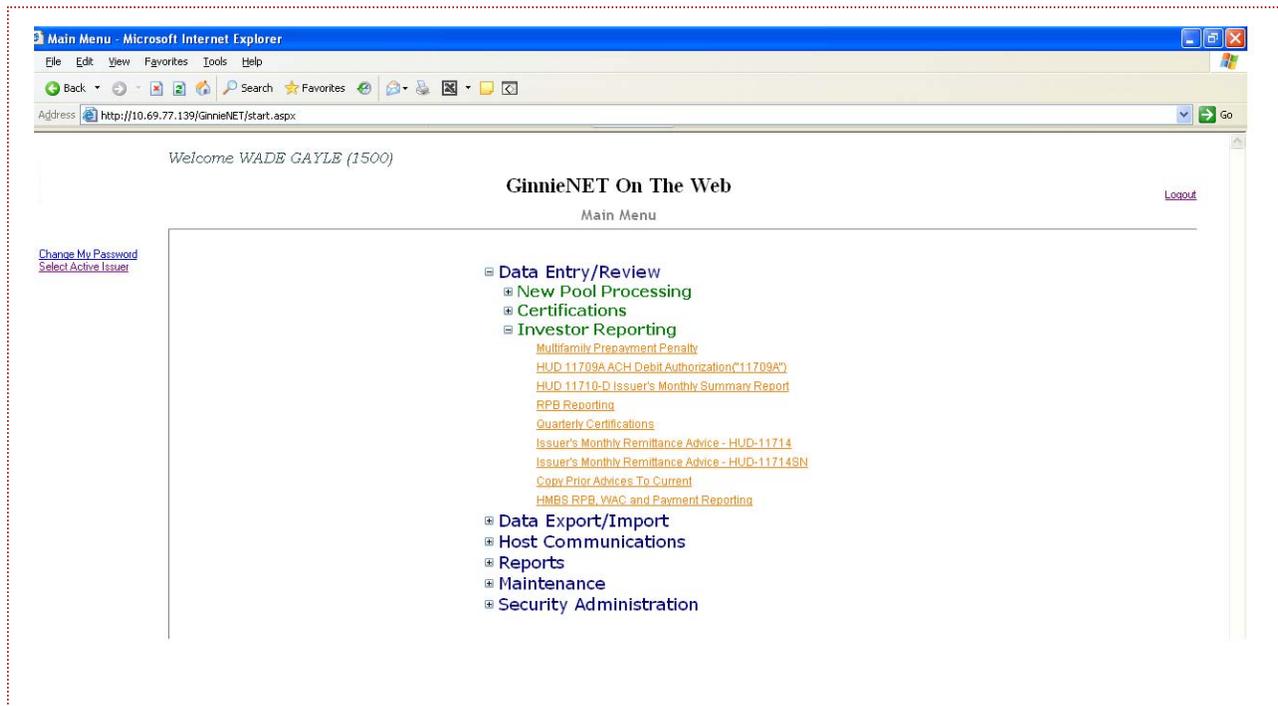


FIGURE 212 GINNIE*NET* MAIN MENU SCREEN (w/**HUD 11709A ACH DEBIT AUTHORIZATION (11709A)** LINK)

[Step 3] Click on the **HUD 11709A ACH Debit Authorization (11709A)** link. The HUD 11709A ACH Debit Authorization (11709A) screen will then display.

7.1.2 Search Form Elements

Ginnie*NET* offers the following options for locating HUD 11709A ACH Debit Authorization records.

TABLE 27 HUD 11709A ACH DEBIT AUTHORIZATION (11709A) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Report Type	User selects a Report Type from the radial button group: Ginnie Mae I Ginnie Mae II Both
Effective Month and Year	Effective Month and Year is entered by the user.

7.1.3 Searching the HUD 11709A ACH Debit Authorization (11709A) Record

[Step 1] On the new HUD 11709A ACH Debit Authorization (11709A) Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Report Type or Effective Month and Year to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie*NET* will switch the view to the HUD 11709A ACH Debit Authorization (11709) page directly (FIGURE 213).

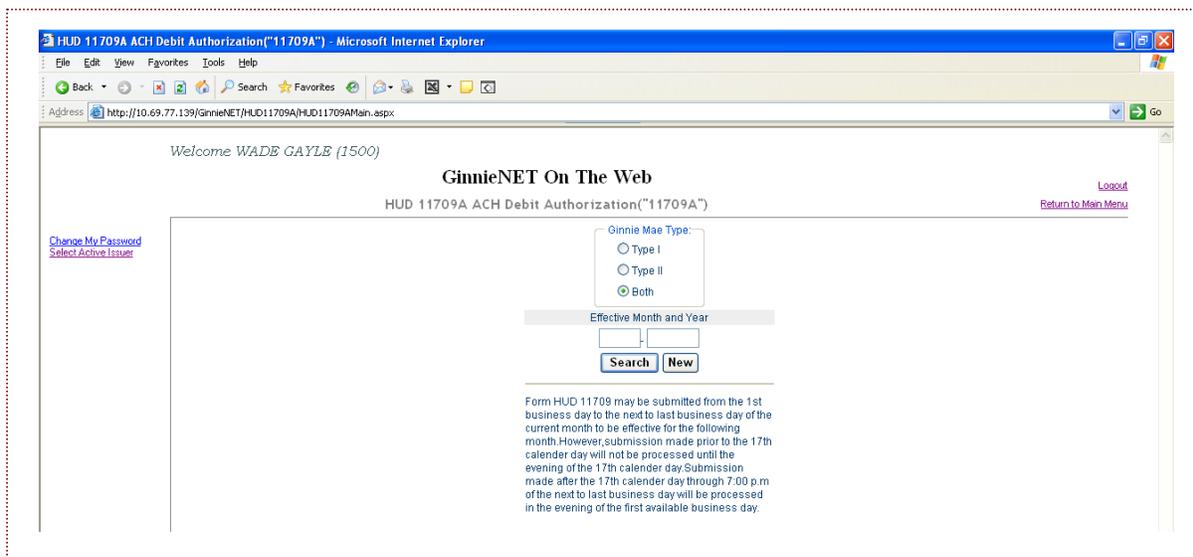


FIGURE 213 HUD 11709A ACH DEBIT AUTHORIZATION (11709A) SCREEN (SEARCH FUNCTION)

7.1.4 Add / Edit a HUD 11709A ACH Debit Authorization (11709A) Record

To add or edit a HUD 11709A ACH Debit Authorization (11709A) record, step through the following procedural flow:

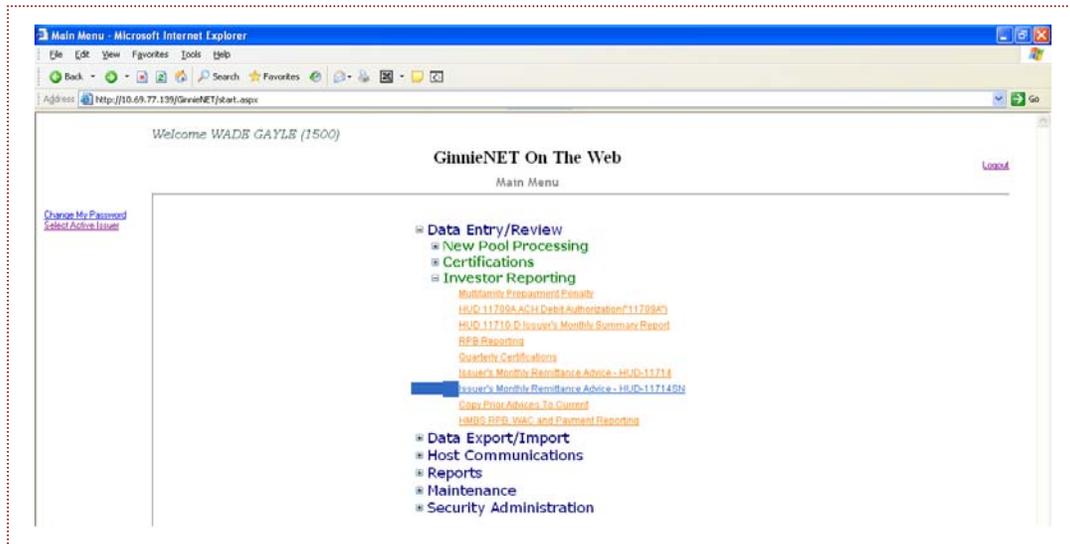


FIGURE 214 HUD 11709A ACH DEBIT AUTHORIZATION (11709A) (ADD / EDIT FUNCTION)

- [Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.
- [Step 2] Click on the screen's **Investor Reporting** link.
- [Step 3] Click on the **HUD 11709A ACH Debit Authorization (11709A)** link. The HUD 11709A ACH Debit Authorization (11709A) screen will then display.

[Step 4] Click on the screen's <New> button. The HUD 11709A ACH Debit Authorization (11709A) Detail screen will then display, like that shown here in [FIGURE 215](#).

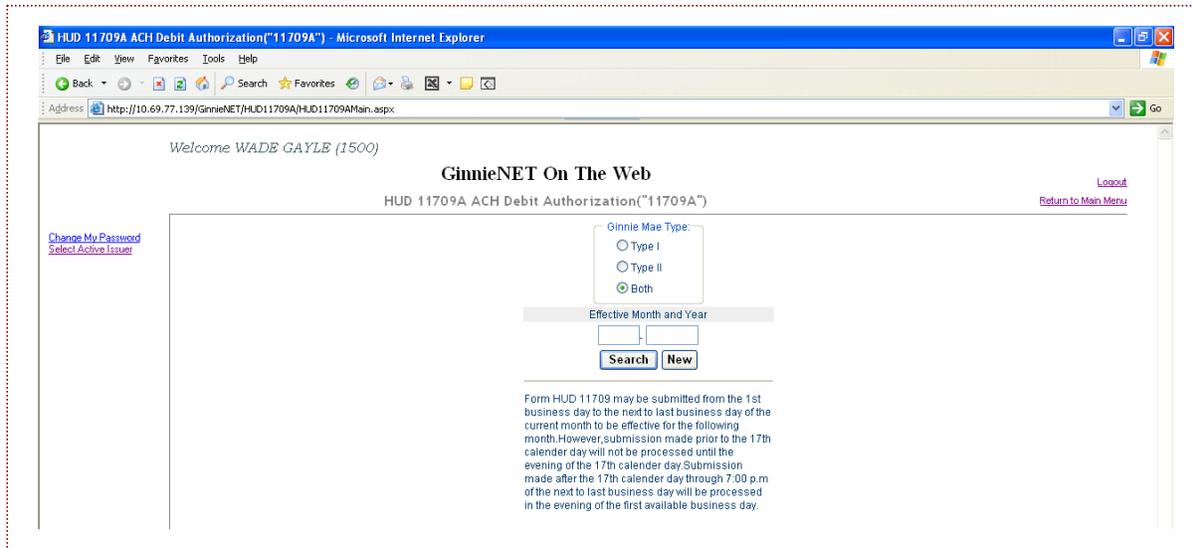


FIGURE 215 HUD 11709A ACH DEBIT AUTHORIZATION (11709A) SCREEN (SEARCH FUNCTION)

[Step 5] If ❶ to enter a *new* HUD 11709A record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If ❷ to edit an *existing* HUD 11709A record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 6] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message ([FIGURE 216](#)) will then be displayed.

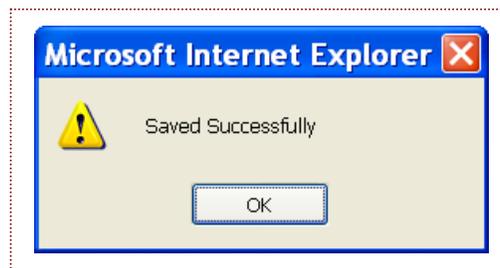


FIGURE 216 HUD 11709A SCREEN: ADD / EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE)

7.1.5 Delete a HUD 11709A ACH Debit Authorization (11709A) Record

- [Step 1] From the HUD 11709A ACH Debit Au thorization (11709A) screen, locate and display the target HUD 11709 record you now wish to delete.
- [Step 2] Click on the screen's <Delete> button.
- [Step 3] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 217](#).



FIGURE 217 CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11709A RECORDS)

- [Step 4] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11709A ACH Debit Authorization (11709A) screen.

7.2 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The form HUD 11710-D, Issuer's Monthly Summary Report a report (summary) to Ginnie Mae on an Issuer's outstanding pools or loan packages, which provides a certification as to the accuracy of the information reported. Reports must be transmitted from the 1st business to the 10th calendar day of that month. The form HUD 11710-D Corrections, during the reporting period Issuers has the flexibility to make corrections from the *first* business to the *last* business day.

7.2.1 Search Form Elements

TABLE 28 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Report Month	Report Month is entered by the user.
Report Year	Report Year is entered by the user.
Report Type	User selects a Report Type from the radial button group. <ul style="list-style-type: none"> • Ginnie Mae I • Ginnie Mae II • Both

7.2.2 Data Entry Field Elements

TABLE 29 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Issname	Issuer Name is taken from the HUD11710D detail record.
Issaddr	Issuer Address is System generated.
IssCity	Issuer City is System generated.
IssState	Issuer State is System generated.
IssZip	Issuer Zip is System generated.
Smsntype	Submission Type is Radio Button Selection. *
Pooltype	Submission Type is Radio Button Selection.*
Plnum	Pool Number is character data.
Reptime	Report Date is System Date.*
Reptime	Report Month is numeric data.*
Issld	Issuer# is System Generated.
Rpbid	RPB# is The system will fill in RPB Report ID. (Identification ID + Issuers ID + Ginnie Mae I ID + Issuers must enter Check digit, (e.g. 07831500A6)*)

FIELD NAME	DESCRIPTION
Morttl	Total No. of Mortgages is numeric data.
Dlnqtl	Total No. Delinquent is numeric data.
Dlnqpcnt	Percent Delinquent is numeric data.
Instdlnq1/Instdlnq2/Instdlnq3	Installment Delinquent is numeric data.
Foreclose	Foreclosure is numeric data.
Dlnqpcnt2	Percent 2 or More Months Delin. Exclud Foreclosures is numeric data.
Grntyfee	Total Guarantee Fee is numeric data.
Tlmortbal	Total No. of Mortgages is numeric data.
Tlfixbal	Total Fixed Installment Control is numeric data.
Tlpncpbal	Total Pool/Loan Pkg. Principal Balance is numeric data.
Tlsecbal	Total Security Principal Balance is numeric data.
Tlpncp	Total Principal is numeric data.
Tlinst	Total Interest is numeric data.
Maildate	Mail Date is required for Ginnie Mae I Issuers Only and must no later than the 15th of the previous month.
Achanct	Account# is required for Ginnie Mae II Issuers Only.
Achname	Account Name is for Ginnie Mae II Issuers Only.
Achaddr1/Achaddr2	Address is required for Ginnie Mae II Issuers Only.
Achcity	City is required for Ginnie Mae II Issuers Only.
Achstate	State is required for Ginnie Mae II Issuers Only.
Achzip	Zip Code is required for Ginnie Mae II Issuers Only.
Printname	Print Name is Populated upon successful transmission.
Title	Title Name is Populated upon successful transmission.
Phone	Phone Number include Area Code is character data.

* Required field entry.

7.2.3 Searching the HUD 11710-D Issuer's Monthly Summary Report Record

- [Step 1] On the new HUD 11710-D Issuer's Monthly Summary Report Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Report Month, Report Year or Report Type to the respective search fields to refine the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie*NET* will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen directly (FIGURE 218).

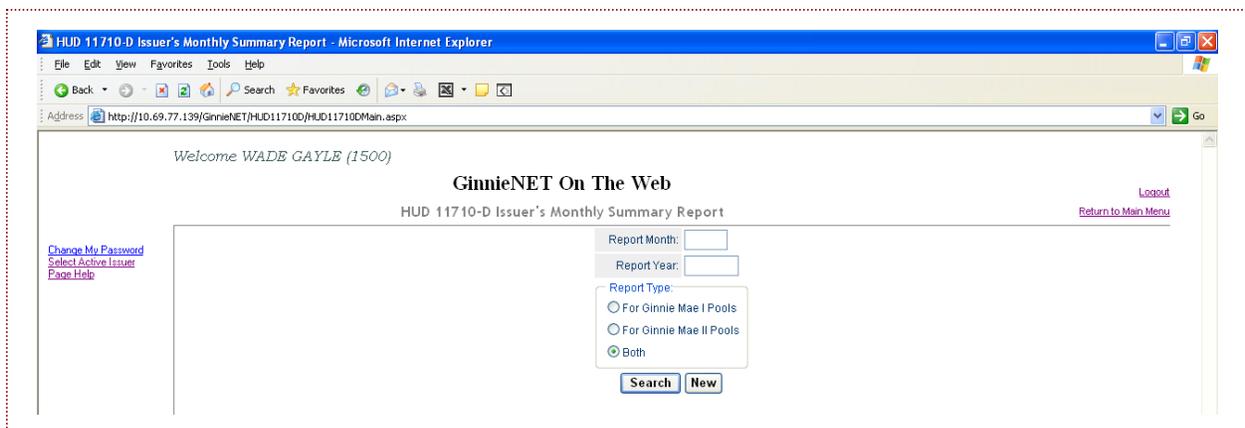


FIGURE 218 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)

The form HUD 11710 - D Issuer's Monthly Summary Report help is required to be submitted by the Issuer as part Investors Reporting.

This page allows the Issuer to view, add, edit, or delete the HUD 11710 - D Issuer's Monthly Summary Report.

7.2.4 Add/Edit/View Form Elements

TABLE 30 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Issname	Issuer Name is taken from the HUD11710D detail record.
Issaddr	Issuer Address is System generated.
IssCity	Issuer City is System generated.
IssState	Issuer State is System generated.
IssZip	Issuer Zip is System generated.
Smsntype	Submission Type is Radio Button Selection. *
Pooltype	Submission Type is Radio Button Selection.*
Plnum	Pool Number is character data.
Repdate	Report Date is System Date.*
Repmonth	Report Month is numeric data.*
IssId	Issuer# is System Generated.
Rpbid	RPB# is The system will fill in RPB Report ID. (Identification ID+Issuers ID+Ginnie Mae I ID+Issuers must enter Check digit(e.g. 07831500A6)*
Morttl	Total No. of Mortgages is numeric data.
Dlnqtl	Total No. Delinquent is numeric data.
Dlnqpct	Percent Delinquent is numeric data.
Instdlnq1/Instdlnq2/Instdlnq3	Installation Delinquent is numeric data.
Foreclose	Foreclosure is numeric data.
Dlnqpct2	Percent 2 or More Months Delin. Exclud Foreclosures is numeric data.
Grntyfee	Total Guarantee Fee is numeric data.
Tlmortbal	Total No. of Mortgages is numeric data.
Tlfixbal	Total Fixed Installment Control is numeric data.
Tlpncpbal	Total Pool/Loan Pkg. Principal Balance is numeric data.
Tlsecbal	Total Security Principal Balance is numeric data.

FIELD NAME	DESCRIPTION
Tlpncp	Total Principal is numeric data .
Tlinst	Total Interest is numeric data .
Maildate	Mail Date is required for Ginnie Mae I Issuers Only and must no later than the 15th of the previous month.
Achanct	Account# is required for Ginnie Mae II Issuers Only.
Achname	Account Name is for Ginnie Mae II Issuers Only.
Achaddr1/Achaddr2	Address is required for Ginnie Mae II Issuers Only.
Achcity	City is required for Ginnie Mae II Issuers Only.
Achstate	State is required for Ginnie Mae II Issuers Only.
Achzip	Zip Code is required for Ginnie Mae II Issuers Only.
Printname	Print Name is Populated upon successful transmission.
Title	Title Name is Populated upon successful transmission.
Phone	Phone Number include Area Code is character data.

7.2.5 Add / Edit a HUD 11710-D Issuer's Monthly Summary Report Record

The screenshot displays a web browser window titled "HUD 11710-D Issuer's Monthly Summary Report - Microsoft Internet Explorer". The address bar shows the URL "https://www.ginnienet.net/GinnieNET/HUD11710D/HUD11710DMain.aspx". The page content includes a welcome message for "VICKY M MARAJH (1463)", a "GinnieNET On The Web" header, and a "HUD 11710-D Issuer's Monthly Summary Report" form. The form contains several input fields and sections:

- Issuer Information:** Issuer Name (VICKY M MARAJH), Address (1100 18TH ST NW, FORT WASHINGTON, PA 19034), City (FORT WASHINGTON), State (PA), Zip Code (19034), Date (02/11/2008), and Reporting Month.
- Submission Type:** Radio buttons for Original Report, Revised Report, Ginnie Mae I Pools, and Ginnie Mae II Pools.
- Statistics:** A table for "(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages" with columns for Total No. of Mortgages, Total No. Delinquent, Percent Delinquent, Installment Delinquent (One, Two, Three or More), Foreclosure, and Passent 2 or More Months Delin. Escrowed Foreclosures.
- Report Balances:** A table for "Report Balances this month and Principal Amount of Escrowed this month shown on Form 11710A" with columns for Total Guarantee Fee, Total No. of Mortgages, Total Fixed Installment Costs, Total Post-Loan Pkg. Principal Balance, Total Security Principal Balance, Total Principal, and Total Interest.
- Account Information:** Fields for "Date all checks mailed to holders last month", "ACH Bank Name and Address", Account #, Name, Address, City, State, and Zip.
- Footer:** Fields for "All Issuers", Printed Name, Title, and Phone Number.

FIGURE 219 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (FIELD ENTITIES)

- [Step 1] On the HUD 11710-D Issuer's Monthly Summary Report screen, click on the <New> button at the top of the screen to add the current record. The HUD 11710-D Issuer's Monthly Summary Report screen will then display, like that shown above in FIGURE 219.
- [Step 2] On the new HUD 11710-D Issuer's Monthly Summary Report screen, apply desired information to the screen fields, ensuring that all required fields have been entered.
- [Step 3] If to ❶ enter a new Summary Report record, enter the new information into any of the screen fields. If to ❷ edit an existing Summary Report record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add Summary Report record action, and to not save the record. The following Record Saved success message (FIGURE 220) will then be displayed.



FIGURE 220 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (w/**SAVED RECORD SUCCESS MESSAGE**)

7.2.6 Delete a HUD 11710-D Issuer's Monthly Summary Report Record

- [Step 1] On the HUD 11710-D Issuer's Monthly Summary Report screen, click on the <Delete> button to delete the target HUD 11710 record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 221](#).

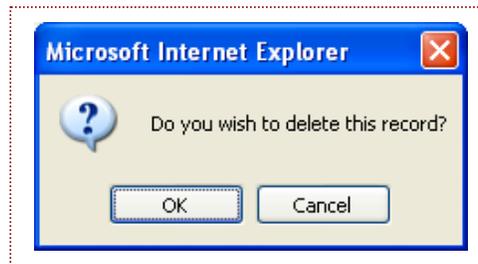


FIGURE 221 **CONFIRM DELETE RECORD ACTION QUERY SCREEN** (SUMMARY REPORT RECORD)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11710 screen.

7.3 R EMAINING PRINCIPAL BALANCES (RPB) REPORTING

Issuers will be required to report Remaining Principal Balances (RPBs) each month. The initial report is due by the *second* business day and corrections can be made through the *fourth* business day. All Remaining Principal Balances correction must be submitted via Ginnie*NET* On The Web.

7.3.1 Search Form Elements

TABLE 31 RPB REPORTING SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
RPB Report ID	The RPB Report ID Number format is a combination of "0783", the Issuer ID, and a 2-digit ID entered by user, as exemplified in 07832588A9.
Date of Report	The user enters the Date of Report.
Pool#	The user enters the Pool Number.

7.3.2 Searching an RPB Reporting Record

- [Step 1] In the Search Page, enter enough information to isolate the record(s) you want to locate. The first 8 digits of the Report ID (0783+Issuer ID) are read only and is a default search criteria on the screen.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Details screen directly.

7.3.3 Accessing the RPB Reporting Screen

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

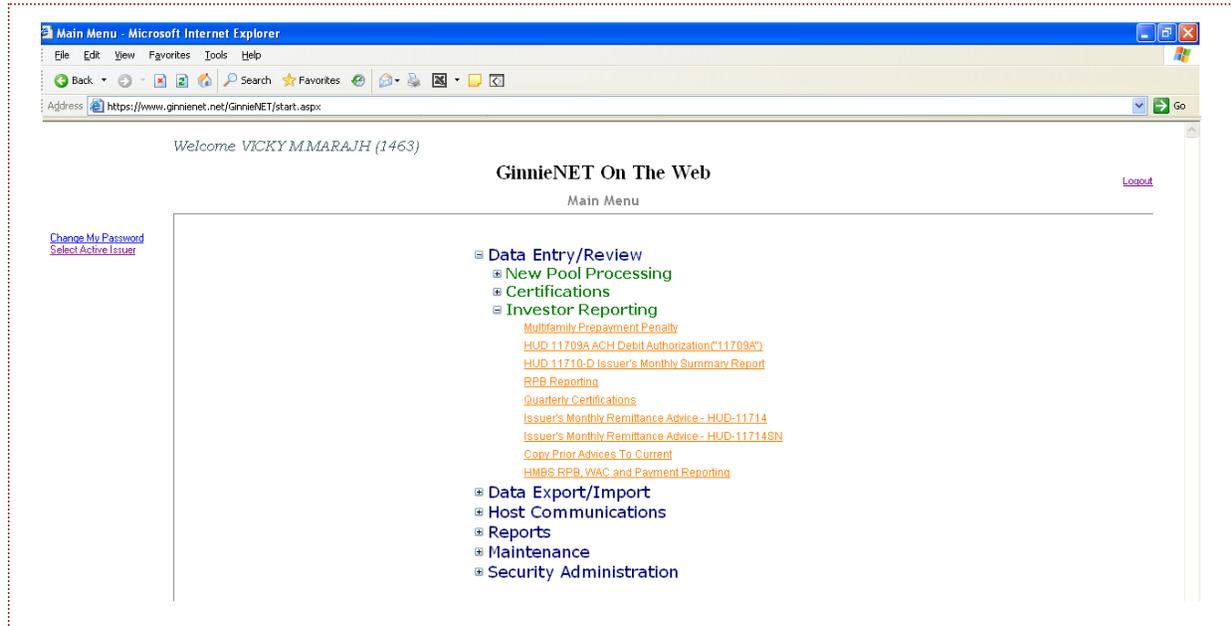


FIGURE 222 GINNIE*NET* MAIN MENU SCREEN (w/**RPB REPORTING** LINK)

[Step 3] Click on the **RPB Reporting** link. The RPB Reporting screen will then display.

7.3.4 RPB Reporting Form Elements

TABLE 32 RPB REPORTING SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
Issuer Name	Issuer Name is taken from the RPB details record. <i>System generated.</i>
Issuer ID	Issuer ID is taken from the RPB details record. <i>System generated.</i>
RPB Report ID Number	The RPB Report ID number format is a combination of " 0783 ", the Issuer ID, and a 2-digit ID entered by user, as exemplified in 07832588A9 . This ID is taken from the RPB Details record.*
Date of Report	Date of Report will default to the <i>current</i> date.*
Status	Transfer Status is also derived from the RPB Details record; values are New, Updated, Posted, Received, Acknowledged, Returned, Complete and Deleted . <i>System generated.</i>
Current Principal Balance	Entered by issuer. Format: Currently in place for RPB reporting.
(RPB Contractor) Pool No.	The user enters the six-digit number Pool ID.
Sub Total	Total of Current Principal Balance.*

* Required field entry.

7.3.5 Add / Edit an RPB Reporting Record

FIGURE 223 RPB REPORTING SCREEN (FIELD ENTITIES)

[Step 1] On the **RPB Reporting** screen, click on the **<New>** button at the top of the screen to add the current record. The RPB Reporting screen will then display, like that shown above in FIGURE 223.

[Step 2] On the new RPB Reporting screen, apply desired information to the screen fields, ensuring that all required fields have been entered. The system will display an error message if the system-calculated total RPB amount *does not match* the total amount entered on the **"P"** field.

[Step 3] Enter the current RPB information, including the **"P"** field. The sum of the RPBs entered is the **"P"** field.

 **NOTE¹**: Issuers may report from one (1) to six (6) pools prior to the **"P"** field.

NOTE²: The system *will not* save the record until the total equals the system calculation.

[Step 4] If to **1** enter a *new* RPB Report record, enter the new information into any of the screen fields. If to **2** edit an *existing* RPB Report record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 5] Click on the **<Save>** button to save the current record, or click on the **<Cancel>** button to disregard the add RPB Report record action, and to *not* save the record. The following Record Saved success message (FIGURE 224) will then be displayed.



FIGURE 224 RPB REPORTING SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.3.6 Delete an RPB Reporting Record

- [Step 1] On the RPB Reporting screen, click on the <Delete> button to delete the target RPB Report record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 225](#).



FIGURE 225 CONFIRM DELETE RECORD ACTION QUERY SCREEN (RPB REPORT RECORD)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the RPB Reporting screen.

7.4 Q UARTERLY CERTIFICATIONS

Each Issuer must submit a certification to Ginnie Mae's agent, D&T (Deloitte & Touche) on an Issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported. Reports are due in March, June, September and December, and must be transmitted from the *first* business to the *last* business day.

7.4.1 Accessing the Quarterly Certifications Screen

[Step 1] From the Ginnie^{NET} Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

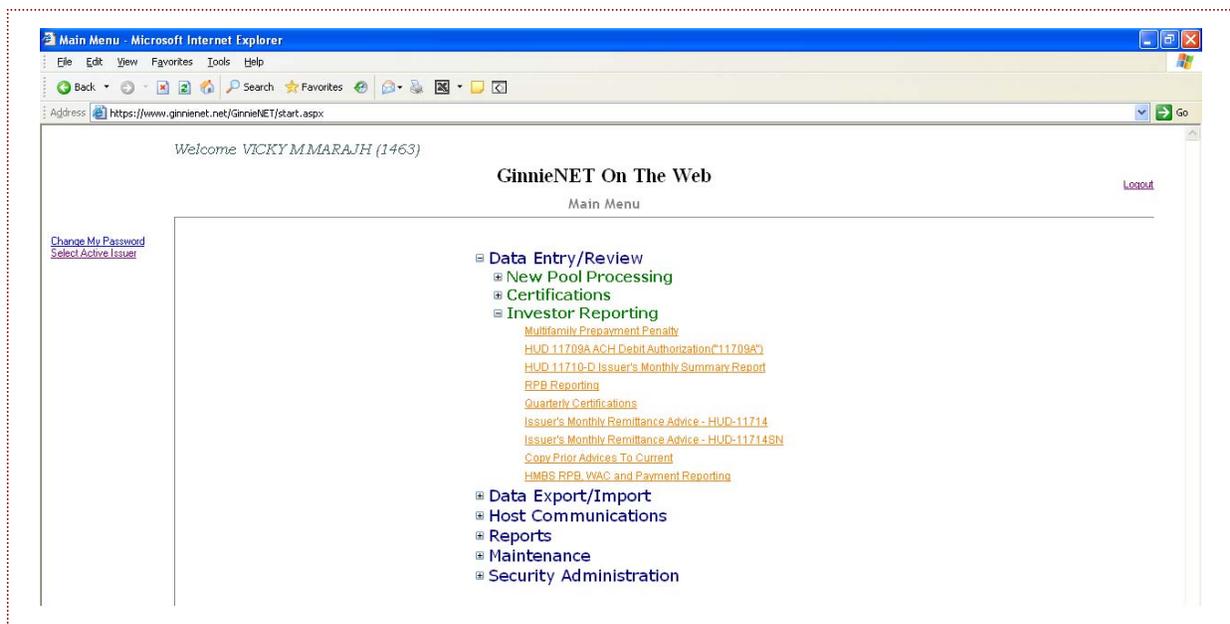


FIGURE 226 GINNIE^{NET} MAIN MENU SCREEN (W/QUARTERLY CERTIFICATIONS LINK)

[Step 3] Click on the **Quarterly Certifications** link. The Quarterly Certifications screen will then display.

7.4.2 Search Form Elements

TABLE 33 QUARTERLY CERTIFICATIONS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Issuer#	This is a <i>system-generated</i> field.



FIGURE 227 QUARTERLY CERTIFICATIONS SEARCH SCREEN

7.4.3 Searching the Investors Quarterly Certification Record

- [Step 1] On the new Quarterly Certifications Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering an Issuer number to the screen's search field to initiate the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item (s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Quarterly Certifications page directly.
- [Step 3] Click on the Return to Search link to perform a new search.

7.4.4 Add / Edit a Quarterly Certification Record

Each Issuer must submit a certification to Ginnie Mae's agent, D&T (Deloitte & Touche) on an Issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported. Reports are due in March, June, September, and December must be transmitted from the 1st business to the last business day.

FIGURE 228 QUARTERLY CERTIFICATIONS SCREEN (FIELD ENTITIES)

[Step 1] On the **Quarterly Certifications** screen, click on the <New> button at the top of the screen to add the current record. The Quarterly Certifications screen will then display, like that shown above in FIGURE 228.



NOTE: A minimum of one (1) Rating agency information must be entered to save record.

[Step 2] If to **1** enter a *new* Quarterly Certification report record, enter the new information into any of the screen fields. If to **2** edit an *existing* Quarterly Certification Report record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add Quarterly Certification report action, and to *not* save the record. The following Record Saved success message (FIGURE 229) will then be displayed.



FIGURE 229 QUARTERLY CERTIFICATIONS SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

7.4.5 Delete an Investors Quarterly Certification Record

- [Step 1] On the Quarterly Certifications screen, click on the <Delete> button to delete the target Quarterly Certification report record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 230](#).

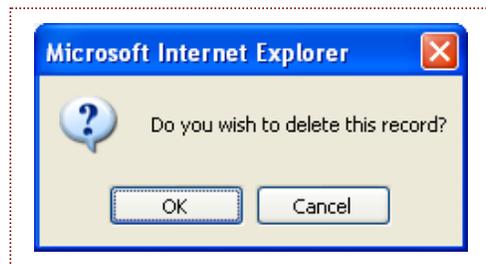


FIGURE 230 CONFIRM DELETE RECORD ACTION QUERY SCREEN (QUARTERLY CERTIFICATIONS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Quarterly Certifications screen.

7.5 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

Issuers can send P&I payment details for the certificated holders to the network starting with the 1st business day of the payment month until the 15th calendar day. Issuer's Monthly Remittance Advice information can be imported, copied from prior month, exported, or even manually entered into Ginnie*NET*.

7.5.1 Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

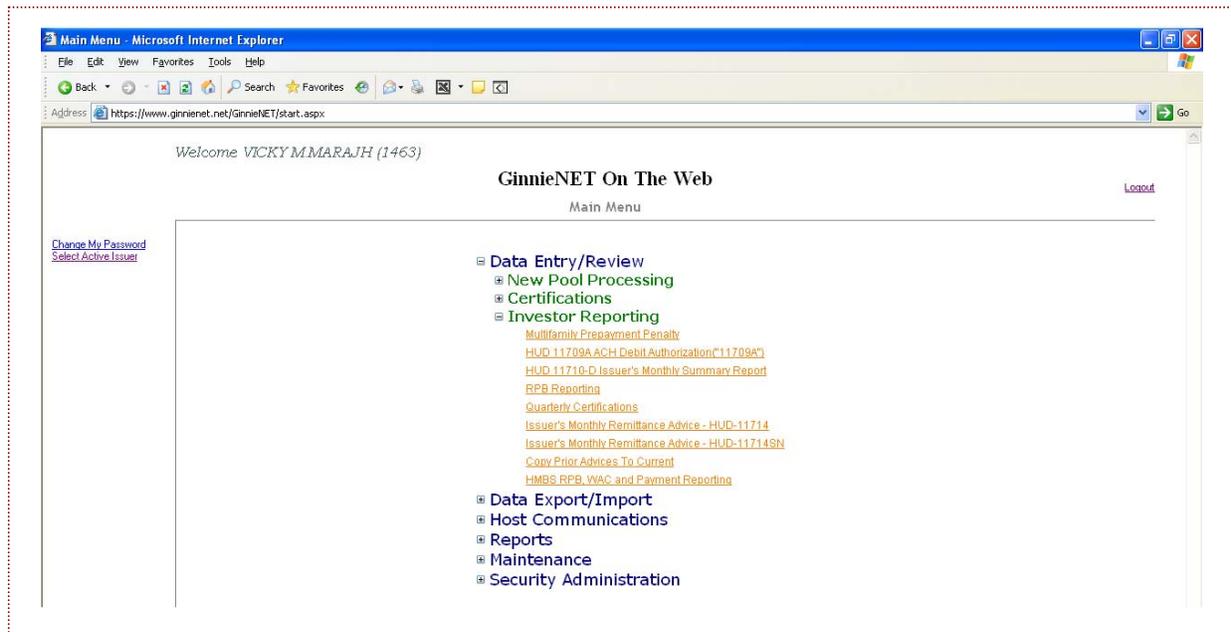


FIGURE 231 GINNIE*NET* MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the screen's **Issuer's Monthly Remittance Advice—HUD 11714** link. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display.

7.5.2 *Searching Form Elements*

TABLE 34 HUD 11714 SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
Pool#	The user enters the Pool Number.
Certificate#	The user enters the Certificate Number.
Reporting Month/Year	The user enters the reporting month and year.
Status	User selects the Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).

* Required field entry.

[Step 1] On the new Issuer’s Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status to the screen’s search field to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Issuer’s Monthly Remittance Advice—HUD 11714 page directly.

7.5.3 Add / Edit an Remittance Advice Report Record

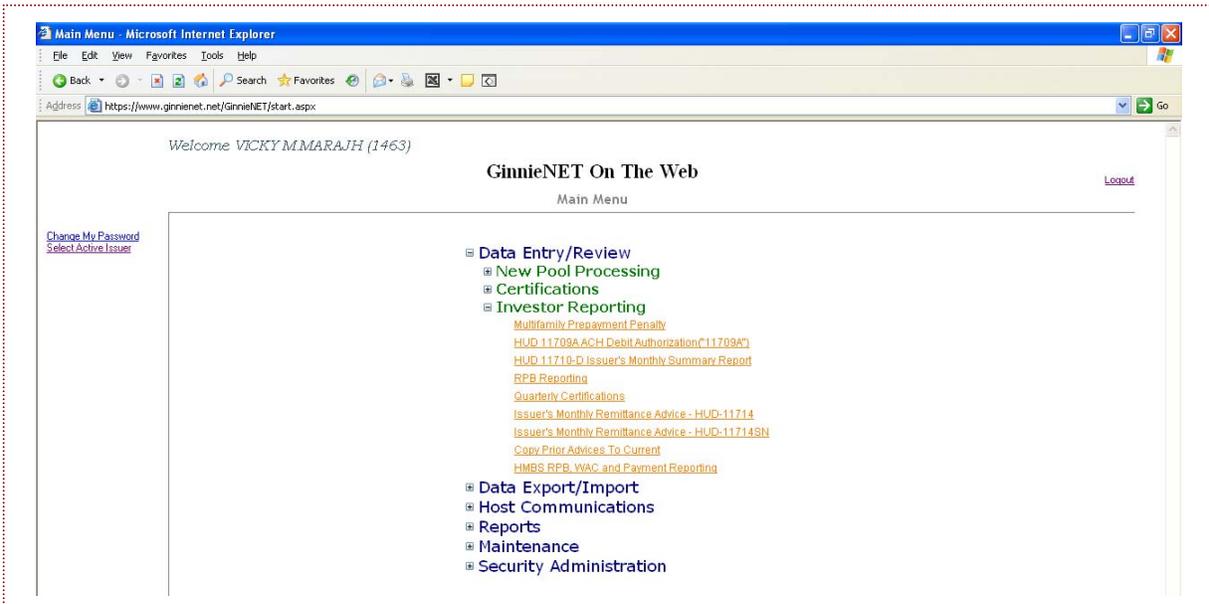


FIGURE 232 GINNIE*NET* MAIN MENU SCREEN (w/**ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714** LINK)

[Step 1] On the **Issuer's Monthly Remittance Advice—HUD 11714** screen, click on the <New> button at the top of the screen to add the current record. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display, like that shown above in [FIGURE 232](#).

[Step 2] If to ❶ enter a *new* HUD 11714 record, enter the new information into the screen fields. If to ❷ edit an *existing* HUD 11714 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add HUD 11714 report action, and to *not* save the record. The following Record Saved success message ([FIGURE 233](#)) will then be displayed.



FIGURE 233 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 SCREEN (w/**SAVED RECORD SUCCESS MESSAGE**)

7.5.4 Delete an Remittance Advice Report Record

- [Step 1] On the Issuer's Monthly Remittance Advice—HUD 11714 screen, click on the <Delete> button to delete the target IMRA report record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen shown here in [FIGURE 234](#).



FIGURE 234 CONFIRM DELETE RECORD ACTION QUERY SCREEN (IMRA REPORT)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Issuer's Monthly Remittance Advice—HUD 11714 screen.

7.6 C COPYING REMITTANCE ADVICE

Issuers who are reporting the same investors each month can use the Copy Prior Remittance Advice to Current option. This option will omit the balance on the prior month's reports or copy all the balance on the prior month's reports.

7.6.1 Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

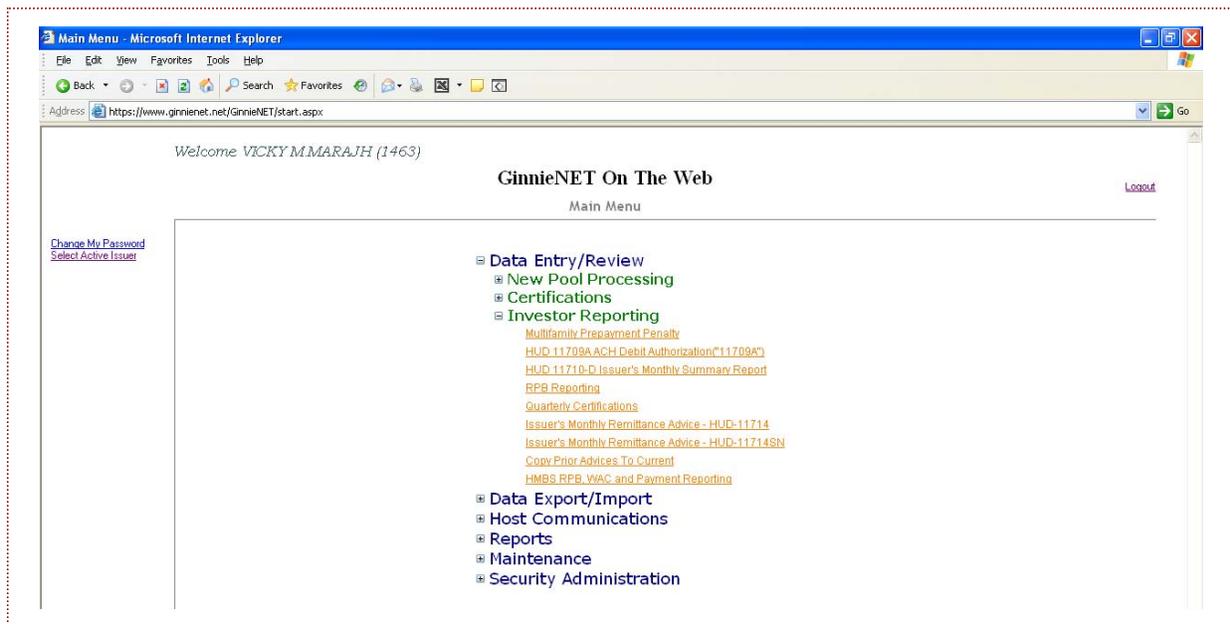


FIGURE 235 GINNIE*NET* MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the screen's **Copy Prior Remittance Advice to Current** link. The Copy Prior Remittance Advice to Current screen will then display.

7.6.2 Search Form Elements

[Step 1] On the new Copy Prior Remittance Advice to Current Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering specific parameters to the screen's search field to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Copy Prior Remittance Advice to Current page directly.

7.6.3 Completing the Copy Prior Remittance Advice to Current Report Record

[Step 1] From the Ginnie*NET* Main Menu screen, click on the screen's **Data Entry/Review** link.

[Step 2] Click on the screen's **Investor Reporting** link.

[Step 3] Click on the **Copy Prior Remittance Advice to Current** link. The Copy Prior Remittance Advice to Current screen will then display (FIGURE 236).



NOTE: The Source report *must have* a status of **Sent** before it can be copied.

FIGURE 236 REMITTANCE ADVICE SCREEN (FIELD ENTITIES)

[Step 4] On the new Copy Prior Remittance Advice to Current screen, enter the Source month and year to be copied, in the **Source (Month/Year)** field.

[Step 5] Enter the Destination month and year to be copied, in the **Destination (Month/Year)** field.

[Step 6] Enable the Zero all dollar amounts checkbox () to delete all balances, or to *deselect* the checkbox to copy ALL balances.

[Step 7] Click on the screen's <Copy> button to process the current request.

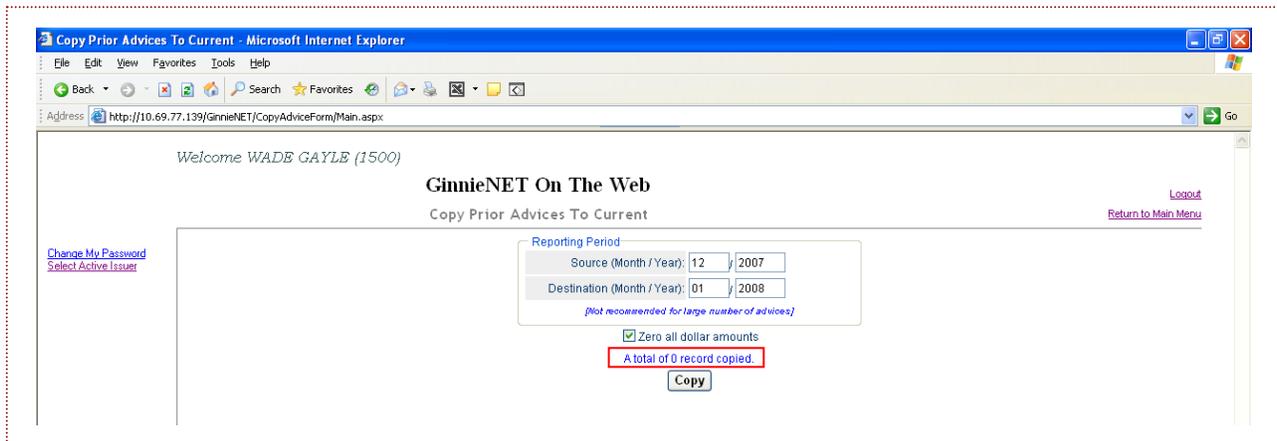


FIGURE 237 REMITTANCE ADVICE SCREEN (**ERROR SCREEN MESSAGE**)

NOTE: If the source report does *not* have a status of **Sent**, the system will not complete the copy function, and will generate an error message (highlight above).



FIGURE 238 REMITTANCE ADVICE SCREEN (**RESULTS SCREEN**)

[Step 7] The screen will refresh, then display the total number of records copied (highlight above).

7.7 M ULTIFAMILY PREPAYMENT PENALTY

7.7.1 Search Form Elements - Locating Multifamily Prepayment Penalty Record

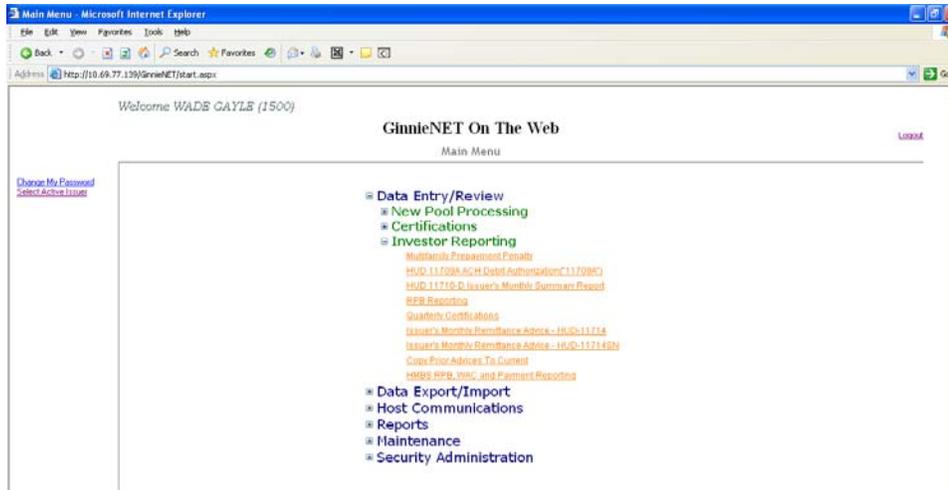
Field Name	Description
Pool #	The Pool Number is entered by the user.
Issue Type	User selects an Issue Type from the list of Available Issue Types.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Reporting Month/Year	User enters the reporting month and Year.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status.

7.7.2 How To Search/Add an Issuer (Transfer) Recertification Record

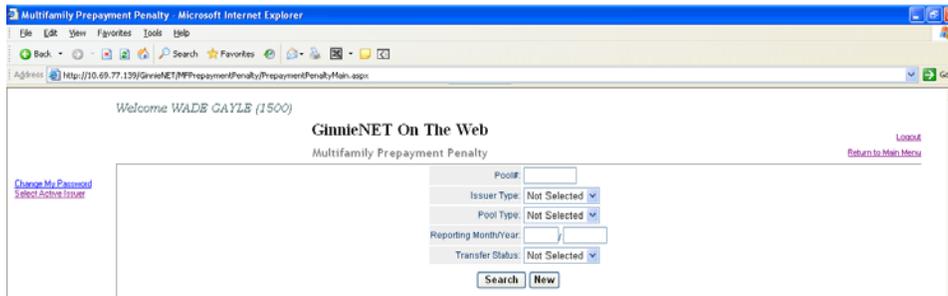
1. In the Search Page, enter enough information to isolate the record(s) you want to locate. You can enter Pool Number, select Issue Type, Pool Type, Reporting Month/Year or Transfer Status. The more information you enter, the more likely that the resulting query will focus on the Record(s) you want to look at.
2. Select the Search command button to retrieve the record(s) you've identified. When the records have been assembled in the Result Set, GinnieNET will switch the view to Search Results Page only when the Search returns multiple records. If only one record is returned, GinnieNET will switch the view to Details Page directly.
3. Select the New command button to add an Issuer Recertification Record. GinnieNET will open the Data Entry Page.

7.7.3 Adding a New Multifamily Prepayment Penalty Record

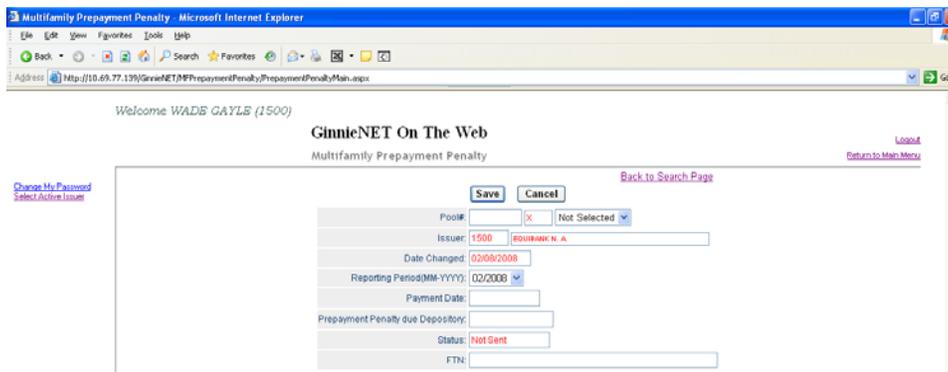
1. Select the Data Entry/Review tab and Investor Reporting.



2. Select the Multifamily Prepayment Penalty option.
3. Select the New option.



A data entry folder prompting you to enter required fields is displayed.



4. Enter the Pool ID#. Use down keys  to select Pool type. Use the TAB key to advance to the next field.
5. Enter the Payment Date of Report.
6. Enter the Prepayment Penalty due to the Depository.
7. Select the Update/Save button to Save the record or Cancel to discard the edits.
8. Select the OK button to Confirm or Cancel to discard the edits.

9. After the record is saved the following message is generated.



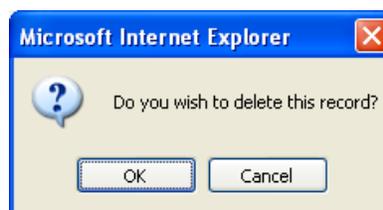
7.7.4 Editing a Multifamily Prepayment Penalty

1. Locate and display Multifamily Prepayment Penalty record as described in searching for Multifamily Prepayment Penalty record.
2. Select the Edit button to edit the record and to make changes.
3. Select the Save button to Save the record or Cancel to discard the edits.
4. When a record is saved the following message is displayed: Saved Successfully!



7.7.5 Deleting a Multifamily Prepayment Penalty Record

1. Locate and display Multifamily Prepayment Penalty record as described in searching for Multifamily Prepayment Penalty record.
2. In the view form, Select Delete command button will open confirm box with following message.



3. Do you wish to delete this record? Select OK to confirm your request or Cancel to cancel the delete.

7.7.6 How To Get To Search/Search Results Page

1. You can get to the Search Results Page from the Data Entry Page by simply selecting the Search Results Page link on the top right corner of the page.
2. You can Select Return to Search link to do a new search.

8.0 H OST COMMUNICATIONS

8.0 COMMUNICATIONS

8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW

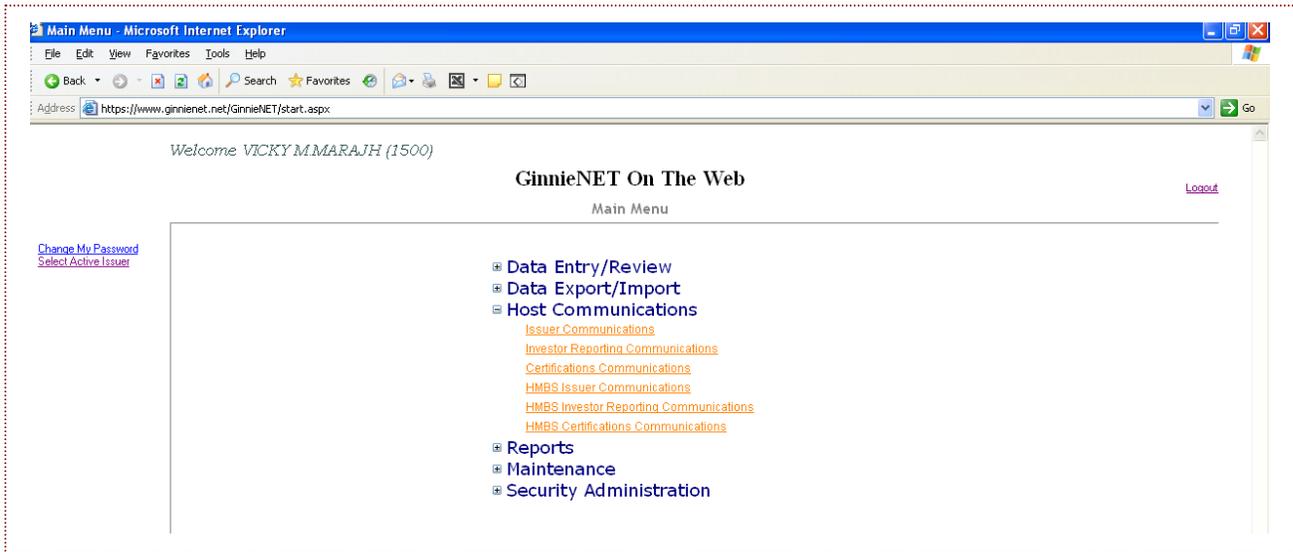


FIGURE 239 GINNIE*NET* MAIN MENU SCREEN (w/MENU OPTIONS)

8.1.1 Accessing the Host Communications Screen Series



IMPORTANT: In order to be able access the robust functionality within the Host Communications screen series, it will be *mandatory* to successfully complete the Fingerprint Enrollment and Verification process. See section on **FINGERPRINT VERIFICATION**, beginning on page **8-5**.

To access the Host Communications screen functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

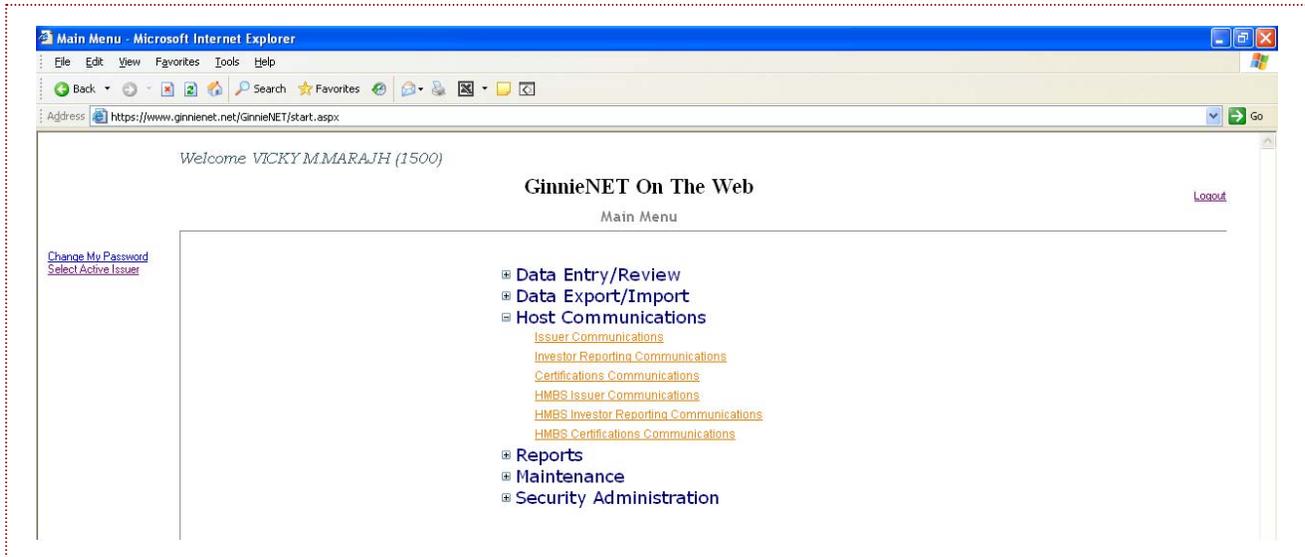


FIGURE 240 GINNIE*NET* MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 2] The Host Communications screen, will then display with its six (6) menu options.

For a brief description of *each* of these menu options, and what they will mean, review the TABLE 35 matrix shown below.

TABLE 35 **HOST COMMUNICATIONS** MENU OPTIONS

HOST COMMUNICATIONS <u>SCREEN LINKS</u>	HOST COMMUNICATIONS <u>MENU OPTIONS</u>
Issuer Communications	<ul style="list-style-type: none"> • Submit Pool • Delete Pool • Accept Pool • Send Master Agreement Certification
Investor Reporting Communications	<ul style="list-style-type: none"> • Submit RPB Report • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit ACH Debit Authorization (11709-A) • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report • Send Remittance Advices • Send Prepayment Penalty

HOST COMMUNICATIONS SCREEN LINKS	HOST COMMUNICATIONS MENU OPTIONS
Certifications Communications	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)
HMBS Issuer Communications	<ul style="list-style-type: none"> • Submit Pool • Delete Pool
HMBS Investor Reporting Communications	<ul style="list-style-type: none"> • Submit RPB, WAC and Payment Reports • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit ACH Debit Authorization (11709-A) • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report
HMBS Certifications Communications	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)

8.2 F FINGERPRINT VERIFICATION

Upon initialization of a pool communications function, the system displays the following messages in preparation for verifying a user's fingerprint.

8.2.1 Accessing the Host Communications Screen Series

[Step 1] From the Ginnie *NET* Main Menu screen, click on the screen's **Security Administration** link.

[Step 2] Click on the **Fingerprint Enrollment** menu option. The Fingerprint Enrollment screen will then display, like that shown here in [FIGURE 241](#).



FIGURE 241 GINNIE*NET* FINGERPRINT ENROLLMENT SCREEN (*STEP 1*)

8.2.2 The Fingerprint Verification Screen

[Step 1] On the *first* Fingerprint Enrollment screen, (under the screen heading of **Step 1. Select User ID**), click on the down arrow [▼] adjacent to the **Select User ID** field to select a User ID to be enrolled, then click on the <Continue> button.

The *second* Fingerprint Enrollment screen will then display, like that shown on the following page in ([FIGURE 242](#)).

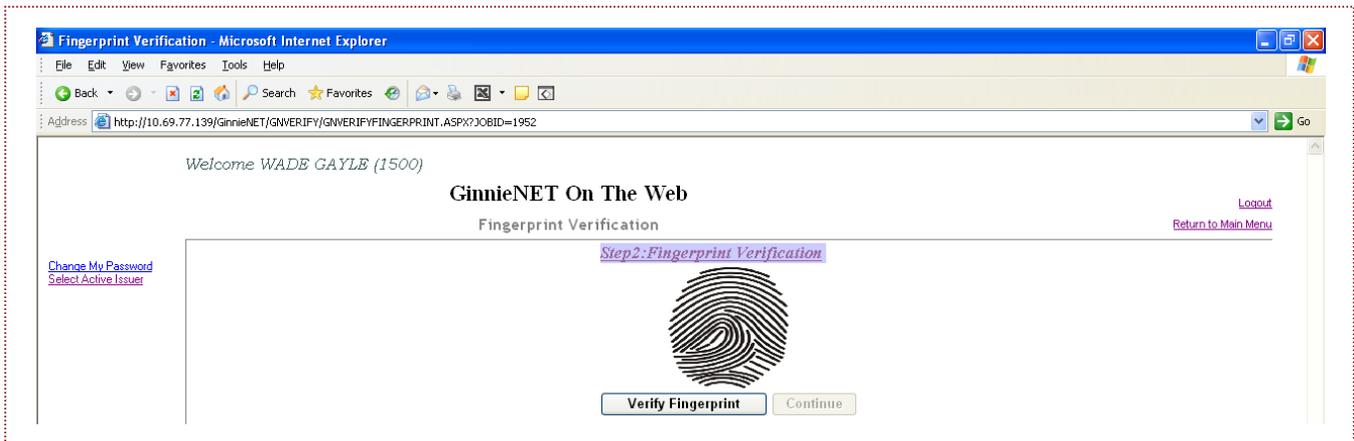
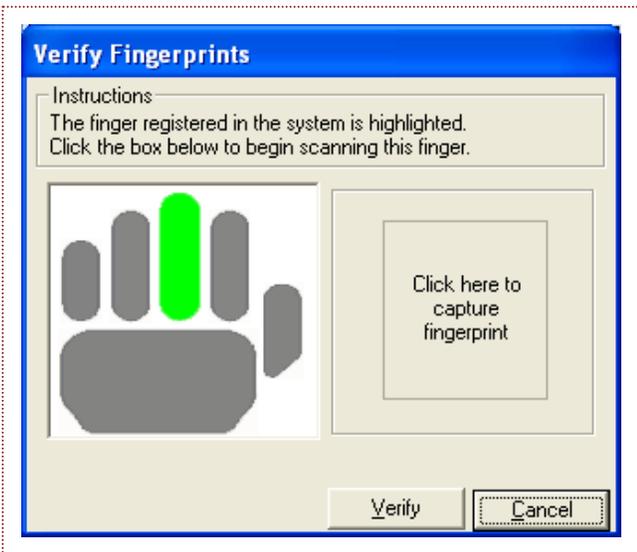


FIGURE 242 GINNIE*NET* FINGERPRINT ENROLLMENT SCREEN (STEP2)

[Step 2] On the *second* Fingerprint Enrollment screen, (under the screen heading of **Step 2. Fingerprint Verification**), click on the <Verify Fingerprint> button. The Verify Fingerprints screen will then appear.

[Step 3] On the new Verify Fingerprints screen, click on the screen area that reads Click here to capture fingerprint, then click on <Verify> to begin the fingerprint verification process.



For additional background and *generic* information on fingerprints and fingerprint *types*, refer to the **BACKGROUND INFORMATION** topical discussion shown in **APPENDIX B**, beginning on page **B-1**.

FIGURE 243 FINGERPRINT ENROLLMENT: VERIFY FINGERPRINTS SCREEN

[Step 4] On the new Verify Fingerprints screen, the system will ask for the Enrollment Officer's fingerprint. Click on the screen's Click here to capture fingerprint screen area to begin the fingerprint capturing process.

The **Scan Fingerprint** screen will then appear, like that shown on the following page in **FIGURE 72**.

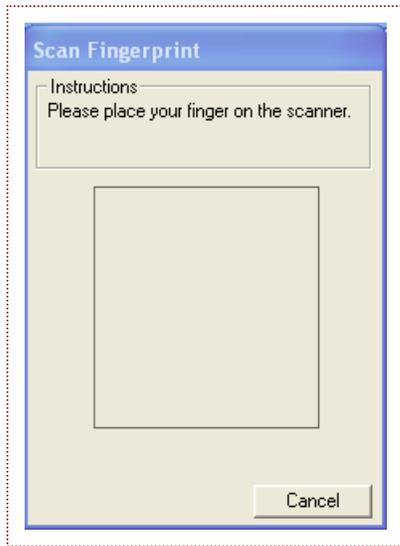


FIGURE 244 FINGERPRINT VERIFICATION SCANNING SCREEN



FIGURE 245 FINGERPRINT CAPTURE FINGER PAD (EXAMPLE)

[Step 5] Place the finger in the scanning area of the **Scan Fingerprint** screen (FIGURE 72), or use the external finger pad reader (FIGURE 73). This will scan the fingerprint and route the image to the GinnieNET system for verification.

[Step 6] Once the fingerprint has successfully been scanned, click on the screen's <Verify> button.

Note the almost-pixelated red dots shown in the **Preview** window of this **Verify Fingerprints** screen (2).

These dots are used to highlight and identify the palmar ridge areas currently captured by the system for a specific user's (unique) finger pads and prints.

Shown also in the screen's **Capture** window (1) is a scan indicator that identifies which finger is currently being scanned; in this event, the middle digit of the user being fingerprinted.

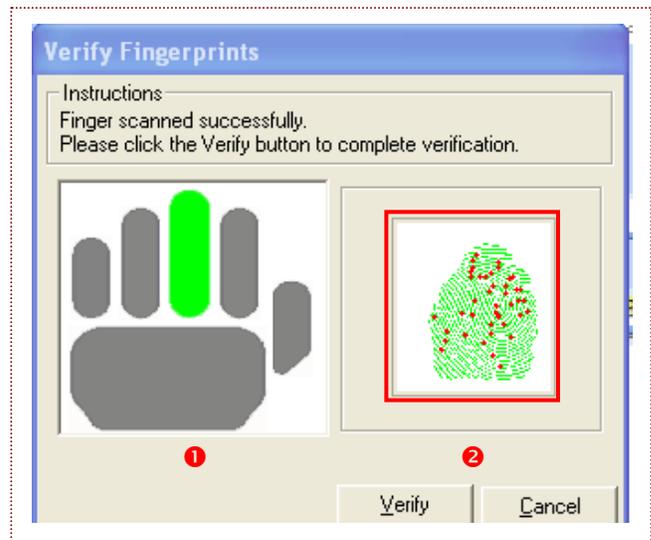


FIGURE 246 FINGERPRINT ENROLLMENT: **SCAN FINGERPRINT** SCREEN (W/SCAN RESULT)

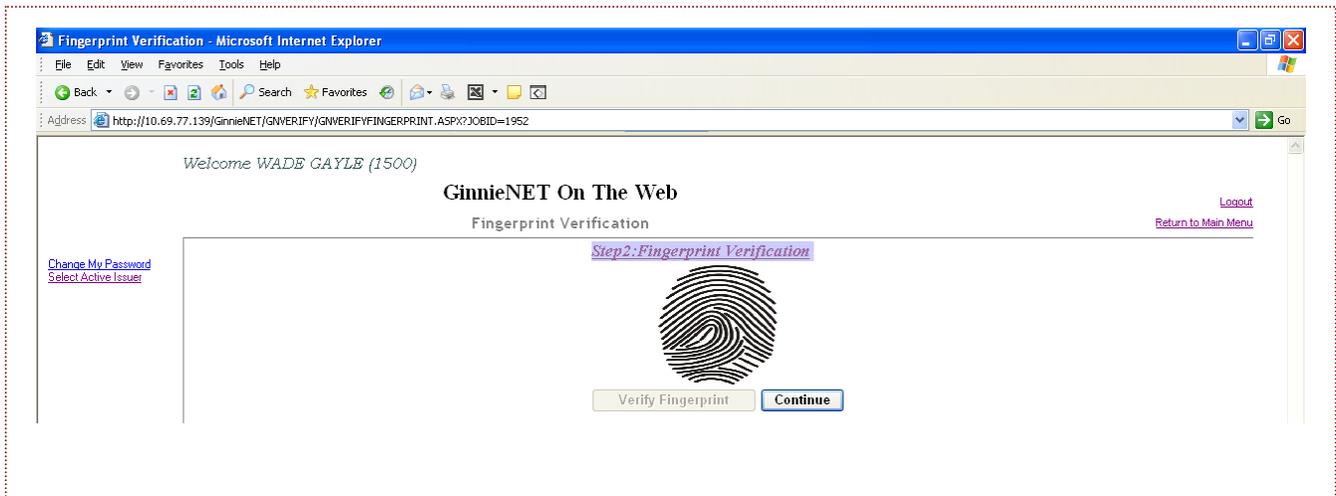


FIGURE 247 GINNIE*NET* FINGERPRINT VERIFICATION SCREEN (w/PRINT IMAGE)

[Step 7] The fingerprint image will then be captured to the Ginnie *NET* system, and the user will be returned to the initial Fingerprint Verification screen where they may view the captured print image (FIGURE 247).

[Step 8] On the *third* Fingerprint Enrollment screen, (under the screen heading of **Step 3. Unlock public & private Keys**), enter the assigned User ID and RSA password, then click on the screen's <Submit> button.

The Host Communications Results (Transmission Review) screen will then display, like that shown here in FIGURE 248.

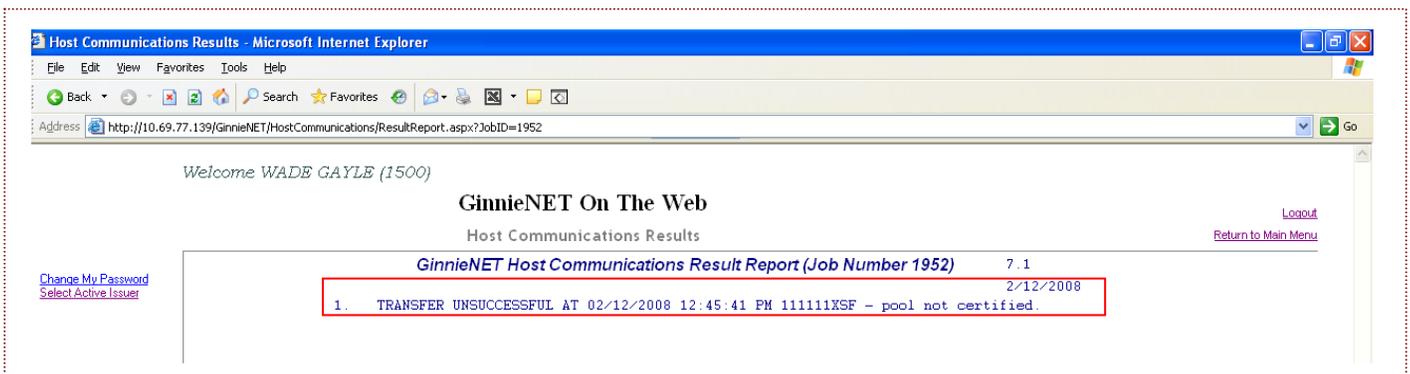


FIGURE 248 GINNIE*NET* HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (SINGLE TRANSMISSION)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “pool not certified”.

[Step 9] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.



NOTE: After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.3 I SSUER COMMUNICATION

TABLE 36 ISSUER COMMUNICATIONS MENU OPTIONS

ISSUER COMMUNICATIONS SCREEN LINKS	ISSUER COMMUNICATIONS MENU OPTIONS
Issuer Communications	<ul style="list-style-type: none"> • Submit Pool • Delete Pool • Accept Pool • Send Master Agreement Certification

8.3.1 File Transmission Number (FTN)

A File Transmission Number (FTN), assigned by the system at the time a pool is transmitted and used to identify pools on the Network. After pool data is verified, a FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and forms 11705 and 11706.

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 000123 152020 XSF** 050599 095732 9**

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XS****F**) indicate the **Issue and Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

8.4 POOL SUBMISSION

8.4.1 Issuer Communications—Pool Submit

This screen series will allow the user to select one or more pools for transmission, and will provide a notification to that user of the successful execution of those transmissions, providing dates and times of each submission, as well as the FTN number generated upon successful transmission to the network.

To access the Issuer Communications screen functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

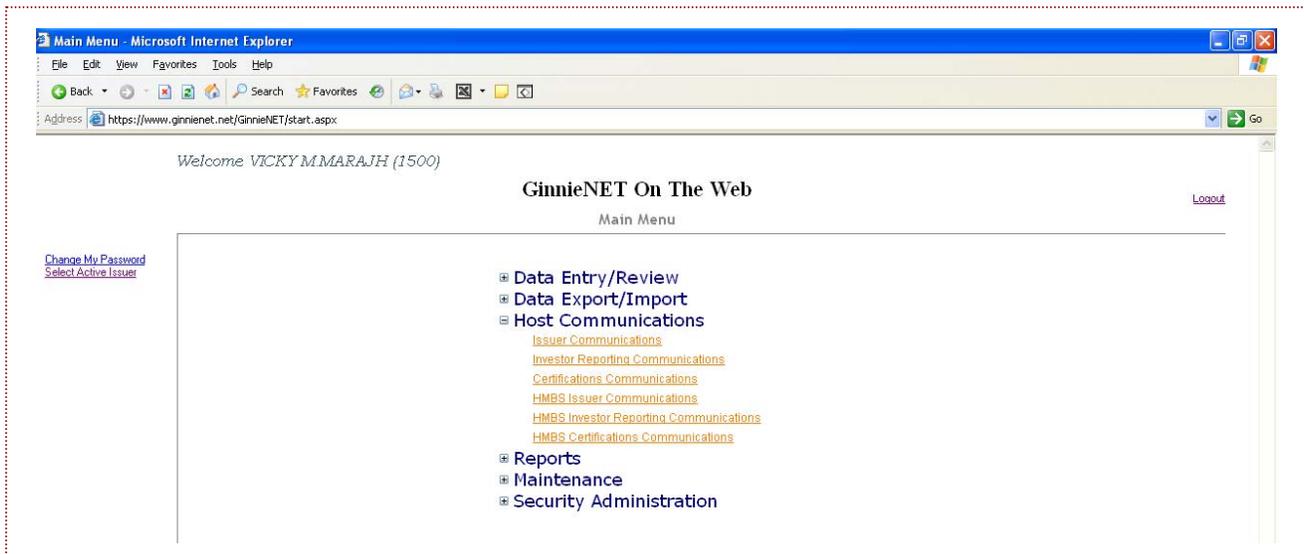


FIGURE 249 GINNIE*NET* MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 2] Click on the screen's **Issuer Communications** link. The Host Communications Selections screen will then display, like that shown on the following page in [FIGURE 250](#).

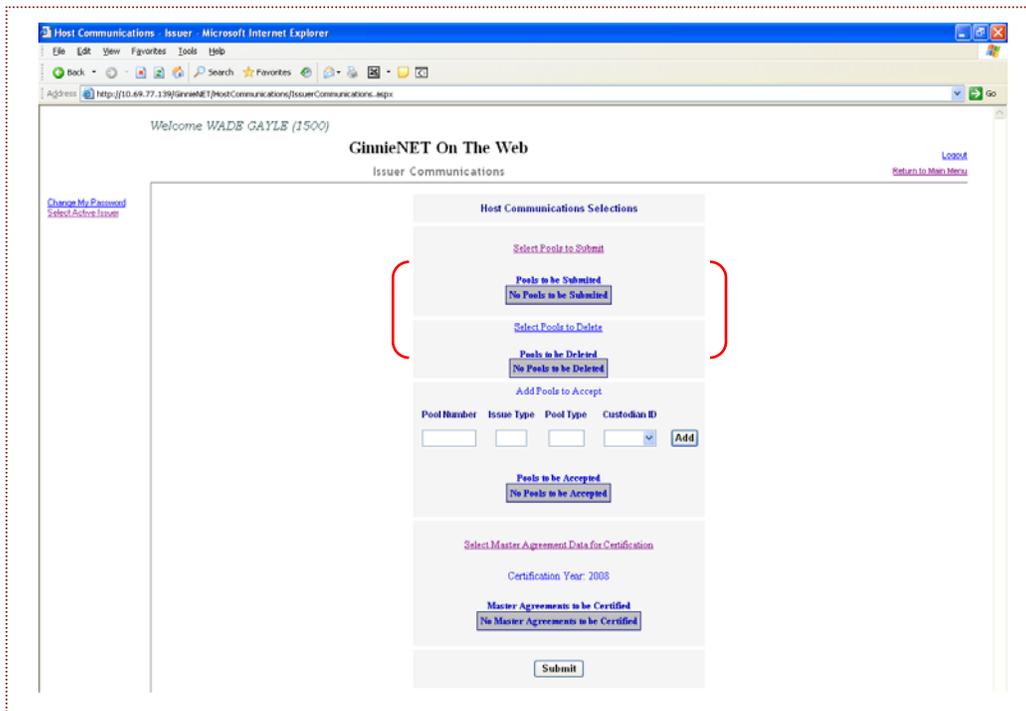


FIGURE 250 HOST COMMUNICATIONS SELECTIONS SCREEN (POOL SUBMIT FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Submit** link, located at the top of the page, to begin the pool transmission process.

The Pool Selection screen will then be displayed, and will contain information for pools that have already passed Ginnie Mae Edits and which are now available for transmission.

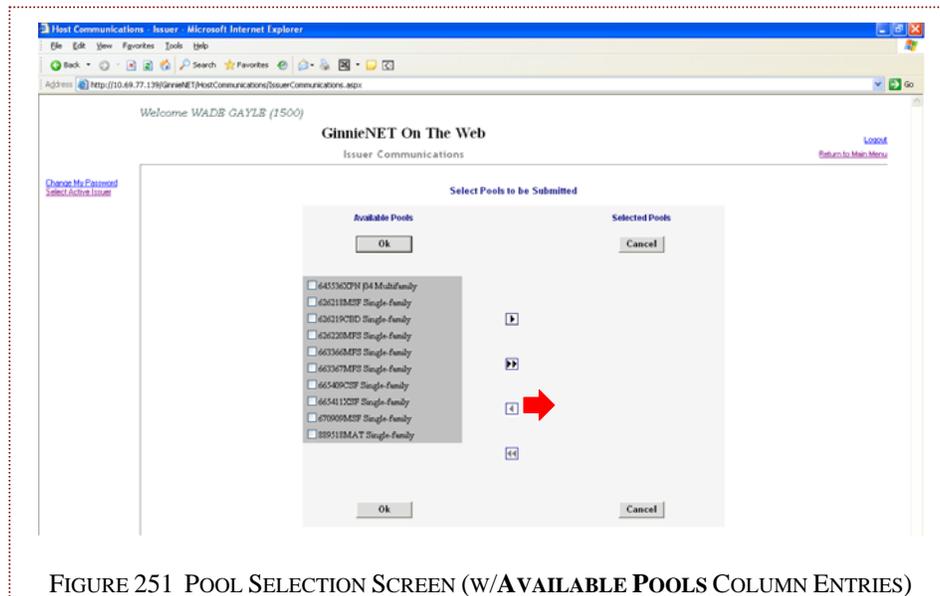


FIGURE 251 POOL SELECTION SCREEN (W/**AVAILABLE POOLS** COLUMN ENTRIES)

[Step 4] On the new Pool Selection screen, click on the screen’s double-arrow **[>>]** button to select *all* pools listed in the **Selected Pools** column.



FIGURE 252 **SELECT SINGLE POOLS** FUNCTION

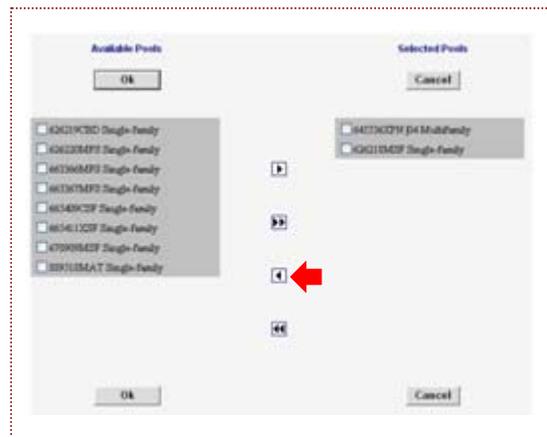


FIGURE 253 **MOVE SELECTED POOLS** FUNCTION

[Step 5] Click on any of the individual checkbox fields **[☑]** to select a *single* pool—or *multiple* pools in that **Selected Pools** column (FIGURE 252).

[Step 6] Once the desired pools have been selected, click on the single-arrow **[<]** button to move those pools over to the **Available Pools** column of the screen (FIGURE 253).

[Step 7] Click on the **<OK>** button. The new Host Communications Selections screen will then display.

[Step 8] On the new Host Communications Selections screen, click on the <Submit> button to initialize the fingerprint verification process.

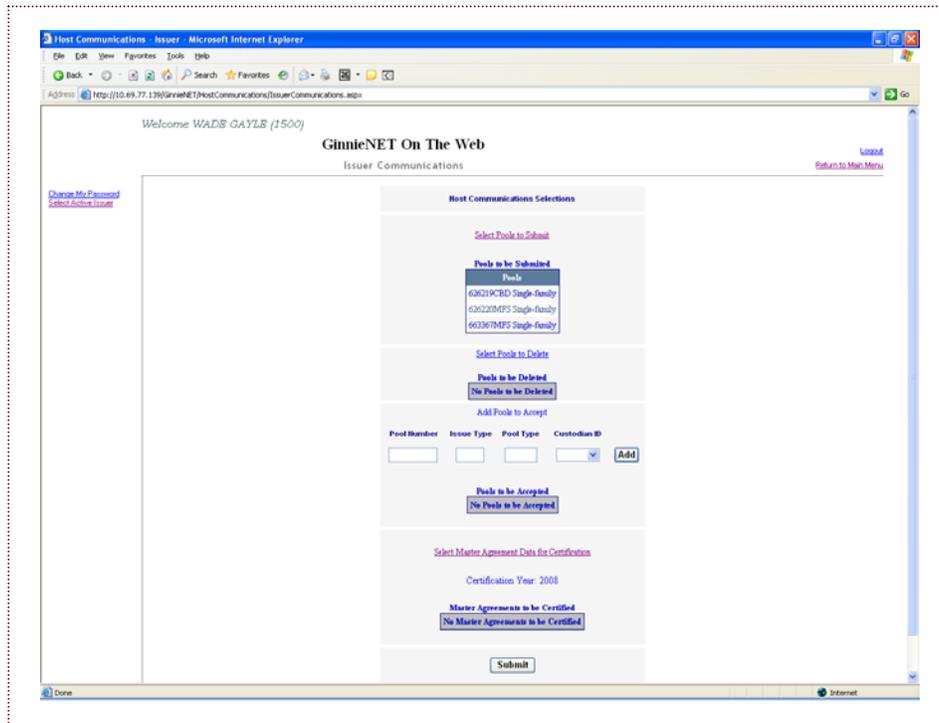


FIGURE 254 HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 10] Once the verification process is completed, the system will display a transmission status and review page, like that shown here in **FIGURE 255**.

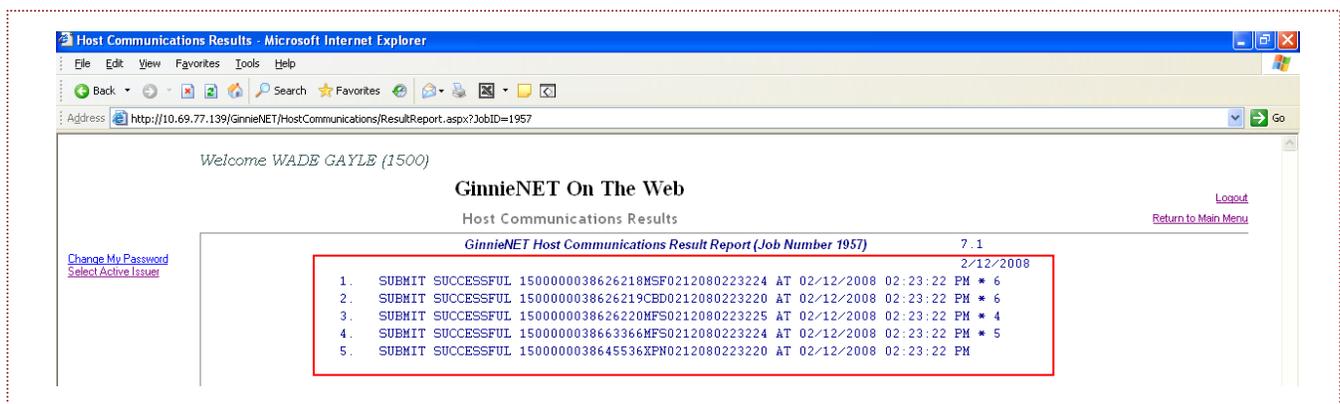


FIGURE 255 GINNIE*NET* HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 11] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.5 POOL DELETION

8.5.1 Issuer Communications—Pool Deletion

A pool can be deleted from the network up to the point at which the Custodian retrieves it from the network. Once has been retrieved by the Custodian, it may no longer be accessed unless the Custodian rejects it. A pool inquiry is recommended for pool status by the Issuer, should the Issuer need to delete a specific pool—or group of pools.

A pool can be deleted from the network up to 12:00 PM EST, the next day after certification. A delete from the network *does not* delete the pool from the user's PC and the user will still need to inform Ginnie*NET* Customer Service. The pool can then be reassembled and transmitted to the network once again. A new File Transmission Number is then assigned when a pool is re-transmitted to the network.

To access this Delete Pools function, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

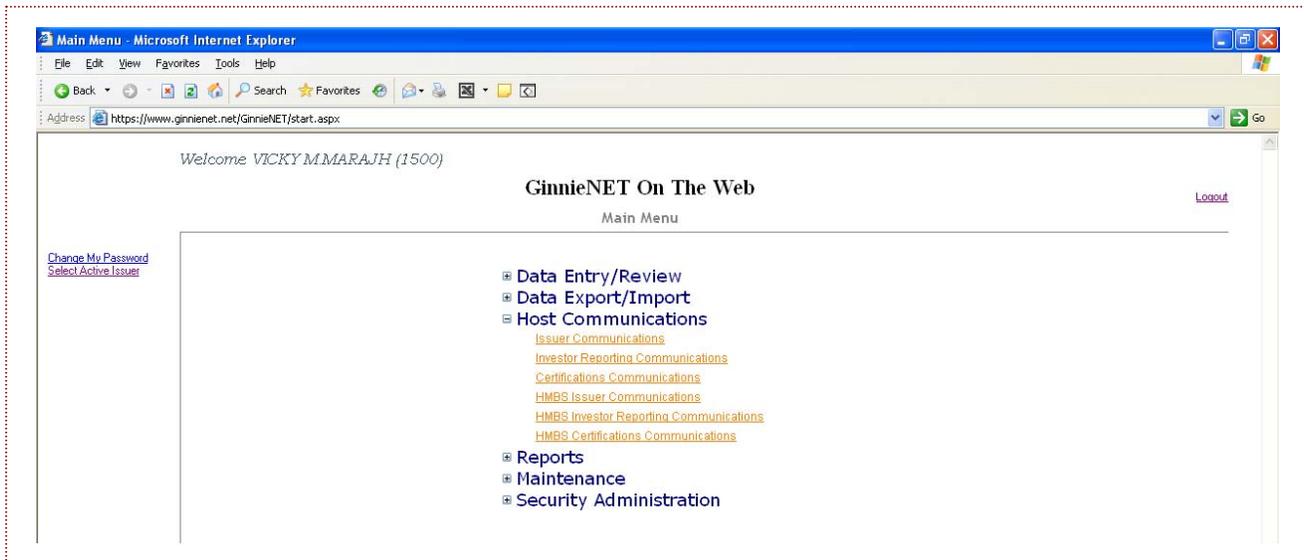


FIGURE 256 GINNIE*NET* MAIN MENU SCREEN: **HOST COMMUNICATIONS** LINK

[Step 2] Click on the screen's **Issuer Communications** link. The Host Communications Selections screen will then display, like that shown on the following page in [FIGURE 257](#).

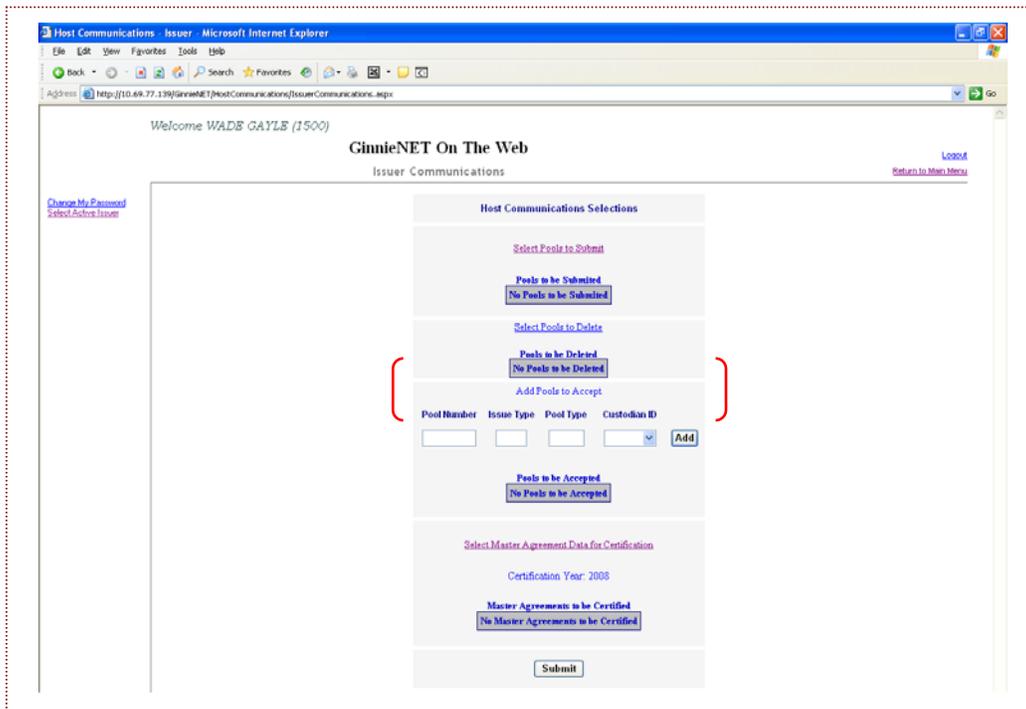


FIGURE 257 HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETE FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Delete** link, located toward the middle of the page, to begin the pool deletion process.

The Pool Selection screen will then display (FIGURE 258), and will contain information for pools that are targeted for deletion.

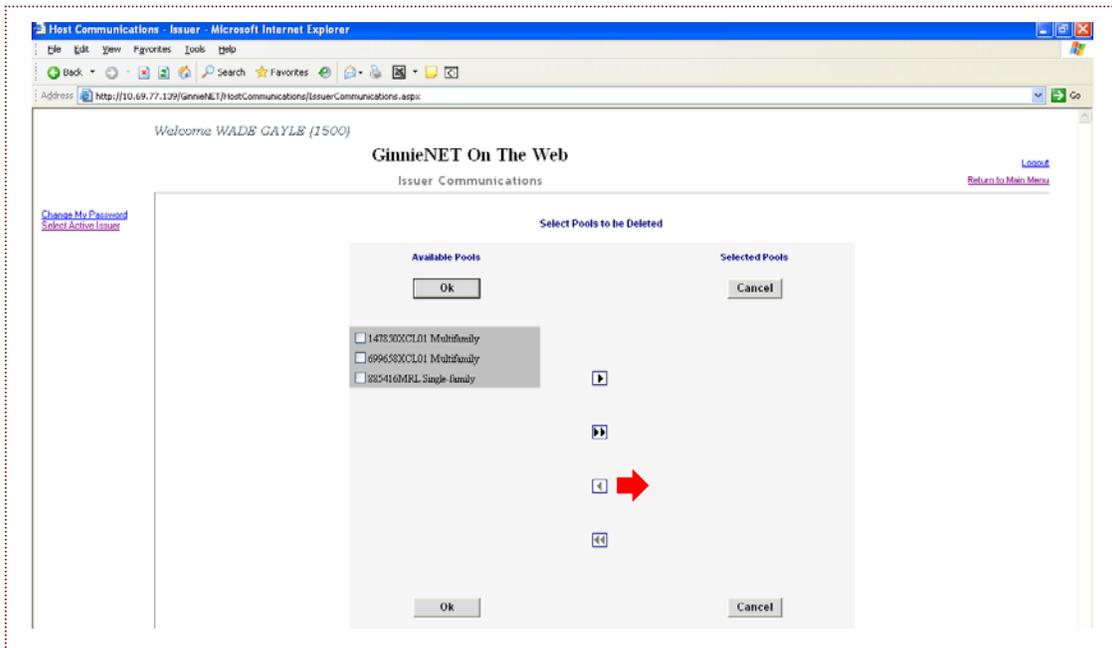


FIGURE 258 HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETES)

[Step 4] On the new Pool Selection screen, click on the screen’s double-arrow [»] button to select all pools listed in the **Selected Pools** column.



FIGURE 259 SELECT SINGLE POOLS FUNCTION

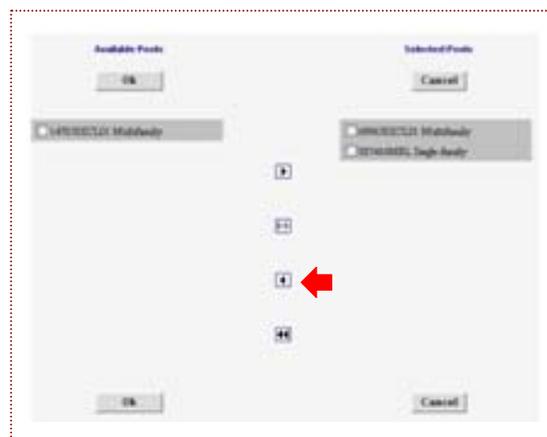


FIGURE 260 MOVE SELECTED POOLS FUNCTION

[Step 5] Click on any of the individual checkbox fields [☑] to select a *single* pool—or *multiple* pools in that **Selected Pools** column (FIGURE 259).

- [Step 6] Once the desired pools have been selected, click on the single-arrow [] button to move those pools over to the **Available Pools** column of the screen (FIGURE 260).
- [Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.
- [Step 12] On the new Host Communications Selections screen, click on the <Submit> button to begin the fingerprint verification process.

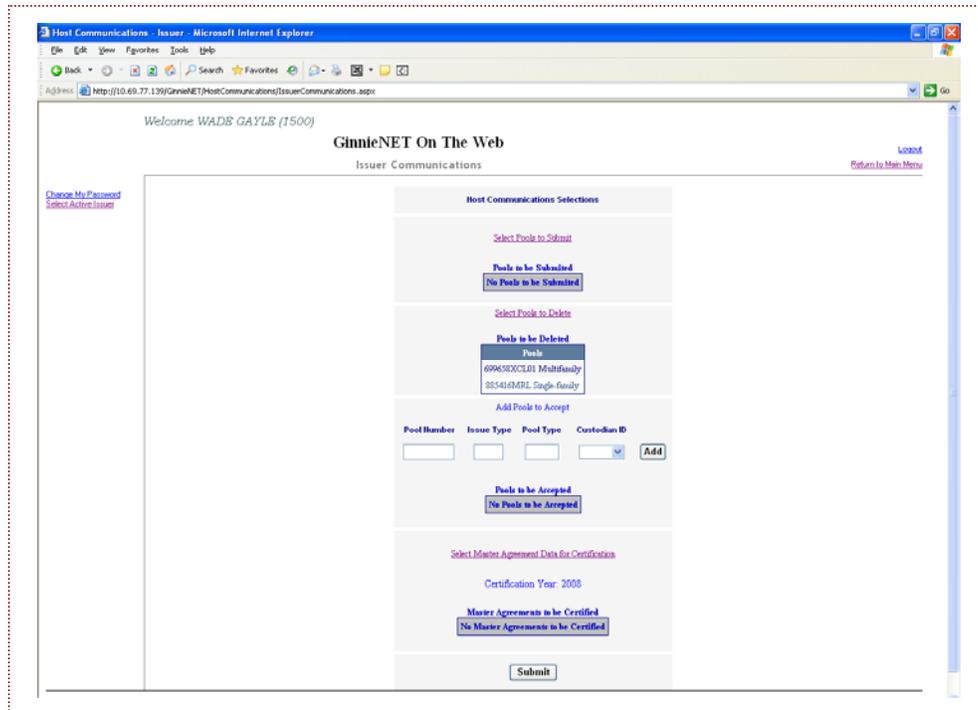


FIGURE 261 HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

- [Step 13] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page 8-5.
- [Step 14] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown here in FIGURE 262.



FIGURE 262 GINNIE*NET* HOST COMMUNICATIONS **TRANSMISSION RESULTS** SCREEN (MULTIPLE TRANSMISSIONS)

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 15] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.

 **NOTE:** An error message will display if the user tries to delete a pool that has already been received or rejected by a Custodian—or that has been deleted from the network, or certified and processed by the Pool Processing Agent (PPA).

8.6 IMMEDIATE ISSUANCE WITH TRANSFER POOL

An Issuer may elect to Transfer Issuer responsibility for certain types of new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for each pool type that can be submitted using Ginnie*NET*. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Multifamily Pool Detail—11705 screen.

Step through the following procedural flow to accommodate this processing task:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen’s **Data Entry/Review** link.

FIGURE 263 GINNIE*NET* MULTIFAMILY POOLS DETAIL—11705 SCREEN: (W/**TRANSFER-ISSUER ID** FIELD)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Multifamily Processing** link. The Multifamily Pools Detail—11705 screen will then display, like that shown above in (FIGURE 263).

[Step 4] On the new Multifamily Pools Detail—11705 screen, enter the Acquiring Issuers number in the screen’s **Transfer-Issuer ID** field, shown above as “1501”.



NOTE: The acquiring Issuer **MUST** BE a Ginnie*NET* user.

[Step 5] Click on the screen's <Update> button to save the current **Transfer-Issuer ID** field update.

[Step 6] Click on the **Host Communications** link, then select the **Issuer Communications** option.

8.7 THE ACQUIRING ISSUER—IMMEDIATE ISSUANCE WITH TRANSFER POOL

For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuer will now be required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at time of acceptance of the Transfer Pool.

To access the Pools to be Accepted function, step through the following procedural flow:

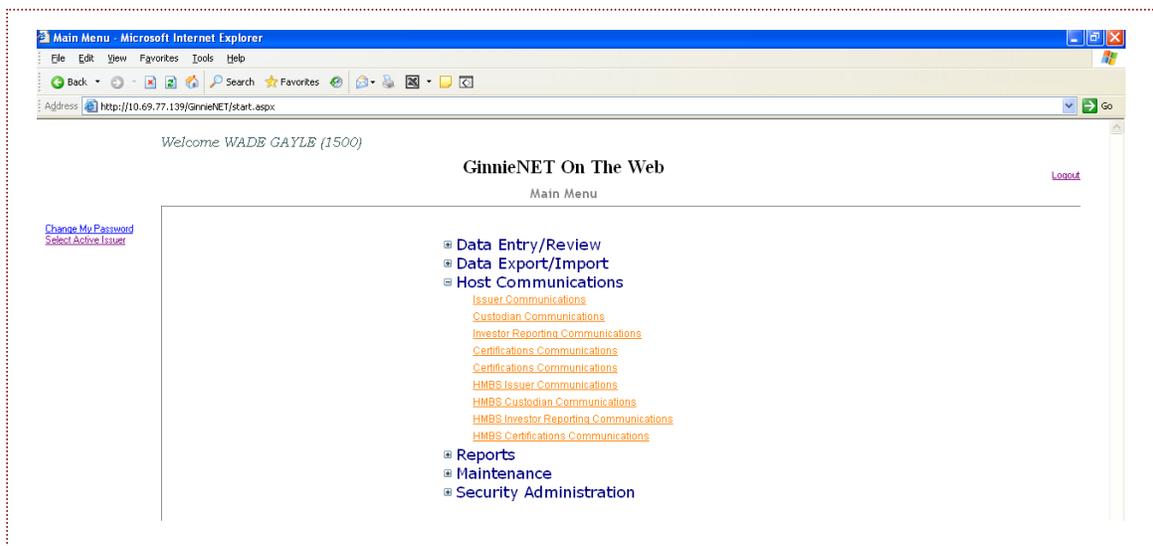


FIGURE 264 GINNIE^{NET} MAIN MENU SCREEN (w/ISSUER COMMUNICATIONS OPTION)

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Issuer Communications** options link. The Issuer Communications screen will then display (FIGURE 265).

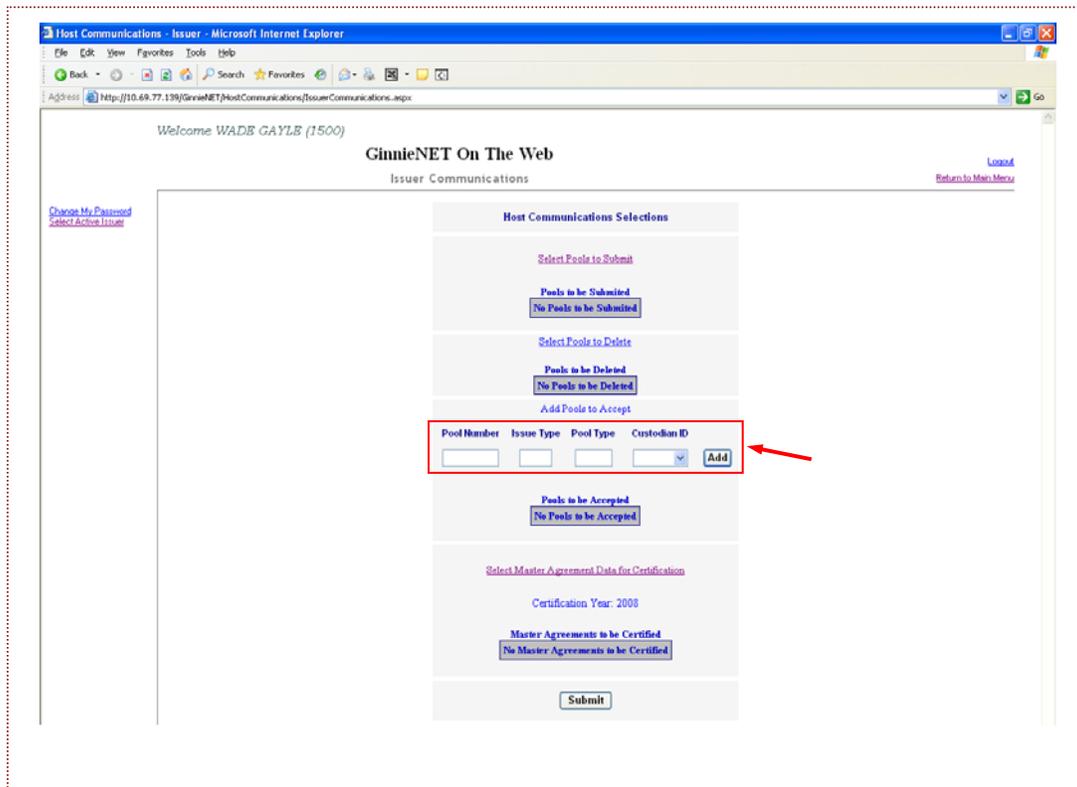


FIGURE 265 GINNIE*NET* ISSUER COMMUNICATIONS SCREEN

[Step 3] Enter a valid Pool number in the **Pool Number** field.

[Step 4] Enter an Issuer type in the **Issuer Type** field.

[Step 5] Enter a Pool type in the **Pool Type** field.

[Step 6] Click on the down arrow [▼] adjacent to the **Custodian ID** field, and select a desired Custodian ID.



NOTE: All field entries discussed above in *Steps 4-7 will be required* for all pools to be accepted by the Acquiring Issuer.

[Step 7] Click on the screen's <Add> button to add the current record, then REPEAT THIS PROCESS FOR EACH POOL TRANSACTION. The Issuer Communications screen will then display, like that shown on the following page in FIGURE 266.

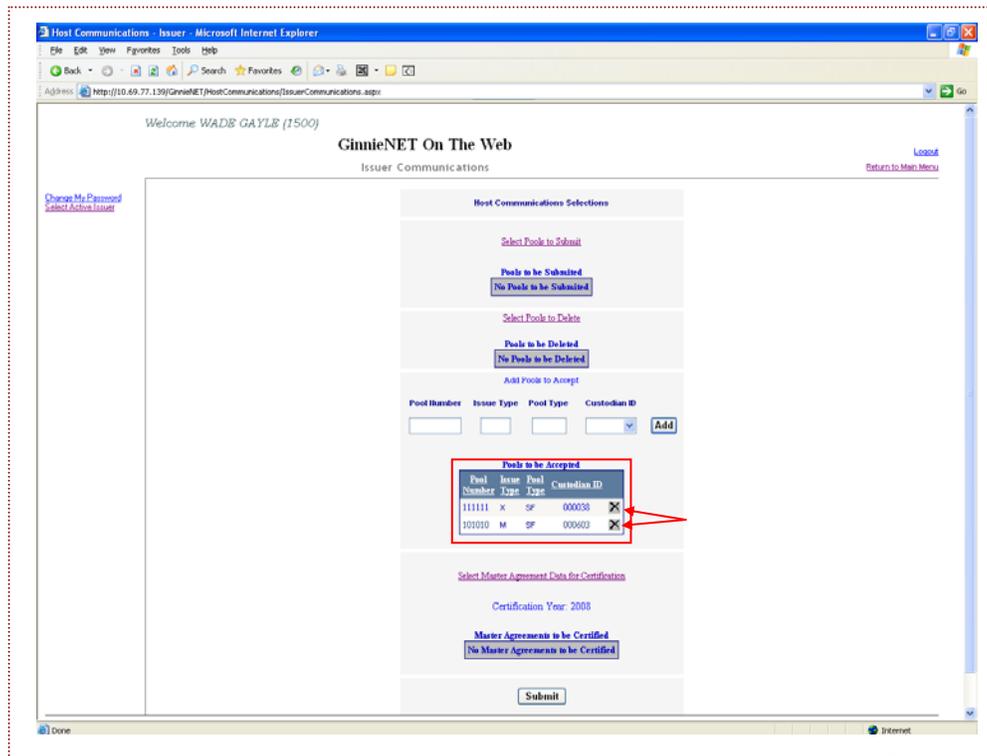


FIGURE 266 GINNIENET ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION)



NOTE: The user may also at any time click on the screen's <Delete> button to *delete* a pool record from those listed within the **Pools to be Accepted** screen area. To do so, click on the button adjacent to the Custodian ID column.

- [Step 8] Once completed with all field entries, click on the <Submit> button to complete the current Add Record action, and to initialize the Fingerprint Verification process.
- [Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review page, like that shown here in **FIGURE 255**.



FIGURE 267 GINNIE*NET* HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

 **NOTE:** For Immediate Issuance and Transfer Pools that are *not* accepted by the Buying/Transfer Issuer in a timely manner (two (2) business days after the Initial Certification is completed by the Selling (Originator) Issuer's Document Custodian), the pool will automatically be issued to the Seller (Originator) of the pool/loan package.

8.8 MASTER AGREEMENT CERTIFICATION

Annually each active Issuer is required to renew their Master Agreements with the Pool Processing Agent. In an effort to streamline this requirement, Ginnie*NET* now provides an electronic certification of Master Agreements. Shown below are all of the necessary screens that have been built into the New Pool Processing module of Ginnie*NET*. Ginnie*NET* allows Issuers to submit their certification of Master Agreements in a few simple steps.

Master Agreements are a requirement for each new pool, pool immediate transfer, and the transfer of servicing responsibility. Ginnie Mae hopes that this enhancement will provide a measure of improvement in the processing and renewal of Master Agreements. Remember that the user may only certify the Master Agreements that have been used in the prior year. Any *new* Master Agreement will have to be submitted in a “paper” format to the Pool Processing Agent.

To access the Master Agreement Certification screen functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen’s **Host Communications** link.

[Step 2] Click on the **Issuer Communications** link. The Issuer Communications screen will then display (FIGURE 268).

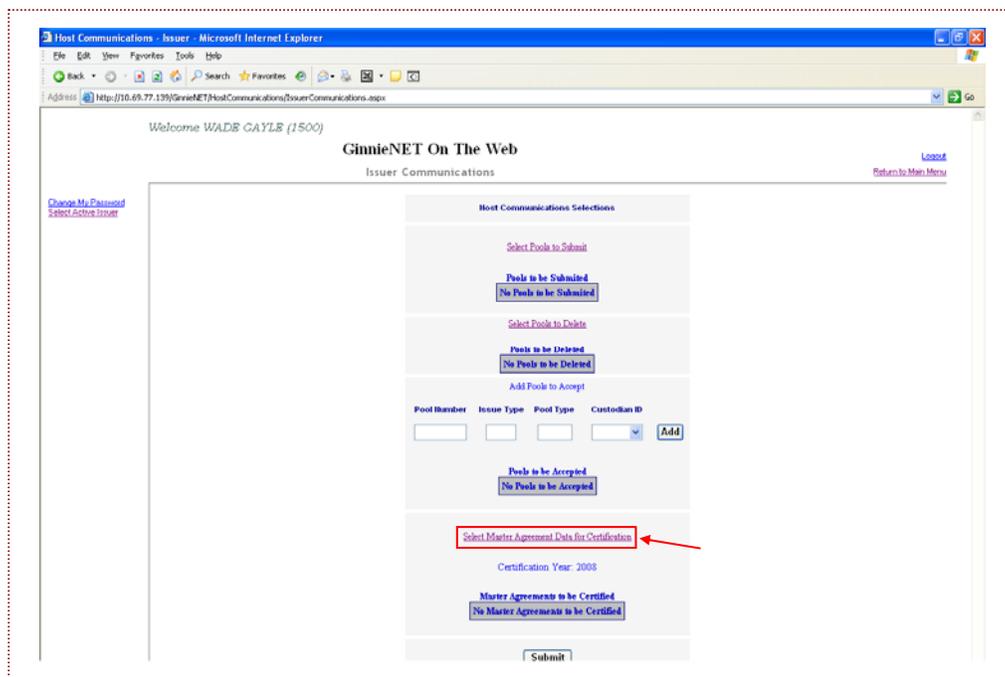


FIGURE 268 ISSUER COMMUNICATIONS SCREEN: SEND MASTER AGREEMENTS DATA FOR CERTIFICATION LINK

[Step 3] Click on the **Send Master Agreements Data for Certification** link, shown at the bottom of the screen. The **Select Master Agreements to be Certified** screen will then display (FIGURE 269).

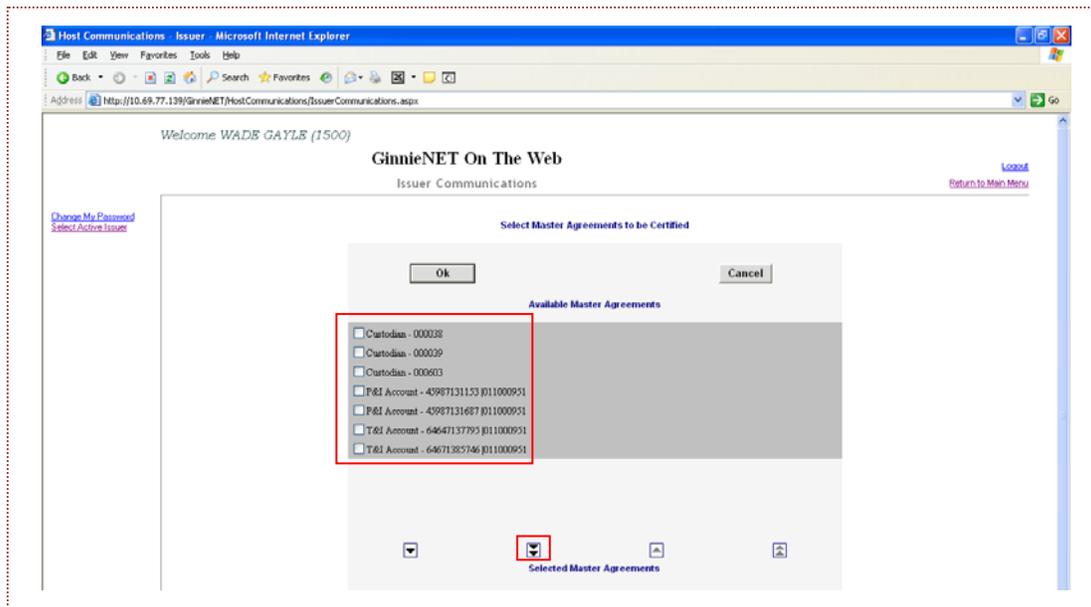


FIGURE 269 SELECT MASTER AGREEMENTS TO BE CERTIFIED SCREEN

- [Step 4] On the new **Select Master Agreements to be Certified** screen, the user may either select an existing Master Agreement account, or add an additional account. (For additional information, see CHAPTER 4 on **Maintenance**).
- [Step 5] Click on any of the individual checkbox fields [] to select a *single* Master Agreement account—or *multiple* accounts as shown in the column to the left.
The user may also click on the screen’s double-arrow [] button to select *all* accounts shown.
- [Step 6] Click on the <OK> button to move the selected accounts from the upper **Available Master Agreements** area of the screen, to the lower **Selected Master Agreements** screen area.
- [Step 7] The selected accounts will be moved down to the **Selected Master Agreements** screen area, and the user will be returned to the **Issuer Communications** screen (FIGURE 270).

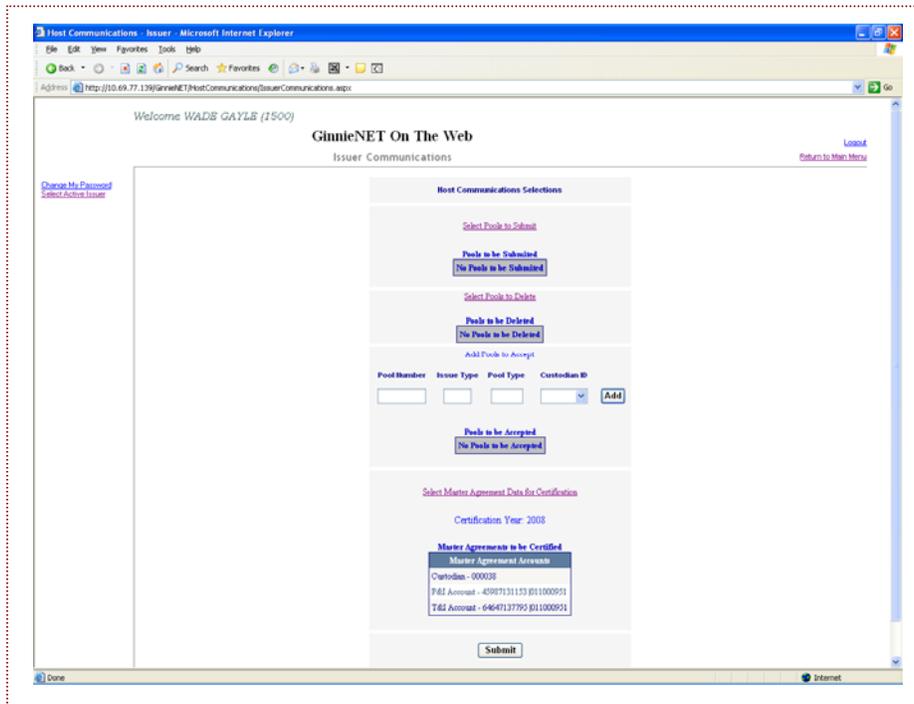


FIGURE 270 ISSUER COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

- [Step 8] Click on the <Submit> button to begin the fingerprint verification process.
- [Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in **FIGURE 271**.

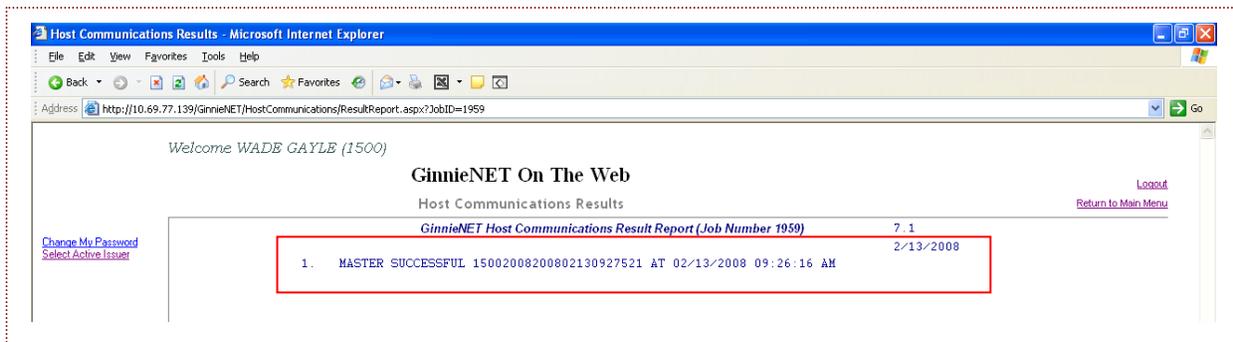


FIGURE 271 GINNIE*NET* ISSUER COMMUNICATIONS MASTER SUCCESSFUL RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **MASTER SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.9 I NVESTOR REPORTING COMMUNICATIONS

To access each of the robust functions within the Host Communications window, it will again be necessary to complete the Fingerprint Verification process. The verification process will be the same for each function, and is detailed below.

8.9.1 Investor Communications Menu Options

TABLE 37 INVESTOR COMMUNICATIONS MENU OPTIONS

INVESTOR REPORTING COMMUNICATIONS SCREEN LINKS	INVESTOR REPORTING COMMUNICATIONS MENU OPTIONS
<p>Investor Reporting Communications</p>	<ul style="list-style-type: none"> • Submit RPB Report • Submit Quarterly Certifications • Delete Quarterly Certifications • Submit ACH Debit Authorization (11709-A) • Submit HUD 11710-D Issuer's Monthly Summary Report • Delete HUD 11710-D Issuer's Monthly Summary Report • Send Remittance Advices • Send Prepayment Penalty

8.9.2 File Transmission Number (FTN)

A File Transmission Number (FTN) is assigned by the system at the time a report is transmitted, is used to identify reports on the network. The FTN is a combination of digits and characters, and is usually shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 Report Type 200201 20020212 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number**.
- The next field represents the **Report Type**.
- Next six (6) digits (**200201**) represent the **Reporting Month**.
- Next eight (8) digits represent the **Date of Report**.
- Next six (6) digits (**095732**) indicate the time the report was sent to the network.
- The last digit (**9**) is a “check digit” for the Communications session.

8.10 RPB SUBMISSION—(REMAINING PRINCIPAL BALANCE)

Initial **Remaining Principal Balance (RPB)** reporting can only be submitted on the 1st and 2nd business day. Corrections to the Remaining Principal Balance report can only be submitted from the 1st to the 5th business day.

To access the RPB submission function, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link. The Investor Reporting Communications screen will then display (FIGURE 272).

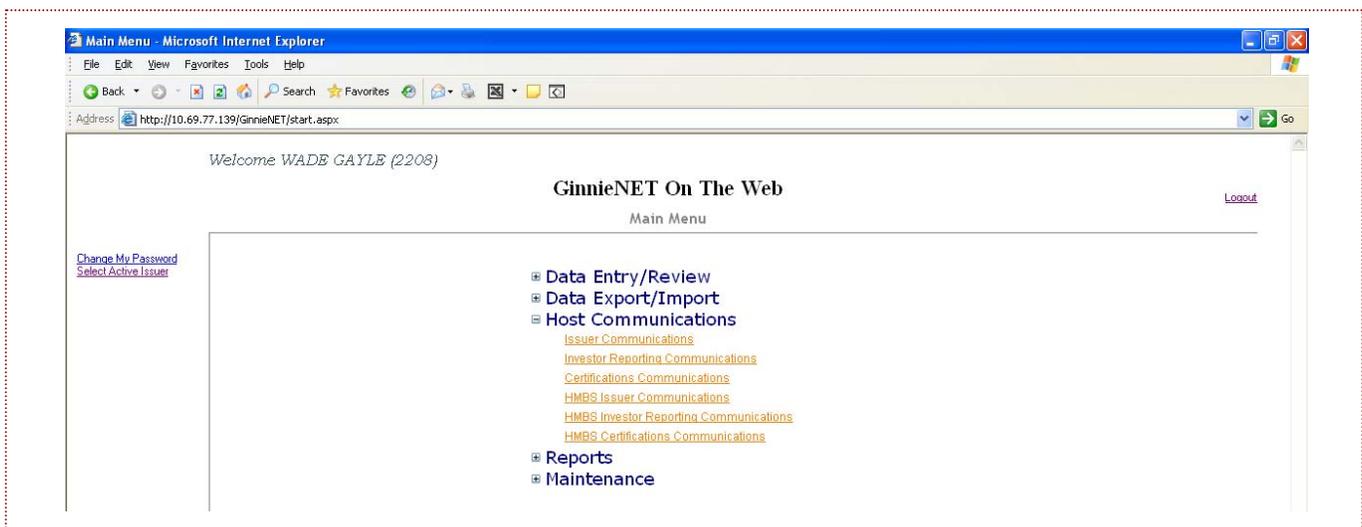


FIGURE 272 INVESTOR REPORTING COMMUNICATIONS SCREEN

[Step 3] Click on the **Certifications Communications** link.

[Step 4] Click on the **Select RPB Reports to Submit** link, shown at the top of the screen, to begin the report transmission process. The system will present a **WARNING!** message:

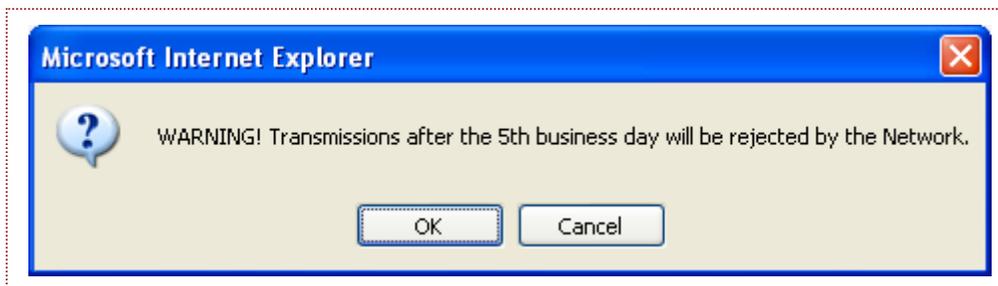


FIGURE 273 TRANSMISSION REJECTION WARNING MESSAGE

[Step 5] Click on the <OK> button to continue. The user will then be returned to the Investor Reporting Communications screen.

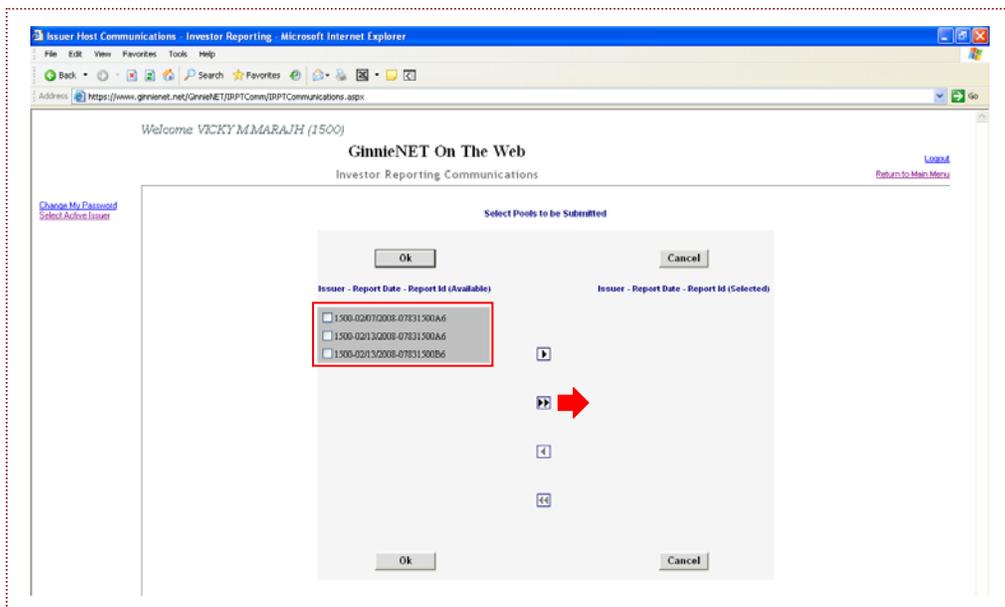


FIGURE 274 INVESTOR REPORTING COMMUNICATIONS SCREEN

[Step 6] On the Investor Reporting Communications screen, click on the screen's double-arrow [>>] button to select *all* reports listed in the Selected Reports column.

[Step 7] Click on any of the individual checkbox fields [] to select a *single* report—or *multiple* reports in that Selected Reports column.

[Step 8] Once the desired reports have been selected, click on the single-arrow [<] button to move those reports over to the Available Reports column of the screen.

[Step 9] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.

[Step 10] Click on the <Submit> button to initialize the fingerprint verification process.

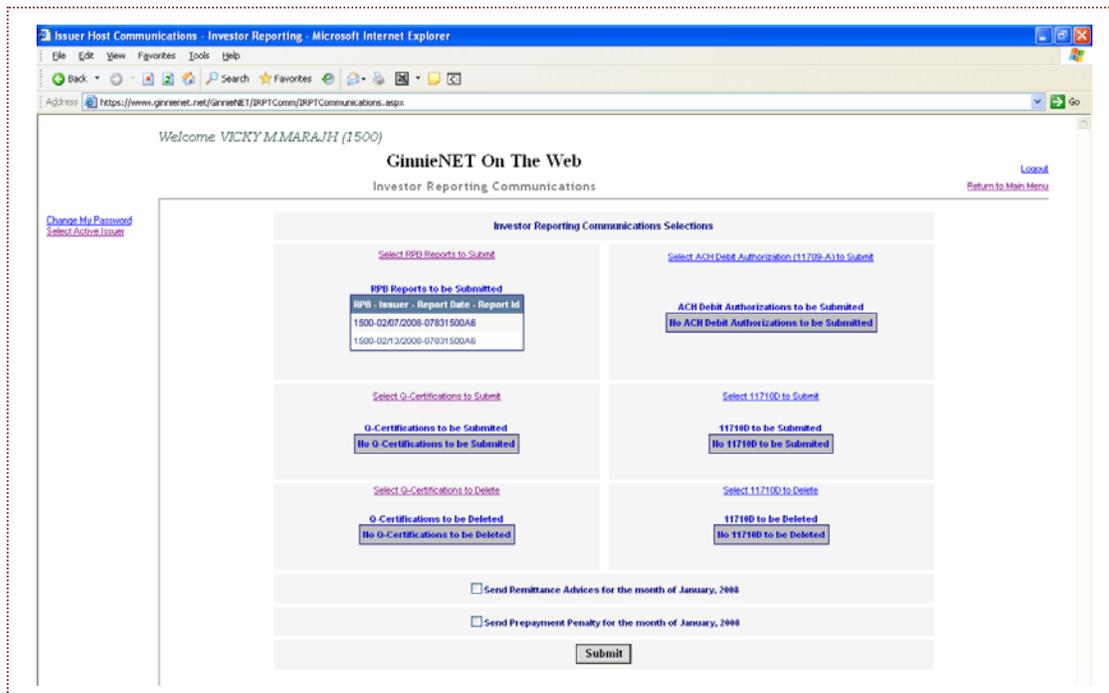


FIGURE 275 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN

[Step 11] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 12] Once the verification process is completed, the system will then display a transmission status and review screen to indicate either a SUCCESSFUL or UNSUCCESSFUL transmission of the selected reports.

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 13] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return the Ginnie*NET* Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.11 QUARTERLY CERTIFICATION SUBMISSION/DELETION

Quarterly Certification can only be submitted from the *first* business day, to the *last* business day, (September, December, March, June). Corrections to the Quarterly Certifications Report can be made from first business day to last business day.

To access the Quarterly Certification functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link.

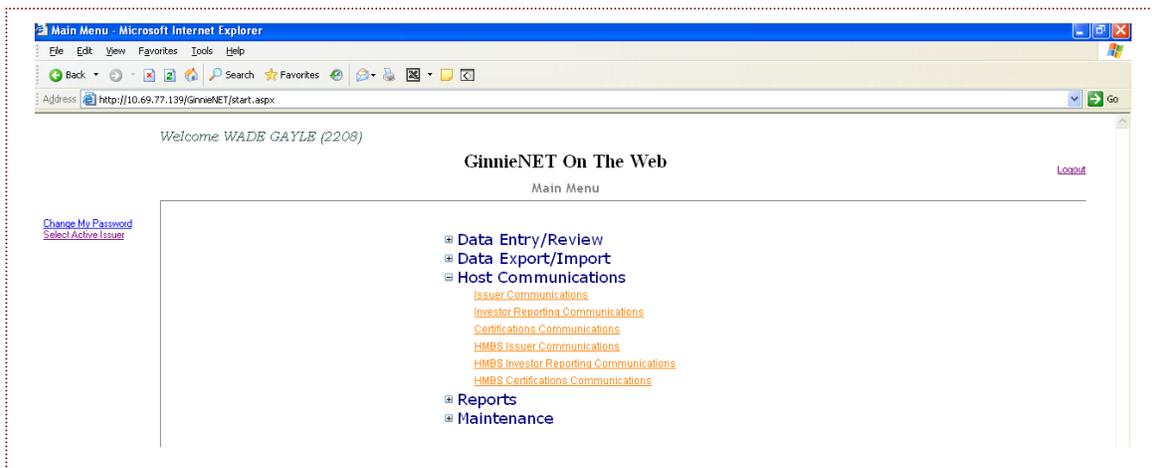


FIGURE 276 INVESTOR REPORTING COMMUNICATIONS SCREEN (QUARTERLY CERTIFICATIONS)

[Step 3] Click on the **Certifications Communications** link. The Investor Reporting Communications screen will then display.

[Step 4] Click on the **Q-Certification to be Submitted** link to begin the report transmission process. The Investor Reporting Communications Selections screen will then display, like that shown on the following page in [FIGURE 277](#).

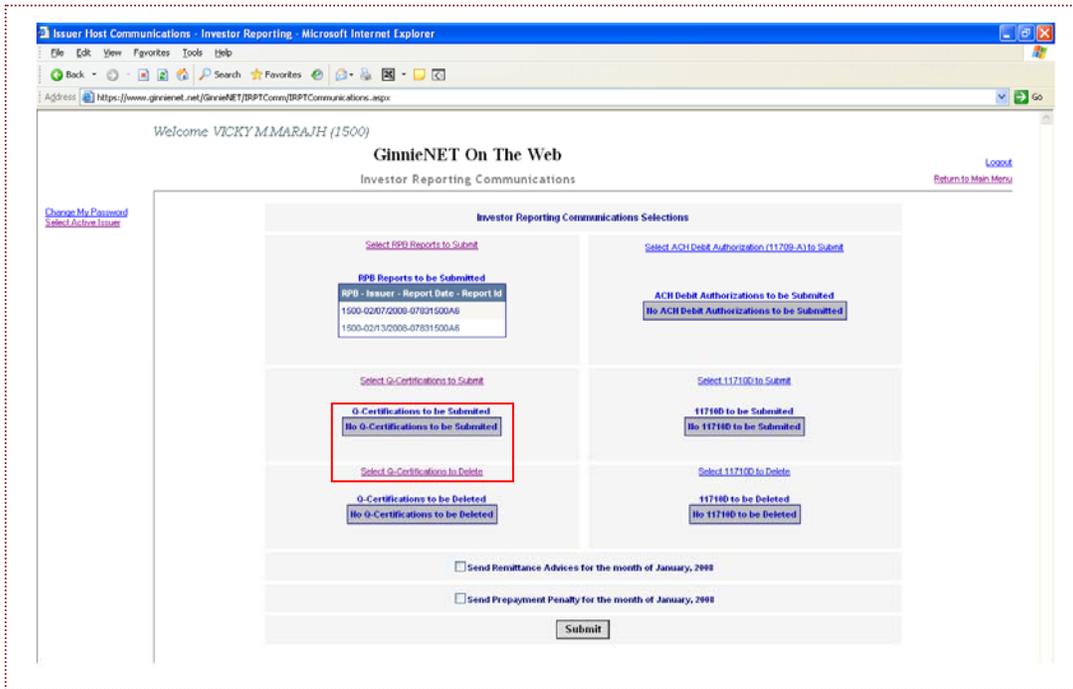


FIGURE 277 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (w/FUNCTION LINKS)

The Investor Select Pools to be Submitted screen will then display.

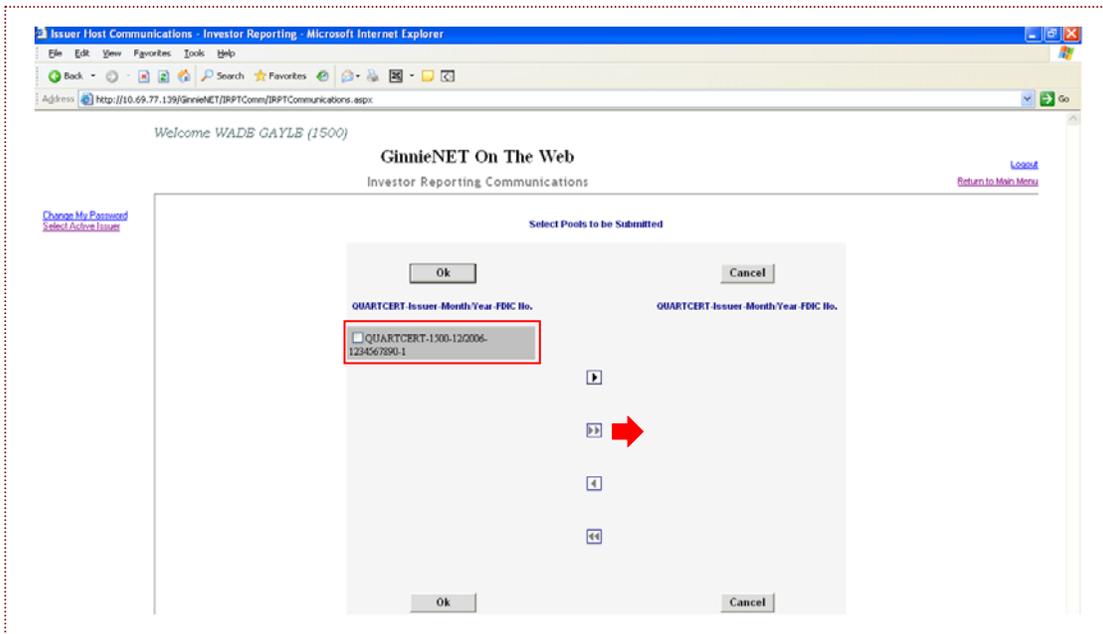


FIGURE 278 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (AVAILABLE REPORTS)

[Step 5] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 278).

[Step 6] Click on the screen’s double-arrow [] button to select *all* reports listed in the Selected Pools column.

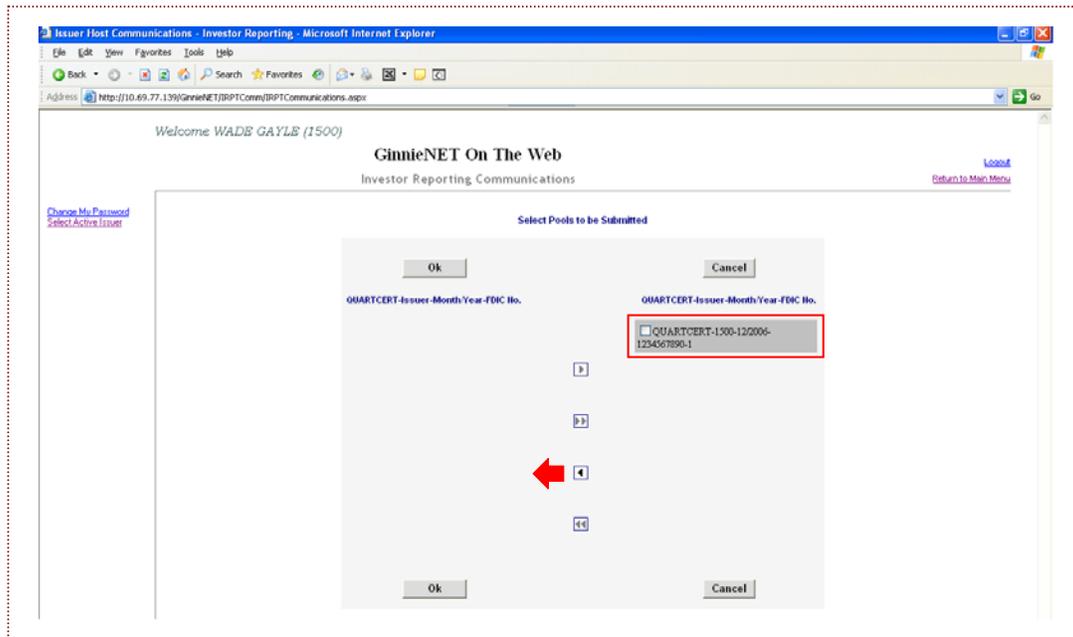


FIGURE 279 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 7] Once the desired reports have been selected, click on the single-arrow [] button to move those reports over to the Available column of the screen.

[Step 8] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.

[Step 12] Click on the <Submit> button to begin the fingerprint verification process.

[Step 13] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 14] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 280.

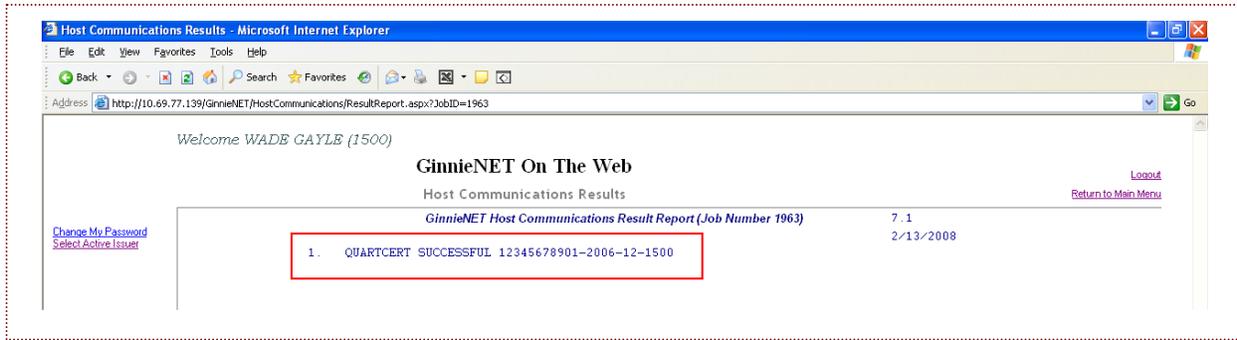


FIGURE 280 INVESTOR REPORTING COMMUNICATIONS **QUARTCERT SUCCESSFUL RESULTS** SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 15] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the GinnieNET Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.12 ACH DEBIT AUTHORIZATION

Form HUD 11709 may be submitted from the *first* business day to the next to *last* business day of the current month to be effective for the following month.

However, submission made prior to the 17th calendar day will not be processed until the evening of the 17th calendar day.

Submissions made *after* the 17th calendar day, through 7:00 PM of the next-to-last business day will be processed on the evening of the first available business day.

To access the ACH Debit Authorization (11709-A) screen functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link.

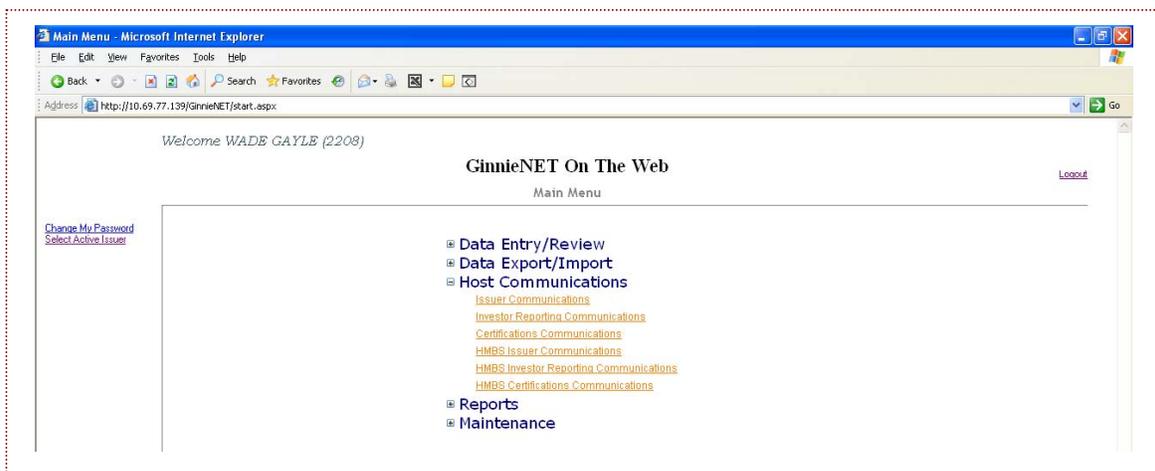


FIGURE 281 INVESTOR REPORTING COMMUNICATIONS SCREEN (**ACH DEBIT AUTHORIZATION**)

[Step 3] Click on the **Certifications Communications** link.

[Step 4] Click on the **Select ACH Debit Authorization (11709-A)** link to begin the report transmission process. The Investor Reporting Communications Selections screen will then display.

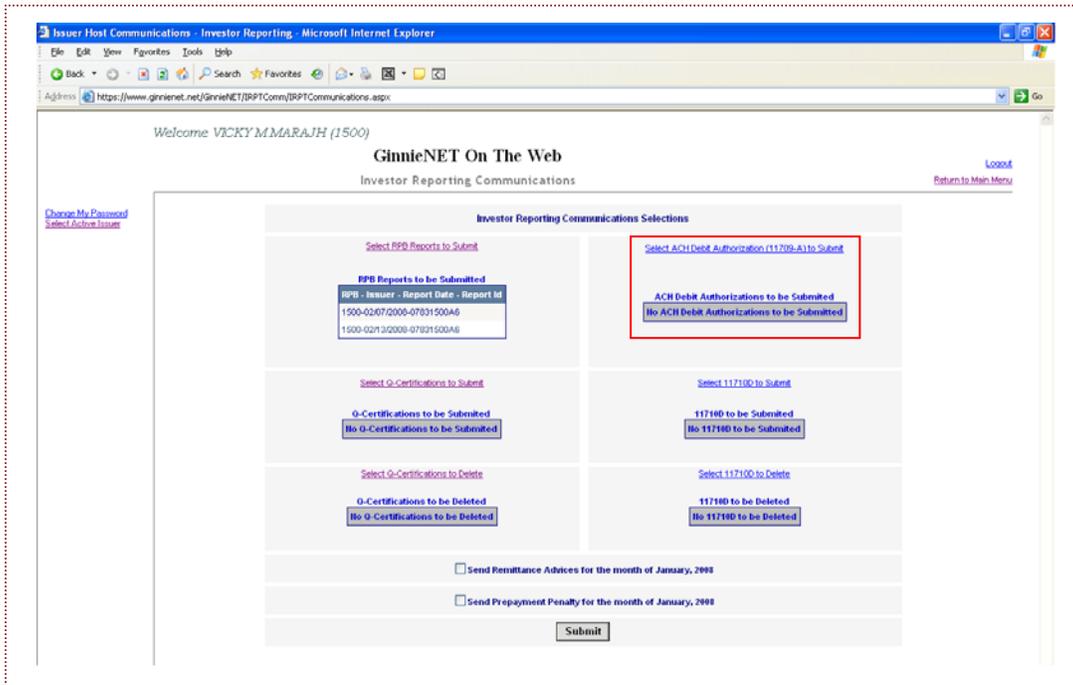


FIGURE 282 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (ACH DEBIT LINK)

The Investor Select Pools to be Submitted screen will then display.

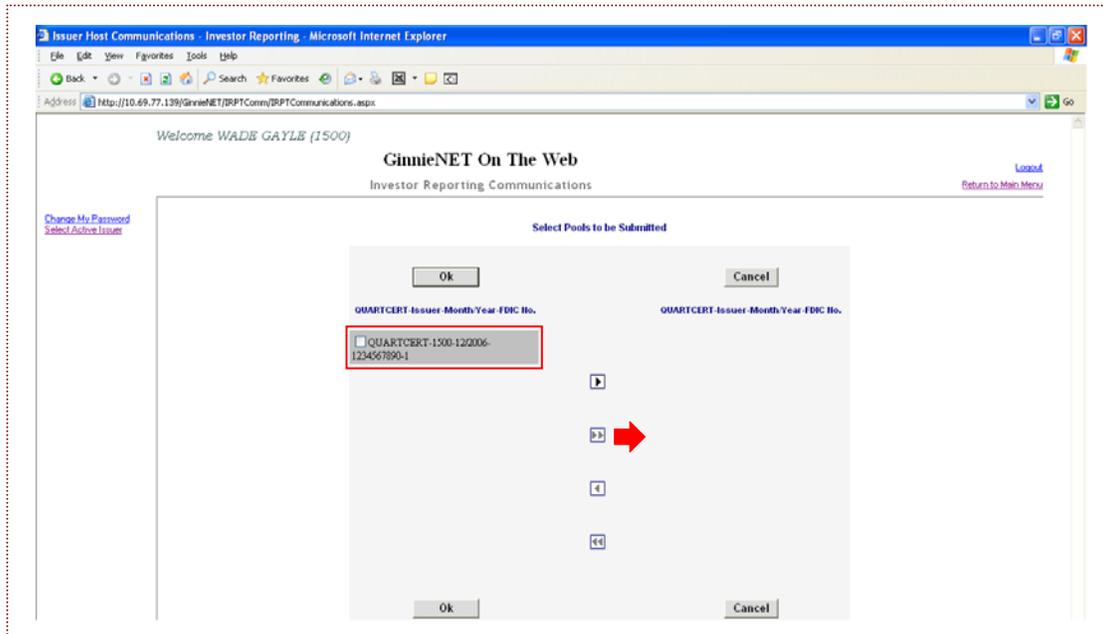


FIGURE 283 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (AVAILABLE REPORTS)

- [Step 5] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 284).
- [Step 6] On the new Investor Reporting Communications Selections screen, click on the screen’s double-arrow button to select *all* reports listed in the Selected Pools column.

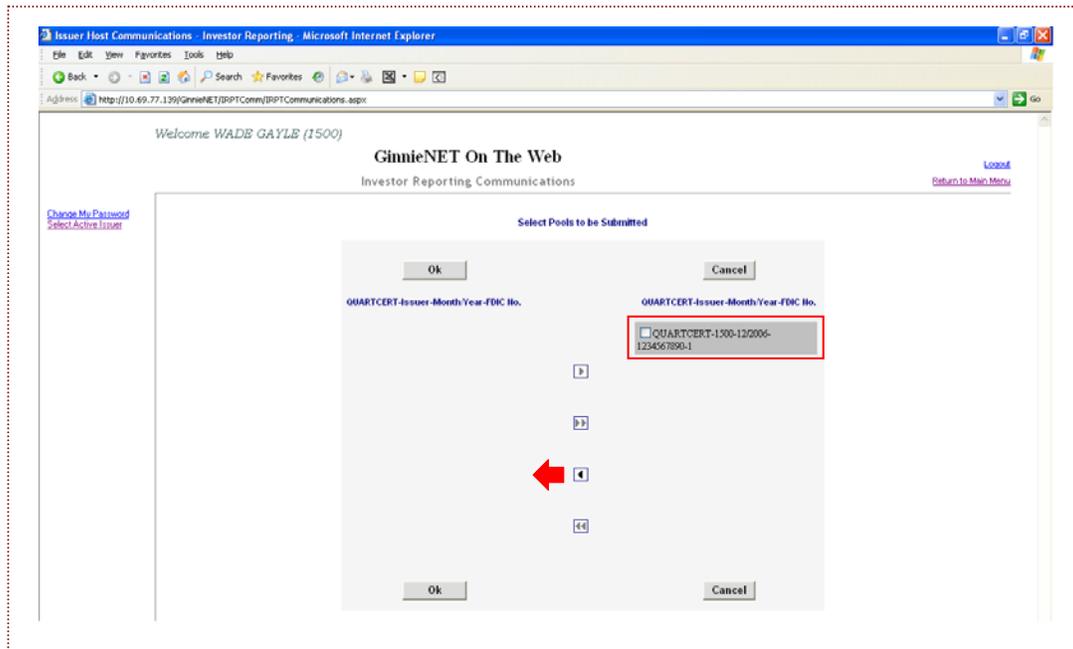


FIGURE 284 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (**MOVE REPORTS**)

- [Step 7] Once the desired reports have been selected, click on the single-arrow button to move those reports over to the Available column of the screen.
- [Step 8] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.
- [Step 9] Click on the <Submit> button to begin the fingerprint verification process.
- [Step 10] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.
- [Step 11] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 285.



FIGURE 285 INVESTOR REPORTING COMMUNICATIONS: **ACH DEBIT SUCCESSFUL RESULTS** SCREEN

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 12] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the GinnieNET Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.13 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

The **Issuer's Monthly Remittance Advice—HUD 11714** form may only be submitted from the 1st business day to the 15th calendar day.

To access the ACH Debit Authorization (11709-A) screen functions, step through the following procedural flow:

- [Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.
- [Step 2] Click on the **Investor Reporting Communications** link.

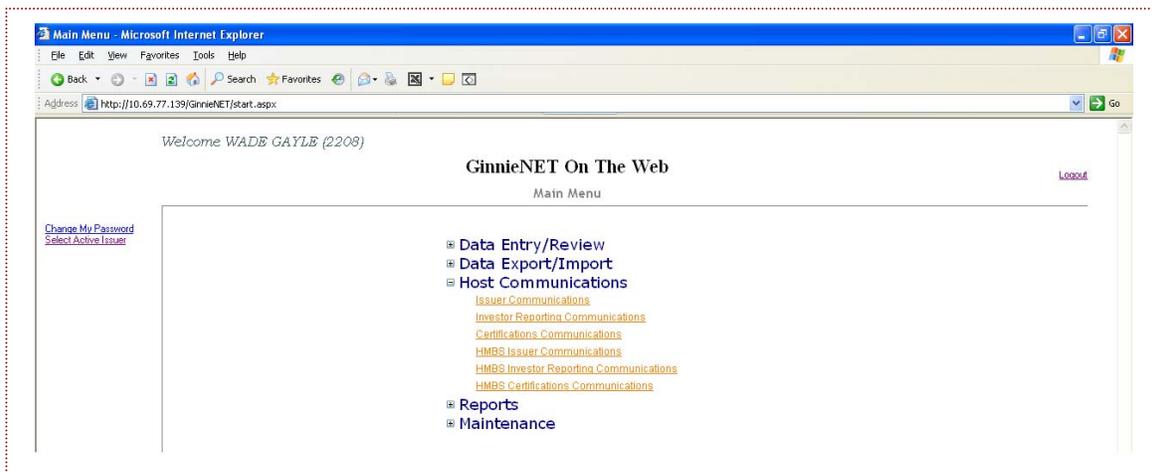


FIGURE 286 INVESTOR REPORTING COMMUNICATIONS SCREEN (**IMRA—HUD 11714**)

- [Step 3] Click on the **Certifications Communications** link. The **Investor Reporting Communications** screen will then display.
- [Step 4] On the **Investor Reporting Communications** screen, click on the **Send Remittance Advices** checkbox () to begin the report transmission process. The **Investor Reporting Communications Selections** screen will then display.

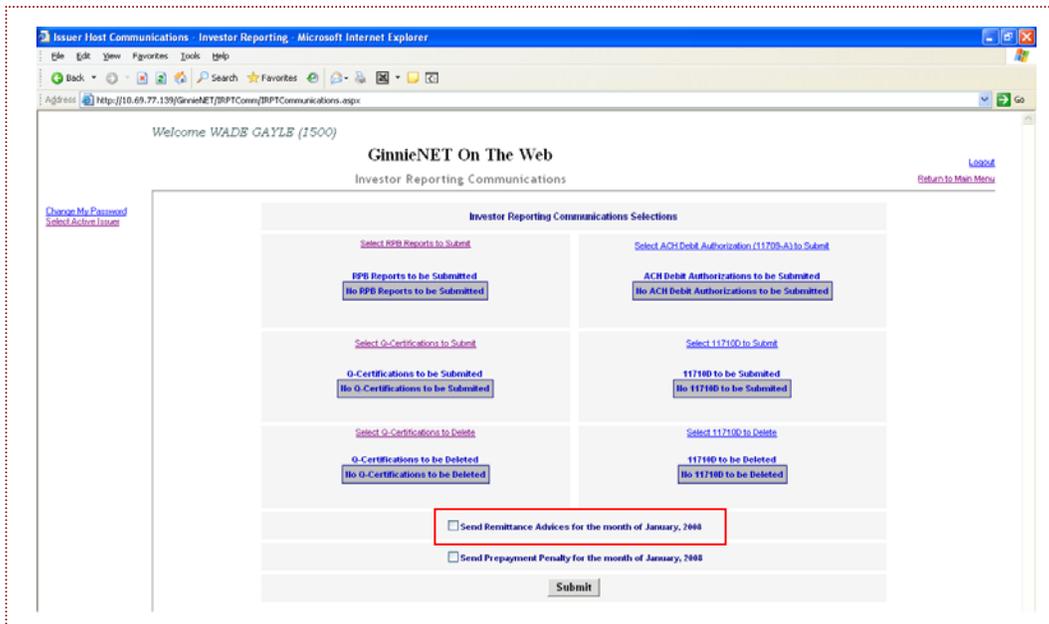


FIGURE 287 INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (IMRA—HUD 11714LINK)

[Step 5] Click on the <Submit> button to begin the fingerprint verification process.

[Step 6] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 7] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in **FIGURE 288**.

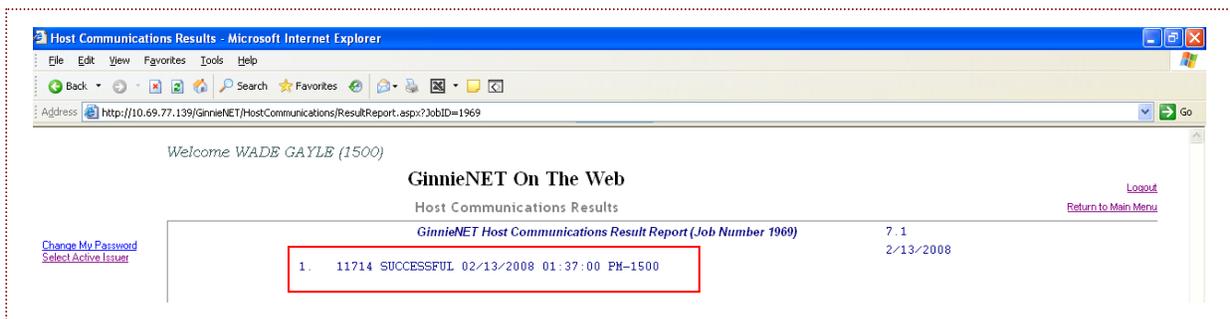


FIGURE 288 INVESTOR REPORTING COMMUNICATIONS: **11714 SUCCESSFUL** RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **11714 SUCCESSFUL** return.

[Step 8] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.14 MULTIFAMILY PREPAYMENT PENALTY

Multifamily Prepayment Penalty can only be submitted from the 1st business day to the 5th business day.

To access the Multifamily Prepayment Penalty function, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

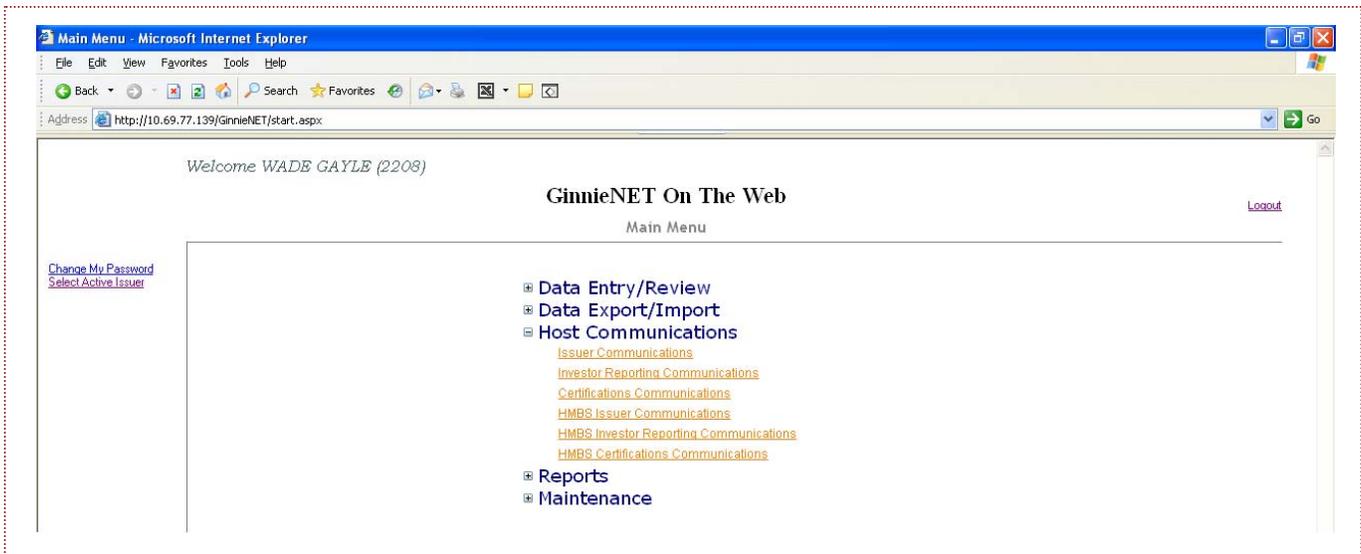


FIGURE 289 GINNIE^{NET} MAIN MENU SCREEN (MULTIFAMILY PREPAYMENT PENALTY)

[Step 2] Click on the **Certifications Communications** link. The **Investor Reporting Communications** screen will then display.

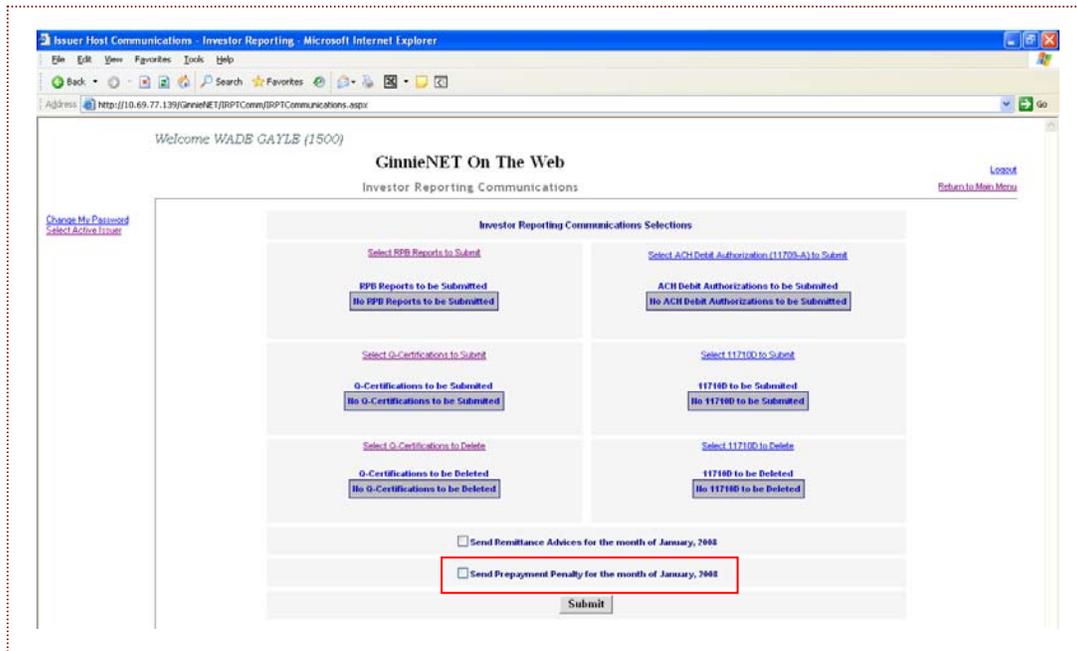


FIGURE 290 INVESTOR REPORTING COMMUNICATIONS SCREEN (w/SEND PREPAYMENT PENALTY CHECKBOX)

[Step 3] Click on the **Send Prepayment Penalty** checkbox (), at the bottom of the screen, to begin the report transmission process. The system will then display the **WARNING!** message shown here in [FIGURE 291](#).

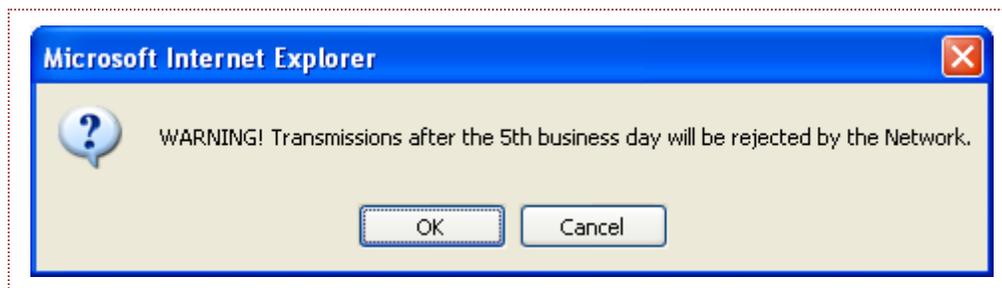


FIGURE 291 TRANSMISSION REJECTION WARNING MESSAGE

[Step 4] Click on the **<OK>** button to continue. The user will then be returned to the Investor Reporting Communications screen.

[Step 5] Click on the **<Submit>** button to begin the fingerprint verification process.

[Step 6] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page [8-5](#).

[Step 7] Once the verification process is completed, the system will then display a transmission status and review screen to indicate either a **SUCCESSFUL** or **UNSUCCESSFUL** transmission of the selected reports.

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 8] The user may then either print the current results page report, or click on the screen’s **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.

 **NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.15 CERTIFICATIONS COMMUNICATIONS

To access the robust functionality of in the **Certifications Communications** screen, it will be necessary to complete the fingerprint verification process. This verification process will be the same for *each* function, and is outlined below.

8.15.1 Certifications Communications Link Options

TABLE 38 CERTIFICATIONS COMMUNICATIONS MENU OPTIONS

CERTIFICATIONS COMMUNICATIONS <u>SCREEN LINKS</u>	CERTIFICATIONS COMMUNICATIONS <u>MENU OPTIONS</u>
Certifications Communications	<ul style="list-style-type: none"> • Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)

8.15.2 File Certification or Rejection Number (FCN/FRN)

- A File Transmission Number (FC-FTN, RCI-FTN or RCC-FTN), is assigned by the system at the time a pool is transmitted, is used to identify pools on the Network.
- After pool data is certified a FC-FCN, RCI-FCN or RCC-FCN is added to the pool record or after pool data is rejected a FC-FRN, RCI-FRN or RCC-FRN is added.

The file Certification or Rejection tracking number for the pool is displayed on the pool detail record and form HUD 11706.

8.15.3 Final Certification

- **FC-FTN** (Final Certification File Transmission Number);
- **FC-FCN** (Final Certification File Certification Number)
- **FC-FRN** (Final Certification File Rejection Number).

8.15.4 Recertification

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). The FC-FTN/FC-FCN number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XSF**) indicate the **Issue** and **Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

8.16 ISSUER/CUSTODIAN RECERTIFICATION

8.16.1 Recertification

- **RCI-FTN** (Recertification Issuer Final Certification File Transission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

To access the Issuer/Custodian Recertification screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link (**ERROR! REFERENCE SOURCE NOT FOUND.**).

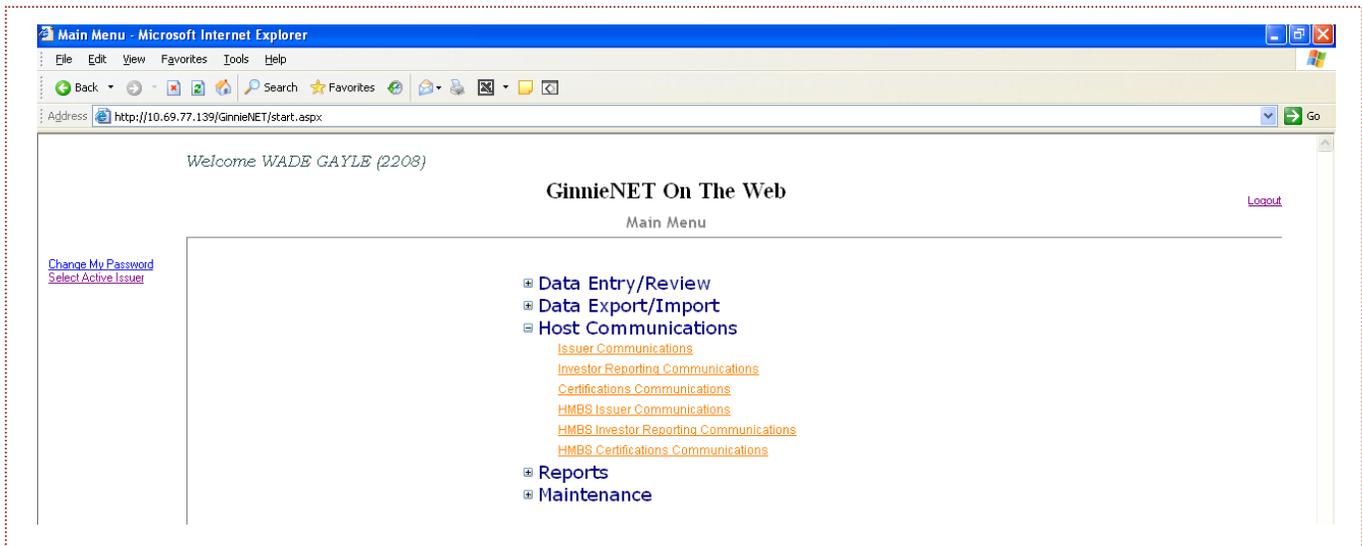


FIGURE 292 GINNIE^{NET} MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display, like that shown on the following page in FIGURE 293.

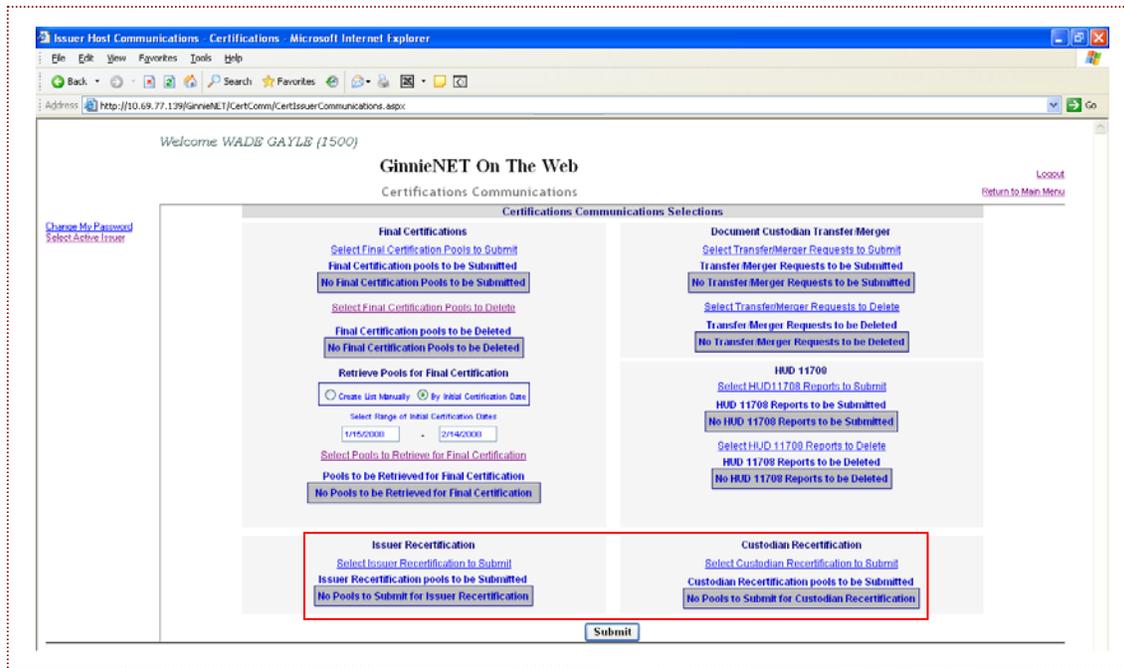


FIGURE 293 CERTIFICATIONS COMMUNICATIONS SCREEN (**ISSUER/CUSTODIAN RECERTIFICATION**)

[Step 3] Click on the **Select Issuer Recertification to Submit** link, (or the **Select Custodian Recertification to Submit** link), to begin the report transmission process. The Select Pools to be Submitted screen will then display.

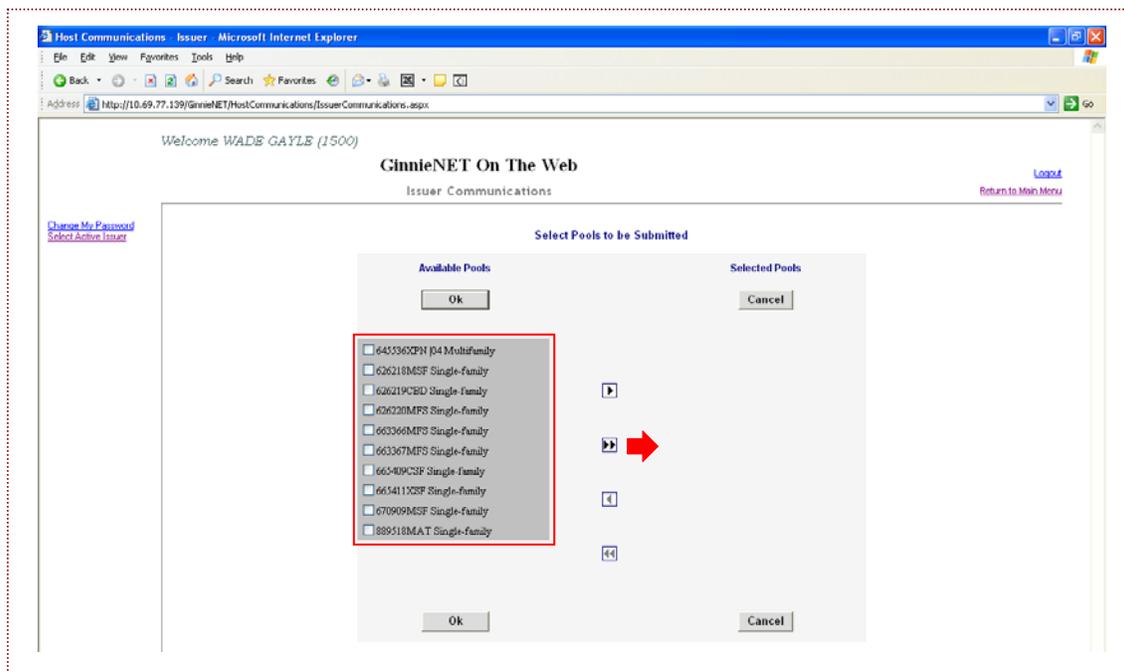


FIGURE 294 CERTIFICATIONS COMMUNICATIONS SCREEN (**SELECT ISSUER / CUSTODIAN RECERTIFICATION FUNCTION**)

[Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column (FIGURE 294).

[Step 5] Click on the screen’s double-arrow [] button to select *all* reports listed in the Selected Pools column.

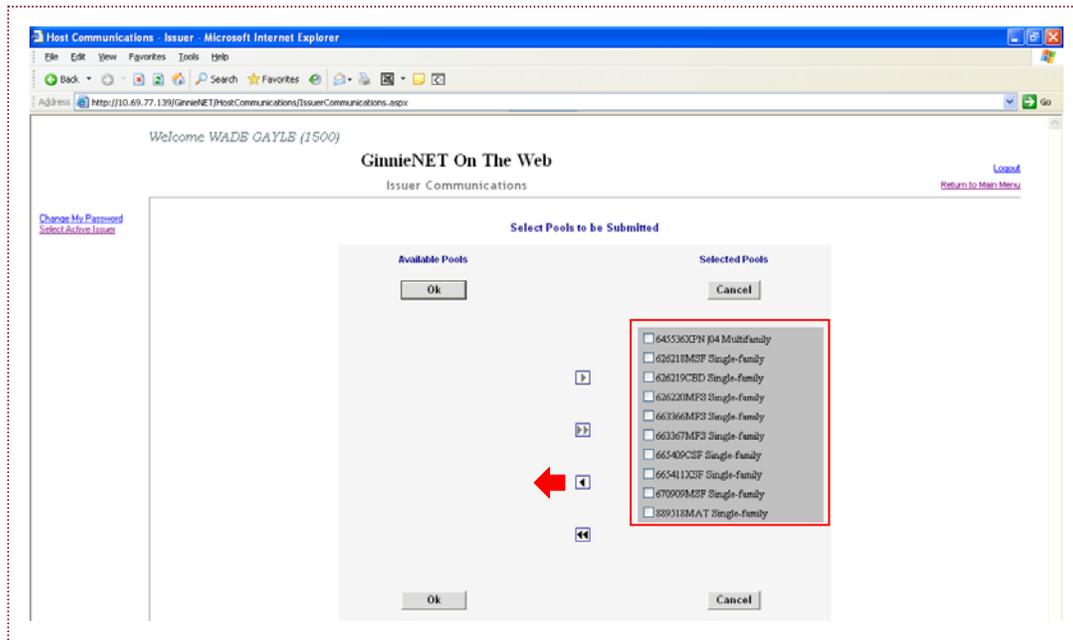


FIGURE 295 CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (**MOVE REPORTS**)

[Step 6] Once the desired reports have been selected, click on the single-arrow [] button to move those reports over to the Available column of the screen (FIGURE 295).

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the fingerprint verification process.

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 280.

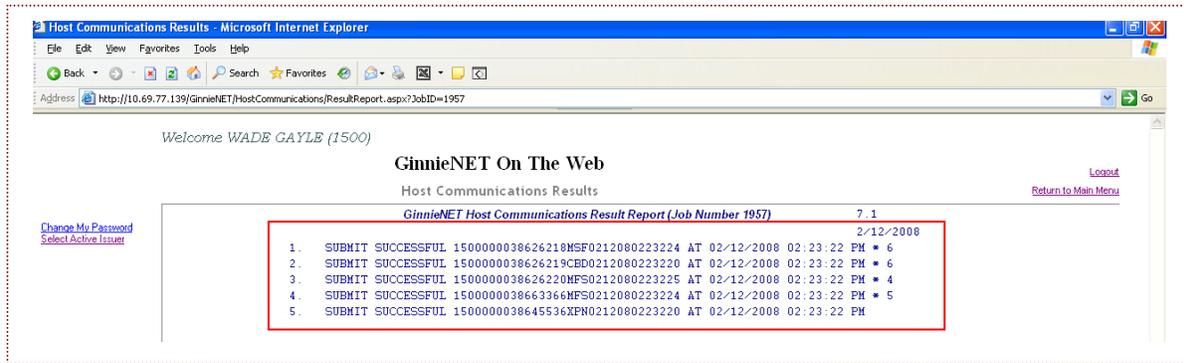


FIGURE 296 CERTIFICATIONS COMMUNICATIONS: **SUBMIT SUCCESSFUL RESULTS SCREEN**

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the GinnieNET Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.17 DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS

- Document Custodian Transfers, could be a Complete Transfer, Partial Transfer, Complete Merger or a Partial Merger.
- For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
- For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the new Document Custodian, previous Custodian(s) and/or existing Custodian(s).
- The Issuer can enter an Effective Date of Transfer any day of the month. The Issuer is required to enter this date.
- For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), that specific pool(s) will be rejected and the remaining pools would be transferred. The rejected pools would be identified on the Ginnie*NET* confirmation, which is currently faxed to Issuer.

For example, four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer, two (2) pools do not belong to the Issuer, the 398 pools are processed and the two (2) pools are rejected and identified as rejects on the confirmation.

NOTE: The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

To access the Document Custodian Transfer screen functions, step through the following procedural flow:

[Step 1] On the Ginnie^{NET} Main Menu screen, click on the screen's **Host Communications** link.

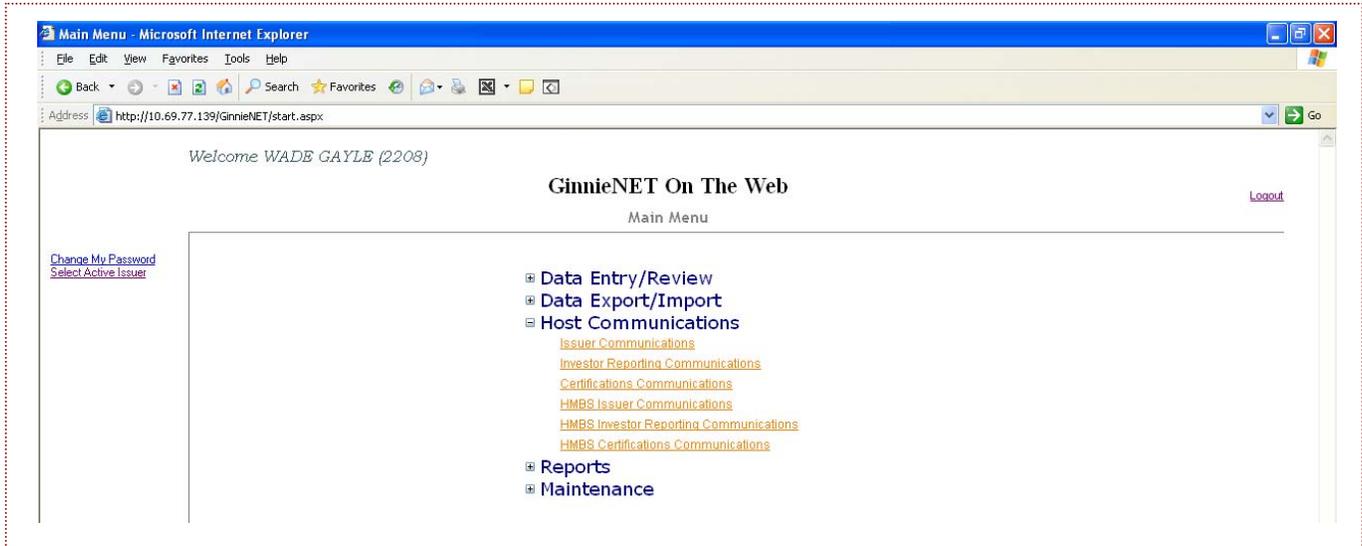


FIGURE 297 GINNIE^{NET} MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display, like that shown here in FIGURE 298.

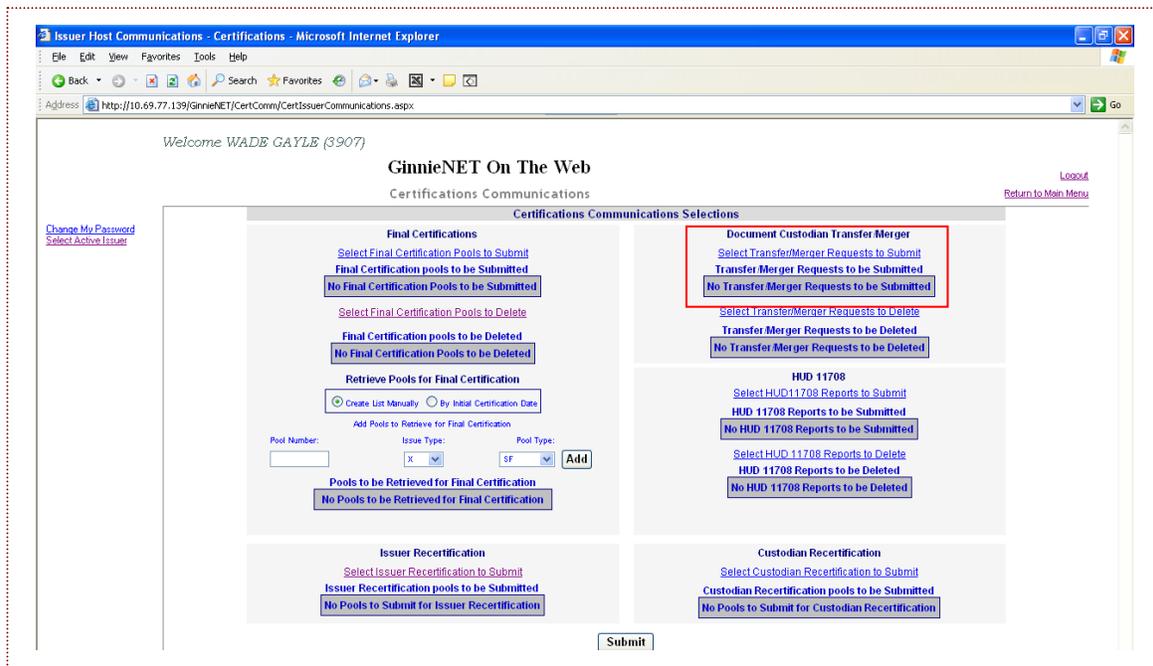


FIGURE 298 CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN TRANSFER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

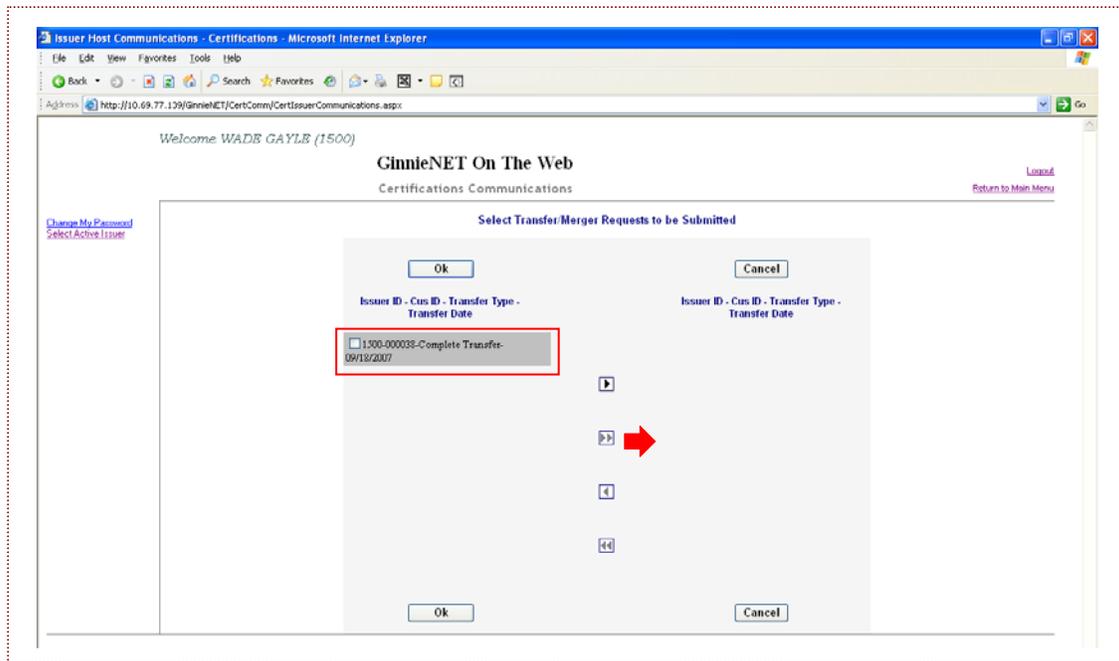


FIGURE 299 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

[Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click on the screen’s double-arrow button to select *all* reports listed in the Selected Pools column (FIGURE 299).

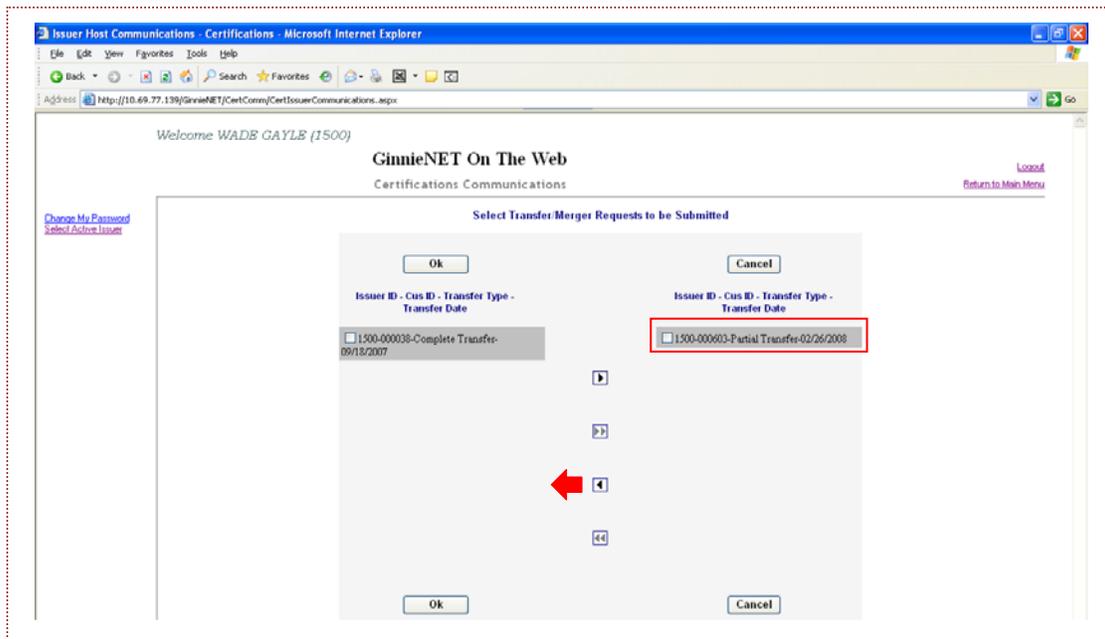


FIGURE 300 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

- [Step 6] Once the desired reports have been selected, click on the single-arrow [] button to move those reports over to the Available column of the screen (FIGURE 300).
- [Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.
- [Step 8] Click on the <Submit> button to begin the fingerprint verification process.
- [Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 301.

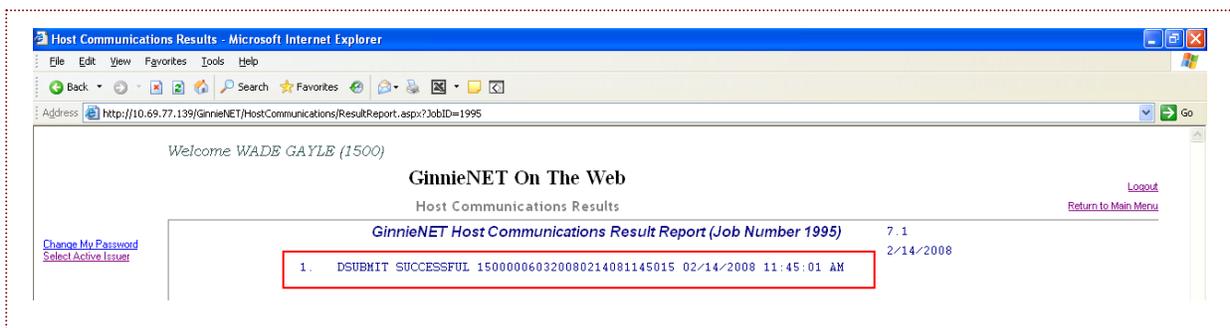


FIGURE 301 CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the Ginnie*NET* Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.17.1 Document Custodian Transfer/Merger Screen Functions

To access the Document Custodian Merger screen functions, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the screen's **Host Communications** link.

[Step 2] Click on the **Investor Reporting Communications** link. The Certifications Communications screen will then display, like that shown here in **FIGURE 302**.

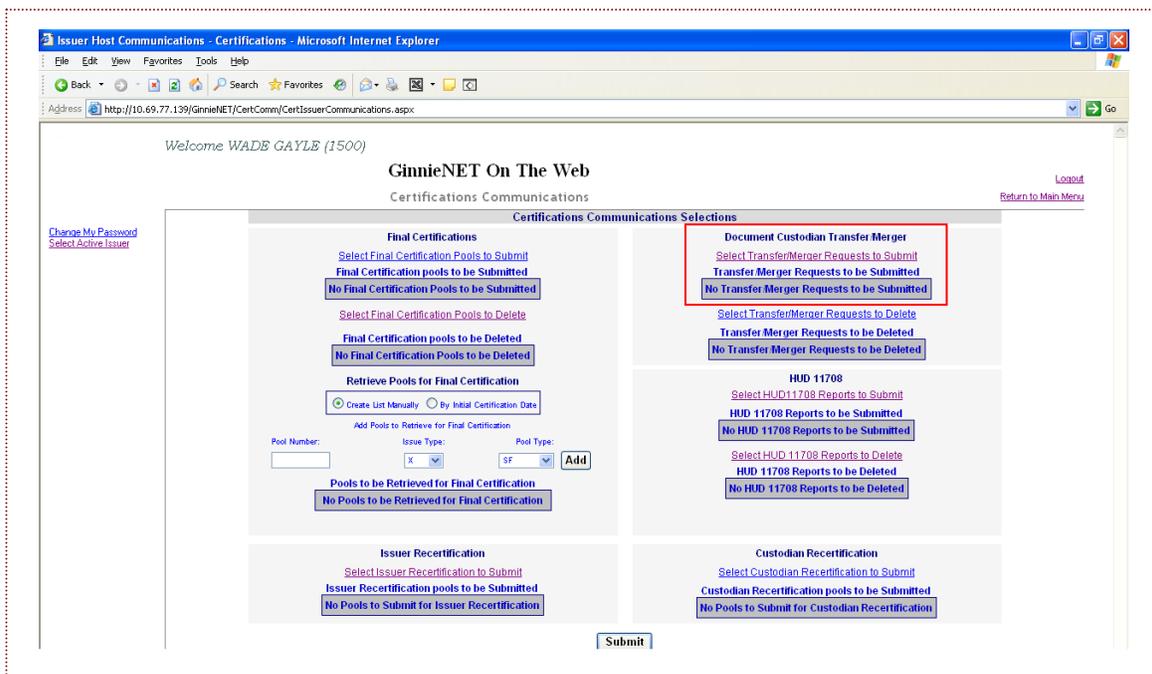


FIGURE 302 CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN MERGER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

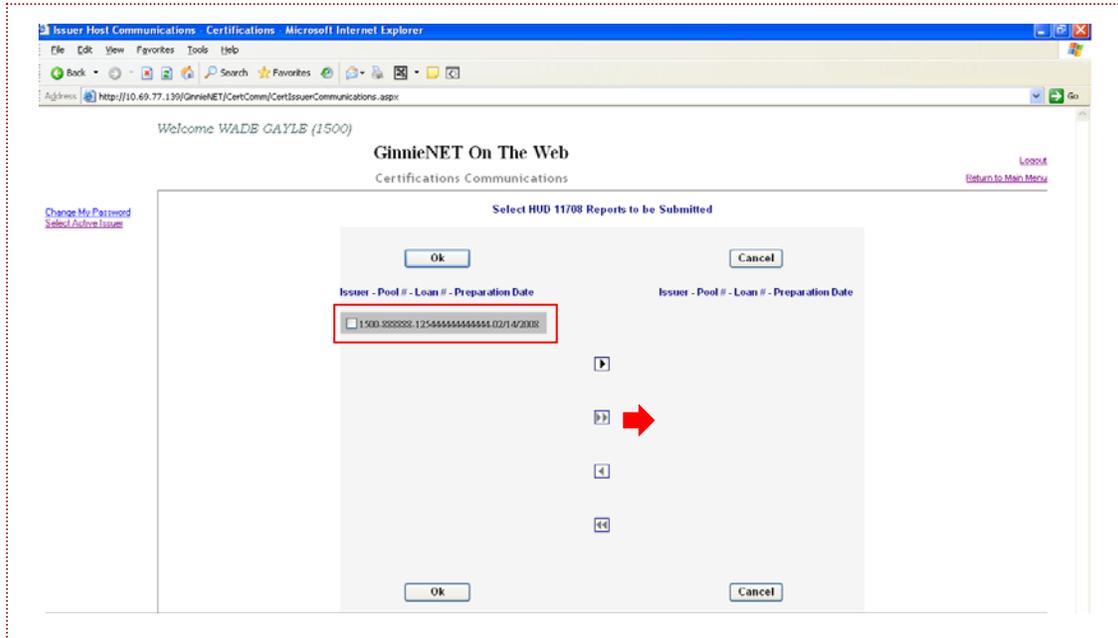


FIGURE 303 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

[Step 4] Click on any of the individual checkbox fields to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click on the screen's double-arrow button to select *all* reports listed in the Selected Pools column (FIGURE 304).

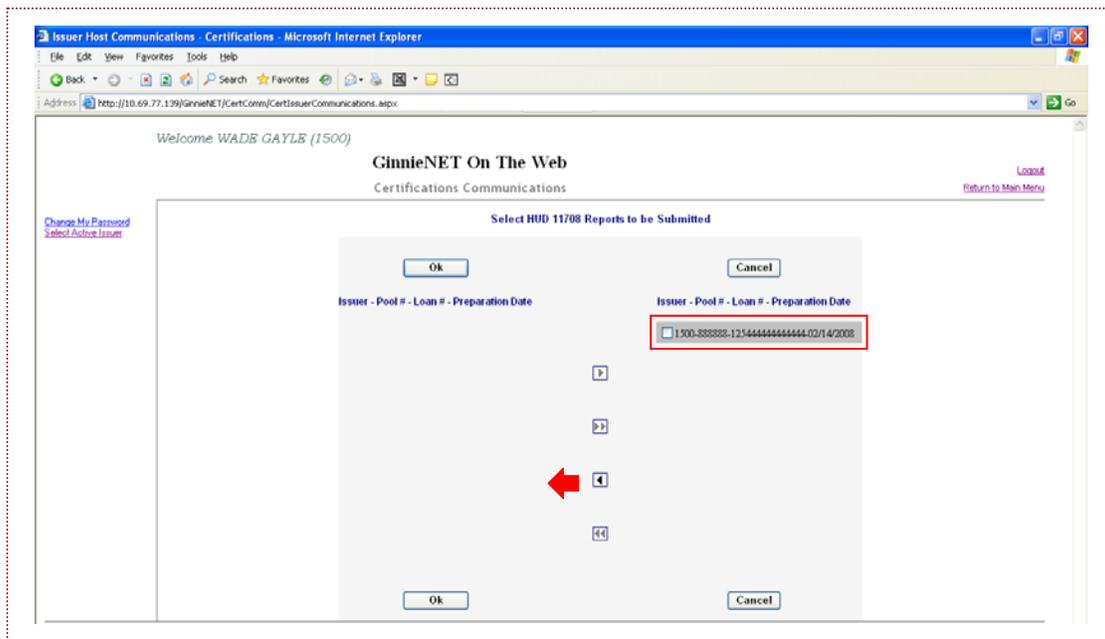


FIGURE 304 SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow [] button to move those reports over to the Available column of the screen (FIGURE 304).

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the fingerprint verification process.

[Step 9] Step through the complete fingerprint verification process, as described earlier in the **Fingerprint Verification** module, beginning on page **8-5**.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page, like that shown in FIGURE 305.



FIGURE 305 CERTIFICATIONS COMMUNICATIONS: QUARTCERT SUCCESSFUL RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the screen's **Return to Main Menu** link at the top of the page, to return to the GinnieNET Main Menu screen.



NOTE: After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

9.0 R EPORTS

9.0 R E P O R T S

All reports can be viewed on the screen or printed using *Adobe Reader*. Reports can also be saved to a .pdf (Portable Document Format) document file format.

All reporting functions are the same. Use the following reporting instructions for the generation of all reports within the **Reports** menu. The Reports menu options enable the user to print all of the following:

- New Pool Processing reports;
- Certifications reports; and
- Investor Reporting files.

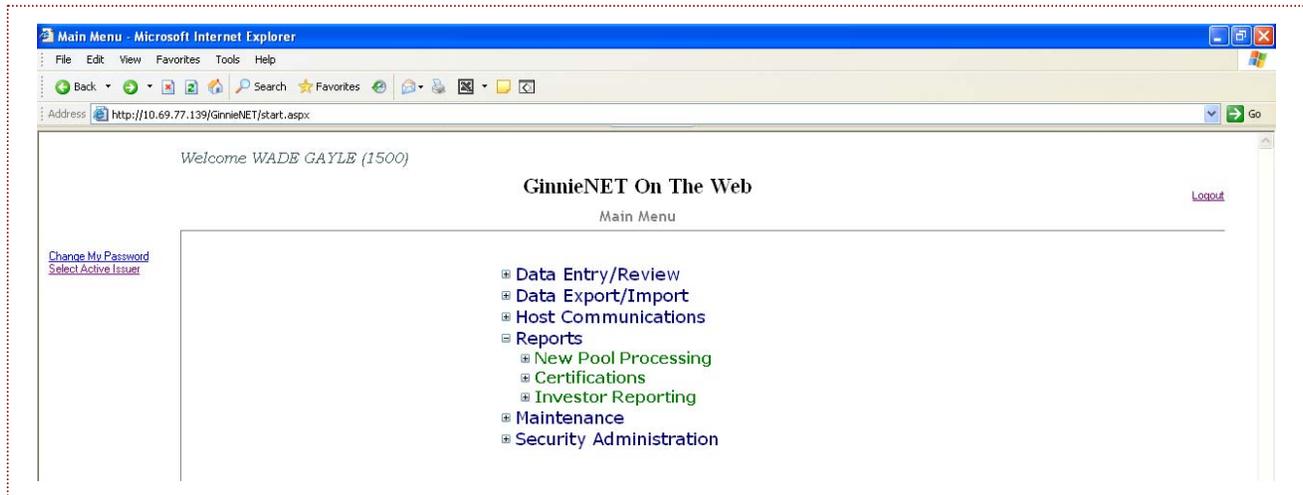


FIGURE 306 GINNIE*NET* MAIN MENU SCREEN (w/**NEW POOL PROCESSING** LINK)

9.1 NEW POOL PROCESSING

- Schedule of Subscribers (11705) and Schedule of Subscribers (11705—HMBS)
- Schedule of Pooled Mortgages (11706) and Schedule of Pooled Mortgages (11706 – HMBS)
- Schedule of Pooled Mortgages with data—11706 and Schedule of Pooled Mortgages with data—11706 (HMBS)
- Schedule A of Serial Note Pools
- Certification and Agreement—11711B
- Prospectus Ginnie Mae I Project Loan Securities—1724
- Prospectus Ginnie Mae I Construction and Permanent Loan Securities—1731
- Certification for Construction Loans—1732
- Bond Finance Pool Certification
- Bond Finance Pool Consolidation Certification
- Master Agreement Certification
- Targeted Pool Report
- Targeted Loans Report—All loans in selected pools
- Targeted Loans Report—Specified loans
- Modified Loan Payment History
- Loans with Annex—Special Disclosures
- Loans with Non Level Payment Provisions
- Non Level Payment Schedule
- Certification for Mature Loans
- Certification and Agreement—11711B (HMBS).

9.2 C CERTIFICATIONS

- 11706—Recertification
- Recertification Status Report
- Document Release Form (11708)
- Status Report (11708)
- Bond Finance Pool Certification
- Final Certification Status Report
- Final Certification Status Report (HMBS)
- Schedule [A] of Serial Note Pools
- Bond Finance Pool Consolidation Certification
- Builder Bond Consolidation Certification
- Master Custodial Agreement—11715
- Schedule of Pooled Mortgages—11706
- Schedule of Pooled Mortgages—11706 (HMBS)
- Schedule of Pooled Mortgages with data—11706
- Schedule of Pooled Mortgages with data—11706 (HMBS)

9.3 I INVESTOR REPORTING

- Quarterly Certifications
- 11709A ACH Debit Authorization
- RPB Reporting Format Worksheet
- Multifamily Prepayment Penalty Report
- Issuer's Monthly Summary Report (11710D)
- Status Report (11710D)
- Form HUD-11714
- Form HUD-11714SN
- List of HUD-11714SN Monthly Remittance
- Monthly Remit
- Monthly Remittance Summary Report
- HMBS RPB, WAC and Payment Rep.

9.4 R EPORTING FUNCTIONS

All reporting functions are the same. Use the following reporting instructions for generation of all reports in the Reports menu.

9.4.1 Search Form Elements

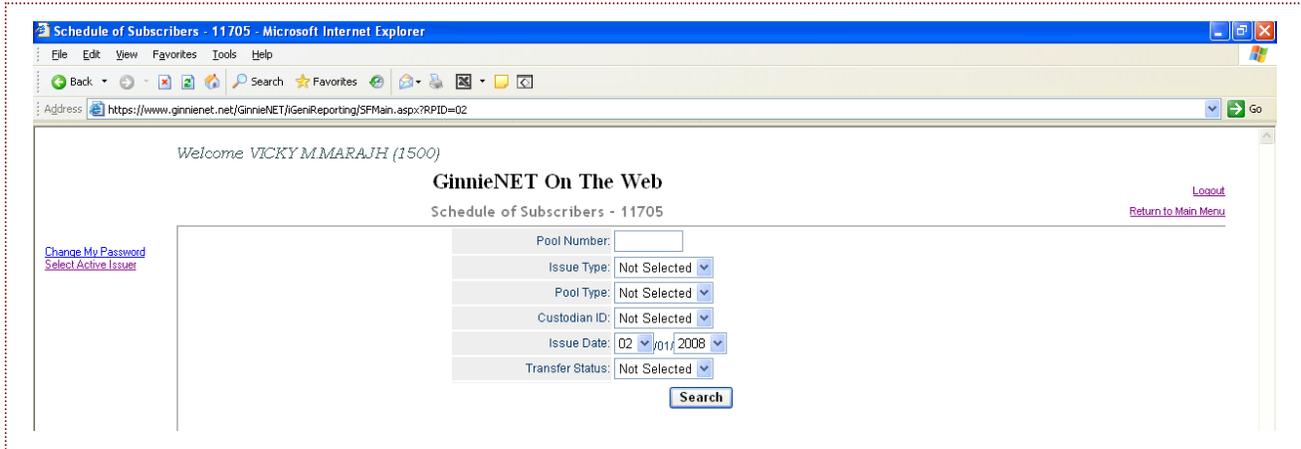


FIGURE 307 GINNIE*NET* MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

9.4.2 Searching Mortgage Records

- [Step 3] On the Schedule of Subscribers—11705 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; an Issue Type; a Pool Type, Custodian ID; Issue Date or Transfer Status, and add to the respective search fields to refine the search argument.
- [Step 4] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results page only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie *NET* will switch the view to the Details page directly.

9.4.2.1 Searching Single Records

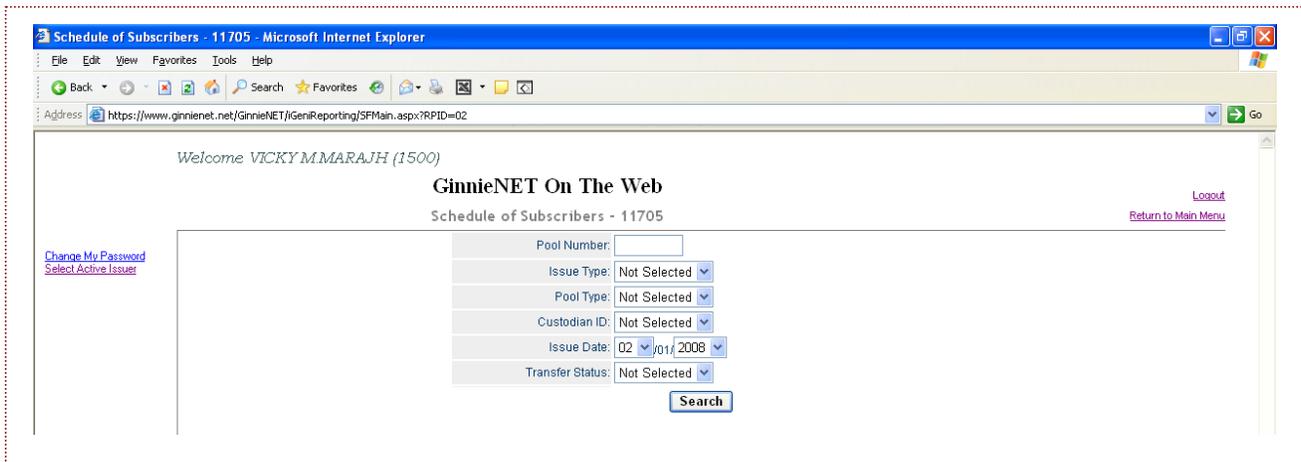


FIGURE 308 GINNIE*NET* MAIN MENU SCREEN: **SCHEDULE OF SUBSCRIBERS—11705** LINK)

[Step 1] Enter a report query and click on the <Search> button to initiate the search argument.

[Step 2] Once located, click on the desired record.



FIGURE 309 **FILE DOWNLOAD** SCREEN)

[Step 3] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.

9.4.2.2 Searching Multiple Records

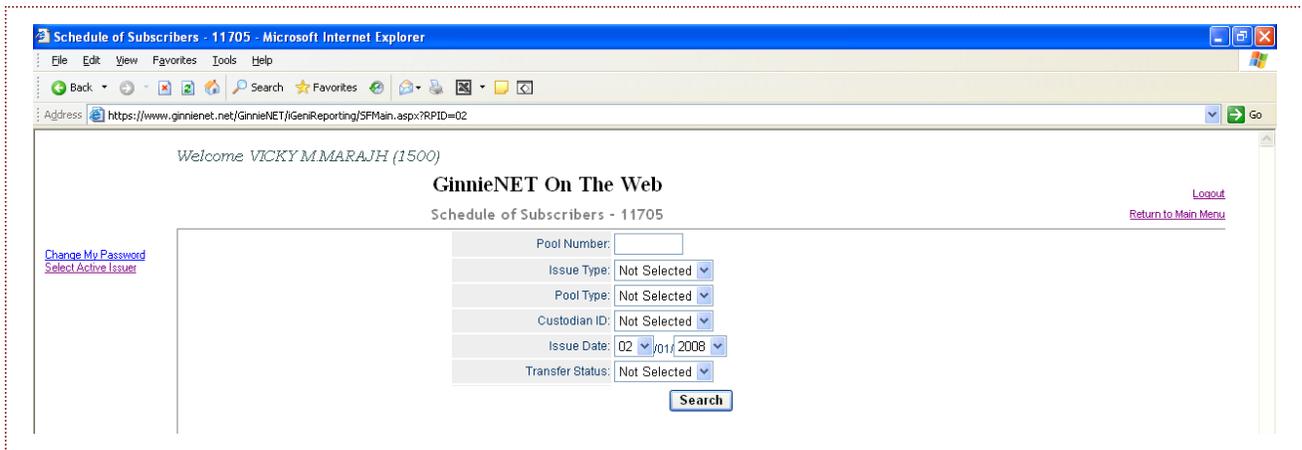


FIGURE 310 GINNIE*NET* MAIN MENU SCREEN: **SCHEDULE OF SUBSCRIBERS—11705 LINK**)

By leaving the Pool Number field empty, and entering any other search query, Ginnie*NET* will switch the view to a search results page that can display *multiple* records, when multiple pools are entered on the system.

[Step 1] Enter a report query without entering a Pool Number, as mentioned above.

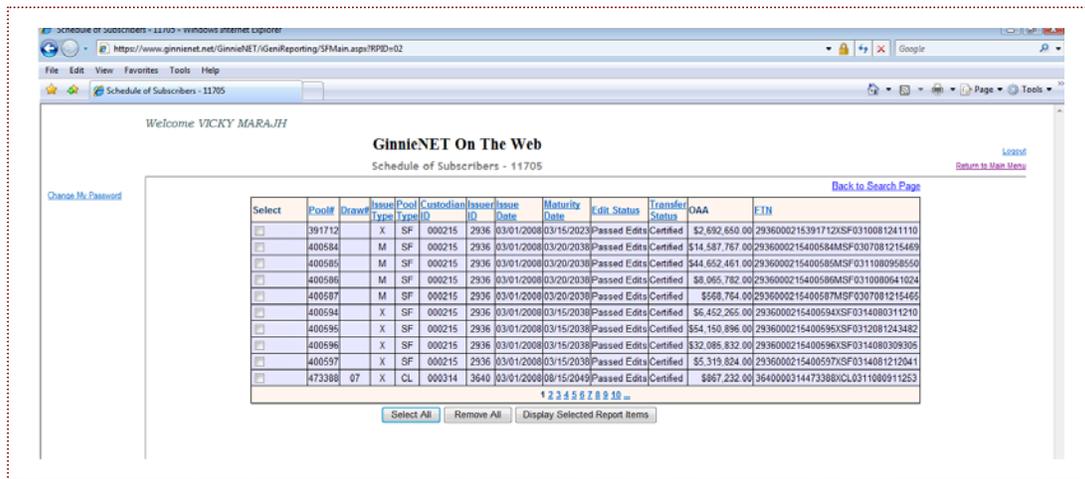


FIGURE 311 **SCHEDULE OF SUBSCRIBERS—11705 SELECTION SCREEN:**)

[Step 2] Click on any of the individual checkboxes () shown in the **Select** column to select *one or more* record items.

[Step 3] Click on the <Display Selected Report Items> button at the bottom of the screen, or click on the <Select All> button to initiate the search argument.

[Step 4] A system-generated message screen will display with the following message:

- Request ID: 147
- Pools Requested: 700255, 702555

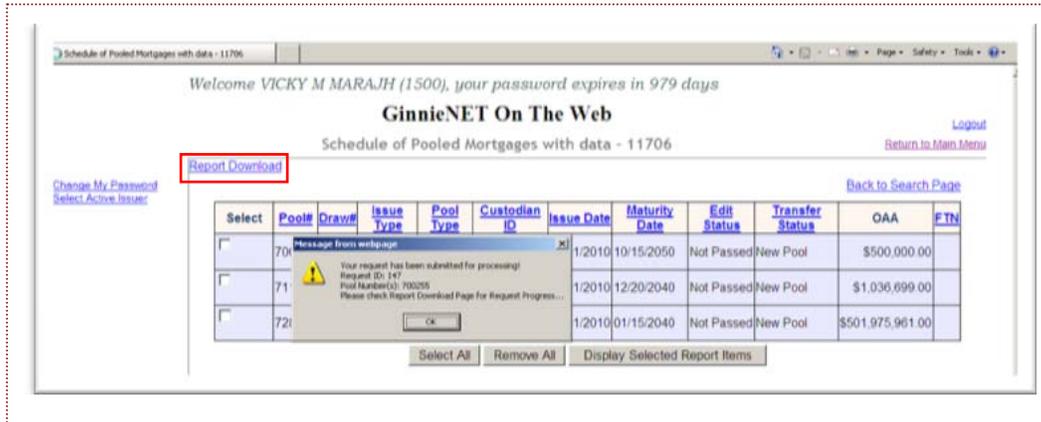


FIGURE 312 PRINT REQUEST MESSAGE LOG DISPLAY

[Step 5] Click on the <OK> button.

[Step 6] Click on the **Report Download** link, located in the upper left-hand corner of the screen.

[Step 7] Select the desired Confirmation Number from the **Confirmation#** column.

[Step 8] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.



FIGURE 313 FILE DOWNLOAD SCREEN)

[Step 9] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point as a .pdf file. The user may also alternatively click on the <Cancel> button to abort the current Open/Save action, and to exit the Adobe Reader program.

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A.0 APPENDICES

A.0 APPENDICES

A.1 APPENDIX **A**: TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS

TABLE 39 DOCUMENT TERMS, DEFINITIONS AND ACRONYMS

ACRONYM	DEFINITION
ABA#	Bank's Routing Number
ACH	Automated Clearinghouse
ACS	Automated Collection System
ARM	Adjustable Rate Mortgage
CD-ROM	Compact Disk-Read Only Memory
CMT	Constant Maturity Treasury
D&T	Deloitte and Touche
EST	Eastern Standard Time
EWODS	Enterprise-Wide Operational Data Store
.EXE or .exe	An Executable file type
FCN	File Certification Number
FC-FCN	Final Certification-File Certification Number
FC-FTN	Final Certification-File Transmission Number
FC-FRN	Final Certification-File Rejection Number
FHA	Federal Housing Administration
FIC	Fixed Installment Control
FISMA	Federal Information Security Management Act (of 2002)
FRB	Federal Reserve Bank
FRBNY	Federal Reserve Bank of New York
FRN	File Rejection Number
FTN	File Transmission Number
GEM	Growing Equity Mortgage
GMEP	Ginnie Mae Enterprise Portal
GNMA	Government National Mortgage Association (Ginnie Mae)
GPM	Graduated Payment Mortgage
IR	Internal Reserve
ISF	Issuer Multifamily
IT	Information Technology
LAN	Local Area Network
LIBOR	London Interbank Offered Rate
M2SYS	Accelerated Biometrics software vendor
MB	Megabytes
MBS	Mortgage-Backed Security
MH	Manufactured Home

ACRONYM	DEFINITION
MHz	Megahertz
MIP	Multiple Issuer Pool
ML	Code for a type of ARM pool
MM/DD/YYYY	Month/Year
MM/YYYY	Month/Day/Year
OAA	Original Aggregate Amount
OPB	Original Principal Balance
P&I	Principal and Interest
PC	Personal Computer
PDF or .pdf	Portable Document Format
PIH	Public Indian Housing
PPA	Pool Processing Agent
QUARTCERT	Quarterly Certifications
RAM	Random Access Memory
RCC-FCN	Recertification Custodian Certification File Certification Number
RCI-FCN	Recertification Issuer Certification File Certification Number
RCC-FRN	Recertification Custodian Certification Final Rejection Number
RCI-FRN	Recertification Issuer File Rejection Number
RCC-FTN	Recertification Custodian File Transmission Number
RCI-FTN	Recertification Issuer File Transfer Number
RPB	Remaining Principal Balance
RD	Rural Development
ROM	Read Only Memory
RSA	Security Software
SN	Serial Note
SO	Security Officer
SSN	Social Security Number
T&I	Tax and Insurance
TLI	Targeted Lending Initiative
TOC	Table of Contents
UPB	Unpaid Principal Balance
URL	Universal Resource Locator
USB	Universal Serial Bus
VA	Veterans Administration
WAC	Weighted Average Coupon
MF	Multifamily
SF	Single Family

B.1 APPENDIX **B**: FINGERPRINTS BACKGROUND INFORMATION

B.1.1 Fingerprints and Fingerprint Types

The term “fingerprint” normally refers to impressions transferred from the finger pads of the last joint of both the fingers *and* thumbs, but may also include portions of the lower joint (base) areas of the fingers, and even the *heels* of the hands, which are each then used for identification purposes.

A fingerprint is essentially the impression of the “friction-ridge” areas of all, or any part of, an individual’s fingers and hands. A friction ridge is seen as the raised portion of the epidermis on the palm or skin (palm and fingers), consisting of one or more connected ridge units throughout each of those skin areas. These ridges are alternately known as either “dermal ridges” or “dermal papillae”.

It is known that fingerprints may be deposited by *natural* secretions from glands present in friction ridge skin—or more likely—are made by ink or other dyeing agents and transferred from the peaks of those friction skin ridges to a relatively smooth surface such as (a) a screen-based scanner format (FIGURE 71); (b) a fully *external* scanner keypad (FIGURE 73); or (c) a standard fingerprint card.

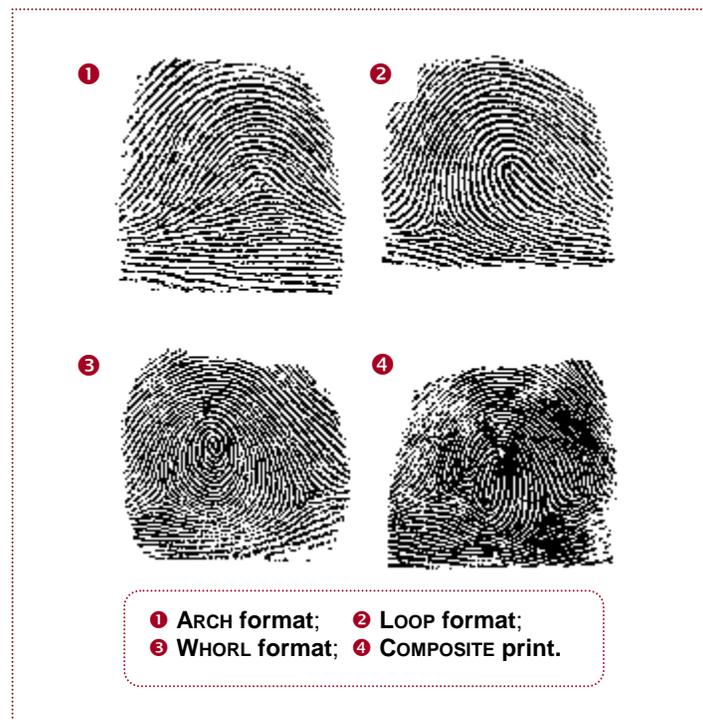


FIGURE 314 FINGERPRINT FORMATS AND TYPES

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