

Single Family Virtual Issuer Training

Pooling Processes and Systems Training

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SINGLE FAMILY VIRTUAL ISSUER TRAINING

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AGENDA

- 1 Introduction
- Path of the Pool
- 3 Prerequisites for Pooling
- 4 Ginnie Mae Website Information



Path of the Pool









Pool Submission, Processing, Issuance & Delivery Diagram

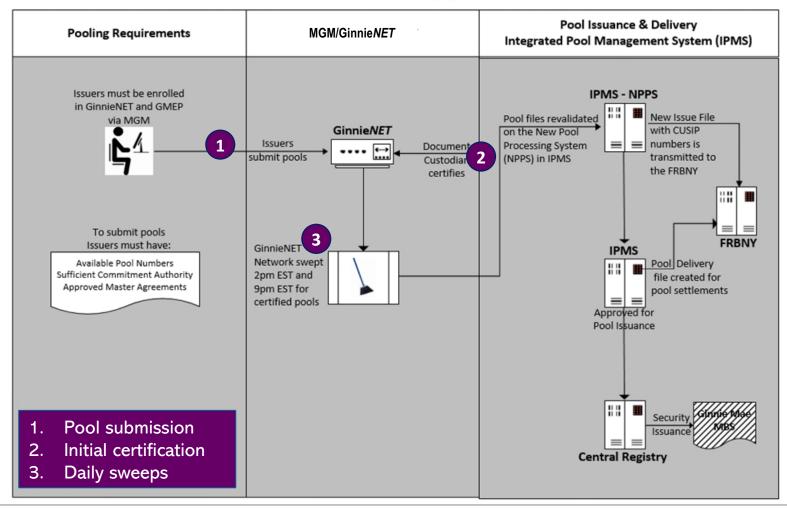
Pooling Timeline

Knowledge Check



Pool Submission, Processing, Issuance & Delivery Diagram

Ginnie Mae Pool Processing Agent





Initial Certification

GinnieNET network is swept twice each business day for processing and issuance of pools certified by the Document Custodian.

2:00 PM Sweep

Certified Pools/Loan Packages

Pools certified prior to 2:00 PM EST

Will be considered **1 Day Processing** and may be delivered for settlement the next business day.

9:00 PM Sweep

Certified Pools/Loan Packages

Pools certified after 2:00 PM EST

But before 9:00 PM EST

Will be considered **2 Day Processing** and may be delivered for settlement in two business days.

Deleting Pools After Certification

Contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435. Pool(s) can only be deleted between the hours of 2:00 PM - 4:00 PM EST by the PPA.

Issuers have until 12 Noon to perform an Auto-Delete on GinnieNET. After 12 Noon but before 4:00 PM - EST, Issuers must contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435 for assistance with deleting pool(s).



Knowledge Check

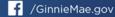


Polling Questions:

Prerequisites for Pooling









Enroll on MGM

Commitment Management

Request SecurID Token

Request Pool Numbers

Introduction to MyGinnieMae (MGM) Portal

Knowledge Check

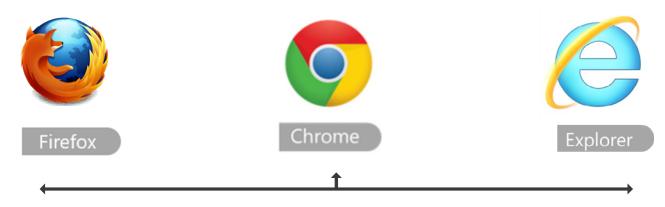
Master Agreements



Introduction to MGM Portal

MyGinnieMae is a single gateway to all Ginnie Mae's systems, applications, and resources, that boosts efficiency for our business partners. The portal provides enhanced security and a single entry-point to all approved applications for individual users, as well as a seamless user registration and access request process for both the user and the approving authority.

MyGinnieMae will eventually replace GMEP 1.0 and serve as a primary platform for extending information technology (IT) capabilities to the Ginnie Mae community. MyGinnieMae delivers security features which Ginnie Mae established.



Access MyGinnieMae at https://my.ginniemae.gov using any of these web browsers.

MyGinnieMae Organization Administrator Guide



Introduction to MGM Portal – Roles & Responsibilities

Organization Administrators are privileged users who **control system access**, **assign functional roles**, and **perform other user management activities**. These individuals are responsible for ensuring that End Users at their respective organizations are provided the appropriate level of access for their business role with Ginnie Mae and for the maintenance of those user accounts. Formerly known as Security Officers and Enrollment Administrators.

User Type	Responsibility/Description
Operations Administrator	Operations Administrators have general oversight of the Portal. They can only provide final acknowledgement of access requests and cannot make any changes to end user accounts. This function is provided by BNYM Operations on behalf of Ginnie Mae, with Ginnie Mae information Security serving as the Super Administrator over the entire system.
Organization Administrator	Organization Administrators have the privilege to invite end users to register for a Portal account, approve user registration, initiate access request via functional role assignment to user and approve the access request within a single organization.
	Note: Separation of duties within the registration and access request workflows does not allow the Organization Administrator to initiate a registration and approve that same registration nor request access via functional role assignment and approve that same access request. A minimum of two Org Admins are required and it is recommended to have more than the minimum from an operational perspective.
End User	End Users are the various types of Ginnie Mae employees, business partners, and contractors who require access to the business applications and information within the Portal, including various self-service functions.



Introduction to MGM Portal – Roles & Responsibilities

End Users are provided access based on their business activities which are organized into meaningful access profiles called Functional Roles. Use of Functional Roles ensure users have an appropriate level of access in relation to their job functions/responsibilities, enforces the least privilege principle, and makes the account provisioning/de-provisioning actions easier for Organization Administrators. These roles are grouped and vary by type (Single Family, Multifamily, HECM, etc.).

Role Name	Role Description
SF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.
SF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions
MF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.
MF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.
HECM-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservices performance when applicable.
SS-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors

MyGinnieMae End User Guide



Introduction to MGM Portal – Issuer Responsibilities

- ✓ Enroll as user on the MyGinnieMae (MGM) Portal with functional roles that allow the upload of Master Agreements.
 - ✓ Form HUD 11702 Identifies authorized signers.

✓ Request sufficient Commitment Authority to guarantee MBS issuance.

✓ GinnieNET Access.

✓ Obtain pool numbers.



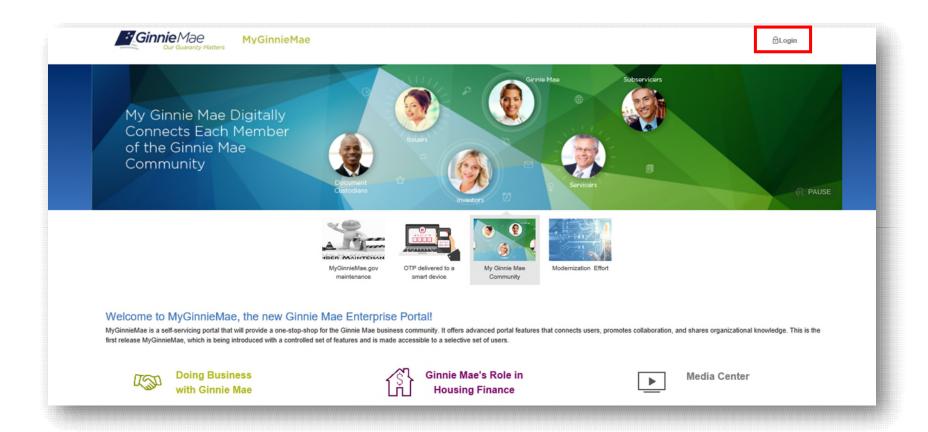
RSA SecurID Quick Reference Card

Government National Mortgage Association Systems Access Forms

Appendix III-29(E)-Ginnie Mae Systems Access/RSA SecurID Token Request, Page 28



Introduction to MGM Portal – Portal Login Screen





Introduction to MGM Portal – Government Security Disclosure

Government Security Disclosure

You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

- You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the
 government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information
 system.
- 2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
- Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except HUD or Ginnie Mae's Chief Information Officer.

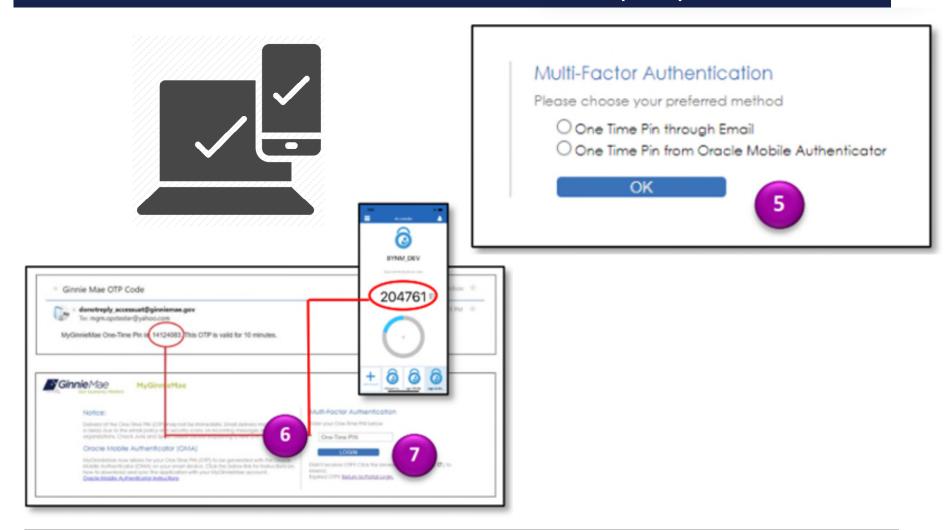


"Logging into MyGinnieMae" Quick Reference Card



INTRODUCTION TO MGM PORTAL

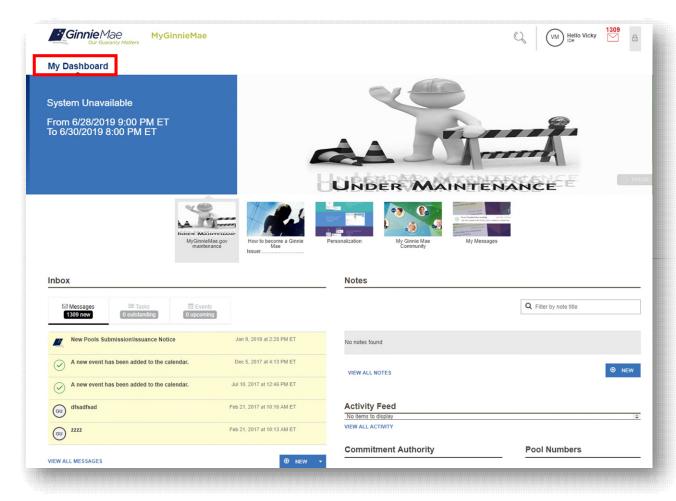
Multi-Factor Authentication- One Time Password (OTP)





Introduction to MGM Portal – My Dashboard Landing Page

Inside MyGinnieMae, the **My Dashboard** screen will appear. My Dashboard is a landing page that has been tailored for different user types, to provide easier access to key information and applications.



Break



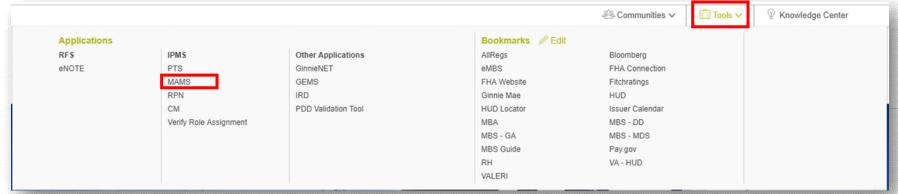




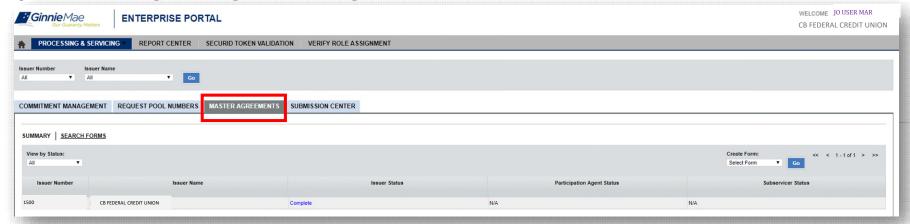


Accessing Master Agreements Management System (MAMS) via MGM

- 1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
- 2. Then look for **MAMS** under **Applications**.



Select MASTER AGREEMENTS.



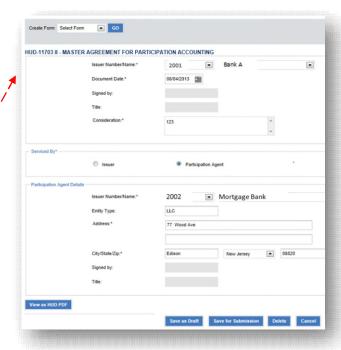


Introduction to MGM Portal – Master Agreements Requirements

Ginnie Mae Issuers must complete an **initial Master Agreement submission** to be eligible to issue Ginnie Mae pools. Issuers are required to **submit a complete set of Master Agreements** which consists of the forms listed in the table below.

Detailed information about each required Master Agreement is provided in the Master Agreements Management System (MAMS) Guide

Form Number	Form Name	Page #
Form HUD 11702	Resolution of Board of Directors and Certificate of Authorized Signatures	Page 11
Form HUD 11703-II	Master Agreement for Participation Accounting	Page 12
Form HUD 11707	Master Servicing Agreement	Page 13
Form HUD 11709	Master Agreement for Servicer's P&I Custodial Account	Page 14
Form HUD 11709-A	ACH Debit Authorization (Does not Require Renewal)	Page 15
Form HUD 11715 Master Custodial Agreement		Page 16
Form HUD 11720	Master Agreement for Servicer's Escrow Custodial Account	Page 17





Master Agreement Management System (MAMS)

Ginnie Mae Issuers are responsible for **initiating the documentation required to complete the Master Agreements Submission process**. Details about the forms and processes required to complete the submission process are provided in:

Master Agreements Management System (MAMS) Guide

In addition:

The <u>MAMS Quick Reference Card</u> provides procedures and information for the topics listed below

- ☐ Create a Form
- Print Agreements
- Upload/Import Completed Forms
- □ Search/View Forms
- □ Submission Center







When and How to Update Master Agreements

On an **annual basis** Issuers must **recertify their eligibility** by completing the **renewal process**.



Ginnie Mae requires the **recertification of Master Agreements** annually between:

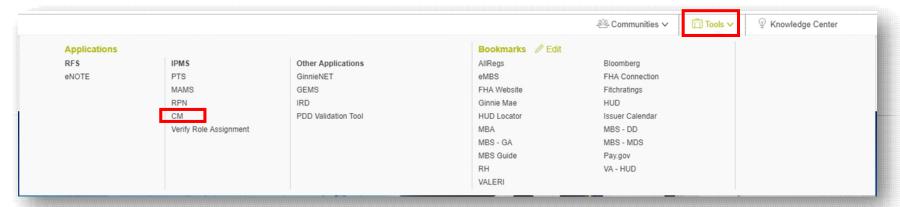
October 1 – December 31

Important to **start recertification process** as early as **October 1** to **reduce year-end spike** in volumes.

If an Issuer does not complete their recertification within the renewal period they will not be eligible to issue Ginnie Mae pools and will have to repeat the initial submission process.

Accessing Commitment Management (CM) via MGM

- 1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
- 2. Then look for **CM** under **Applications**.



Select COMMITMENT MANAGEMENT.





Commitment Authority (CA) Requests



An Issuer must comply with Ginnie Mae's eligibility requirements and have **sufficient Commitment Authority available** to successfully issue Ginnie Mae securities.

Commitment Authority allows an Issuer to issue up to an authorized dollar amount of securities and constitutes a commitment line balance

The **Commitment Management (CM) Application** replaces the manual submission of documents, submission of fees via www.pay.gov and provides an Issuer with an automated method to:

- ☐ Submit requests for Commitment Authority
- ☐ Confirm the associated commitment fee
- Proactively monitor their Commitment Authority balance and request status
- ☐ Submit payment instructions for ACH debit of commitment fees
- □ Request reports





Commitment Management Application

An Issuer must comply with Ginnie Mae's eligibility requirements and have sufficient Commitment Authority available to successfully issue Ginnie Mae securities. Commitment Authority allows an Issuer to issue up to an authorized dollar amount of securities and constitutes a commitment line balance.

The Commitment Management (CM) Application replaces the manual submission of documents, submission of fees via www.pay.gov, and provides an Issuer with automated methods for the following procedures.

Commitment Management Application Issuer Guide

Procedure	Page #'s
Submit requests for Commitment Authority	Pages 6 – 10
Confirm the associated Commitment Fee	Page 12
Proactively monitor their Commitment Authority balance and request status	Pages 14, 27
Submit payment instructions for ACH debit of commitment fees	Page 10
Request reports	Pages 18 - 21





Commitment Management Application Information

The <u>Commitment Management Quick Reference Card</u> provides procedures and necessary information for:

- ☐ Commitment Management (CM) Summary Screen
- View Submitted Requests
- □ Run Reports

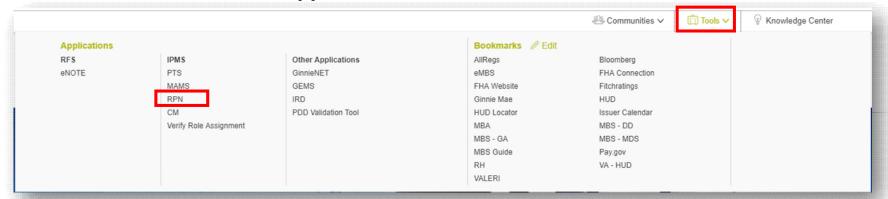




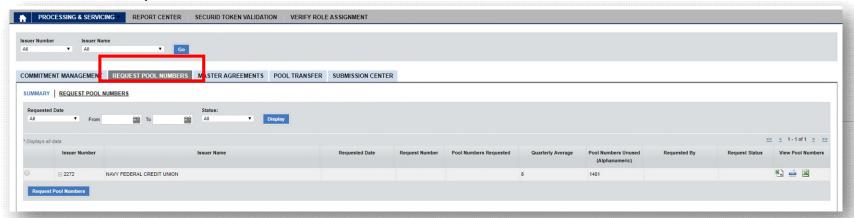


Accessing Request Pool Numbers (RPN) via MGM

- 1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
- Then look for RPN under Applications.



Select REQUEST POOL NUMBERS.





Request Pool Numbers (RPN) Information

Request Pool Numbers (RPN) is an application that Ginnie Mae Issuers use to request pool numbers. It replaces the current paper form HUD 11700 Letter of Transmittal for Commitment Authority and/or Pool Numbers.

In the Request Pool Numbers (RPN) application, Issuers have the ability to perform the following procedures.

Request Pool Numbers Application Issuer Guide



Procedure	Page #'s
Enter requests for pool numbers	Pages 9 – 10
View available pool numbers queue	Page 31
Submit override requests to Ginnie Mae Account Executives for additional pool numbers	Page 14
View status reports	Page 33
Request and download reports	Page 26
Receive real-time approval of requests	Page 32



Request Pool Numbers (RPN) Information (continued)

The Request Pool Numbers Quick Reference Card provides procedures and necessary

information for:

- □ RPN Summary Screen
- □ Request Pool Numbers
- Download Number Requests
- View Status of Pool Numbers
- □ Run Reports





Pre-Pool Submission Issuer Requirements

GMEP Pooling Pre-Requisites



Ensure there are Assigned Pool Numbers

Check your Available Pool Numbers on Request Pool Numbers.

Ensure there is adequate Commitment Authority

☐ Check Commitment Management

Ensure there are completed Master Agreements on File

- ☐ Check Master Agreements Management System.
- ☐ Complete Form HUD 11709A ACH Debit Authorization Form

System Demonstration

- ☐ Create a new Form/Entry for:
 - Master Agreements (11702)
 - ☐ Commitment Management
 - ☐ Request Pool Numbers



Knowledge Check

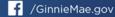


Polling Questions:

Ginnie Mae Website Information









GINNIE MAE WEBSITE INFORMATION

Ginnie Mae Website Information





SINGLE FAMILY VIRTUAL ISSUER QUESTIONS & ANSWERS





Resources









RESOURCES

Manuals, QRCs, FAQs

MyGinnieMae Organization Administrator Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/mgm_orgadmin_userguide_102018.pdf

MyGinnieMae End User Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/%E2%80%8Cmyginniemae_end_user_guide.pdf

Master Agreements Management System (MAMS) Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_Management_System.pdf

Commitment Management Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_Application.pdf

Request Pool Numbers Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_Application.pdf

Government National Mortgage Association Systems Access Forms

https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_III-29.pdf



RESOURCES

Manuals, QRCs, FAQs (continued)

MyGinnieMae Quick Reference Card

https://www.ginniemae.gov/issuers/issuer training/Documents/myginniemae login qrc.pdf

Master Agreements Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_QRC.pdf

Commitment Management Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_QRC.pdf

Request Pool Numbers Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_QRC.pdf

RSA SecurID Quick Reference Card

https://ginniemae.gov/issuers/issuer_training/Documents/RSA_QRC.pdf

