



## **GINNIENET ON THE WEB**

## **ISSUER MULTIFAMILY TRAINING GUIDE**

**Government National Mortgage Association**

*July 9, 2019*

## DOCUMENT REVISION SHEET

RELEASE NO.	DATE	REVISION DESCRIPTION
Rev 1.0	09/08/2011	GINNIE <sup>NET</sup> MULTIPLE MULTIFAMILY TRAINING GUIDE Template and Checklist
Rev 1.0	09/08-09/17/2011	<ul style="list-style-type: none"> <li>❶ Full document optimization and compliance standardization</li> <li>❷ Full compilation and compression of <i>multiple</i> (9) external files</li> <li>❸ Captioning/labeling of all document FIGURE and TABLE items</li> <li>❹ Regenned all Index entities for TOC, LOF and LOT</li> </ul>
Rev 1.0	11/9/13	<ul style="list-style-type: none"> <li>• Removed Ginnie Mae logo from screen shots</li> <li>• Updated hardware and software Operating System requirements, Appendix, Form HUD 11710D Reporting Frequency</li> <li>• Added Section 7.7 Multifamily Prepayment Penalty</li> </ul>
Rev 1.1	5/8/14	<p>Updated Sections:</p> <ul style="list-style-type: none"> <li>• 1.1 - Hardware And Software Requirements</li> <li>• 2.5 - Installing M2SYS Bioplugin Client</li> <li>• 4.0 - Maintenance</li> </ul> <p>Redacted Sections:</p> <ul style="list-style-type: none"> <li>• 7.1 - HUD 11709-A ACH Debit Authorization Form</li> <li>• 8.8 - Master Agreement Certification</li> <li>• 8.12 - ACH Debit Authorization</li> </ul>
Rev 1.2	8/5/2015	<p>Deleted (Redacted?) Sections:</p> <p>RSA</p> <ul style="list-style-type: none"> <li>1.0 GinnieNET Security</li> <li>2.0 RSA Public And Private Key Generation Software Overview</li> <li>8.2 Fingerprint Verification</li> </ul> <p>Investor Reporting</p> <ul style="list-style-type: none"> <li>7.3 Remaining Principal Balances (RPB) Reporting</li> <li>7.4 Quarterly Certifications</li> <li>7.7 Multifamily Prepayment Penalty</li> <li>8.10 RPB Submission—(Remaining Principal Balance)</li> <li>8.11 Quarterly Certification Submission/Deletion</li> <li>8.14 Multifamily Prepayment Penalty</li> </ul> <p>Update the following to remove reference to RPB, CAVS and Prep Payment Penalties.</p> <ul style="list-style-type: none"> <li>8.1 Host Communications Screen Series Overview (Table 34)</li> <li>8.9 Investor Reporting Communications (Table 36)</li> <li>9.0 Reports</li> <li>9.3 Investor Reporting</li> </ul>
Rev 1.3	4/15/16	<ul style="list-style-type: none"> <li>• Cleanup and formatting</li> <li>• Removed Monthly Summary Reports/Remittance Advice submission</li> </ul>
Rev 1.4	10/28/16	<ul style="list-style-type: none"> <li>• User email fields on multiple screens</li> </ul>
Rev 1.5	6/25/18	<ul style="list-style-type: none"> <li>• New functionality/screens</li> </ul>
Rev 1.6	7/9/2019	<ul style="list-style-type: none"> <li>• Added balloon payments new functionality for 11706</li> </ul>

## TABLE OF CONTENTS

<b>1.</b>	<b>GINNIE/NET SECURITY .....</b>	<b>1</b>
1.1	<b>HARDWARE AND SOFTWARE REQUIREMENTS.....</b>	<b>1</b>
<b>2</b>	<b>SECURID TOKEN.....</b>	<b>3</b>
2.1	<b>OBTAIN GMEP LOGIN AND PASSWORD .....</b>	<b>3</b>
2.2	<b>OBTAIN AND ACTIVATE SECURID TOKEN.....</b>	<b>3</b>
2.3	<b>COMPLETE VERIFICATION IN GMEP .....</b>	<b>3</b>
<b>3</b>	<b>SECURITY ADMINISTRATION.....</b>	<b>5</b>
3.1	<b>LOGGING IN TO GINNIE/NET .....</b>	<b>5</b>
3.2	<b>ADD A NEW USER ACCOUNT .....</b>	<b>6</b>
3.3	<b>MANAGE LOCAL USER ACCOUNTS .....</b>	<b>9</b>
3.4	<b>ASSIGN USER ROLE .....</b>	<b>10</b>
3.4.1	<i>Ginnie/NET Roles .....</i>	<i>10</i>
3.5	<b>UPDATE USER PROFILE .....</b>	<b>12</b>
3.5.1	<i>Update Screen Name or Update Screen Title .....</i>	<i>12</i>
3.6	<b>ADD NEW ISSUER .....</b>	<b>13</b>
3.7	<b>REMOVE AN ISSUER FROM A USER’S PROFILE .....</b>	<b>14</b>
3.8	<b>RESET USER PASSWORD.....</b>	<b>15</b>
3.9	<b>ACTIVATE/DEACTIVATE USER.....</b>	<b>17</b>
<b>4</b>	<b>MAINTENANCE.....</b>	<b>19</b>
4.1	<b>MASTER AGREEMENT RECORD .....</b>	<b>19</b>
4.1.1	<i>View a Master Agreement Record .....</i>	<i>19</i>
4.2	<b>SUBCONTRACT SERVICER (SUBSERVICER) .....</b>	<b>20</b>
4.2.1	<i>View a Subservicer Record.....</i>	<i>20</i>
4.3	<b>CUSTODIAN .....</b>	<b>20</b>
4.3.1	<i>View a Custodian record .....</i>	<i>21</i>
4.4	<b>FEDERAL RESERVE BANK (FRB) SUBSCRIBER.....</b>	<b>21</b>
4.4.1	<i>Add an FRB Subscriber Record.....</i>	<i>22</i>
4.4.2	<i>Edit an FRB Subscriber Record .....</i>	<i>23</i>
4.4.3	<i>Delete an FRB Subscriber Record.....</i>	<i>23</i>
4.5	<b>LOANS WITH ANNEX—SPECIAL DISCLOSURES .....</b>	<b>24</b>
4.5.1	<i>Accessing an Annex—Special Disclosures Record.....</i>	<i>26</i>
4.5.2	<i>Adding an Annex Special Disclosures Record.....</i>	<i>26</i>
4.5.3	<i>Deleting or Editing an Annex Special Disclosures Record .....</i>	<i>27</i>
4.6	<b>DESCRIPTION NON-LEVEL PAYMENT PROVISIONS.....</b>	<b>29</b>
4.7	<b>DESCRIPTION NON-LEVEL PAYMENT PROVISIONS.....</b>	<b>30</b>
4.7.1	<i>Accessing a Non-Level Payment Provision Record.....</i>	<i>30</i>
4.7.2	<i>Adding a Non-Level Payment Provisions Record.....</i>	<i>31</i>
4.7.3	<i>Deleting and Editing a Non-Level Payment Provisions Record.....</i>	<i>32</i>
<b>5</b>	<b>NEW POOL PROCESSING—MULTIFAMILY.....</b>	<b>35</b>
5.1	<b>POOL DETAIL INFORMATION .....</b>	<b>35</b>
5.1.2	<i>Multifamily Pool Details—11705 Screen Elements.....</i>	<i>36</i>
5.2	<b>ACCESSING THE POOL DATA ENTRY SCREEN .....</b>	<b>40</b>
5.2.1	<i>To Add a New Record.....</i>	<i>41</i>

<b>5.3</b>	<b>DO YOU WANT TO CHANGE THE MORTGAGE AMOUNT?</b> .....	<b>44</b>
<b>5.4</b>	<b>POOL DETAIL RECORDS—SPECIAL CONSIDERATIONS</b> .....	<b>45</b>
<b>5.5</b>	<b>MULTIPLE ESCROW ACCOUNTS</b> .....	<b>45</b>
5.5.1	<i>Add a Pool Record</i> .....	46
5.5.2	<i>Edit a Pool Record</i> .....	47
5.5.3	<i>Searching Pool Records</i> .....	47
<b>5.6</b>	<b>MULTIFAMILY POOL DETAILS (11705) SCREEN ELEMENTS</b> .....	<b>47</b>
5.6.1	<i>Search Form Elements</i> .....	47
5.6.2	<i>Edit a Pool Record</i> .....	48
5.6.3	<i>Delete a Pool Record</i> .....	49
<b>5.7</b>	<b>MULTIFAMILY MORTGAGE DETAILS—FORM 11706</b> .....	<b>49</b>
5.7.1	<i>Accessing a Multifamily Mortgage Detail Record</i> .....	52
5.7.2	<i>Search a Pool Record</i> .....	52
5.7.3	<i>Add a New Mortgage Record</i> .....	53
5.7.4	<i>Add a Balloon Payment</i> .....	57
5.7.5	<i>Edit a Mortgage Record</i> .....	58
5.7.6	<i>Delete a Mortgage Record</i> .....	58
<b>5.8</b>	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS</b> .....	<b>59</b>
<b>5.9</b>	<b>MODIFIED MATURE LOAN (LM) POOL TYPE</b> .....	<b>60</b>
<b>5.10</b>	<b>MODIFIED MATURE LOAN (LM) POOL TYPE</b> .....	<b>60</b>
5.10.1	<i>Modified Mature Loan (LM) Pool Type Schedule</i> .....	62
<b>5.11</b>	<b>PROJECT LOAN NON-LEVEL PAYMENT POOLS</b> .....	<b>63</b>
5.11.1	<i>Project Loan Non-Level Payment Schedule</i> .....	65
<b>5.12</b>	<b>IMMEDIATE POOL TRANSFER AT ISSUANCE FOR PROJECT LOAN POOLS</b> .....	<b>66</b>
5.12.1	<i>Immediate Pool Issuance With Transfer</i> .....	66
<b>5.13</b>	<b>CONSTRUCTION LOAN SPLIT RATE POOLS (CS)</b> .....	<b>66</b>
<b>5.14</b>	<b>ADDRESS VERIFICATION</b> .....	<b>67</b>
<b>5.15</b>	<b>USDA SECTION 538 MULTIFAMILY LOANS</b> .....	<b>68</b>
<b>5.16</b>	<b>CERTIFYING A MATURE LOAN</b> .....	<b>70</b>
<b>5.17</b>	<b>MATURE LOAN CERTIFICATION FOR MATURE LOAN POOLS</b> .....	<b>72</b>
<b>5.18</b>	<b>CONSTRUCTION LOAN DRAWS</b> .....	<b>72</b>
5.18.1	<i>Accessing a Construction Loan Draw Record</i> .....	73
5.18.2	<i>Construction Loan Draws Screen Elements</i> .....	73
5.18.3	<i>Searching a Loan Draw Record</i> .....	74
5.18.4	<i>Adding a New Draw Record</i> .....	74
5.18.5	<i>Editing a New Draw Record</i> .....	76
5.18.6	<i>Deleting a New Draw Record</i> .....	77
<b>5.19</b>	<b>FINAL DRAW CL/CS TO PN CONVERSION</b> .....	<b>77</b>
5.19.1	<i>Process</i> .....	77
5.19.2	<i>Adding a Final Draw (CL/CS) Pool Converting to a Project Loan (PN) Pool</i> .....	78
<b>5.20</b>	<b>FEDERAL RESERVE BANK ON GINNIE/NET</b> .....	<b>80</b>
5.20.1	<i>FRB Subscriber Screen Elements</i> .....	80
5.20.2	<i>Search Form Elements</i> .....	81
5.20.3	<i>Search an FRB Subscriber Record</i> .....	81
5.20.4	<i>Add a New FRB Subscriber Record</i> .....	82

5.20.5	<i>Edit a New FRB Subscriber Record</i> .....	83
5.20.6	<i>Delete a New FRB Subscriber Record</i> .....	84
<b>5.21</b>	<b>FORM HUD 11711B—CERTIFICATION AND AGREEMENT</b> .....	<b>84</b>
5.21.1	<i>Add / Edit a Certification and Agreement Record</i> .....	85
<b>5.22</b>	<b>APPLY GINNIE MAE EDITS</b> .....	<b>86</b>
<b>5.23</b>	<b>ERROR MESSAGES</b> .....	<b>88</b>
<b>6</b>	<b>CERTIFICATION</b> .....	<b>90</b>
<b>6.1</b>	<b>ISSUER (TRANSFER) CERTIFICATION</b> .....	<b>90</b>
<b>6.2</b>	<b>ISSUER (TRANSFER) RECERTIFICATION</b> .....	<b>90</b>
6.2.1	<i>Accessing the Issuer (Transfer) Recertification Screen</i> .....	90
6.2.2	<i>Data Entry Field Elements</i> .....	91
6.2.3	<i>Add a Recertification Record: Issuer (Transfer) Recertification</i> .....	92
6.2.4	<i>Add a Recertification Record: <u>Custodian</u> (Transfer) Recertification</i> .....	94
6.2.5	<i>Edit a Recertification Record</i> .....	95
6.2.6	<i>Delete a Recertification Record</i> .....	95
6.2.7	<i>Accessing the Search/Search Results Page</i> .....	95
<b>6.3</b>	<b>APPLY GINNIE MAE EDITS—RECERTIFICATION</b> .....	<b>96</b>
<b>6.4</b>	<b>HUD 11708 REQUEST FOR RELEASE OF DOCUMENTS SCREEN</b> .....	<b>96</b>
6.4.1	<i>Accessing the HUD 11708 Request for Release of Documents Screen</i> .....	97
6.4.2	<i>HUD 11708 Form Elements</i> .....	97
6.4.3	<i>Add or Edit a HUD 11708 Record</i> .....	98
6.4.4	<i>Delete a HUD 11708 Record</i> .....	99
6.4.5	<i>Accessing the Search/Search Results Page</i> .....	99
<b>6.5</b>	<b>DOCUMENT CUSTODIAL TRANSFERS</b> .....	<b>99</b>
6.5.1	<i>Accessing the Document Custodian Transfers Screen</i> .....	100
6.5.2	<i>Search Form Elements</i> .....	101
6.5.3	<i>Add or Edit a Document Custodian Record</i> .....	101
6.5.4	<i>Delete a Document Custodian Record</i> .....	102
6.5.5	<i>Restrictions</i> .....	102
<b>7</b>	<b>INVESTOR REPORTING</b> .....	<b>104</b>
<b>7.1</b>	<b>HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT</b> .....	<b>104</b>
7.1.1	<i>Search Form Elements</i> .....	104
7.1.2	<i>Field Elements</i> .....	104
7.1.3	<i>Searching the HUD 11710-D Issuer's Monthly Summary Report Record</i> .....	105
7.1.4	<i>View Form Elements</i> .....	106
<b>7.2</b>	<b>ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714</b> .....	<b>107</b>
7.2.1	<i>Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen</i> .....	107
7.2.2	<i>Searching Form Elements</i> .....	108
<b>8</b>	<b>HOST COMMUNICATIONS</b> .....	<b>109</b>
<b>8.1</b>	<b>HOST COMMUNICATIONS SCREEN SERIES OVERVIEW</b> .....	<b>109</b>
8.1.1	<i>Accessing the Host Communications Screen Series</i> .....	109
<b>8.2</b>	<b>SECURID TOKEN VALIDATION</b> .....	<b>110</b>
8.2.1	<i>Confirming Ability to Submit in GinnieNET</i> .....	110
8.2.2	<i>Accessing the Host Communications Screen Series</i> .....	110
<b>8.3</b>	<b>ISSUER COMMUNICATION</b> .....	<b>112</b>

8.3.1	<i>File Transmission Number (FTN)</i> .....	112
<b>8.4</b>	<b>ISSUER COMMUNICATIONS—POOL SUBMIT</b> .....	<b>112</b>
8.4.1	<i>Issuer Communications – Pool Submit</i> .....	112
<b>8.5</b>	<b>POOL DELETION</b> .....	<b>116</b>
8.5.1	<i>Issuer Communications—Pool Deletion</i> .....	116
<b>8.6</b>	<b>IMMEDIATE ISSUANCE WITH TRANSFER POOL</b> .....	<b>119</b>
<b>8.7</b>	<b>THE ACQUIRING ISSUER—IMMEDIATE ISSUANCE WITH TRANSFER POOL</b> .....	<b>120</b>
<b>8.8</b>	<b>CERTIFICATIONS COMMUNICATIONS</b> .....	<b>123</b>
8.8.1	<i>Certifications Communications Link Options</i> .....	124
8.8.2	<i>File Certification or Rejection Number (FCN/FRN)</i> .....	124
8.8.3	<i>Recertification</i> .....	124
<b>8.9</b>	<b>ISSUER/CUSTODIAN RECERTIFICATION</b> .....	<b>125</b>
8.9.1	<i>Recertification</i> .....	125
<b>8.10</b>	<b>DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS</b> .....	<b>127</b>
8.10.1	<i>Document Custodian Transfer Screen Functions</i> .....	127
8.10.2	<i>Document Custodian Transfer/Merger Screen Functions</i> .....	130
<b>9</b>	<b>REPORTS</b> .....	<b>133</b>
<b>9.1</b>	<b>NEW POOL PROCESSING</b> .....	<b>133</b>
<b>9.2</b>	<b>CERTIFICATIONS</b> .....	<b>134</b>
<b>9.3</b>	<b>INVESTOR REPORTING</b> .....	<b>134</b>
<b>9.4</b>	<b>REPORTING FUNCTIONS</b> .....	<b>135</b>
9.4.1	<i>Search Form Elements</i> .....	135
9.4.2	<i>Searching Mortgage Records</i> .....	135
<b>APPENDIX A - TERMS, DEFINITIONS, ACRONYMS, AND ABBREVIATIONS</b> .....		<b>139</b>

## LIST OF FIGURES

FIGURE 1: VERIFY AUTHORIZED GINNIE <sup>NET</sup> SIGNER ROLE .....	3
FIGURE 2: VERIFY USER ASSIGNMENT SCREEN .....	4
FIGURE 3: VALIDATION RESULTS SCREEN .....	4
FIGURE 4: GINNIE <sup>NET</sup> LOGON SCREEN.....	5
FIGURE 5: GINNIE <sup>NET</sup> ON THE WEB MAIN MENU SCREEN .....	6
FIGURE 6: GINNIE <sup>NET</sup> ON THE WEB MAIN MENU SCREEN (W/SECURITY ADMINISTRATION LINK).....	7
FIGURE 7: SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK .....	7
FIGURE 8: SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK OPTIONS.....	8
FIGURE 9: GINNIE <sup>NET</sup> NEW USER PROFILE CONFIRMATION MESSAGE .....	8
FIGURE 10 : GINNIE <sup>NET</sup> SECURITY ADMINISTRATION SCREEN (W/MANAGE LOCAL USER ACCOUNT LINK) .....	9
FIGURE 11 : GINNIE <sup>NET</sup> MANAGE LOCAL USER ACCOUNT SCREEN (W/SELECTION OPTIONS).....	10
FIGURE 12: GINNIE <sup>NET</sup> ASSIGN ROLE TAB .....	11
FIGURE 13 : GINNIE <sup>NET</sup> ASSIGN ROLE SCREEN.....	11
FIGURE 14 : GINNIE <sup>NET</sup> MANAGE LOCAL USER ACCOUNT SCREEN (SELECT USER ID OPTION).....	12
FIGURE 15: GINNIE <sup>NET</sup> UPDATE PROFILE SCREEN .....	13
FIGURE 16: GINNIE <sup>NET</sup> ADD NEW ISSUER FUNCTION .....	14
FIGURE 17: GINNIE <sup>NET</sup> REMOVE ISSUER FUNCTION .....	15
FIGURE 18: GINNIE <sup>NET</sup> RESET PASSWORD FUNCTION .....	16
FIGURE 19: GINNIE <sup>NET</sup> RESET PASSWORD CONFIRMATION SCREEN.....	16
FIGURE 20 :GINNIE <sup>NET</sup> ACTIVATE/DEACTIVATE USER FUNCTION.....	17
FIGURE 21: GINNIE <sup>NET</sup> ACTIVATE/DEACTIVATE USER CONFIRMATION MESSAGE.....	18
FIGURE 22: GINNIE <sup>NET</sup> ON THE WEB MAIN MENU SCREEN (W/MAINTENANCE LINK).....	19
FIGURE 23: GINNIE <sup>NET</sup> MASTER AGREEMENTS SCREEN .....	20
FIGURE 24: GINNIE <sup>NET</sup> SUBSERVICER SCREEN .....	20
FIGURE 25: GINNIE <sup>NET</sup> CUSTODIAN SCREEN .....	21
FIGURE 26: GINNIE <sup>NET</sup> MAIN MENU SCREEN (W/FRB SUBSCRIBER LINK).....	22
FIGURE 27: GINNIE <sup>NET</sup> FRB SUBSCRIBER SCREEN .....	22
FIGURE 28: CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTODIAN) .....	23
FIGURE 29: GINNIE <sup>NET</sup> FRB SUBSCRIBER SCREEN .....	23
FIGURE 30: GINNIE <sup>NET</sup> FRB SUBSCRIBER SCREEN (DELETE RECORD FUNCTION) .....	24
FIGURE 31: CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER).....	24
FIGURE 32: MULTIFAMILY MORTGAGE DETAILS - 11706 SCREEN.....	25
FIGURE 33: GINNIE <sup>NET</sup> MAIN MENU SCREEN .....	26
FIGURE 34: GINNIE <sup>NET</sup> ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN .....	26
FIGURE 35: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (W/SUCCESS MESSAGE).....	27
FIGURE 36: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (W/ <u>Delete</u> LINK) .....	28
FIGURE 37: ANNEX–SPECIAL DISCLOSURE RECORD DELETE CONFIRMATION SCREEN.....	28
FIGURE 38: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (W/ <u>Edit</u> LINK).....	29
FIGURE 39 : DESCRIPTION NON-LEVEL PAYMENT PROVISIONS SCREEN (W/DESCRIPTION FIELD) .....	30
FIGURE 40: NON-LEVEL PAYMENT PROVISIONS SCREEN.....	31
FIGURE 41: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (ADD RECORD FUNCTION) .....	32
FIGURE 42: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (DELETE RECORD FUNCTION).....	33
FIGURE 43: NON-LEVEL PAYMENT PROVISIONS RECORD DELETE CONFIRMATION SCREEN.....	33

FIGURE 44: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (EDIT RECORD FUNCTION).....	34
FIGURE 45: GINNIE <sup>NET</sup> MULTIFAMILY POOL DETAILS SCREEN .....	35
FIGURE 46:GINNIE <sup>NET</sup> MAIN MENU SCREEN (W/DATA ENTRY/REVIEW SELECTION).....	40
FIGURE 47: GINNIE <sup>NET</sup> MULTIFAMILY POOL DETAIL -11705 SCREEN.....	41
FIGURE 48: GINNIE <sup>NET</sup> MULTIFAMILY POOL DETAIL -11705 SCREEN.....	42
FIGURE 49: MULTIFAMILY POOL DETAIL -11705 SUCCESS MESSAGE .....	43
FIGURE 50: MULTIFAMILY POOL DETAIL -11705 SUCCESS MESSAGE .....	44
FIGURE 51 – CHANGE MORTGAGE AMOUNT .....	44
FIGURE 52: MULTIFAMILY POOL DETAIL -11705 SCREEN (W/<MORE> BUTTON) .....	46
FIGURE 53: WEBPAGE DIALOGUE BOX .....	46
FIGURE 54: MULTIFAMILY MORTGAGE DETAILS—11705 SCREEN.....	48
FIGURE 55: CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS) .....	49
FIGURE 56: GINNIE <sup>NET</sup> ON THE WEB MAIN MENU SCREEN .....	52
FIGURE 57: MULTIFAMILY MORTGAGE DETAILS SCREEN (W/ISSUE DATE) .....	53
FIGURE 58: MULTIFAMILY POOLS DETAIL - 11706 SCREEN.....	54
FIGURE 59: ADD NEW RECORD: SAVE RECORD SUCCESS MESSAGE.....	56
FIGURE 60: BALLOON PAYMENT LOAN DETAILS – 11706 SCREEN.....	57
FIGURE 61: MULTIFAMILY POOLS DETAIL - 11706 SCREEN (W <EDIT> BUTTON) .....	58
FIGURE 62: EDIT AN EXISTING RECORD: SAVE RECORD SUCCESS MESSAGE.....	58
FIGURE 63: DELETE RECORD CONFIRMATION REQUEST SCREEN.....	59
FIGURE 64: MORTGAGE DETAILS SCREEN .....	59
FIGURE 65: POOL DETAILS (11706) OPTION: MODIFIED MATURE LOAN (LM) POOL TYPES .....	60
FIGURE 66: MODIFIED LOAN QUERY SCREEN .....	61
FIGURE 67: MULTIFAMILY MORTGAGE DETAILS – 11706 SCREEN (MODIFIED LOANS).....	61
FIGURE 68: MODIFIED LOAN HISTORY SCHEDULE – WEBPAGE DIALOG BOX.....	62
FIGURE 69: MODIFIED LOAN HISTORY SCHEDULE – WEBPAGE DIALOG BOX.....	63
FIGURE 70: POOL DETAILS (11705) (W/SUBMISSION TYPE MENU DEPLOYED) .....	64
FIGURE 71: NON LEVEL PAYMENT SCHEDULE – WEBPAGE DIALOG SCREEN .....	65
FIGURE 72: MULTIFAMILY POOL DETAILS SCREEN (IMMEDIATE POOL ISSUANCE).....	66
FIGURE 73: MULTIFAMILY POOL DETAILS SCREEN (W/SPLIT RATE CHECKBOX).....	67
FIGURE 74: GINNIE <sup>NET</sup> ISSUER GINNIE MAE EDIT ERROR REPORT SCREEN .....	68
FIGURE 75: USDA SECTION 538 MULTIFAMILY LOANS .....	69
FIGURE 76: SECURITIZED AMOUNT SYSTEM WARNING SCREEN.....	70
FIGURE 77: MULTIFAMILY MORTGAGE DETAILS – 11706 SCREEN: <CERTIFY THIS MORTGAGE> BUTTON .....	71
FIGURE 78: MULTIFAMILY MORTGAGE DETAILS – 11706: CERTIFICATION SCREEN.....	71
FIGURE 79: CERTIFICATION FOR POOLING A MULTIFAMILY MATURE LOAN PROGRAM MORTGAGE FORM.....	72
FIGURE 80: CONSTRUCTION LOAN DRAWS SCREEN.....	73
FIGURE 81: CONSTRUCTION LOAN DRAWS SCREEN (W/<NEW> BUTTON).....	75
FIGURE 82: CONSTRUCTION LOAN DRAWS SCREEN (W/<NEW> BUTTON).....	76
FIGURE 83: CONSTRUCTION LOAN DRAWS SCREEN (W/<EDIT> BUTTON).....	76
FIGURE 84: CONSTRUCTION LOAN DRAWS SCREEN (EDIT RECORD SUCCESS MESSAGE).....	76
FIGURE 85: CONSTRUCTION LOAN DRAWS SCREEN (DELETION CONFIRMATION SCREEN).....	77
FIGURE 86: CONSTRUCTION LOAN DRAWS SCREEN: SUBMISSION TYPE VALUES LIST .....	79
FIGURE 87: THE CONSTRUCTION LOAN DRAWS SCREEN (W/<SAVE> BUTTON) .....	79
FIGURE 88: NEW POOL PROCESSING – ISSUER WARNING MESSAGE SCREEN .....	79



FIGURE 89: MULTIFAMILY SUBSCRIBER SEARCH SCREEN .....	81
FIGURE 90: MULTIFAMILY SUBSCRIBER SEARCH RESULTS SCREEN .....	82
FIGURE 91: FRB SUBSCRIBER FUNCTION (POOL#) .....	82
FIGURE 92: MULTIFAMILY SUBSCRIBER SCREEN (EDIT FUNCTION).....	83
FIGURE 93: MULTIFAMILY SUBSCRIBER SCREEN (DELETE FUNCTION).....	84
FIGURE 94: FRB SUBSCRIBER RECORD DELETION CONFIRMATION QUERY SCREEN .....	84
FIGURE 95: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION).....	85
FIGURE 96: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD / EDIT RECORD FUNCTION).....	85
FIGURE 97: CERTIFICATION AND AGREEMENT RECORD SAVED RECORD SUCCESS MESSAGE .....	86
FIGURE 98: CERTIFICATION AND AGREEMENT – 11711B SCREEN DIRECTIONAL SEARCH ARROW KEYS .....	86
FIGURE 99: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION).....	87
FIGURE 100: APPLY GINNIE MAE EDITS SCREEN.....	87
FIGURE 101: APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGES .....	87
FIGURE 102: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION).....	88
FIGURE 103: APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT .....	89
FIGURE 104: GINNIE <sup>NET</sup> MAIN MENU SCREEN: ISSUER (TRANSFER) RECERTIFICATION LINK.....	91
FIGURE 105: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES).....	92
FIGURE 106: ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (w/SAVED RECORD SUCCESS MESSAGE) .....	93
FIGURE 107: <u>CUSTODIAN</u> (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES) .....	94
FIGURE 108: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (w/SAVED RECORD SUCCESS MESSAGE)..	94
FIGURE 109: RECERTIFICATION SCREEN: EDIT MODE (w/SAVED RECORD SUCCESS MESSAGE).....	95
FIGURE 110: CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS) .....	95
FIGURE 111: GINNIE <sup>NET</sup> MAIN MENU SCREEN w/(HUD 11708 LINK) .....	97
FIGURE 112: HUD 11708 SCREEN (ADD/EDIT RECORD) .....	98
FIGURE 113: HUD 11708 SCREEN: ADD/EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE).....	99
FIGURE 114: CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS).....	99
FIGURE 115: GINNIE <sup>NET</sup> MAIN MENU SCREEN (w/DOCUMENT CUSTODIAN TRANSFERS LINK) .....	100
FIGURE 116: DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE).....	102
FIGURE 117: CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS).....	102
FIGURE 118: DOCUMENT CUSTODIAN TRANSFERS SCREEN (w/OPTIONS CHECKBOXES) .....	102
FIGURE 119: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION) .....	106
FIGURE 120: GINNIE <sup>NET</sup> MAIN MENU SCREEN (w/HUD 11714 LINK) .....	108
FIGURE 121: GINNIE <sup>NET</sup> MAIN MENU SCREEN (w/MENU OPTIONS).....	109
FIGURE 122: GINNIE <sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK.....	109
FIGURE 123: GMEP LOGIN CREDENTIALS .....	111
FIGURE 124: AUTHENTICATION WITH SECURID TOKEN .....	111
FIGURE 125: RESULT REPORT .....	111
FIGURE 126: GINNIE <sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK.....	113
FIGURE 127: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL SUBMIT FUNCTION) .....	113
FIGURE 128: POOL SELECTION SCREEN (w/AVAILABLE POOLS COLUMN ENTRIES).....	114
FIGURE 129: SELECT SINGLE POOLS FUNCTION    FIGURE 130: MOVE SELECTED POOLS FUNCTION .....	114
FIGURE 131: HOST COMMUNICATIONS SELECTION SCREEN (w/POOLS ENTRIES) .....	115
FIGURE 132: GINNIE <sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS) .....	115
FIGURE 133: GINNIE <sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK.....	116
FIGURE 134 : HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETE FUNCTION).....	117

FIGURE 135: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETES) .....	117
FIGURE 136: SELECT SINGLE POOLS FUNCTION      FIGURE 137: MOVE SELECTED POOLS FUNCTION.....	118
FIGURE 138 : HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES) .....	118
FIGURE 139: GINNIE/NET HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS) .....	119
FIGURE 140: GINNIE/NET MULTIFAMILY POOLS DETAIL—11705 SCREEN: (W/TRANSFER-ISSUER ID FIELD) .....	120
FIGURE 141: GINNIE/NET MAIN MENU SCREEN (W/ISSUER COMMUNICATIONS OPTION).....	121
FIGURE 142: GINNIE/NET ISSUER COMMUNICATIONS SCREEN .....	121
FIGURE 143: GINNIE/NET ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION) .....	122
FIGURE 144: GINNIE/NET HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS) .....	123
FIGURE 145: GINNIE/NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK).....	125
FIGURE 146: CERTIFICATIONS COMMUNICATIONS SCREEN (ISSUER/CUSTODIAN RECERTIFICATION) .....	125
FIGURE 147 : CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT <u>ISSUER</u> / <u>CUSTODIAN</u> RECERTIFICATION FUNCTION) ..	126
FIGURE 148: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS).....	126
FIGURE 149: CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN .....	127
FIGURE 150: GINNIE/NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK).....	128
FIGURE 151: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN TRANSFER) .....	128
FIGURE 152: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN .....	129
FIGURE 153: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS) .....	129
FIGURE 154: CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN .....	130
FIGURE 155: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN MERGER) .....	131
FIGURE 156: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN .....	131
FIGURE 157: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS).....	132
FIGURE 158: GINNIE/NET MAIN MENU SCREEN (W/NEW POOL PROCESSING LINK).....	133
FIGURE 159: GINNIE/NET MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK).....	135
FIGURE 160: GINNIE/NET MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK).....	135
FIGURE 161: FILE DOWNLOAD SCREEN) .....	136
FIGURE 162: GINNIE/NET MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK).....	136
FIGURE 163: SCHEDULE OF SUBSCRIBERS—11705 SELECTION SCREEN:.....	137
FIGURE 164: PRINT REQUEST MESSAGE LOG DISPLAY .....	137
FIGURE 165: FILE DOWNLOAD SCREEN) .....	138

## LIST OF TABLES

TABLE 1	HARDWARE AND SOFTWARE REQUIREMENTS .....	1
TABLE 2	GINNIE <sup>NET</sup> ROLES AND DESCRIPTIONS .....	10
TABLE 3	USDA CASE NUMBER EXAMPLE .....	69
TABLE 4	CONSTRUCTION LOAN DRAWS SCREEN ELEMENTS .....	74
TABLE 5	NEW CL/CS TO PN CONVERSION SUBMISSION TYPE.....	78
TABLE 6	FRB SUBSCRIBER SCREEN ELEMENTS .....	80
TABLE 7	SEARCH FORM ELEMENTS.....	81
TABLE 8:	APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGE DESCRIPTIONS .....	88
TABLE 9:	GINNIE MAE EDIT REPORT ERROR MESSAGES.....	88
TABLE 10	RECERTIFICATION FINALS DEFINITIONS MATRIX.....	90
TABLE 11	ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS) .....	91
TABLE 12	HUD 11708 SCREEN (FORM ELEMENTS) .....	97
TABLE 13:	DOCUMENT CUSTODIAN TRANSFERS SCREEN (FORM ELEMENTS).....	101
TABLE 14	HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FORM ELEMENTS) .....	104
TABLE 15	HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FIELD ELEMENTS).....	104
TABLE 16	HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (FORM ELEMENTS) .....	106
TABLE 17	HUD 11714 SCREEN (FIELD ENTITIES).....	108
TABLE 18:	HOST COMMUNICATIONS MENU OPTIONS.....	110
TABLE 19	ISSUER COMMUNICATIONS MENU OPTIONS .....	112
TABLE 20	CERTIFICATIONS COMMUNICATIONS MENU OPTIONS.....	124
TABLE 21	DOCUMENT TERMS, DEFINITIONS AND ACRONYMS .....	139

## 1. GINNIE/NET SECURITY

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 SecurID Token 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. A government photo ID will be required (i.e., driver's license, passport, etc.).

**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.

### 1.1 HARDWARE AND SOFTWARE REQUIREMENTS

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

TABLE 1 HARDWARE AND SOFTWARE REQUIREMENTS

EQUIPMENT	USER
Operating Systems	Windows XP, Windows Vista, Windows 7, Windows 8
Memory	256 MB
Hard Drive	45 MB
Miscellaneous Requirements	High Speed Internet Connection
	Internet Explorer (32-bit versions only) 6 through 11
	Mouse
	Available USB Port
	Adobe Acrobat Reader (free download)
Recommended Screen Resolution	Minimum: 1152x864

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 SecurID Token enrollment, installation and communications.

The toll free number is 1-800-234-4662, option #1 and the e-mail address is: [Ginniemae1@bnymellon.com](mailto:Ginniemae1@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.

## 2 SECURID TOKEN

### 2.1 OBTAIN GMEP LOGIN AND PASSWORD

[Step 1] Complete the Ginnie Mae Systems Access Issuer User Registration Form found on the Ginnie Mae's 2015 Modernization webpage:  
[http://ginniemae.gov/doing\\_business\\_with\\_ginniemae/modernization/Pages/default.aspx](http://ginniemae.gov/doing_business_with_ginniemae/modernization/Pages/default.aspx).

[Step 2] Submit the request form to one of your Security Officers. Your Security Officer will process the request and provide your GMEP User ID and initial password.

### 2.2 OBTAIN AND ACTIVATE SECURID TOKEN

[Step 1] Complete the SecurID Token Request Form found on the Ginnie Mae's 2015 Modernization webpage at: [http://ginniemae.gov/doing\\_business\\_with\\_ginniemae/modernization/Pages/default.aspx](http://ginniemae.gov/doing_business_with_ginniemae/modernization/Pages/default.aspx).

[Step 2] Submit the request form to one of your Security Officers.

[Step 3] Your Security Officer will process the request and send you your assigned SecurID Token once approved by Ginnie Mae Relationship Services.

[Step 4] To activate your SecurID Token after receiving it, contact the SecurID Client Assistance Center at 800-332-4550 (Option 8).

[Step 5] Log in to GMEP to validate the SecurID Token and receive your 4 digit PIN. Additional instructions on how to enable and validate your SecurID Token are available on Ginnie Mae's website

### 2.3 COMPLETE VERIFICATION IN GMEP

The Role Assignment Verification screen within GMEP provides both a Security Officer and a User the means to validate a User's profile for Authorized Ginnie/NET Signer access. This section provides the user a step by step process for performing this verification.

[Step 1] Log into GMEP.

[Step 2] Click the IPMS link, then navigate to the Verify User Assignment option

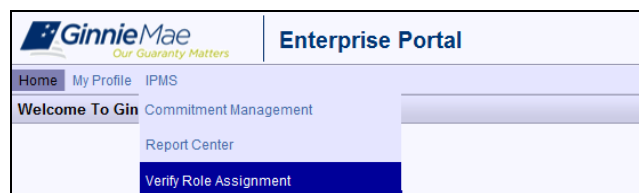


FIGURE 1: VERIFY AUTHORIZED GINNIE/NET SIGNER ROLE

[Step 3] Enter a User ID.

[Step 4] Enter a Company ID number.

[Step 5] Click the Display button.

FIGURE 2: VERIFY USER ASSIGNMENT SCREEN

The validation flag indicates the overall status of the validation. A red indicates at least one validation resulted in a failure and green indicates that the user has successfully passed all validations. Details for each validation and the associated result can be found in the grid displayed on the screen.

If the Verify Role Assignment process results in failure (does not pass validation), contact a designated Security Officer.

Result	Validation
Failed	Overall Validation Failed
Success	Userid is Active
Success	Securid Token Role is Active
Failed	GNET Authorized Role is not found
Success	Organization is Active
Success	OrgID assignment is Active
Failed	OrgID Not setup for GNET Authorized Role
Failed	User is not Authorized Signer
Failed	Not employed by organization subservicing for issuer

FIGURE 3: VALIDATION RESULTS SCREEN

### 3 SECURITY ADMINISTRATION

#### 3.1 LOGGING IN TO GINNIENET

The following steps describe how to log in to GinnieNET:

1. To log in to GinnieNET, navigate to [www.ginnienet.net](http://www.ginnienet.net).
2. Click Continue to Login at the bottom of the screen.
3. Enter your User ID
4. Enter your Password
5. Click Login

The GinnieNET on the Web main menu displays.

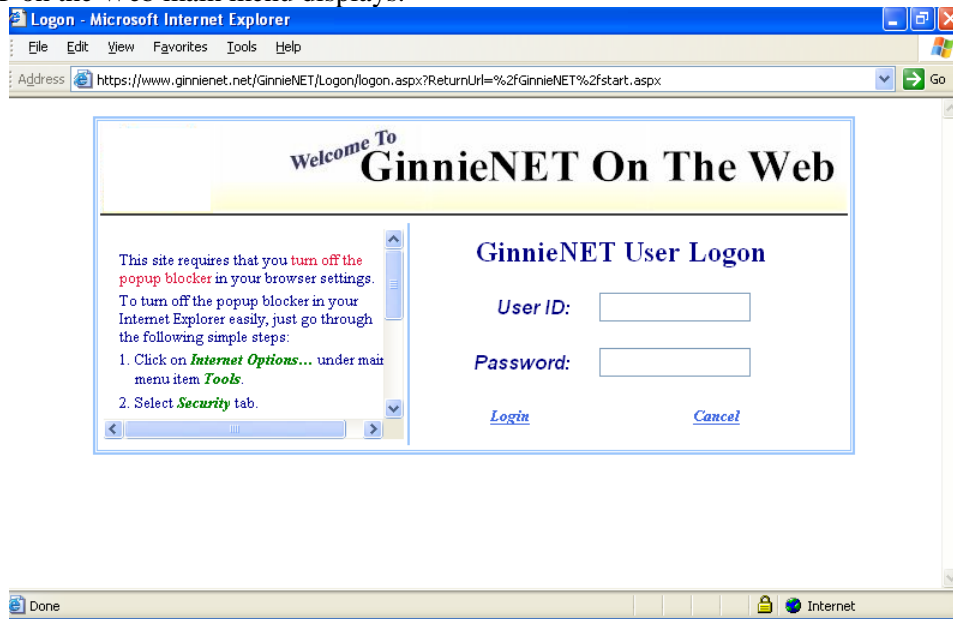
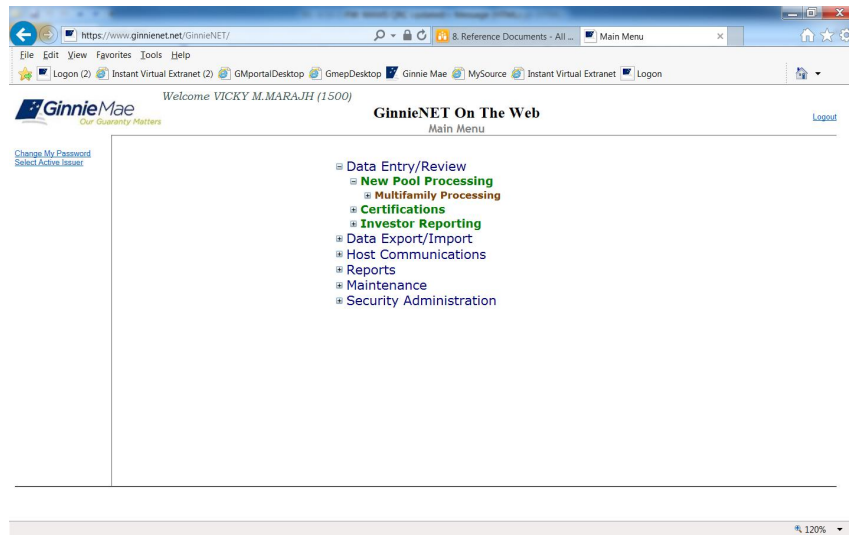


FIGURE 4: GINNIENET LOGON SCREEN

The Enrollment Administrator (Security Officer) in each Issuer/Custodian office will be responsible for adding new issuers. GinnieNET 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 5: GINNIE<sup>NET</sup> 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:

- SecurID Token enrollment
- Add new user account
- Manage user account



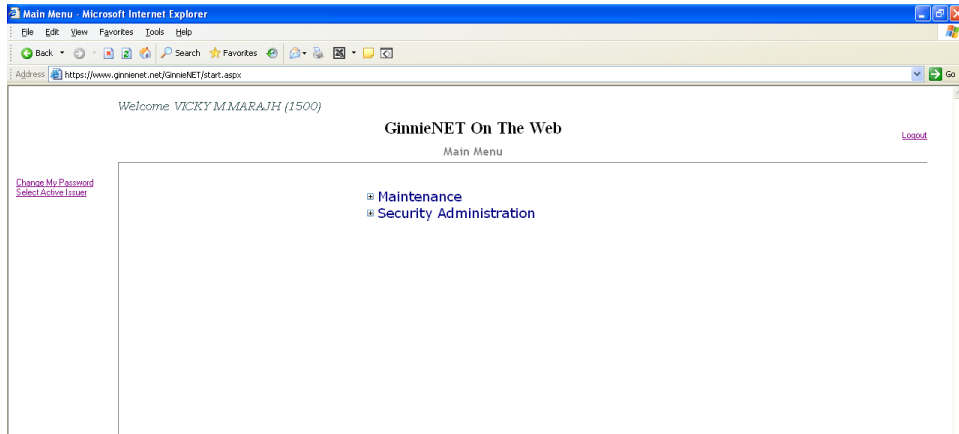
**Note:** Clicking on the Logout link in the upper right-hand corner of the screen will navigate the user out of Ginnie<sup>NET</sup> completely.

### 3.2 ADD A NEW USER ACCOUNT

To begin the enrollment process, the Enrollment Administrator will log onto [www.ginnienet.net](http://www.ginnienet.net), then enter their assigned Ginnie<sup>NET</sup> User ID and password. The Ginnie<sup>NET</sup> On The Web **Main Menu** screen will appear:



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

FIGURE 6: GINNIE<sup>NET</sup> ON THE WEB MAIN MENU SCREEN (W/SECURITY ADMINISTRATION LINK)

[Step 1] Click on the **Security Administration** link.

[Step 2] Click on the **Add New Local User Account** link.

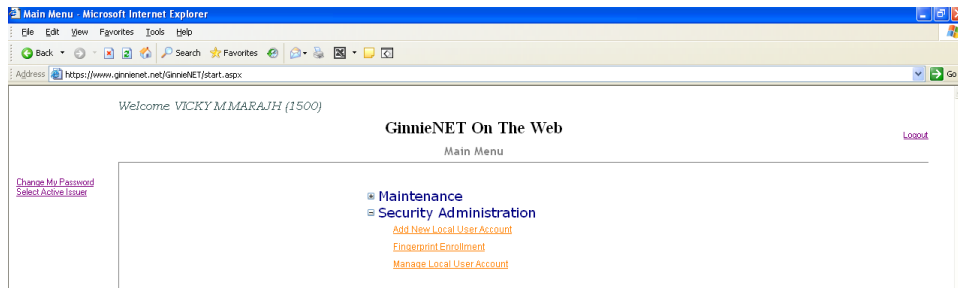


FIGURE 7: SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK

[Step 3] The **Add New Local User Account** screen will display.

**GinnieNET On The Web**  
Add New Local User Account

---

Provide information in all fields, and click Submit button:

**User's Screen Name :**

**User's Title :**

**User's Email :**

**Initial Password :**  (case-sensitive)

**Initial Role :** Not Selected

**Associated Issuer :**

**Associated Custodian :**

FIGURE 8: SECURITY ADMINISTRATION—ADD NEW LOCAL USER ACCOUNT LINK OPTIONS

[Step 4] Enter the user's *name* in the **User's Screen Name:** field.

[Step 5] Enter the user's *title* in the **User's Title:** field.

[Step 6] Enter the user's *email* in the **User's Email:** field.

[Step 7] 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 [Change My Password](#) option, found in the left-hand corner of the page.

[Step 8] Select an initial *role* for the user from the **Initial Role:** field's drop-down list.

[Step 9] Select an *issuer number* for the user from the **Associated Issuer:** field's drop-down list.

[Step 10] Bypass the **Associated Custodian:** field.

[Step 11] Once all data has been entered, click on the <Submit> button to generate the new User ID. The New User Profile confirmation message.

**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 9: GINNIE<sup>NET</sup> NEW USER PROFILE CONFIRMATION MESSAGE

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.



**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<sup>NET</sup> completely.

### 3.3 MANAGE LOCAL USER ACCOUNTS

To manage local Ginnie<sup>NET</sup> user accounts, step through the following procedural flow.

[Step 1] From the Ginnie<sup>NET</sup> On The Web Main Menu screen, click on the **Manage Local User Account** link, found under the **Security Administration** screen option.

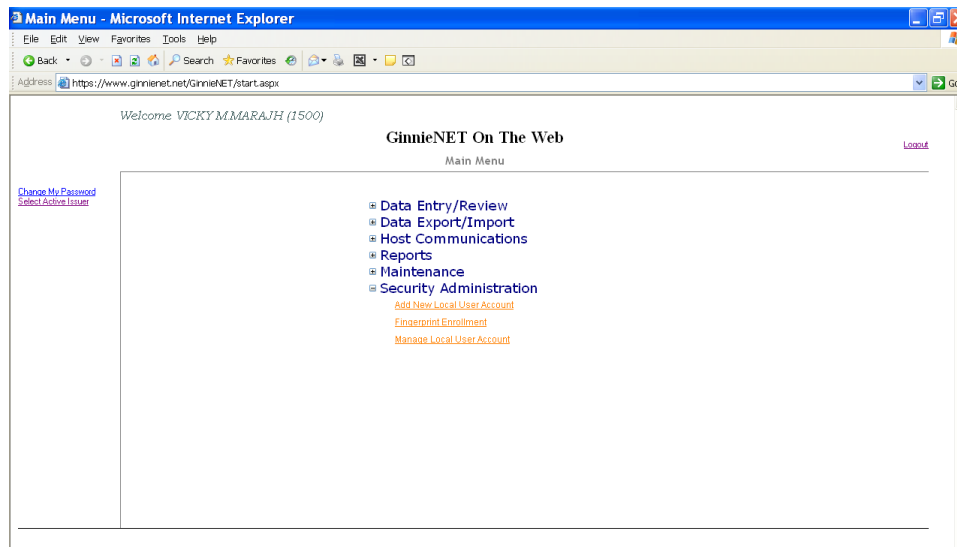
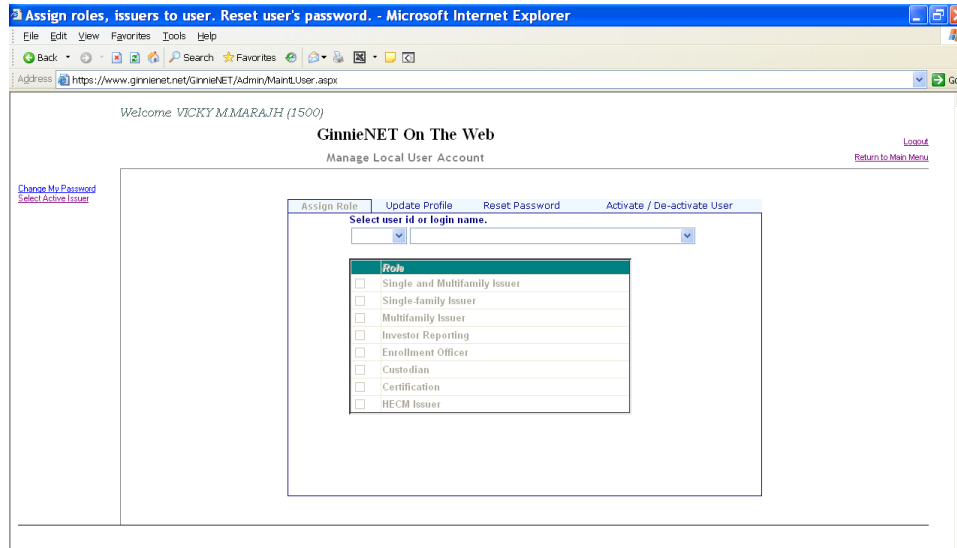


FIGURE 10 : GINNIE<sup>NET</sup> SECURITY ADMINISTRATION SCREEN (w/MANAGE LOCAL USER ACCOUNT LINK)

[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

FIGURE 11 : GINNIE<sup>NET</sup> MANAGE LOCAL USER ACCOUNT SCREEN (w/SELECTION OPTIONS)

### 3.4 ASSIGN USER ROLE

#### 3.4.1 Ginnie<sup>NET</sup> Roles

TABLE 2 GINNIE<sup>NET</sup> ROLES AND DESCRIPTIONS

ROLE	DESCRIPTION
Single and Multifamily Issuer	This role/module is used by Issuers who are authorized by Ginnie Mae to perform Single Family and Multifamily pool processing.
Multifamily Issuer	This role/module is used by Issuers who are authorized by Ginnie Mae to perform Multifamily Pool Processing.
Enrollment Officer / Security Officer	This role/module is used by an authorized user designated to Add a New User Account, Assign User Role, Update User Profile, Reset User Password, and Activate/De-activate user.
Certification	This module is used by an issuer who performs Final Certification, Recertification, Document Custodian Transfers and the HUD 11708 (Request For Release Of Documents) process.

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.

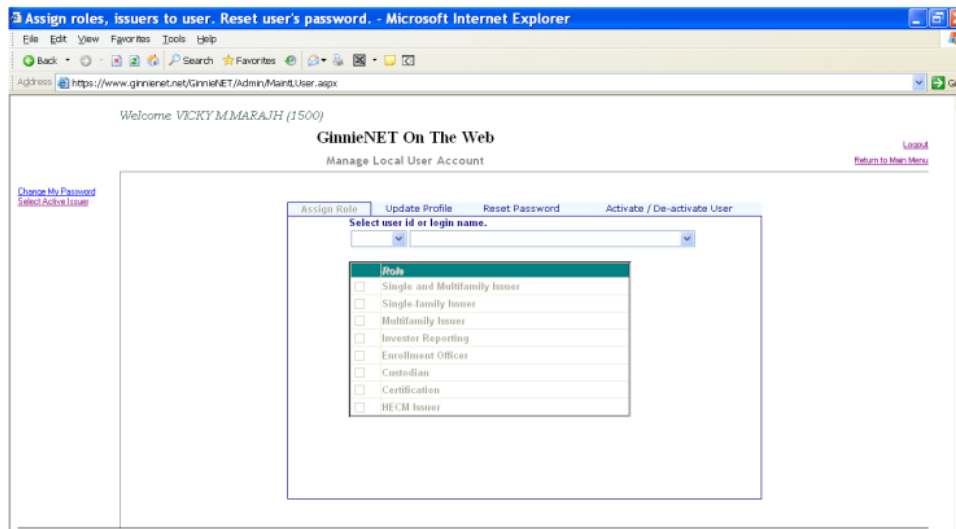


FIGURE 12: GINNIE<sup>NET</sup> ASSIGN ROLE TAB

[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.

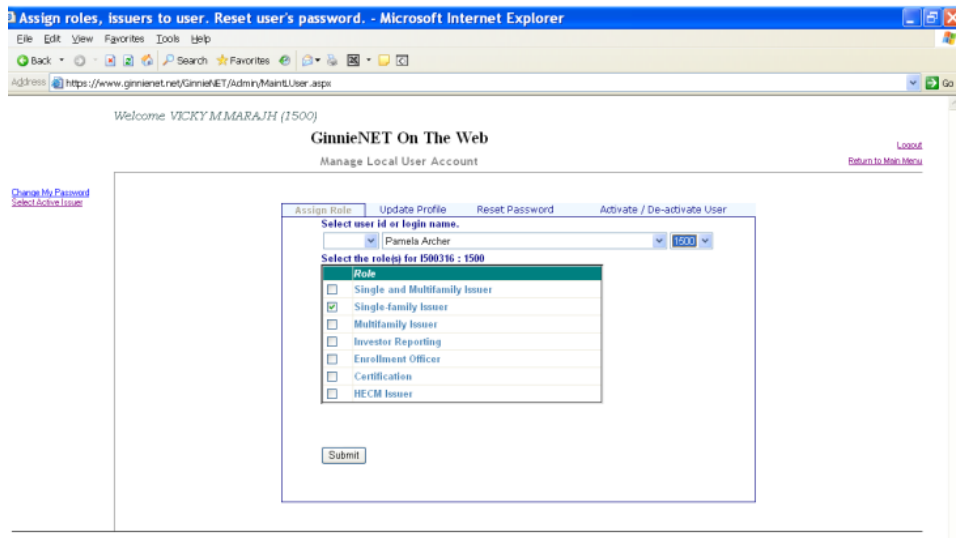


FIGURE 13 : GINNIE<sup>NET</sup> ASSIGN ROLE SCREEN

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

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

### 3.5 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.

#### 3.5.1 Update Screen Name or Update Screen Title

[Step 1] Click on the **Update Profile** tab. The Update Profile screen will display.

The screenshot shows the 'Update Profile' tab selected. The interface includes a dropdown menu for selecting a user ID or login name. Below this are three input fields with buttons to update the screen name, screen title, and email. At the bottom, there are buttons for 'Add new issuer' and 'Re-assign custodian'.

FIGURE 14 : GINNIE*NET* MANAGE LOCAL USER ACCOUNT SCREEN (SELECT USER ID OPTION)

[Step 2] Click on the down arrow [▼] to select a user by either their User ID *or* login name.

Select user id or login name.

C600043 ▼

The selected user login id is C600043.

Automated Tester - Custodian Update screen name

Automated Tester - Custodian Update screen title

Update Email

ID	Name
Remove 1500	EQUIBANK N. A.

1500 ▼ Add new issuer

Re-assign custodian

FIGURE 15: GINNENET 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.

[Step 4] Change a user's *screen title* by entering a new title and clicking on the <Update screen name> button.

[Step 5] Change a user's *email* by entering a new email and clicking on the <Update Email> button.

### 3.6 ADD 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] Click on the <Add New Issuer> button.

The screenshot shows a web interface with four tabs: 'Assign Role', 'Update Profile', 'Reset Password', and 'Activate / De-activate User'. The 'Update Profile' tab is active. At the top, there is a dropdown menu for 'Select user id or login name' with '1500008' selected. Below this, a message states 'The selected user login id is 1500008.' There are three input fields for 'Wade W Gayle', 'www1', and an empty field, each with a corresponding 'Update' button. Below these is a table of issuers:

	ID	Name
<a href="#">Remove</a>	1500	EQUIBANK N. A.
<a href="#">Remove</a>	1504	FARM & HOME SAVINGS ASSOCIATION

At the bottom, there is a dropdown menu with '1500' selected and an 'Add new issuer' button. Below that is an empty input field and a 'Re-assign custodian' button.

FIGURE 16: GINNIE<sup>NET</sup> ADD NEW ISSUER FUNCTION

The new Issuer ID will then be added to the Ginnie<sup>NET</sup> system.

### 3.7 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 Issuer name has been selected, click on the <Remove> link button next to a particular issuer name.

The screenshot shows the 'Update Profile' tab for user 'ANDREA HUNTER'. The interface includes the following elements:

- Navigation tabs: Assign Role, **Update Profile**, Reset Password, Activate / De-activate User
- Select user id or login name: ANDREA HUNTER
- Update screen name: ANDREA HUNTER
- Update screen title: MASTER TESTER
- Update Email: [Empty field]
- Issuer list table:

	ID	Name
<a href="#">Remove</a>	1500	EQUIBANK N. A.
<a href="#">Remove</a>	2094	U. S. BANK, NA
<a href="#">Remove</a>	2272	NAVY FEDERAL CREDIT UNION
<a href="#">Remove</a>	2936	BANK OF AMERICA, N.A.
<a href="#">Remove</a>	3886	CITIMORTGAGE, INC.

Below the table, there is a dropdown menu showing '1500' and an 'Add new issuer' button. At the bottom, there is a 'Re-assign custodian' button.

FIGURE 17: GINNIE/NET REMOVE ISSUER FUNCTION

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

### 3.8 RESET 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 **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.

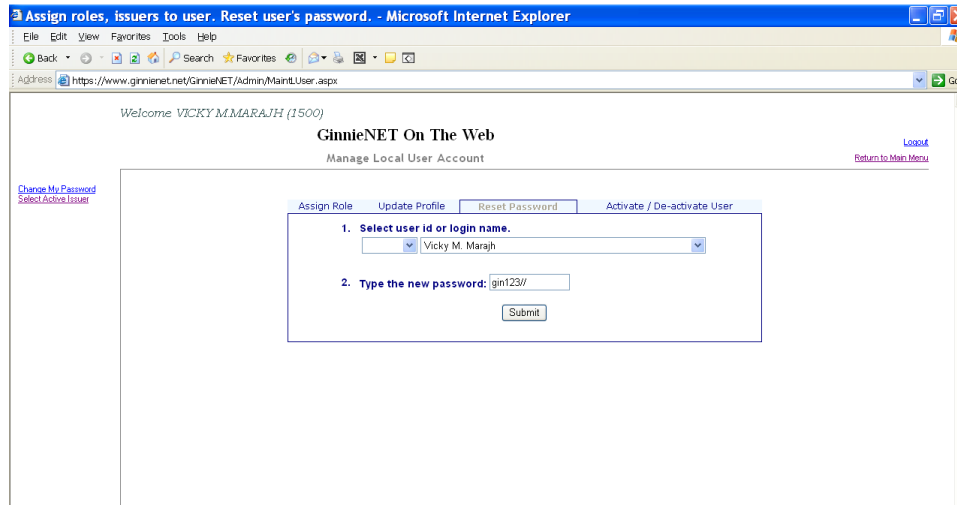


FIGURE 18: GINNIENET RESET PASSWORD FUNCTION

[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 [Change My Password](#) option, found in the left-hand corner of the page.

[Step 4] Click on the <Submit> button to set the new password. The system will then display a “Password re-initialized” confirmation message to inform the user of the success of the password reset action.

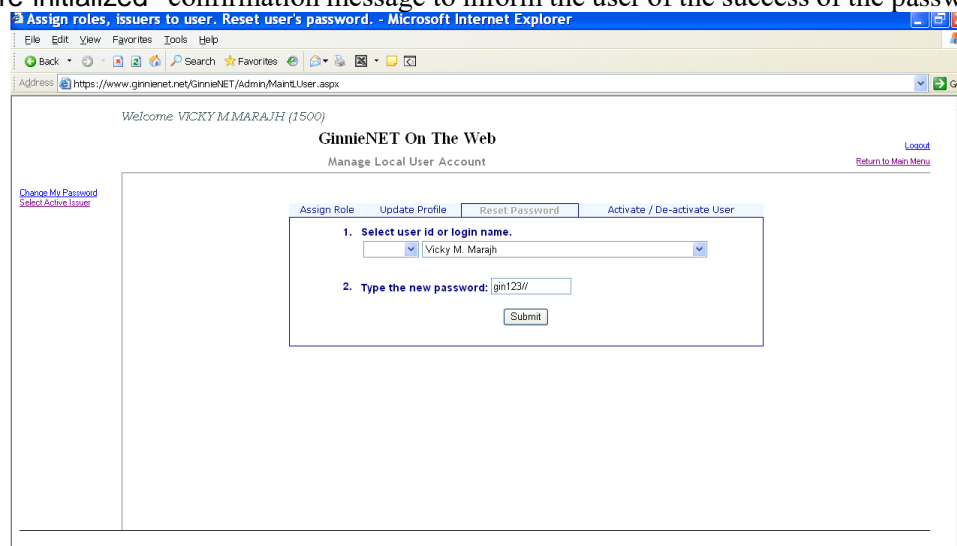


FIGURE 19: GINNIENET RESET PASSWORD CONFIRMATION SCREEN



**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.

### 3.9 ACTIVATE/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 **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.

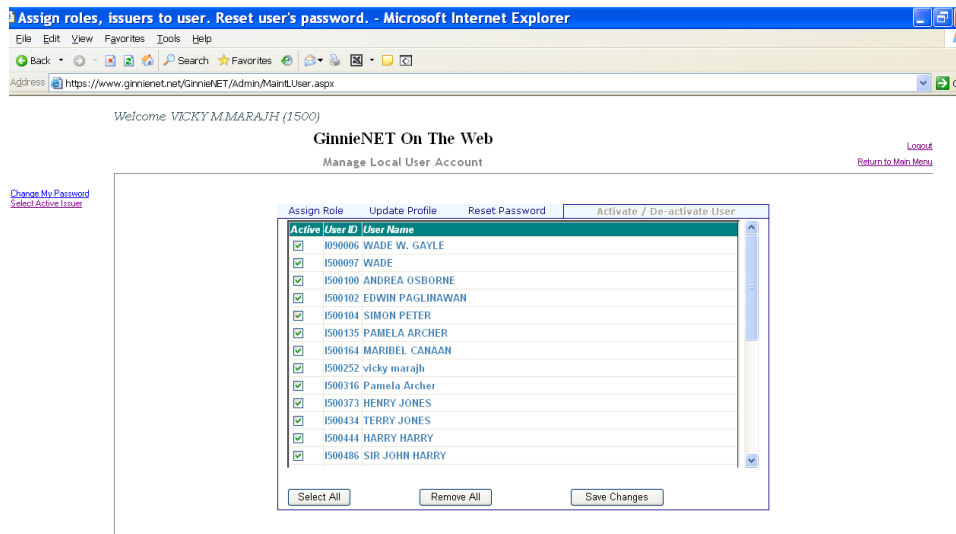


FIGURE 20 :GINNIE/NET ACTIVATE/DEACTIVATE USER FUNCTION

[Step 3] Once selected, click on the **<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 to inform the user of the success of the reset action.

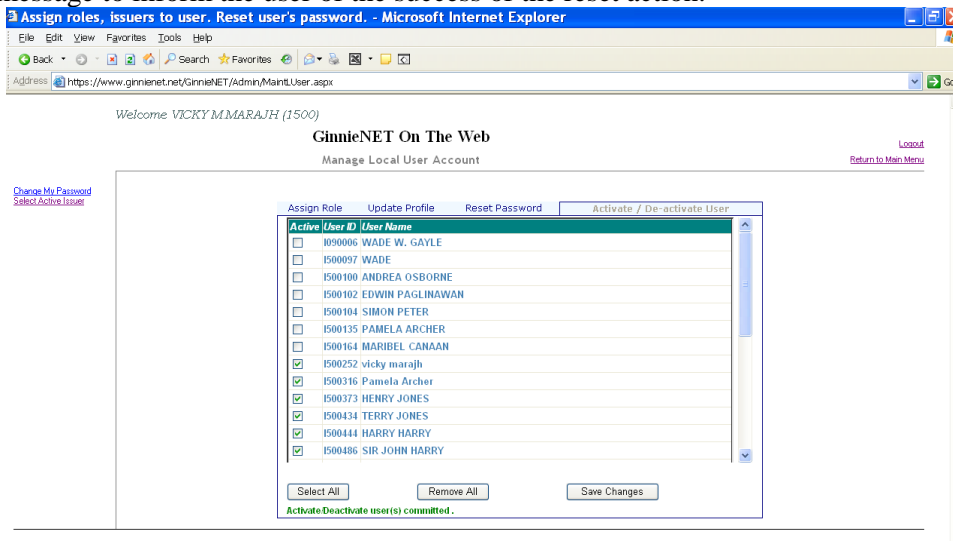


FIGURE 21: GINNIE/NET ACTIVATE/DEACTIVATE USER CONFIRMATION MESSAGE



**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 GinnieNET completely.

## 4 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

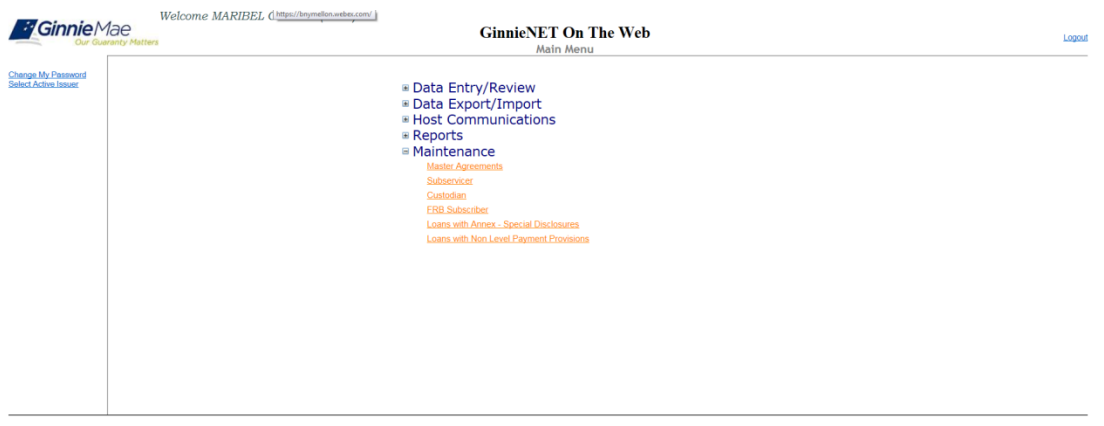


FIGURE 22: GINNIE/NET ON THE WEB MAIN MENU SCREEN (W/MAINTENANCE LINK)



**Important Note:** This information is updated in Ginnie/NET based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

To begin viewing approved Master Agreement accounts, the Enrollment Administrator will log onto [www.ginnienet.net](http://www.ginnienet.net), then enter their assigned Ginnie/NET User ID and password. The Ginnie/NET On The Web **Main Menu** screen will then display.

### 4.1 MASTER AGREEMENT RECORD

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 View a Master Agreement Record



**Important Note:** This information is updated in Ginnie/NET based on what was approved on MAMS/GMEP. The Issuer has only the ability to view an account.

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

[Step 2] Click on the **Master Agreements** link. The Master Agreements screen will then be displayed.

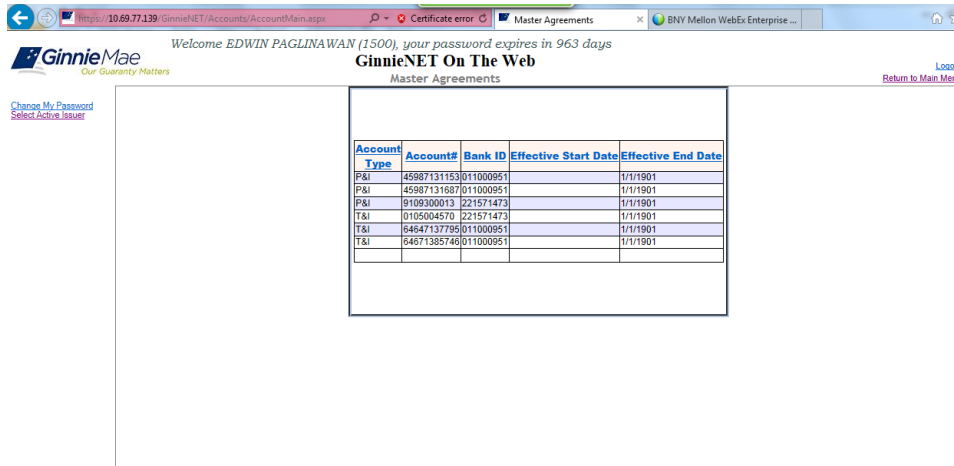


FIGURE 23: GINNIE<sup>NET</sup> MASTER AGREEMENTS SCREEN

## 4.2 SUBCONTRACT 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.



**Important Note:** This information is updated in Ginnie<sup>NET</sup> based on what was approved MAMS/GMEP. The Issuer has only the ability to view an account.

### 4.2.1 View a Subservicer Record

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

[Step 2] Click on the **Subservicer** link. The Subservicer screen will then be displayed.

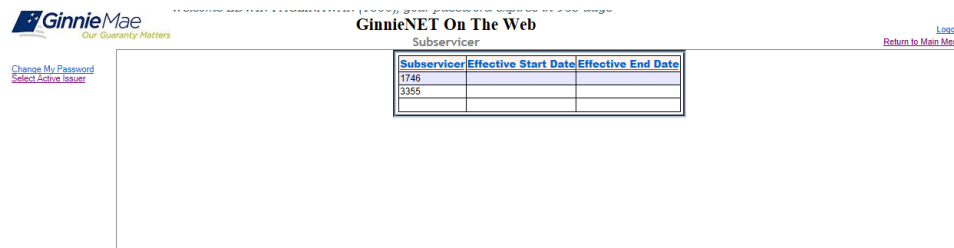


FIGURE 24: GINNIE<sup>NET</sup> SUBSERVICER SCREEN

## 4.3 CUSTODIAN



**Important Note:** This information is updated in Ginnie<sup>NET</sup> based on what was approved on MAMS/GMEP. The Issuer has only the ability to view an account.

4.3.1 View a Custodian record

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

[Step 2] Click on the **Custodian** link. The Custodian screen will then be displayed.

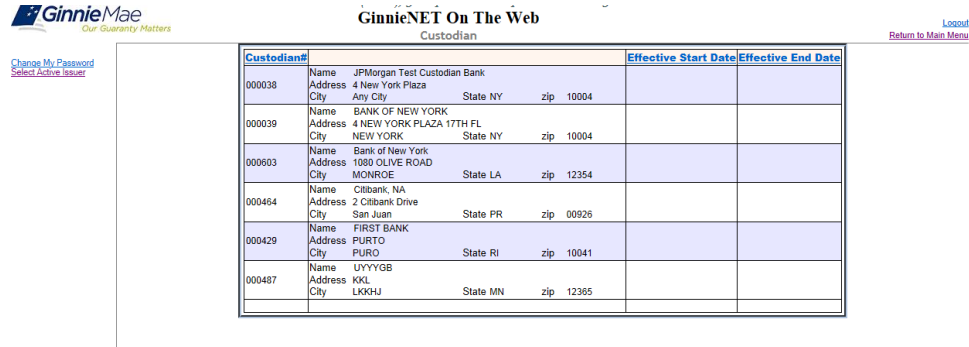


FIGURE 25: GINNIE<sup>NET</sup> CUSTODIAN SCREEN

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 4: 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 **Maintenance** link.

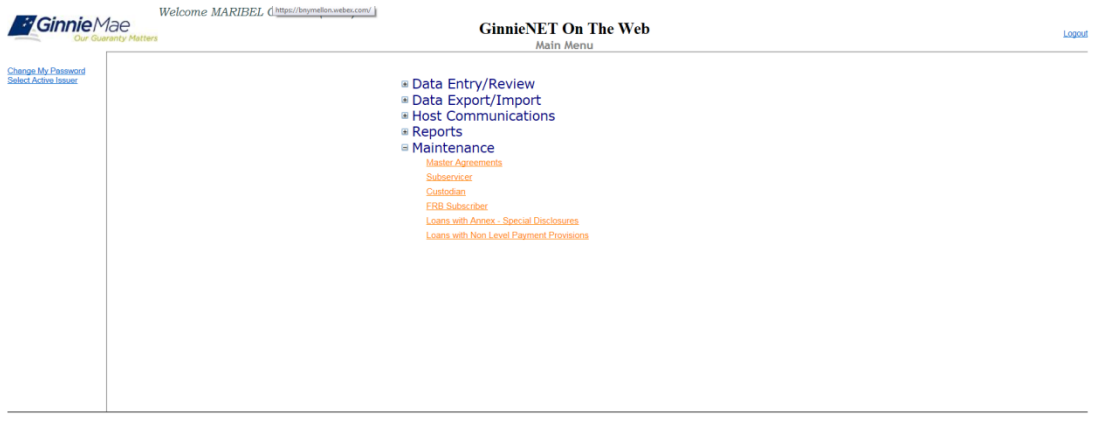


FIGURE 26: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/FRB SUBSCRIBER LINK)

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display.

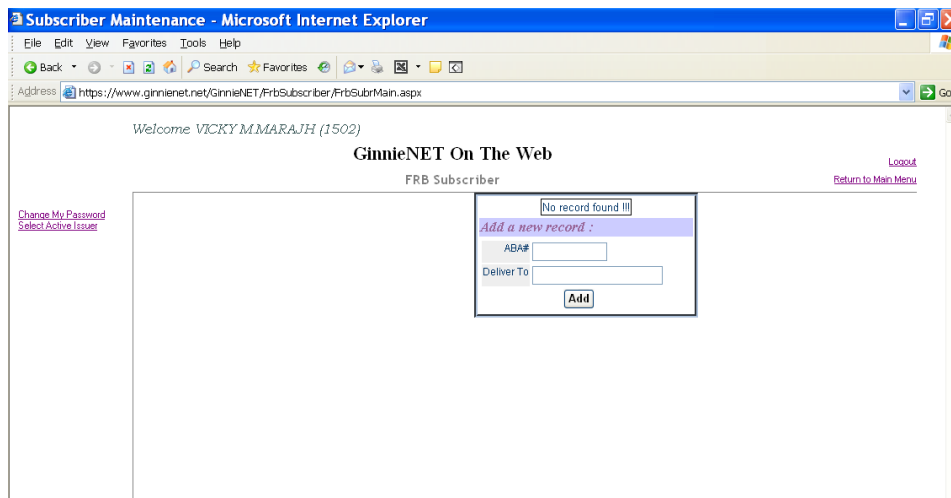


FIGURE 27: GINNIE<sup>NET</sup> FRB SUBSCRIBER SCREEN

[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 <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 will appear.

	ABA#	Deliver To	
<a href="#">Edit</a>	1234566666	JPMCHASE/CUST/G08113	<a href="#">Delete</a>
<i>Add a new record :</i>			
	ABA#	<input type="text"/>	
	Deliver To	<input type="text"/>	
	<input type="button" value="Add"/>	<b>Saved Successfully!</b>	

FIGURE 28: 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 GinnieNET completely.

#### 4.4.2 Edit an FRB Subscriber Record

- [Step 1] From the Main Menu screen, click on the **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.

	ABA#	Deliver To	
<a href="#">Edit</a>	1234566666	JPMCHASE/CUST/G08113	<a href="#">Delete</a>
<i>Add a new record :</i>			
	ABA#	<input type="text"/>	
	Deliver To	<input type="text"/>	
	<input type="button" value="Add"/>		

FIGURE 29: 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 **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.

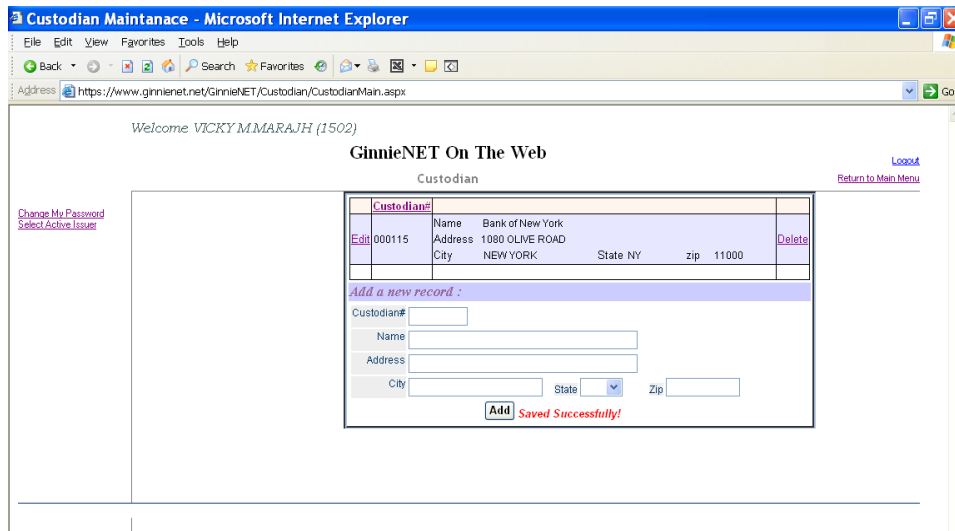


FIGURE 30: GINNIE/NET FRB SUBSCRIBER SCREEN (DELETE RECORD FUNCTION)

[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.

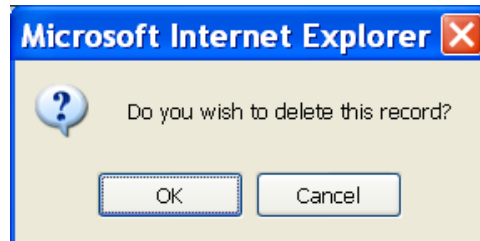


FIGURE 31: CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

[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 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 32: MULTIFAMILY MORTGAGE DETAILS - 11706 SCREEN

The Annex–Special Disclosures field appears at the bottom of the 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.

### 4.5.1 Accessing an Annex—Special Disclosures Record

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



FIGURE 33: GINNIE<sup>NET</sup> MAIN MENU SCREEN

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

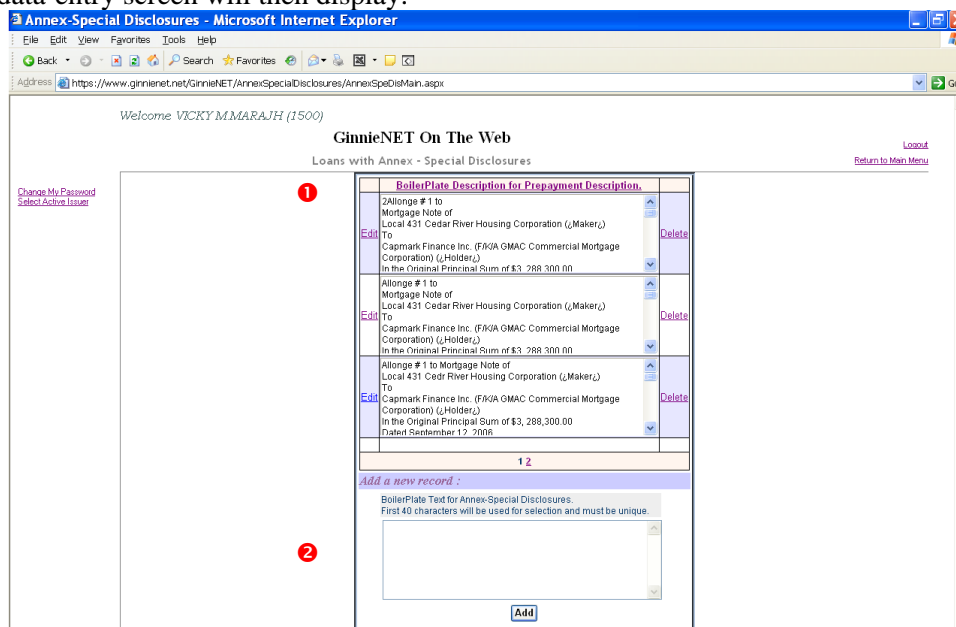


FIGURE 34: GINNIE<sup>NET</sup> ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN

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.

### 4.5.2 Adding an Annex Special Disclosures Record

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

- [Step 2] Click on the Loans with Annex - Special Disclosures link. The Annex – Special Disclosures data-entry screen 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 *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 <Add> button. Once the record has been successfully saved to the system, the screen will refresh and display a **Saved Successfully!** screen message.

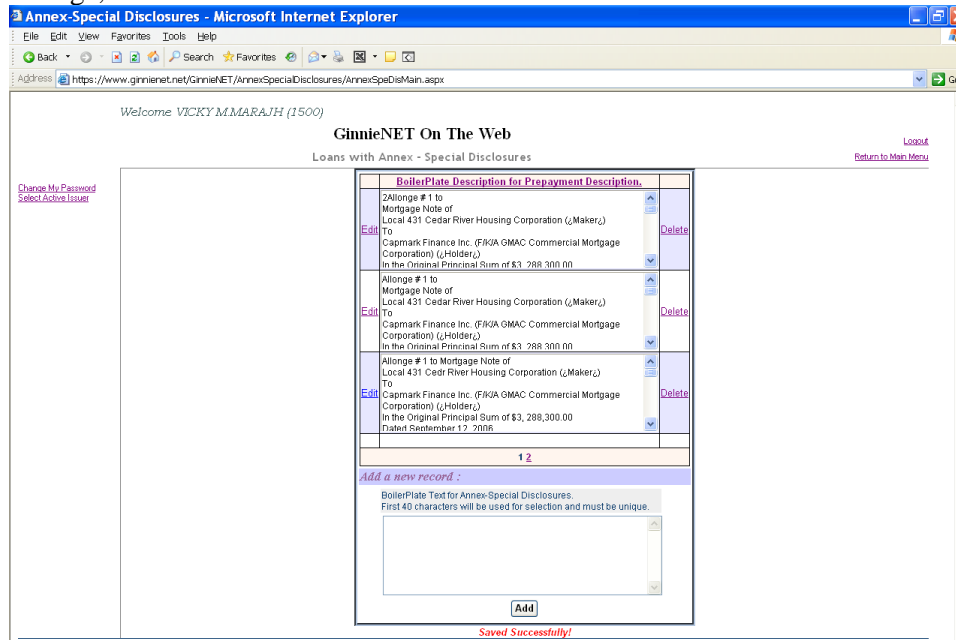


FIGURE 35: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (W/SUCCESS MESSAGE)



**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 GinnieNET completely.

#### 4.5.3 Deleting or Editing an Annex Special Disclosures Record

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

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

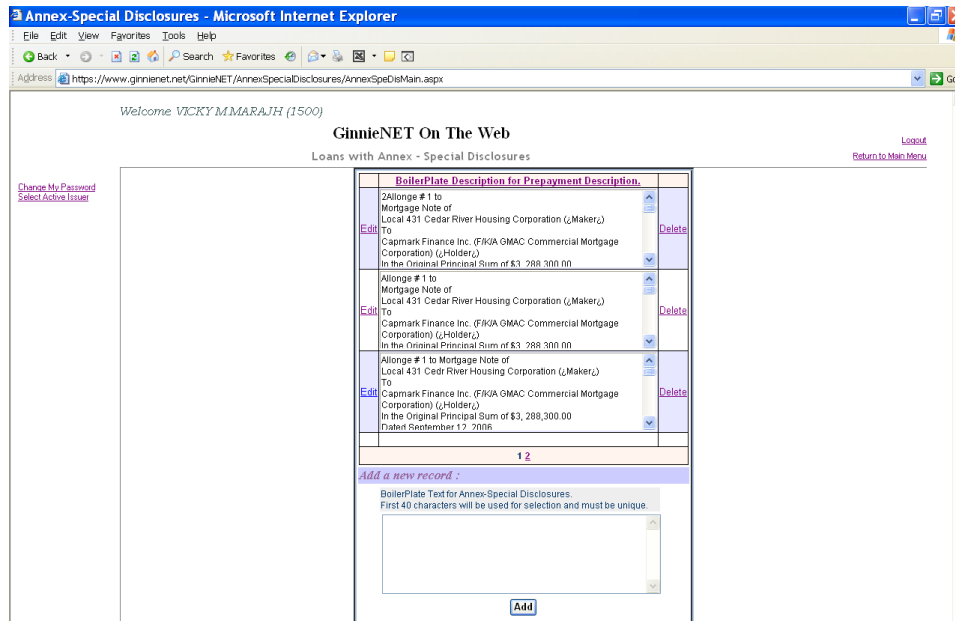


FIGURE 36: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (w/Delete LINK)

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.

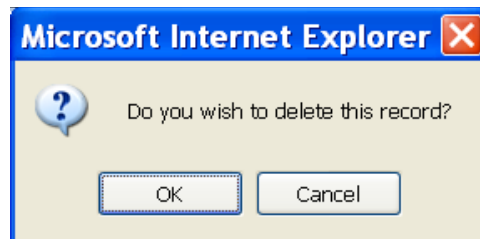


FIGURE 37: ANNEX–SPECIAL DISCLOSURE RECORD DELETE CONFIRMATION SCREEN

[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 **Maintenance** link.

[Step 2] Click on the Loans with Annex - Special Disclosures link. The Annex – Special Disclosures Data-Entry screen will then display.

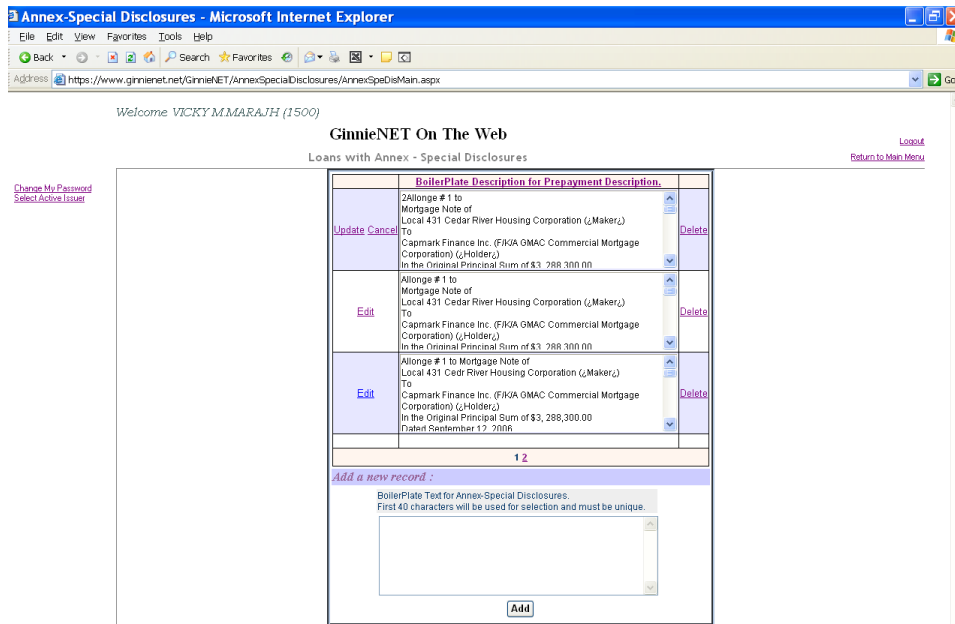


FIGURE 38: ANNEX – SPECIAL DISCLOSURES DATA-ENTRY SCREEN (w/Edit LINK)

[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.

#### 4.6 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.



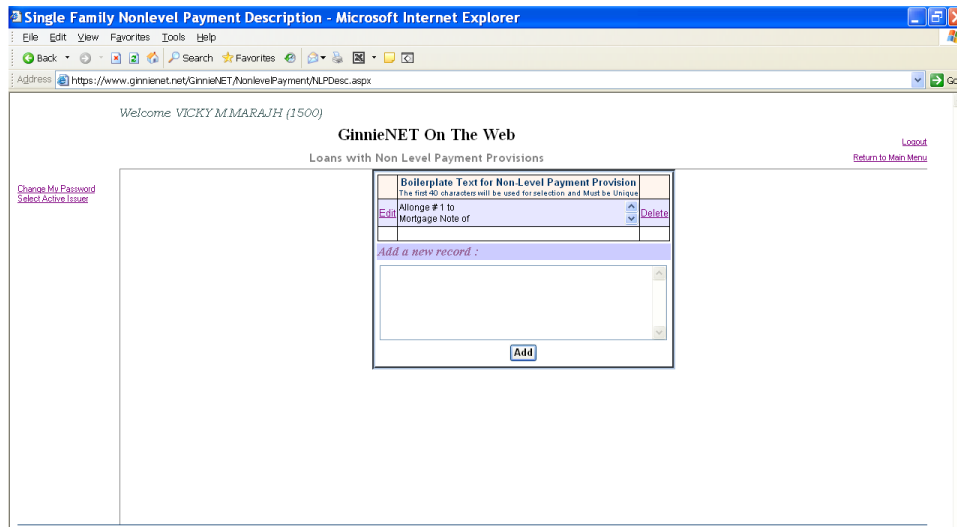


FIGURE 39 : DESCRIPTION NON-LEVEL PAYMENT PROVISIONS SCREEN (W/DESCRIPTION FIELD)

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.

## 4.7 DESCRIPTION NON-LEVEL PAYMENT PROVISIONS

### 4.7.1 Accessing a Non-Level Payment Provision Record

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

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

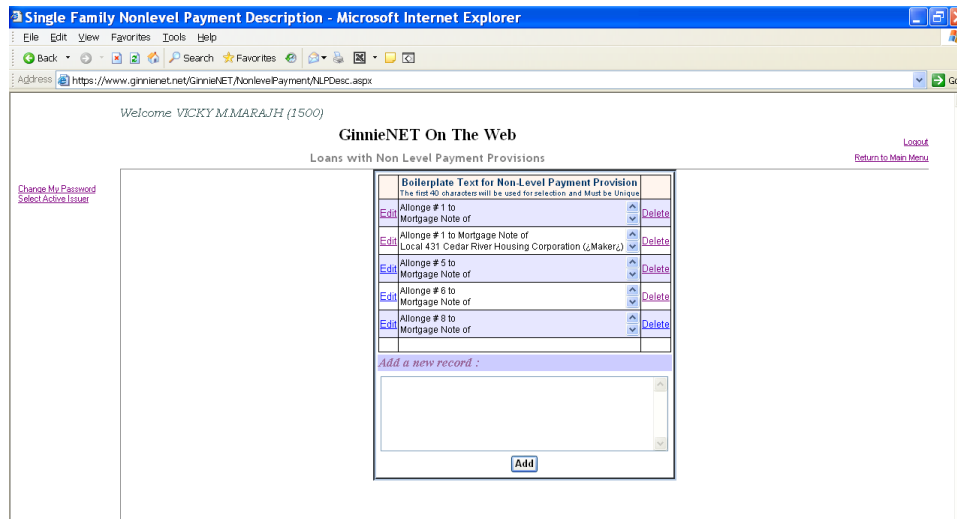


FIGURE 40: NON-LEVEL PAYMENT PROVISIONS SCREEN



**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.

#### 4.7.2 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 **Maintenance** link.

[Step 2] Click on the Loans with Non-Level Payment Provisions link. The Non-Level Payment Provisions data-entry screen will display.

[Step 3] In the **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.

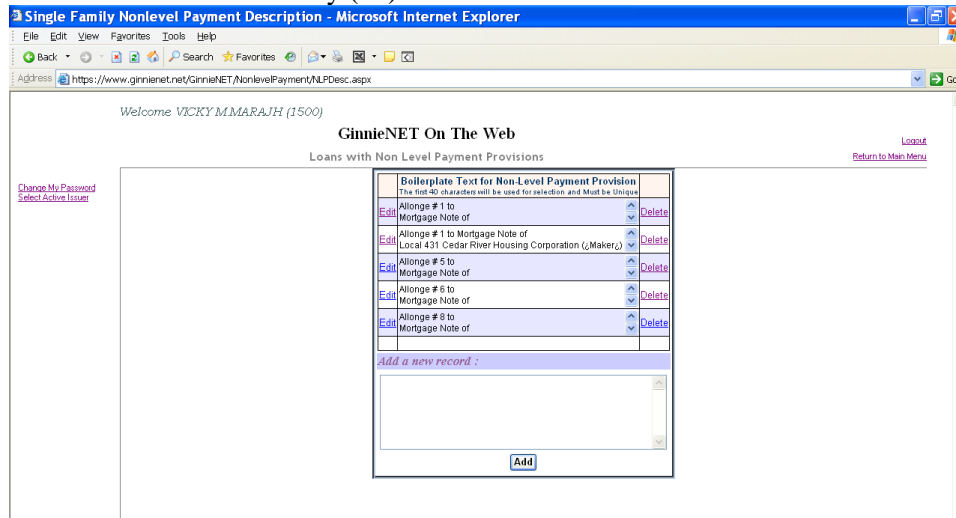


FIGURE 41: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (ADD RECORD FUNCTION)

[Step 4] Once completed with the field entry, click on the <Add> button. Once the record has been successfully saved to the system, the screen will refresh and display a **Saved Successfully!** screen 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<sup>NET</sup> completely.

#### 4.7.3 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 **Maintenance** link.

[Step 2] Click on the Loans with Non-Level Payment Provisions link. The Non-Level Payment Provisions data-entry screen will display.

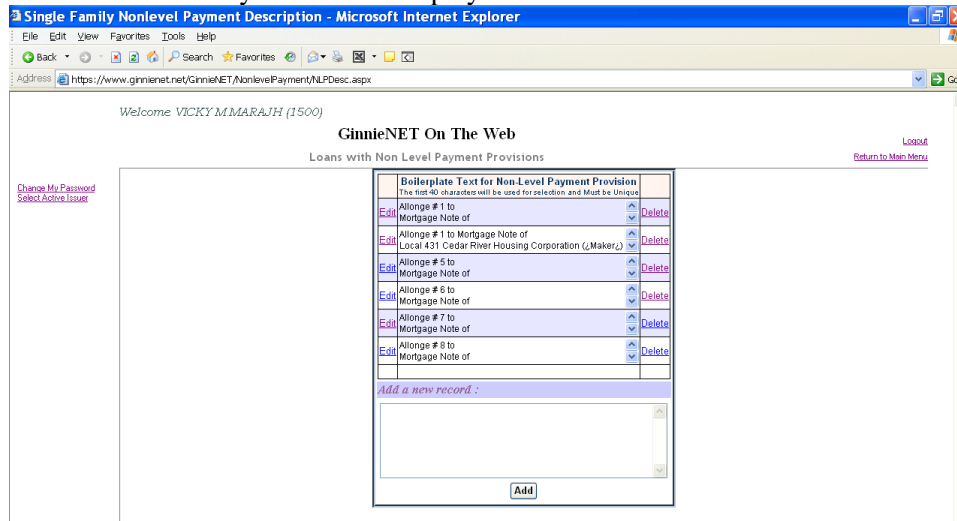


FIGURE 42: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (DELETE RECORD FUNCTION)

[Step 3] 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.

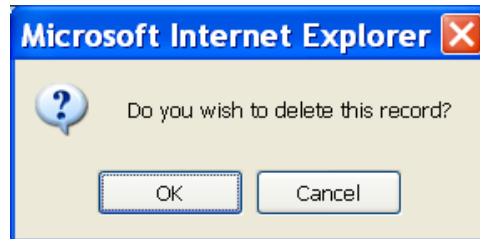


FIGURE 43: NON-LEVEL PAYMENT PROVISIONS RECORD DELETE CONFIRMATION SCREEN

[Step 4] 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 **Maintenance** link.

[Step 2] Click on the Loans with Non-Level Payment Provisions link. The Non-Level Payment Provisions data-entry screen will then display.

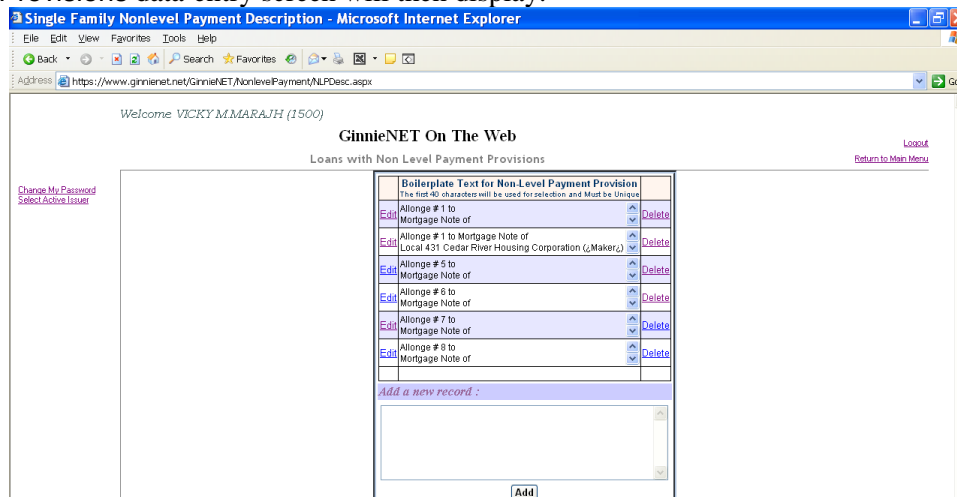


FIGURE 44: NON-LEVEL PAYMENT PROVISIONS DATA-ENTRY SCREEN (EDIT RECORD FUNCTION)

[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 NEW POOL PROCESSING—MULTIFAMILY

The SecurID Token enrollment process must be completed in order to use Communication functions for New Pool Processing in Ginnie<sup>NET</sup> (see Section 4, **Maintenance**).

### 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<sup>NET</sup>. **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<sup>NET</sup> **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.

FIGURE 45: GINNIE<sup>NET</sup> MULTIFAMILY POOL DETAILS SCREEN

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


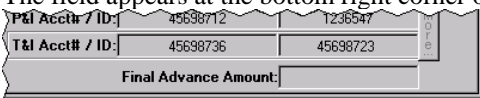
TABLE 6 MULTIFAMILY POOL DETAILS—11705 SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool Number	The Multifamily <a href="#">Pool Number</a> is a required, unique, six-digit number between <b>100001</b> and 799999. The number is pre-assigned by <a href="#">Ginnie Mae</a> .
Issue Type	The <a href="#">Issue Type</a> 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 <a href="#">CL</a> and <a href="#">CS</a> , and Project Loans <a href="#">PL</a> , <a href="#">PN</a> , <a href="#">LM</a> and <a href="#">RX</a> . Pool Type is required. See <a href="#">Multifamily Pool Types</a> 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 <i>GinnieNET</i> .
File Transmission Number (FTN)	When transmitting a pool record, <i>GinnieNET</i> creates and appends a 32-character FTN prior to sending the pool to the <i>GinnieNET</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 <i>GinnieNET</i> 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 <i>GinnieNET</i> on the Web Custodian application. The Reason for Rejection (if any) is displayed on the <b>Multifamily Pool Details</b> 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 <b>New Inquiries</b> screen or the <b>Existing Inquiries</b> screen indicates that the pool has been rejected, use the <b>Multifamily Pool Details</b> 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. <b>NOTE:</b> If the pool record is <i>not</i> rejected, i.e., Code <b>0</b> , 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 <i>GinnieNET</i> based on software initialization. See, Glossary of Terms, Issuer & Issuer Number.

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	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record based on the Custodian ID.
Mortgage Interest Rate	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.
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</p> <p>"Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is:</p> <p>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;</p> <p>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>
OAA	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.
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&amp;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	The Amortization Method for all Multifamily pools is "CD": Concurrent Dates. This field is system generated.
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.



FIELD NAME	DESCRIPTION
Pool Tax ID	The tax identification number assigned to the pool, if available. This information is optional.
Servicing Fee	<p>The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula:</p> <p>Servicing Fee = (Mortgage Rate – Security Rate – Guarantee Fee)</p> <p>The Guaranty Fee for all Multifamily Programs is 13 basis points.</p>
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 <sup>NET</sup> 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 <sup>NET</sup> Communications function.
Cross-Reference Pool #	<p>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.</p>
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	<p>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.</p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> <li>(1) The Maturity Date of the initial draw has not expired; and</li> <li>(2) Ginnie Mae has approved the extension in writing.</li> </ol> <p>Under these conditions, you must enter the New, Extended Maturity Date in this field. When you do this, Ginnie<sup>NET</sup> comments that the "Maturity date for the Current Draw does not equal the Maturity Date for the Initial Draw." Ginnie<sup>NET</sup> 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.</p>

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&amp;I Account #, P&amp;I ID #, T&amp;I Account #, and T&amp;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.
T&I Account Number and ID	<p>The T&amp;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.</p> 

## 5.2 ACCESSING 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.

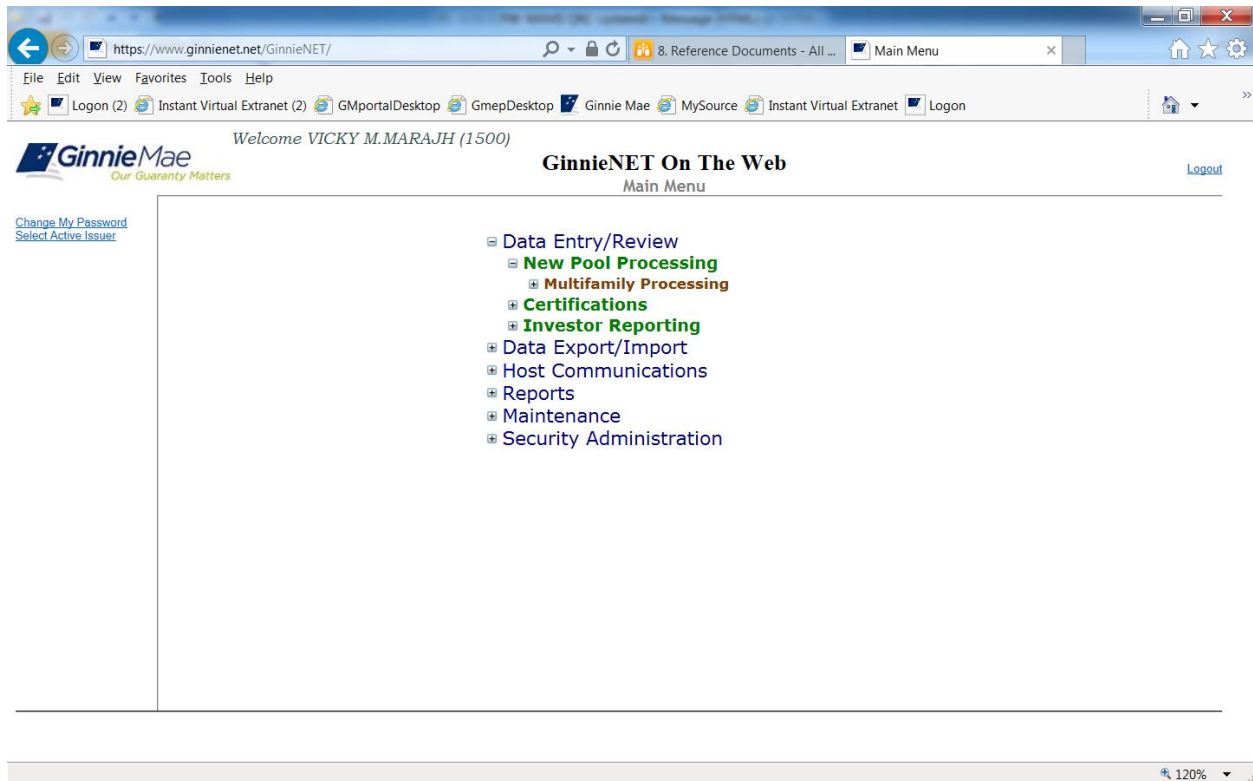


FIGURE 46:GINNIE/NET MAIN MENU SCREEN (W/DATA ENTRY/REVIEW SELECTION)

- [Step 1] From the Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click the **New Pool Processing** link.
- [Step 3] Click the **Multifamily Processing** link. The Multifamily Pools Detail – 11705 screen will display.

### 5.2.1 To Add a New Record

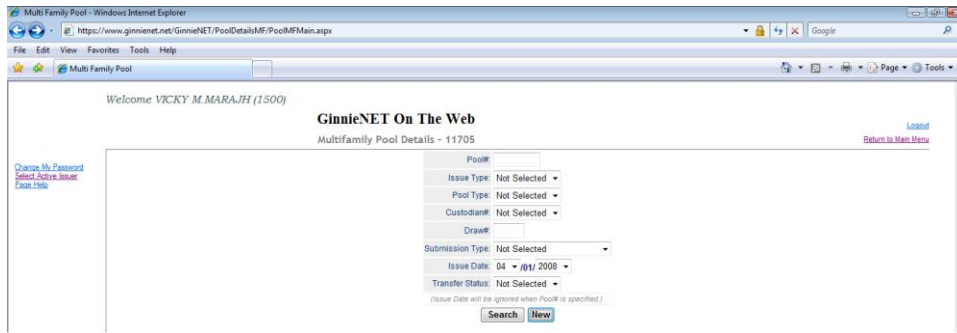


FIGURE 47: GINNIE<sup>NET</sup> MULTIFAMILY POOL DETAIL -11705 SCREEN

- [Step 1] Start the add-new-record process by clicking on the Multifamily Pools Detail - 11705 <New> button to begin to add the new record. The screen will refresh, and data entry in the fields can begin.
- [Step 2] In the first Pool#: field, enter a valid six-digit Pool Number to begin the process. The cursor will auto-tab to the next input field.
- [Step 3] 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 4] 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 5] 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<sup>NET</sup> provides or validates the Cross-Reference Pool Number that links Construction Loans to the Project Pool.

[Step 6] The Ginnie/NET system will request that you confirm and validate your entries by clicking on the <Validate Header> button at the top of the screen.

FIGURE 48: GINNIE/NET MULTIFAMILY POOL DETAIL -11705 SCREEN

[Step 7] 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 8] 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 9] 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 10] 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 11] A Modification Approval Date is required to enter a modification a 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 12] 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 13] Enter the Pool Tax ID.

[Step 14] 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 15] The Pool Maturity Date is required for all pool types and will be forced to the fifteenth (15<sup>th</sup>) 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<sup>NET</sup> 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 16] 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 17] 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 18] 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 19] Select the <Save> button to save the record, or the <Cancel> button to discard the edits.

[Step 20] When a record is saved the following message is displayed: Saved Successfully!

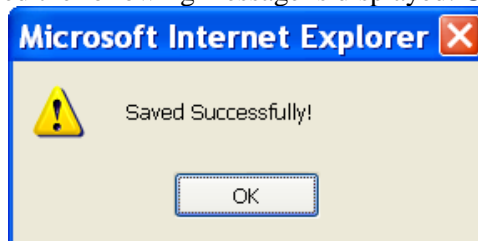


FIGURE 49: MULTIFAMILY POOL DETAIL -11705 SUCCESS MESSAGE

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 GinnieNET 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", GinnieNET 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. GinnieNET 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 MARIEBEL CANAAN (2588)

**GinnieNET On The Web**

Logout  
[Return to Main Menu](#)

Multifamily Pool Details - 11705

[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:	FTN:	PL Approval Date:
Submitted By:	Transfer Status: <b>New Pool</b>	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:	Unpaid Bal. Date: 04/01/2008	
OAA: \$0.00	Settlement Date: 04/18/2008	
Term: 40	Pool Tax ID: 111155555	Deferred First Principal Payment Date:
Servicing Fee: 0.37		
PUPN Security Rate:		
Subservicer#:		
P&I Acct#ID: 9200022779 056009110		
T&I Acct#ID: 5811502268 031100144		

**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 50: 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

FIGURE 51 – CHANGE MORTGAGE AMOUNT

[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.

[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 Numbers and Bank ID numbers 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<sup>NET</sup> Multifamily Pool Details screen, click on the **<More>** button.

Welcome MARIEEL CANAAN (2588)

**Ginnie<sup>NET</sup> 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: 111155555 Deferred First Principal Payment Date:

Servicing Fee: 0.37

PLPN Security Rate:

Subservicer#:

P&I Acct#ID: 9200022778 056009110

T&I Acct#ID: 5811502268 031100144 **More**

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 52: MULTIFAMILY POOL DETAIL -11705 SCREEN (W/<MORE> BUTTON)

[Step 2] The TI Accounts - Webpage Dialogue screen will appear.

FIGURE 53: WEBPAGE DIALOGUE BOX

### 5.5.1 Add a Pool Record

- [Step 1] To add a new record on the TI Accounts -- Webpage Dialogue screen, click on the **< Add New>** button.
- [Step 2] Once completed, click on the **<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 3] To add an Escrow Account when applying the Ginnie Mae Edits, click on the **<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 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.

### 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 7 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.

FIELD NAME	DESCRIPTION
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.

[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, Ginnie<sup>NET</sup> will switch the view to Search Results page only when the search returns *multiple* records. If only ONE record is returned, Ginnie<sup>NET</sup> 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.

The screenshot displays the 'GinnieNET On The Web' interface for editing a Multifamily Pool record (ID: 11705). The browser window title is 'Multi Family Pool - Microsoft Internet Explorer'. The page header includes 'Welcome VICKYMMARAJH (1500)' and 'Logout Return to Main Menu'. The main content area features a form with the following fields and values:

- Pool#: 600231, Issue Type: X, Pool Type: CL, Draw#: 01, Submission Type: 01
- FTN: [Empty], Edit Status: Not Passed, PL Approval Date: [Empty]
- Submitted By: [Empty], Transfer Status: New Pool, Issue Date: 01/01/2008
- Desc: [Empty], Cross-Ref Pool#: 600232, Maturity Date: 12/15/2047
- Issuer ID/Name: 1500 EQUIBANK N. A., Maturity Extension Date: [Empty]
- Custodian ID/Name: 000038 Custodian 39, Initial Pay Date: 02/15/2009
- Security Rate: 6.125, Mod Approval Date: [Empty]
- Transfer-Issuer ID: [Empty], Mort Int Rate: 0.000, Unpaid Bal. Date: 01/01/2009
- OAA: \$0.00, Amort Method: CD, Settlement Date: 01/28/2008
- Term: 40, Pool Tax ID: 112234567, Deferred First Principal Payment Date: [Empty]
- Servicing Fee: 0
- PUPN Security Rate: 6.125
- Subservicer#: [Empty]
- P&I Acct#ID: 071000071 021000023
- T&I Acct#ID: 082000081 021000023 More
- P&I Total: \$0.00, UPB Total: \$0.00, High UPB: \$0.00
- Loan Types: Qty FHA: 0, Amount: \$0.00, Latest Pay Date: [Empty]
- RHS: 0, Number of Participants: 0
- Total Position: \$0.00

FIGURE 54: 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.

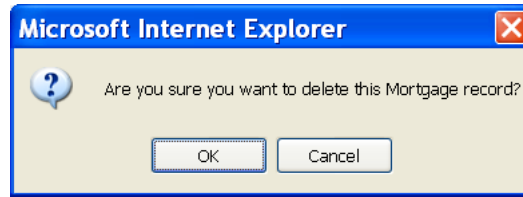


FIGURE 55: CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)

[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.



**Note:** 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:** 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<sup>NET</sup> completely.

## 5.7 MULTIFAMILY 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.<sup>1</sup> 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<sup>NET</sup> Multifamily Mortgage Details (11706) screen.<sup>2</sup> 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 8 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.

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

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

FIELD NAME	DESCRIPTION
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, (FHA or USDA).
Mortgage Number	A 15 character field, number assigned by the Issuer.
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 <b>selected</b> 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.
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).

FIELD NAME	DESCRIPTION
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&amp;I Amount and try to save the record, Ginnie<sup>NET</sup> will compute the value for you and display a message:</p> <div data-bbox="680 495 1187 554" style="border: 1px solid gray; padding: 2px; text-align: center;">           P&amp;I should be 1421.03 UPB should be 250000.00 Press any key...         </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<sup>NET</sup> will compute the value for you and display a message:</p> <div data-bbox="652 833 1218 892" style="border: 1px solid gray; padding: 2px; text-align: center;">           P&amp;I should be 1421.03 UPB should be 250000.00 Press any key...         </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.
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.
Balloon Payment	Indication if the loan is a Balloon Payment
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 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 **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 will then display.



FIGURE 56: GINNIE<sup>NET</sup> ON THE WEB MAIN MENU SCREEN

### 5.7.2 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<sup>NET</sup> will switch the view to Search Results page only when the search returns multiple records. If only one record is returned, Ginnie<sup>NET</sup> will switch the view to Details page directly.
- [Step 3] Click on the <New> command button to add a Pool Record. Ginnie<sup>NET</sup> will open the Data Entry page.

TABLE 10 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 USDA).
Mortgage Number:	Mortgage number.

FIELD NAME	DESCRIPTION
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 57: MULTIFAMILY MORTGAGE DETAILS SCREEN (W/ISSUE DATE)

### 5.7.3 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 **Data Entry/Review** link.

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



[Step 3] Select the 11706 link and click the New button. The Multifamily Pools Detail - 11706 screen will then display.

Welcome MARIBEL CANAAN - UAT (1500)

**GinnieNET On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#:  Issue Type:  Pool Type:  Edit Status:

Submission Type:  Issue Date:  History:  Transfer Status:

Issuer Id/Name:

Issuer's Loan#:

Initial Endorse Date:

Final Endorse Date:

Loan Orig. Date:

First Pay Date: /01/

Last Pay Date: /01/

Lockout Term:

Lockout End Date:

Prepayment Premium Period:

Prepayment End Date:

Debt Service Coverage Ratio:

Loan to Value Ratio:

Fully Insured  Coinsured

P&I:

OPB:

UPB:

Interest Rate:

CS Int Rate:

Approval Date:

Unique Loan ID:  Loan Type Code:

Mortgage Type:  Case Number:

Section:

Loan to Cost:  Development Cost:

Prepayment Description:

No Prepayment Penalty for this project loan

Balloon Payment Loan

Full Amortization Term:

Expected Payment Amount:

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

MIN:  MOM (Y/N):

Annex - Special Disclosures:

Description of Non-Level Payment Provisions:

FIGURE 58: 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.

### 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 [▼].

- 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.

- [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: "**ABCDEFGHIJKLMN OPQRSTUVWXYZ0123456789/**".
- [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:
- (a) It must be earlier than the **Last Pay Date**.
  - (b) If the pool is Pool Type LM, the First Pay Date must be more than 24 months before the Pool Issue Date.
  - (c) If the pool is *any other* Pool Type, the First Pay Date must be before and within 24 months of the **Pool Issue Date**.
  - (d) 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**.
- [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 100,000.00.

[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**, Ginnie<sup>NET</sup> 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**.

[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:

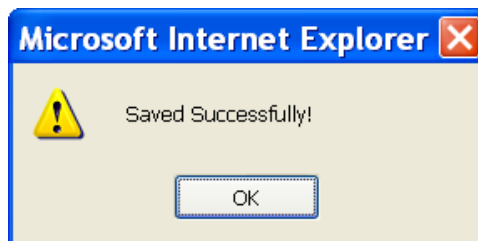


FIGURE 59: ADD NEW RECORD: SAVE RECORD SUCCESS MESSAGE

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

### 5.7.4 Add a Balloon Payment

Ginnie*NET* provides the option to mark loans for Balloon Payments.

Welcome MARIBEL CANAAN - UAT (1500)

**Ginnie*NET* On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#:

Submission Type:

Issuer Id/Name:

Issuer's Loan#:

Initial Endorse Date:

Final Endorse Date:

Loan Orig. Date:

First Pay Date: /01/

Last Pay Date: /01/

Lockout Term:

Lockout End Date:

Prepayment Premium Period:

Prepayment End Date:

Debt Service Coverage Ratio:

Loan to Value Ratio:

Fully Insured  Coinsured

Issue Type:

Issue Date:

P&I:

OPB:

UPB:

Interest Rate:

CS Int Rate:

Approval Date:

Unique Loan ID:

Mortgage Type:

Loan to Cost:

Prepayment Description:

MIN:  MOM (Y/N):

Pool Type:

Edit Status:

History:

Transfer Status:

Mortgagor Information

Name of Mortgagor:

Property Site Address:

City:  State:  Zip Code:

Loan Type Code:

Case Number:

Section:

Development Cost:

----- OR -----

No Prepayment Penalty for this project loan

Balloon Payment Loan

Full Amortization Term:   This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

Expected Payment Amount:

Annex - Special Disclosures

Description of Non-Level Payment Provisions

FIGURE 60: BALLOON PAYMENT LOAN DETAILS – 11706 SCREEN

- [Step 1] Select **Balloon Payment Loan** checkbox. Which will enable other data fields for entry.
- [Step 2] Enter **Full Amortization Term in Months**. Balloon Payment Term cannot exceed 480 months.
- [Step 3] Select **Confirmation** checkbox to acknowledge Balloon Payment Amortization.
- [Step 4] **Expected Payment Amount** will auto populate, once the record has been saved.

In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw screen. In the case of Type 3 Conversions with no Draw, the warning will appear on the 11705.

### 5.7.5 Edit a Mortgage Record

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

Welcome MARIBEL CANAAN - UAT (1500)

**GinnieNET On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#: <b>BB2727</b>	Issue Type: <b>X</b>	Pool Type: <b>PN</b>	Edit Status: <b>Not Passed</b>
Submission Type: <b>04</b>	Issue Date: <b>06/01/2019</b>	History: <input type="checkbox"/>	Transfer Status: <b>New Pool</b>
Issuer Id/Name: <b>1500</b> <b>EQUIBANK N. A.</b>			
Issuer's Loan#: <b>000000000000001</b>	P&I: <b>\$1,357.68</b>	Mortgagor Information:	
Initial Endorse Date: <b>02/27/2018</b>	OPB: <b>\$302,000.00</b>	Name of Mortgagor: <b>Isam</b>	
Final Endorse Date: <b>02/27/2018</b>	UPB: <b>\$301,321.93</b>	405 northwest	
Loan Orig. Date: <b>02/27/2018</b>	Interest Rate: <b>4.500</b>	Property Site Address	
First Pay Date: <b>03/01/2019</b>	CS Int Rate:	Lexington OK 73051	
Last Pay Date: <b>03/01/2058</b>	Approval Date:	City State Zip Code	
Lockout Term:	Unique Loan ID:	Loan Type Code: <b>RD Multi-Family</b>	
Lockout End Date: <b>03/01/2019</b>	Mortgage Type: <b>RD</b>	Case Number: <b>042014684356376</b>	
Prepayment Premium Period:		Section: <b>538</b>	
Prepayment End Date:	Loan to Cost: <b>40.500%</b>	Development Cost: <b>\$746,402.00</b>	
Debt Service Coverage Ratio:	Prepayment Description		
Loan to Value Ratio:	<input type="radio"/> Fully Insured <input type="radio"/> Coinsured <input checked="" type="checkbox"/> No Prepayment Penalty for this project loan		
<input checked="" type="checkbox"/> Balloon Payment Loan Full Amortization Term: <input type="text"/> Expected Payment Amount: <b>\$0.00</b> <input type="checkbox"/> This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.			
<input type="checkbox"/> NonLevelPaymentSchedule Annex - Special Disclosures Allonge # 1 to Mortgage Note of Local 431 Cedar River Housing Corporation (Maker) To			
Description of Non-Level Payment Provisions Allonge # 6 to Mortgage Note of Local 431 Cedar River Housing Corporation (Maker)			

FIGURE 61: 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.

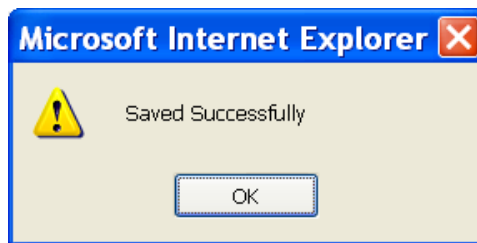


FIGURE 62: EDIT AN EXISTING RECORD: SAVE RECORD SUCCESS MESSAGE

### 5.7.6 Delete a Mortgage 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.

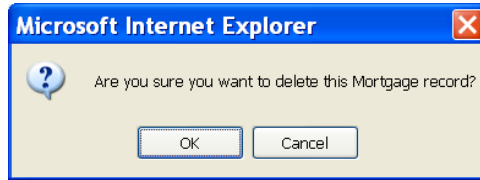


FIGURE 63: DELETE RECORD CONFIRMATION REQUEST SCREEN



**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 GinnieNET completely.

## 5.8 MORTGAGE 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.

Welcome MARIBEL CANAAN - UAT (1500)

**GinnieNET On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#: <input type="text"/>	Issue Type: <input type="text"/>	Pool Type: <input type="text"/>	Edit Status: <input type="text"/>
Submission Type: <input type="text"/>	Issue Date: <input type="text"/>	History: <input type="checkbox"/>	Transfer Status: <input type="text"/>
Issuer Id/Name: <input type="text"/>			
Issuer's Loan#: <input type="text"/>	P&I: <input type="text"/>	Mortgagor Information	
Initial Endorse Date: <input type="text"/>	OPB: <input type="text"/>	Name of Mortgagor: <input type="text"/>	
Final Endorse Date: <input type="text"/>	UPB: <input type="text"/>	Property Site Address: <input type="text"/>	
Loan Orig. Date: <input type="text"/>	Interest Rate: <input type="text"/>	City: <input type="text"/> State: <input type="text"/> Zip Code: <input type="text"/>	
First Pay Date: <input type="text"/> /01/	CS Int Rate: <input type="text"/>	Unique Loan ID: <input type="text"/> Loan Type Code: <input type="text"/>	
Last Pay Date: <input type="text"/> /01/	Approval Date: <input type="text"/>	Mortgage Type: <input type="text"/> Case Number: <input type="text"/>	
Lockout Term: <input type="text"/>	Loan to Cost: <input type="text"/>	Section: <input type="text"/>	
Lockout End Date: <input type="text"/>	Development Cost: <input type="text"/>	Prepayment Description: <input type="text"/>	
Prepayment Premium Period: <input type="text"/>	----- OR -----		
Prepayment End Date: <input type="text"/>	<input type="checkbox"/> No Prepayment Penalty for this project loan		
Debt Service Coverage Ratio: <input type="text"/>			
Loan to Value Ratio: <input type="text"/>			
<input checked="" type="radio"/> Fully Insured <input type="radio"/> Coinsured			
<input type="checkbox"/> Balloon Payment Loan			
Full Amortization Term: <input type="text"/>	<input type="checkbox"/> This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.		
Expected Payment Amount: <input type="text"/>			
MIN: <input type="text"/> MOM (Y/N): <input type="text"/>			
Annex - Special Disclosures: <input type="text"/>	Description of Non-Level Payment Provisions: <input type="text"/>		

FIGURE 64: MORTGAGE DETAILS SCREEN



**Note:** The Mortgage Identification Number (MIN) is eighteen (18) digits.



**Note:** 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 (11706) option.

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

Welcome MARIBEL CANAAN - UAT (1500)

**GinnieNET On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Save
Cancel

Pool#: <input type="text"/>	Issue Type: <input type="text"/>	Pool Type: <input type="text"/>	Edit Status: <input type="text"/>
Submission Type: <input type="text"/>	Issue Date: <input type="text"/>	History: <input type="checkbox"/>	Transfer Status: <input type="text"/>
Issuer Id/Name: <input type="text"/>			
Issuer's Loan#: <input type="text"/>	P&I: <input type="text"/>	Mortgagor Information	
Initial Endorse Date: <input type="text"/>	OPB: <input type="text"/>	Name of Mortgagor: <input type="text"/>	
Final Endorse Date: <input type="text"/>	UPB: <input type="text"/>	Property Site Address: <input type="text"/>	
Loan Orig. Date: <input type="text"/>	Interest Rate: <input type="text"/>	City: <input type="text"/> State: <input type="text"/> Zip Code: <input type="text"/>	
First Pay Date: <input type="text"/> /01/ <input type="text"/>	CS Int Rate: <input type="text"/>		
Last Pay Date: <input type="text"/> /01/ <input type="text"/>	Approval Date: <input type="text"/>		
Lockout Term: <input type="text"/>	Unique Loan ID: <input type="text"/>	Loan Type Code: <input type="text"/>	
Lockout End Date: <input type="text"/>	Mortgage Type: <input type="text"/>	Case Number: <input type="text"/>	
Prepayment Premium Period: <input type="text"/>		Section: <input type="text"/>	
Prepayment End Date: <input type="text"/>	Loan to Cost: <input type="text"/>	Development Cost: <input type="text"/>	
Debt Service Coverage Ratio: <input type="text"/>	Prepayment Description: <input type="text"/>		
Loan to Value Ratio: <input type="text"/>	----- OR -----		
<input checked="" type="radio"/> Fully Insured <input type="radio"/> Coinsured	<input type="checkbox"/> No Prepayment Penalty for this project loan		
<input type="checkbox"/> Balloon Payment Loan			
Full Amortization Term: <input type="text"/>	<input type="checkbox"/> This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.		
Expected Payment Amount: <input type="text"/>			
MIN: <input type="text"/>	MOM (Y/N): <input type="text"/>		
Annex - Special Disclosures: <input type="text"/>	Description of Non-Level Payment Provisions: <input type="text"/>		

FIGURE 65: POOL DETAILS (11706) 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<sup>NET</sup> will open the Data Entry page.



FIGURE 66: MODIFIED LOAN QUERY SCREEN

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

Welcome MARIBEL CANAAN - UAT (1500)

**Ginnie<sup>NET</sup> On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#: ZX2005XLM		Issue Type: X	Pool Type: LM	Edit Status: Passed Edits
Submission Type: 04	Issue Date: 6/1/2018	History: <input type="checkbox"/>	Transfer Status: New Pool	
Issuer Id/Name: 1500 EQUIBANK N.A.				
Issuer's Loan#: <input type="text"/>	P&I: <input type="text"/>	Mortgagor Information		
Initial Endorse Date: <input type="text"/>	OPB: <input type="text"/>	Name of Mortgagor: <input type="text"/>		
Final Endorse Date: <input type="text"/>	UPB: <input type="text"/>	Property Site Address: <input type="text"/>		
Loan Orig. Date: <input type="text"/>	Interest Rate: <input type="text"/>	City: <input type="text"/>	State: <input type="text"/>	Zip Code: <input type="text"/>
First Pay Date: <input type="text"/> /01/	CS Int Rate: <input type="text"/>			
Last Pay Date: <input type="text"/> /01/	Approval Date: <input type="text"/>			
Lockout Term: <input type="text"/>	Unique Loan ID: <input type="text"/>	Loan Type Code: <input type="text"/>		
Lockout End Date: <input type="text"/>	Mortgage Type: <input type="text"/>	Case Number: <input type="text"/>		
Prepayment Premium Period: <input type="text"/>	Loan to Cost: <input type="text"/>	Development Cost: <input type="text"/>		
Prepayment End Date: <input type="text"/>	Prepayment Description: <input type="text"/>			
Debt Service Coverage Ratio: <input type="text"/>	----- OR -----			
Loan to Value Ratio: <input type="text"/>	<input type="checkbox"/> No Prepayment Penalty for this project loan			
<input checked="" type="radio"/> Fully Insured <input type="radio"/> Coinsured				
<input type="checkbox"/> NonLevelPaymentSchedule	MIN: <input type="text"/>	MOM (Y/N): <input type="text"/>		
<input checked="" type="checkbox"/> Modified Loan	<input type="checkbox"/> History Schedule	<input type="checkbox"/> Certify this loan ...		
Annex - Special Disclosures: <input type="text"/>	Description of Non-Level Payment Provisions: <input type="text"/>			

FIGURE 67: 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.

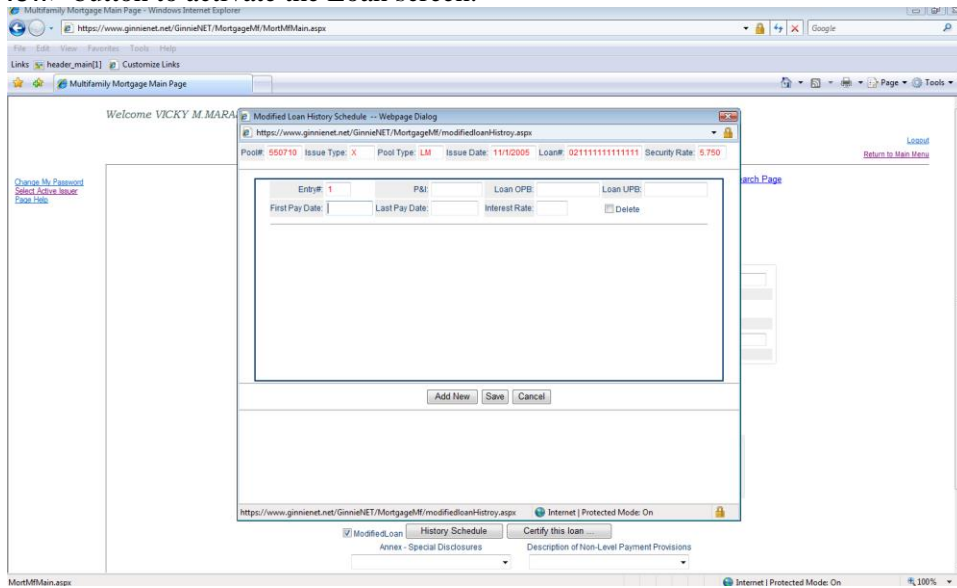


FIGURE 68: MODIFIED LOAN HISTORY SCHEDULE – WEBPAGE DIALOG BOX

### 5.10.1 Modified Mature Loan (LM) Pool Type Schedule

TABLE 11: 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.

The screenshot shows a web browser window titled "Modified Loan History Schedule -- Webpage Dialog" with the URL "https://www.ginnienet.net/GinnieNET/MortgageMf/modifiedloanHistory.aspx". The dialog box contains the following information:

Pool#: 550710 Issue Type: X Pool Type: LM Issue Date: 11/1/2005 Loan#: 021111111111111 Security Rate: 5.750

Entry#	P&I	Loan OPB	Loan UPB	First Pay Date	Last Pay Date	Interest Rate	Delete
1	612.00	100000.00	100000.00	01/01/2008	01/01/2009	6	<input type="checkbox"/>
2	612.00	100000.00	100000.00	01/01/2008	01/01/2009	6	<input type="checkbox"/>
3	612.00	100000.00	100000.00	02/01/2008	03/01/2009	6	<input type="checkbox"/>
4	6123.00	10000000.00	10000000.00	12/01/2007	12/01/2008	6	<input type="checkbox"/>

Buttons: Add New, Save, Cancel

FIGURE 69: 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<sup>NET</sup> 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**.

The screenshot shows the 'GinnieNET On The Web' interface for 'Multifamily Pool Details - 11705'. The 'Submission Type' dropdown menu is open, displaying the following options: 01-Initial Construction Loan, 02-Construction Loan Draw, 03-Project Loan Conversion, 04-Initial Draw, and 05-Final Draw/PN Conversion. The '04-Initial Draw' option is currently selected. The form includes various input fields and buttons for editing and validating the pool details.

FIGURE 70: 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 71: 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 reflects the P&I amount at the time of the new payment change.

[Step 1] 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 2] When entering the PN payment data it must be entered in Payment Change Date order (chronological). The system will prompt you if the date being entered is not in order. The record will not save if the Payment Change Dates are not in chronological order.

[Step 3] Select entry to change the Payment Change Date.

[Step 4] The system allows you to view all PN payment by the Payment Change Date.

[Step 5] 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 may elect to Transfer Issuer responsibility for Multifamily Project Loan new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for all Project Loan Pool types (**PL**, **PN**, **LM**, **LS** and **RX**) being submitted using Ginnie<sup>NET</sup>. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Pool Detail (11705) screen.

FIGURE 72: 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<sup>NET</sup> user.

## 5.13 CONSTRUCTION LOAN SPLIT RATE POOLS (CS)

Ginnie<sup>NET</sup> 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.

**GinnieNET On The Web**  
Multifamily Pool Details - 11705

[Logout](#)  
[Return to Main Menu](#)

[Back to Search Page](#) [Back to Search Results](#)

Pool#: 564732 Issue Type: X Pool Type: CS Draw#: 02  History: Submission Type: 05

FTN:	Edit Status: <b>Passed Edits</b>	PL Approval Date:
Submitted By:	Transfer Status: <b>New Pool</b>	Issue Date: 04/01/2006
Desc:	Cross-Ref Pool#: 562733	Maturity Date: 08 / 15 / 2035
Issuer ID/Name: 2588 REILLY MORTGAGE GROUP INC.	Maturity Extension Date:	Initial Pay Date: 05/15/2006
Custodian ID/Name: 000471 GMAC BANK	CS Int Rate: 9.50	Mod. Approval Date:
Security Rate: 7.425 <input checked="" type="checkbox"/> Split Rate	Mort Int Rate: 7.925	Unpaid Bal. Date: 04/01/2006
Transfer-Issuer ID:	Amort Method: CD	Settlement Date: 04/03/2006
OAA: \$1,000,000.00	Pool Tax ID: 123456789	CLJCS Initial Issue Date:
Term: 30	CLJCS Maturity Date:	Deferred First Principal Payment Date: / /
Servicing Fee: 0		
PLUPN Security Rate:		
Subservicer:		
P&I Acc#ID: 3500332005   091000019		
T&I Acc#ID:		

P&I Total: 34805.79	UPB Total: 4730260.58	High UPB: 4730260.58
Loan Types	Qty FHA: 1	Amount: 4730260.58
	RHS: 0	0.00
	Number of Participants: 3	
	Total Position: 1000000.00	
	Latest Pay Date: 09/01/2035	

FIGURE 73: 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.

## 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<sup>NET</sup> Network.

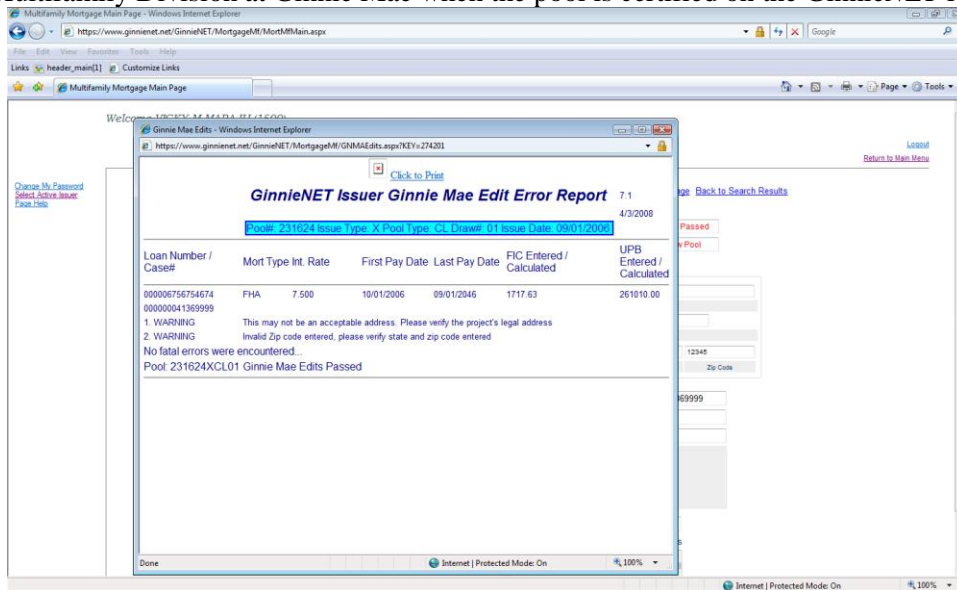


FIGURE 74: GINNIE<sup>NET</sup> ISSUER GINNIE MAE EDIT ERROR REPORT SCREEN

## 5.15 USDA 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 USDA Loans. USDA 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/USDA Housing section.

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

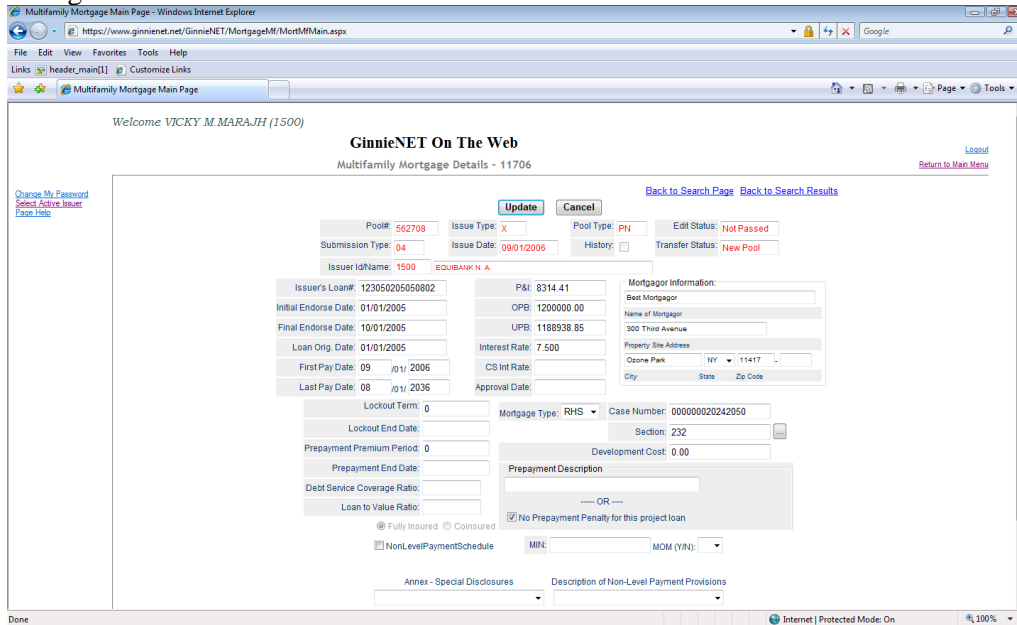


FIGURE 75: USDA SECTION 538 MULTIFAMILY LOANS

### 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 USDA option.

### Case Number

#### USDA Case Number

The USDA 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 USDA Case Number:

TABLE 3 USDA CASE NUMBER EXAMPLE

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

### FHA/USDA Housing Section

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



[Step 4] Select the 538 USDA 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.

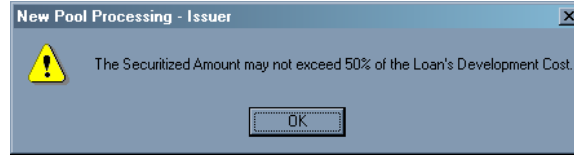


FIGURE 76: SECURITIZED AMOUNT SYSTEM WARNING SCREEN

[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 Multifamily chapter in the Ginnie<sup>NET</sup> 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**, 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 Mortgagor's Address. (See section on Adding a Multifamily Pool Record.)

Welcome MARIBEL CANAAN - UAT (1500)

**GinnieNET On The Web**  
Multifamily Mortgage Details - 11706

[Back to Search Page](#)

Pool#: 351211XPN	Issue Type: X	Pool Type: PN	Edit Status: Not Passed
Submission Type: 04	Issue Date: 3/1/2015	History: <input type="checkbox"/>	Transfer Status: New Pool
Issuer Id/Name: 1500 EQUIBANK N.A.			

Issuer's Loan#: <input type="text"/> Initial Endorse Date: <input type="text"/> Final Endorse Date: <input type="text"/> Loan Orig. Date: <input type="text"/> First Pay Date: <input type="text"/> / 01 / <input type="text"/> Last Pay Date: <input type="text"/> / 01 / <input type="text"/> Lockout Term: <input type="text"/> Lockout End Date: <input type="text"/> Prepayment Premium Period: <input type="text"/> Prepayment End Date: <input type="text"/> Debt Service Coverage Ratio: <input type="text"/> Loan to Value Ratio: <input type="text"/> <input type="radio"/> Fully Insured <input type="radio"/> Coinsured	P&I: <input type="text"/> OPB: <input type="text"/> UPB: <input type="text"/> Interest Rate: <input type="text"/> CS Int Rate: <input type="text"/> Approval Date: <input type="text"/> Unique Loan ID: <input type="text"/> Mortgage Type: <input type="text"/> Loan to Cost: <input type="text"/> Prepayment Description: <input type="text"/> ----- OR ----- <input type="checkbox"/> No Prepayment Penalty for this project loan	Mortgagor Information Name of Mortgagor: <input type="text"/> Property Site Address: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip Code: <input type="text"/> Loan Type Code: <input type="text"/> Case Number: <input type="text"/> Section: <input type="text"/>
---	---	--

NonLevelPaymentSchedule    MIN:     MOM (Y/N):

Annex - Special Disclosures: <input type="text"/>	Description of Non-Level Payment Provisions: <input type="text"/>
---	---

FIGURE 77: 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.

The screenshot shows a web browser window displaying the 'GinnieNET On The Web' Multifamily Mortgage Details - 11706 page. The user is VICKY M. MARAJH (1500). The main content is a certification form titled 'CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE'. The form includes the following information:

- WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES
- FEDERAL HOUSING ADMINISTRATION PROJECT NUMBER: 000000012345678
- PROPOSED POOL NUMBER: 528500
- PROJECT LOCATION: 8888
- GINNIE MAE ISSUER NUMBER: 1500

The certification text reads:

I, the undersigned, do certify:

- The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
- The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
- 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 past 24 months (Audited financial statements)

At the bottom of the form, there is a checkbox labeled 'Certify This Mortgage' which is checked, and a 'Return to Entry Page' button.

FIGURE 78: MULTIFAMILY MORTGAGE DETAILS – 11706: CERTIFICATION SCREEN

## 5.17 MATURE LOAN CERTIFICATION FOR MATURE LOAN POOLS

<p><b>GinnieNET</b>  <b>CERTIFICATION FOR POOLING A MULTIFAMILY</b>  <b>MATURE LOAN PROGRAM MORTGAGE</b></p>	<p>PAGE: 1  DATE: 4/9/2008  TIME: 10:43:36 AM  Version: 7.1</p>
<p>FEDERAL HOUSING ADMINISTRATION PROJECT NUMBER 000000012345678</p> <p>PROPOSED POOL NUMBER 562471</p> <p>PROJECT LOCATION 300 Third Avenue</p> <p>GINNIE MAE ISSUER NUMBER 2588</p>	
<p>I, the undersigned, do certify:</p>	
<ol style="list-style-type: none"> <li>1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.</li> <li>2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.</li> <li>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)</li> <li>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)</li> <li>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)</li> <li>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)</li> <li>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)</li> <li>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)</li> </ol>	
<p><small>*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.*</small></p>	
<p>REILLY MORTGAGE GROUP INC. _____  Name of Issuer</p> <p>_____   Authorized Officer</p> <p>_____   Date</p>	

FIGURE 79: 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 **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 80: CONSTRUCTION LOAN DRAWS SCREEN

### 5.18.2 Construction Loan Draws Screen Elements

TABLE 14 CONSTRUCTION LOAN DRAWS SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
Pool ID	The Pool ID consists of the Pool Number, <b>Issue Type</b> ("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 <sup>NET</sup> 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 <b>01</b> when an Initial Construction Loan Pool Record (Submission Type= <b>01</b> ) is added to the system. The Draw Number is populated from the Multifamily Pool Details record when the user chooses a <b>Pool ID</b> . 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.

FIELD NAME	DESCRIPTION
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, 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.**

TABLE 4 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 <b>New Pool</b> .

### 5.18.4 Adding a New Draw Record

[Step 1] From the Main Menu screen, click on the **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 81: 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, GinnieNET 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 Draw 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.

The screenshot shows the 'GinnieNET On The Web' interface for 'Construction Loan Draws'. The user is logged in as VICKY M. MARAJH (1500). The page contains a form with the following fields and controls:

- Buttons: Save, Cancel, Back to Search Page
- Pool#: [dropdown]
- Submission Type: [dropdown]
- Issue#Name: [text]
- Security Rate: [text]
- Maturity Date: [text]
- Interest Rate: [text]
- Mortgage Amount: [text]
- Draw#: [text]
- Project#: [text]
- Edit: Not Passed
- Issue Date: [text]
- FHA Advances: [text]
- To: [text]
- Transfer: New Draw
- Requested Amount: [text] .00
- Approved Amount: [text]
- Requested Amount /Cumulative: [text]
- Approved Amount /Cumulative: [text]

FIGURE 82: 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 <Edit> button.

The screenshot shows the 'GinnieNET On The Web' interface for 'Construction Loan Draws'. The user is logged in as VICKY M. MARAJH (1500). The page displays a list of records with the following details:

- Buttons: Edit, New, Delete, Back to Search Page, Back to Search Results
- Pool: 242019
- Submission Type: 01
- Issue#Name: 1500 EQUIMAN, N. A.
- Security Rate: 7.125
- Maturity Date: 02/15/2036
- Interest Rate: 7.625
- Mortgage Amount: \$280,000.00
- Draw#: 01
- Project#: 000000008420505
- Edit: Passed Edits
- Issue Date: 08/12/2006
- FHA Advances: 01 To: 01
- Transfer: New Pool
- Requested Amount: \$25,000.00
- Approved Amount: \$25,000.00
- Requested Amount /Cumulative: \$25,000.00
- Approved Amount /Cumulative: \$25,000.00

FIGURE 83: 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.

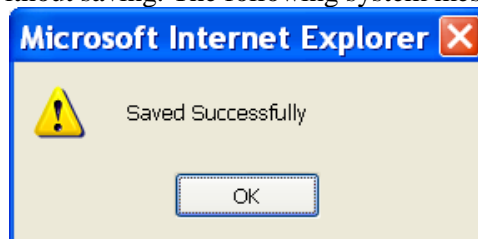


FIGURE 84: CONSTRUCTION LOAN DRAWS SCREEN (EDIT RECORD SUCCESS MESSAGE)

### 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.

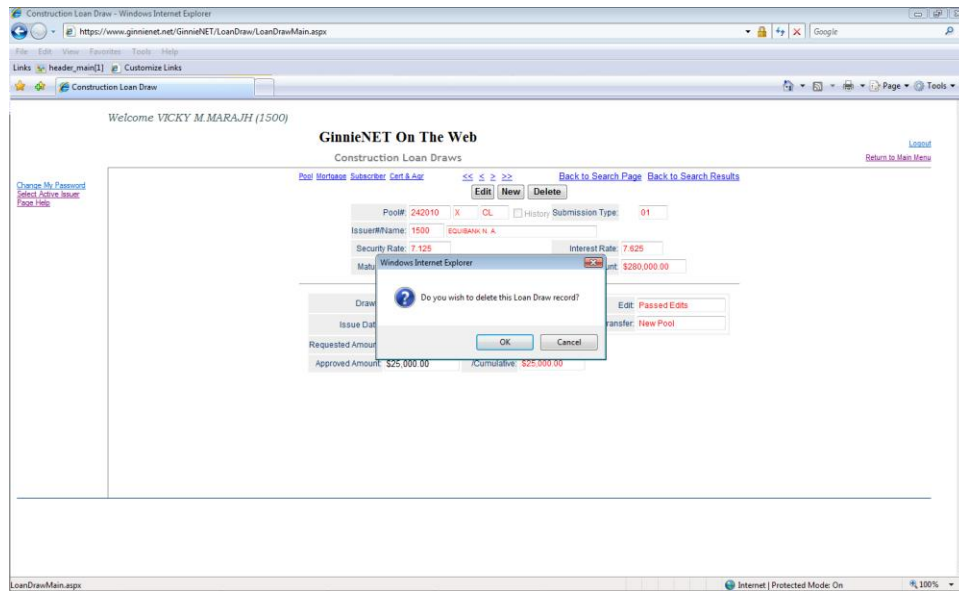


FIGURE 85: CONSTRUCTION LOAN DRAWS SCREEN (DELETION CONFIRMATION SCREEN)

[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 Ginnie<sup>NET</sup> 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 Ginnie/NET Multifamily New Pool Processing Module:

TABLE 5 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**.

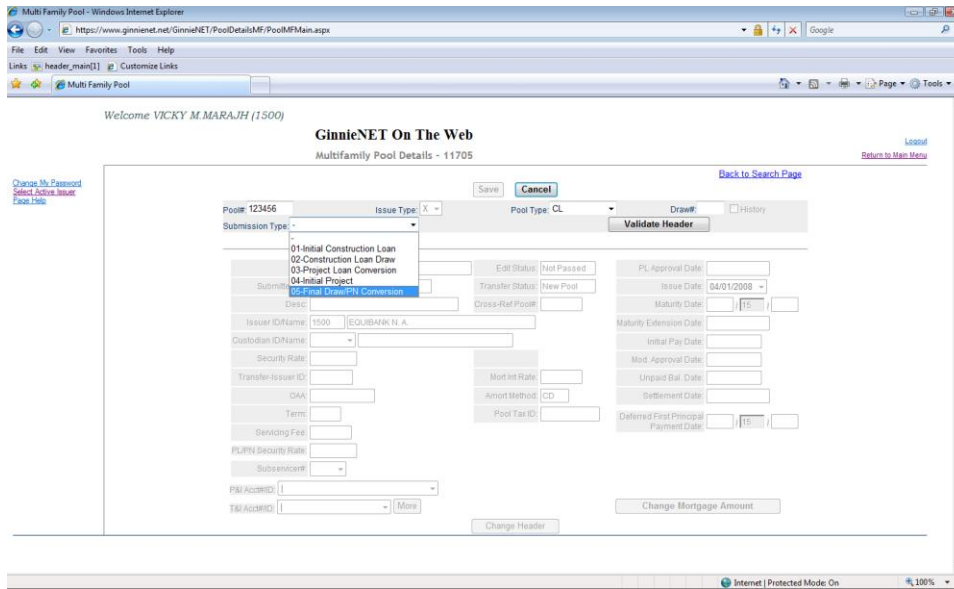


FIGURE 86: CONSTRUCTION LOAN DRAWS SCREEN: SUBMISSION TYPE VALUES LIST

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

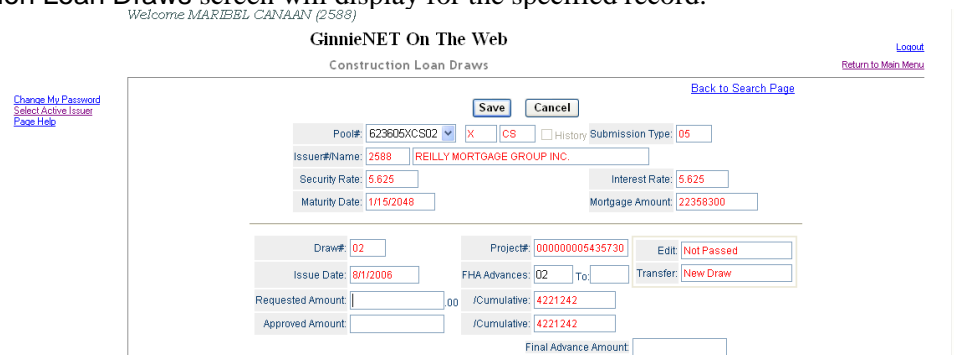


FIGURE 87: THE CONSTRUCTION LOAN DRAWS SCREEN (W/<SAVE> BUTTON)

[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 <Save> button. In most events, this New Pool Processing – Issuer warning message will display.

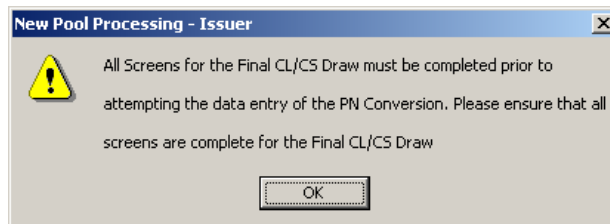


FIGURE 88: NEW POOL PROCESSING – ISSUER WARNING MESSAGE SCREEN

[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
- FRB Subscriber Screen; and

[Step 6] Both pools must be completed and pass Ginnie Mae edits *before* transmitting pools to the network.

## 5.20 FEDERAL RESERVE BANK ON GINNINET

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.

### 5.20.1 FRB Subscriber Screen Elements

TABLE 6 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.

### 5.20.2 Search Form Elements

TABLE 7 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 *.

### 5.20.3 Search an FRB Subscriber Record

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

#### 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 89: 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<sup>NET</sup> will switch the view to Details page directly.

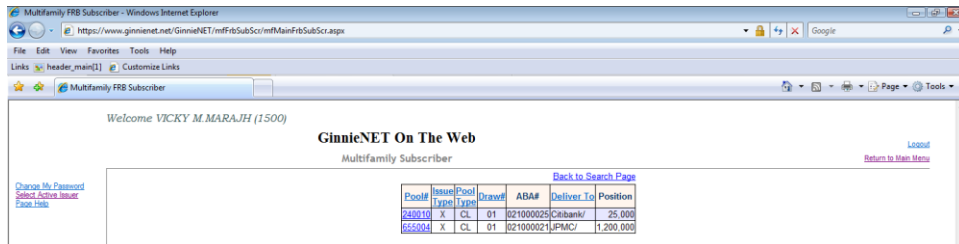


FIGURE 90: MULTIFAMILY SUBSCRIBER SEARCH RESULTS SCREEN

[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.

#### 5.20.4 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, Ginnie<sup>NET</sup> will populate the upper portion of the screen with key information.

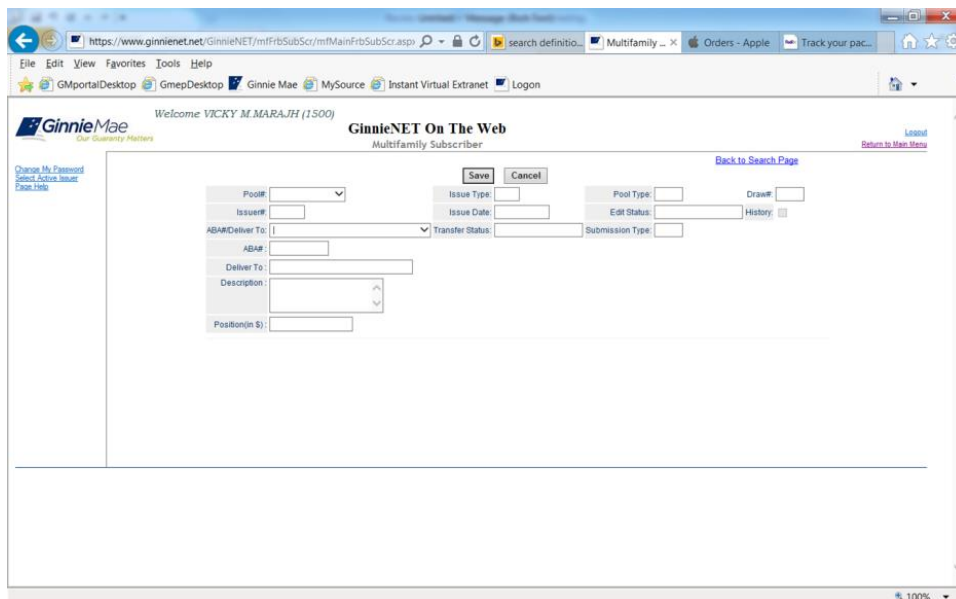


FIGURE 91: FRB SUBSCRIBER FUNCTION (POOL#)

[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".

#### ***5.20.5 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 <Edit> button to edit the selected record.

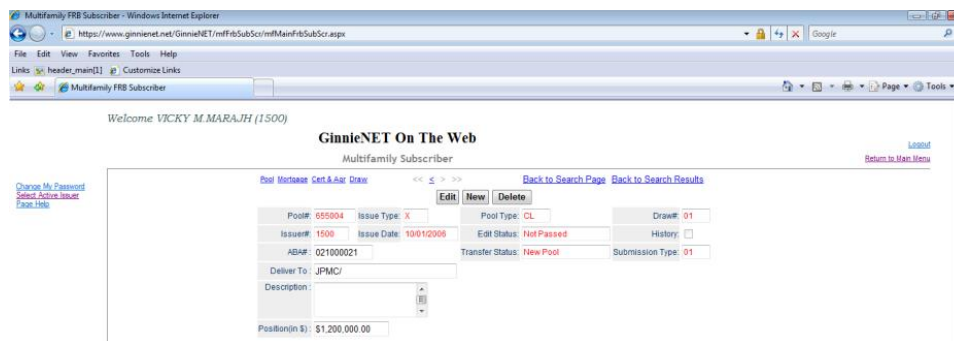


FIGURE 92: MULTIFAMILY SUBSCRIBER SCREEN (EDIT FUNCTION)

- [Step 3] Modify the desired records, then click on the <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<sup>NET</sup> completely.

### 5.20.6 Delete a New FRB Subscriber Record

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

[Step 2] Once found, click on the <Delete> button to delete the selected record.



FIGURE 93: MULTIFAMILY SUBSCRIBER SCREEN (DELETE FUNCTION)

[Step 3] A system-generated message will query the user to confirm the current deletion action.

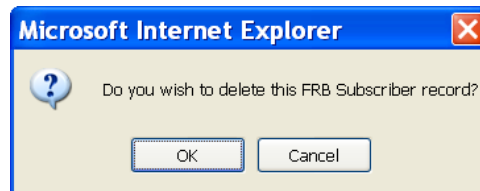


FIGURE 94: FRB SUBSCRIBER RECORD DELETION CONFIRMATION QUERY SCREEN

[Step 4] 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<sup>NET</sup> completely.

## 5.21 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.

### 5.21.1 Add / Edit a Certification and Agreement Record

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

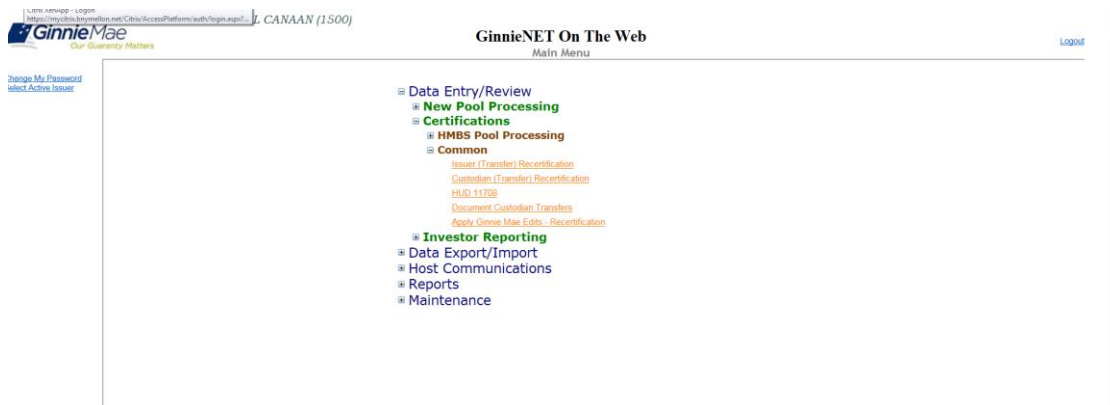


FIGURE 95: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[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.

Pool Mortgage Subscriber

Pool #: NO6190 Issue Type: X Pool Type: PN Edit Status: Passed Edits

Submission Type: 04 History Transfer Status: New Pool

Issuer: 1500 EQUIBANK N. A.

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

form HUD 11711A forwarded to Document Custodian  Yes  No

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

FIGURE 96: 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.

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 (☉).

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 (☉).

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 GinnieNET 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.

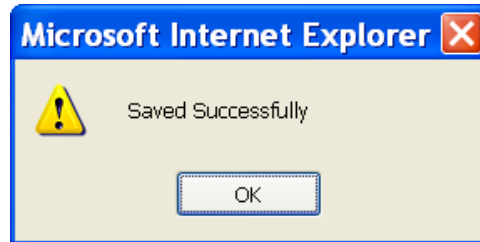


FIGURE 97: CERTIFICATION AND AGREEMENT RECORD SAVED RECORD SUCCESS MESSAGE

[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.

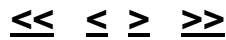


FIGURE 98: CERTIFICATION AND AGREEMENT – 11711B SCREEN DIRECTIONAL SEARCH ARROW KEYS



**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.

## 5.22 APPLY 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 Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

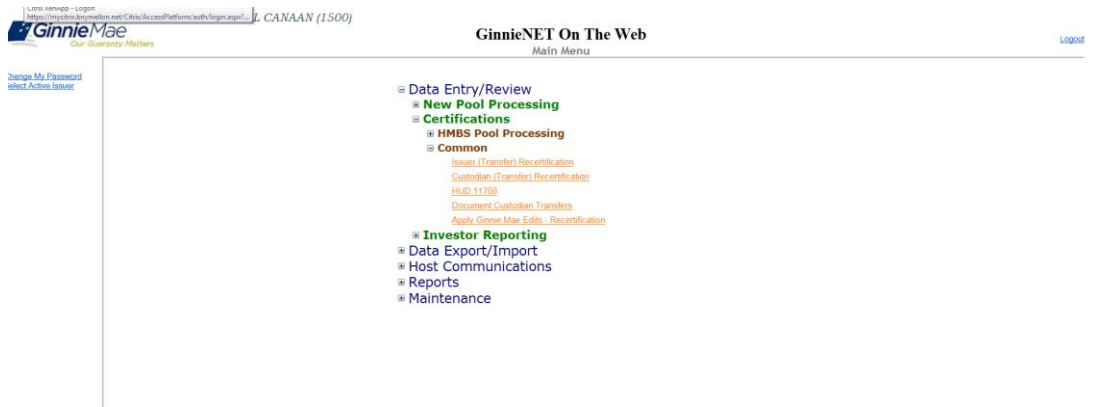


FIGURE 99: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[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.

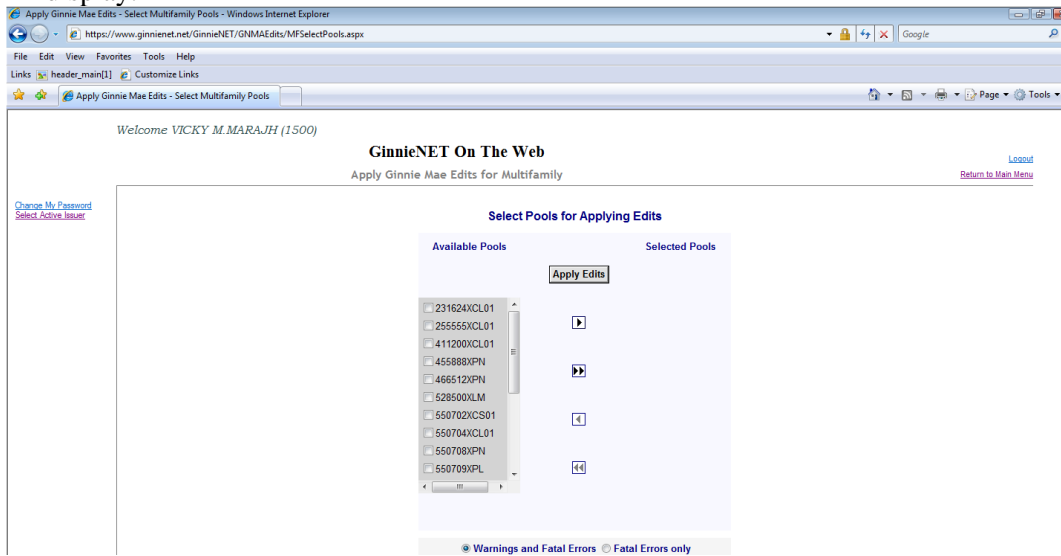


FIGURE 100: APPLY GINNIE MAE EDITS SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool. Click on the “▶” 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.



FIGURE 101: 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 8: 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 <Apply Edits> button after selecting the pool(s).



FIGURE 102: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

## 5.23 ERROR MESSAGES

Following are common error messages found on the Ginnie Mae Edit Report.

TABLE 9: 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.

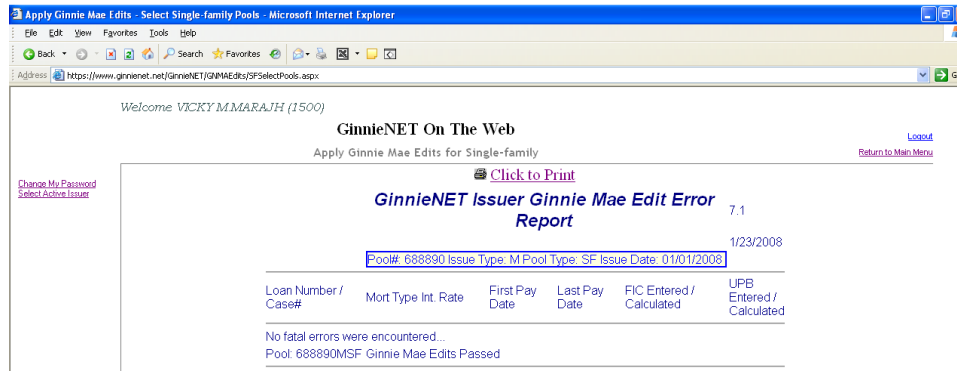


FIGURE 103: APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT

[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 CERTIFICATION

### 6.1 ISSUER (TRANSFER) CERTIFICATION

Recertifications submitted using Ginnie<sup>NET</sup> 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<sup>NET</sup> 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.

### 6.2 ISSUER (TRANSFER) RECERTIFICATION

Recertifications submitted using Ginnie<sup>NET</sup> 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<sup>NET</sup> 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 10 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<sup>NET</sup> 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<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

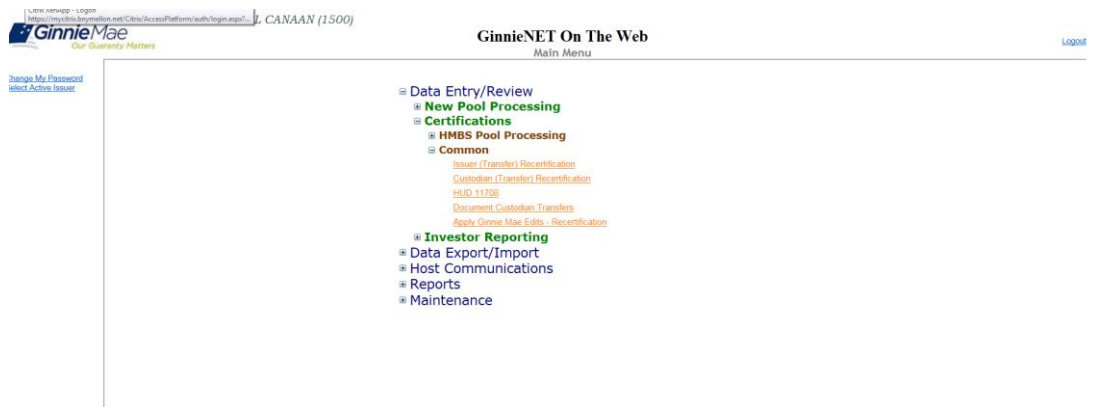


FIGURE 104: GINNIE<sup>NET</sup> MAIN MENU SCREEN: ISSUER (TRANSFER) RECERTIFICATION LINK

[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.

### 6.2.2 Data Entry Field Elements

All of the information shown on the matrix must be entered on the Ginnie<sup>NET</sup> Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

TABLE 11 ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Recertification Pool Number is a unique, six-digit number between <b>000001</b> and <b>999999</b> . The Pool Number is required.
Issue Type	The valid Issue Types for Issuer Recertification are <b>X, C, M, Y</b> . Issue Type is required.
Pool Type	The valid pool types for Issuer recertification are <b>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,</b> and <b>XL</b> . Required field.
Issuer ID/Name	The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by Ginnie <sup>NET</sup> 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.

FIELD NAME	DESCRIPTION
File Transmission Number (RCI FTN)	When transmitting a pool record, Ginnie <sup>NET</sup> creates and appends a 32-character FTN prior to sending the pool to the Ginnie <sup>NET</sup> 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 <sup>NET</sup> 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 <sup>NET</sup> 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 <b>Certified</b> . 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 <sup>NET</sup> .
Received Date	This field will be updated when the Custodian receives the data on the network.

### Data Entry Tips

- (1) Use the <Tab> key to move between fields. Helpful messages will assist in the navigation through each of the Ginnie<sup>NET</sup> 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.

### 6.2.3 Add a Recertification Record: Issuer (Transfer) Recertification

The screenshot displays the 'Issuer (Transfer) Recertification' screen in a Microsoft Internet Explorer browser. The page title is 'GinnieNET On The Web' and the user is logged in as 'WADE GAYLE (1500)'. The main form contains the following fields and controls:

- Pool#**: Text input field.
- Issue Type**: Dropdown menu.
- Pool Type**: Dropdown menu.
- Issuer IDName**: Text input field with value '1500' and 'EQUIBANK N A'.
- Previous Issuer IDName**: Text input field.
- Custodian IDName**: Dropdown menu.
- RCI FTN**: Text input field.
- RCI FCN**: Text input field.
- Edit Status**: Text input field with value 'Not Passed'.
- Transfer Status**: Text input field with value 'Certified'.
- Sent Date**: Text input field.
- Recert Date**: Text input field.
- Received Date**: Text input field.

Navigation and utility links include 'Change My Password', 'Select Active Issuer', 'Page Help', 'Logout', 'Return to Main Menu', and 'Back to Search Page'. There are 'Save' and 'Cancel' buttons at the top of the form area.

FIGURE 105: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

[Step 1] From the Issuer (Transfer) Recertification screen, click on the <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 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 will then be displayed.

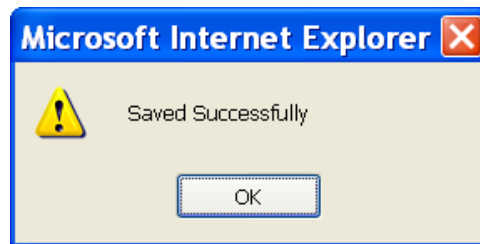


FIGURE 106: ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [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.



## 6.2.4 Add a Recertification Record: Custodian (Transfer) Recertification

FIGURE 107: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Custodian (Transfer) Recertification screen, click on the <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 will then be displayed.

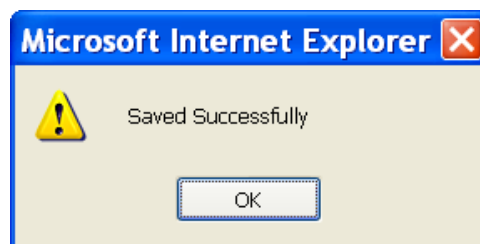


FIGURE 108: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [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.

### 6.2.5 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 will then be displayed.



FIGURE 109: RECERTIFICATION SCREEN: EDIT MODE (W/SAVED RECORD SUCCESS MESSAGE)

### 6.2.6 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.

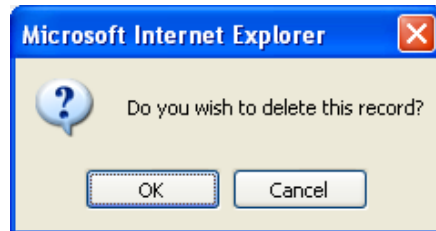


FIGURE 110: CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS)

- [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.

### 6.2.7 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 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.

### 6.4 HUD 11708 REQUEST FOR RELEASE OF DOCUMENTS SCREEN

Ginnie*NET* On The Web provides users with the ability to *receive* and *view* the HUD 11708 Investor report. 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 GinnieNET Main Menu screen, click on the **Certifications** link.



FIGURE 111: 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 12 HUD 11708 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Custodian ID	<b>Custodian ID</b> is taken from the HUD11708 Detail record.*
Custodian Name	<b>Custodian Name</b> is taken from the HUD11708 Detail record.*
Status	<b>Status</b> is taken from the HUD11708 Detail record.
Mortgagor Name	<b>Mortgagor Name</b> is taken from the HUD11708 Detail record.
Mortgagor Address	<b>Mortgagor Address</b> is taken from the HUD11708 Detail record.
Mortgagor City	<b>Mortgagor City</b> is taken from the HUD11708 Detail record.
Mortgagor State	<b>Mortgagor State</b> is taken from the HUD11708 Detail record.
Mortgagor Zip Code	<b>Mortgagor Zip Code</b> is taken from the HUD11708 Detail record.
Date Prepared by Issuer	<b>Date Prepared by Issuer</b> is taken from the HUD11708 Detail record.*
Commitment/Pool Number	<b>Commitment/Pool Number</b> is taken from the HUD11708 Detail record.*
FHA/VA/USDA Number	<b>FHA/VA/USDA Number</b> is taken from the HUD11708 Detail record.
Issuer Loan Number	<b>Issuer Loan Number</b> is taken from the HUD11708 Detail record.*

FIELD NAME	DESCRIPTION
Settlement Expected Return Date	<b>Settlement Expected Return Date</b> is taken from the HUD11708 Detail record.
Reason Number	<b>Reason Number</b> is taken from the HUD11708 Detail record.*
Reason Text	<b>Reason Text</b> is taken from the HUD11708 Detail record.
Issuer Name	<b>Issuer Name</b> is system-generated.
Issuer ID Number	<b>Issuer ID Number</b> is system-generated.
Document Release Date	<b>Document Release Date</b> is system-generated.
Document Return Date	<b>Document Return Date</b> is system-generated.

\* Required field entry.

### 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 112: HUD 11708 SCREEN (ADD/EDIT RECORD)

- [Step 1] From the HUD 11708 screen, click on the <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 will then be displayed. Click the <OK> button.



FIGURE 113: 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.

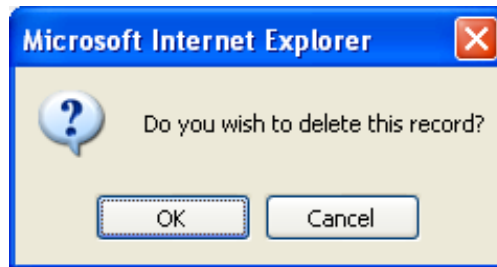


FIGURE 114: CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

- [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 DOCUMENT CUSTODIAL TRANSFERS

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.

## 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.

## 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.

## 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.

## 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.

### 6.5.1 Accessing the Document Custodian Transfers Screen

[Step 1] From the GinnieNET Main Menu screen, click on the **Certifications** link.



FIGURE 115: 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.

### 6.5.2 Search Form Elements

TABLE 13: 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 <b>the current month and current year</b> . 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 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.

### 6.5.3 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] To 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. To 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 will then be displayed.



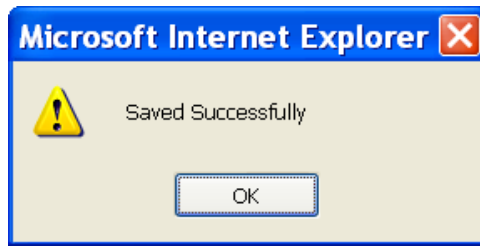


FIGURE 116: DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

#### 6.5.4 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.

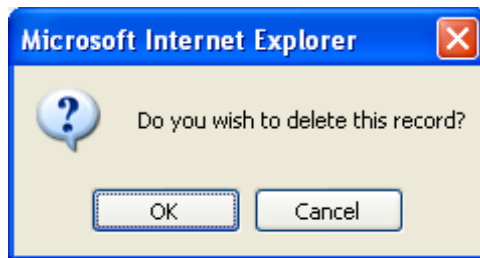


FIGURE 117: CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)

- [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.

#### 6.5.5 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 <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.

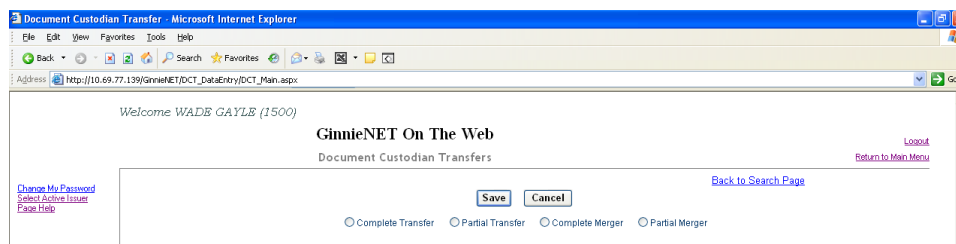


FIGURE 118: DOCUMENT CUSTODIAN TRANSFERS SCREEN (W/OPTIONS CHECKBOXES)

- (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<sup>NET</sup> confirmation, which is currently faxed to Issuer.
- (3) Notification of approval or rejection of the request is sent out by the Ginnie<sup>NET</sup> 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:** In 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 INVESTOR REPORTING



**IMPORTANT:** In The reporting function has been disabled in Ginnie/NET. Please report using GMEP/RFS. The Issuer has the ability to view historical reports reported using Ginnie/NET.

Investor Reporting is used to view the following historic Investor reports that had been submitted though Ginnie/NET:

- Form HUD 11710D
- Form HUD 11710D Corrections
- Form HUD 11714 and 11714 SN

### 7.1 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The form HUD 11710-D, Issuer's Monthly Summary Report, is 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.

#### 7.1.1 Search Form Elements

TABLE 14 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	<ul style="list-style-type: none"> <li>• Ginnie Mae I</li> <li>• Ginnie Mae II</li> <li>• Both</li> </ul>

#### 7.1.2 Field Elements

TABLE 15 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.

FIELD NAME	DESCRIPTION
Repdata	Report Date is System date.
Repmonth	Report Month is numeric data.
IssId	Issuer# is System Generated.
Morttl	Total No. of Mortgages is numeric data.
Dlnqtl	Total No. Delinquent is numeric data.
Dlnqpct	Percent Delinquent is numeric data.
Instdlnq1/Instdlnq2/Instdlnq3	Installment Delinquent is numeric data.
Foreclose	Foreclosure is numeric data.
Dlnqpct2	Percent 2 or More Months Delin. Exclude 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 for Ginnie Mae I Issuers only.
Achanct	Account# is for Ginnie Mae II Issuers only.
Achname	Account Name is for Ginnie Mae II Issuers only.
Achaddr1/Achaddr2	Address is 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 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 including Area Code is character data.

### 7.1.3 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 to identify the record(s) you wish to search. You can initiate a search by entering either

a Report Month, Report Year, or Report Type in 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) are displayed in the results area, the system will switch the view to Search Results page if the search returns multiple record results. If the search returns only one record, Ginnie*NET* will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen.

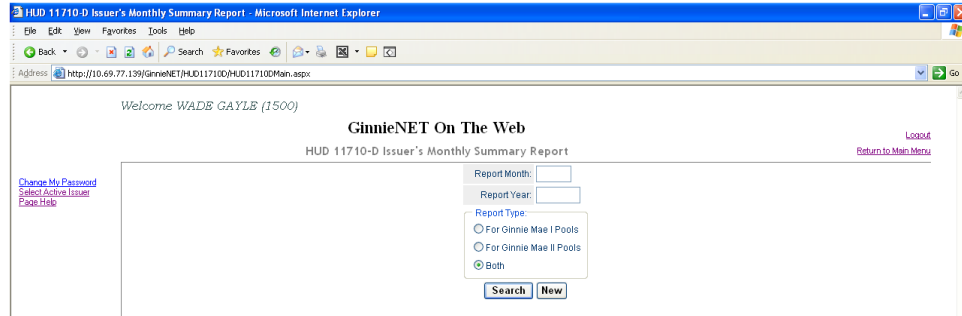


FIGURE 119: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)

## 7.1.4 View Form Elements

TABLE 16 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.
Morttl	Total No. of Mortgages is numeric data.
Dlnqtl	Total No. Delinquent is numeric data.

FIELD NAME	DESCRIPTION
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. Exclude 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.
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 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

This includes P&I payment details for the certificated holders starting with the 1<sup>st</sup> business day of the payment month until the 15<sup>th</sup> calendar day.

### 7.2.1 Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen

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

[Step 2] Click on the **Investor Reporting** link.

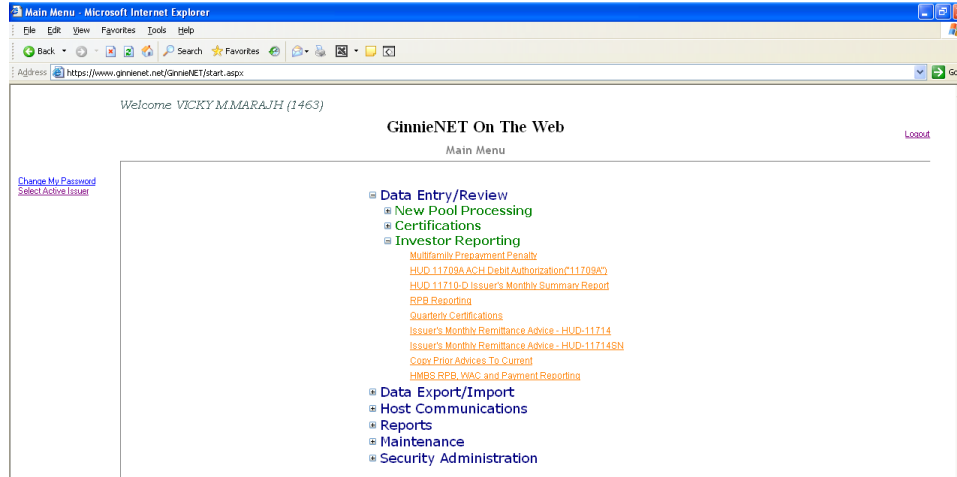


FIGURE 120: GINNIE<sup>NET</sup> MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the **Issuer's Monthly Remittance Advice—HUD 11714** link. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display.

## 7.2.2 Searching Form Elements

TABLE 17 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.).

[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. You can initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status in the 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 record, Ginnie<sup>NET</sup> will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page.

## 8 HOST COMMUNICATIONS

### 8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW



Figure 121: Ginnie<sup>NET</sup> 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 SecurID Enrollment and Authentication process. See Section 8.2, **SECURID TOKEN AUTHENTICATION**.

To access the Host Communications screen functions, step through the following procedural flow.

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.



Figure 122: Ginnie<sup>NET</sup> Main Menu Screen: Host Communications Link

[Step 2] The Host Communications screen, will then display with its four (4) menu options.

For a brief description of *each* of these menu options, and what they will mean, review the matrix shown below.



TABLE 18: HOST COMMUNICATIONS MENU OPTIONS

HOST COMMUNICATIONS <u>SCREEN LINKS</u>	HOST COMMUNICATIONS <u>MENU OPTIONS</u>
Issuer Communications	<ul style="list-style-type: none"> <li>• Submit Pool</li> <li>• Delete Pool</li> <li>• Accept Pool</li> </ul>
Certifications Communications	<ul style="list-style-type: none"> <li>• Submit Issuer Recertification</li> <li>• Delete Issuer Recertification</li> <li>• Delete Document Custodian Recertification</li> <li>• Submit Document Custodian Recertification</li> <li>• Submit Document Custodian Transfer/Merger</li> <li>• Delete Document Custodian Transfer/Merger</li> <li>• Submit HUD 11708 (Document Release Form)</li> <li>• Delete HUD 11708 (Document Release Form)</li> </ul>

## 8.2 SECURID TOKEN VALIDATION

The SecurID Token validates that a user is authorized to perform submissions within Ginnie/NET Host Communications. This section highlights the prerequisites a user must possess prior to successfully performing a Host Communications submission and how to access and use SecurID Token Validation.

### 8.2.1 *Confirming Ability to Submit in Ginnie/NET*

Before you submit data in Ginnie/NET, you must first complete the items listed below. You will need:

1. To be listed on HUD Form 11702.
2. A valid GMEP (Ginnie Mae Enterprise Portal) Login and Password combination.
3. A SecurID Token Role Assigned in GMEP.
4. The “Authorized Ginnie/NET Signer” role assigned in GMEP.
5. An active SecurID Token.
6. You will also need to complete the “Verify Role Assignment” check in GMEP or have the Security Officer complete the check for you.

### 8.2.2 *Accessing the Host Communications Screen Series*

[Step 1] From the Ginnie/NET Main Menu screen, click on the **Host Communications** link.

[Step 2] Select one of the available menu options presented on the screen.

[Step 3] Complete the tasks for the selected option.

[Step 4] Click the Submit button.

[Step 5] Enter the GMEP ID and GMEP Password.

FIGURE 123: GMEP LOGIN CREDENTIALS

[Step 6] Click the **OK** button.

[Step 7] Enter the four-digit Personal Identification Number (PIN) associated with your SecurID, Token and the six-digit Authentication Code generated by the token on the SecurID Authentication screen.

FIGURE 124: AUTHENTICATION WITH SECURID TOKEN

[Step 8] Click the **OK** button.

After you complete the steps above, you will see a “Success” or “Failure” login message display. If your attempt to log in is unsuccessful, try to log in again, or contact the SecurID Client Assistance Center at: 800-332-4550 (Option 8).

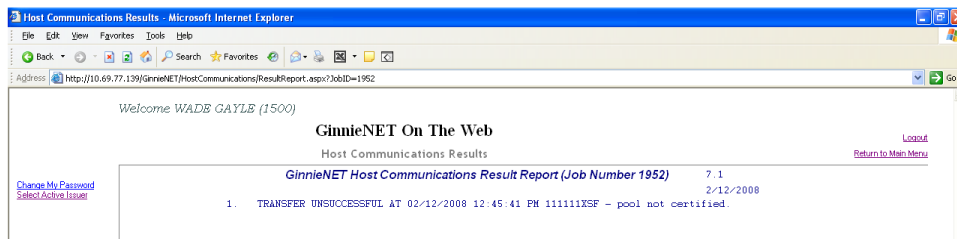


FIGURE 125: RESULT REPORT

## 8.3 ISSUER COMMUNICATION

TABLE 19 ISSUER COMMUNICATIONS MENU OPTIONS

ISSUER COMMUNICATIONS <b>SCREEN LINKS</b>	ISSUER COMMUNICATIONS <b>MENU OPTIONS</b>
Issuer Communications	<ul style="list-style-type: none"> <li>• Submit Pool</li> <li>• Delete Pool</li> <li>• Accept Pool</li> </ul>

### 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 (**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.

## 8.4 ISSUER COMMUNICATIONS—POOL SUBMIT

### 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<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

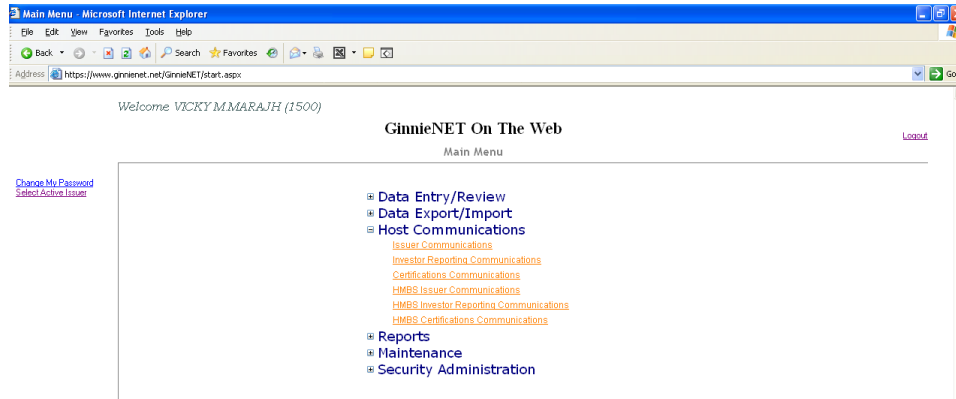


FIGURE 126: GINNIE<sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

[Step 2] Click the Issuer Communications link. The **Host Communications Selections** screen will then display.



FIGURE 127: 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.

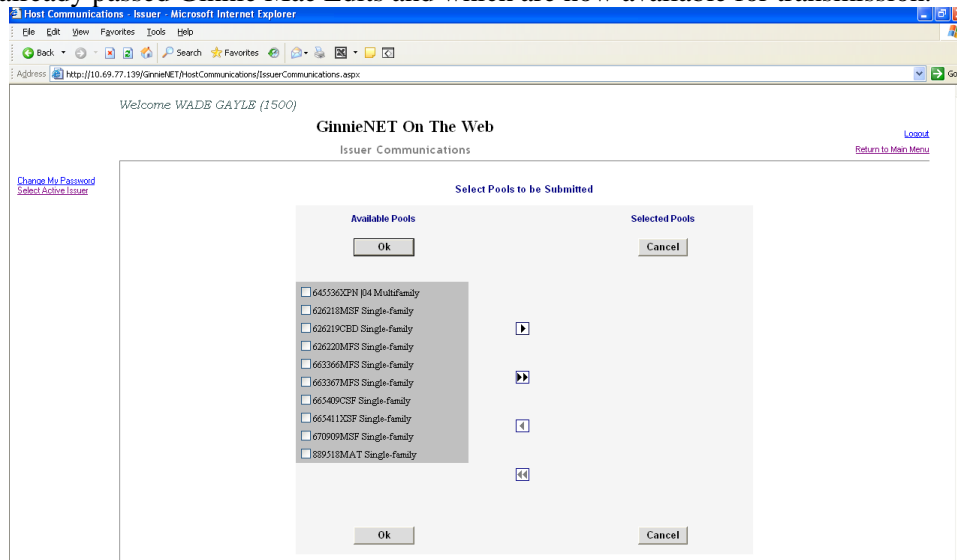


FIGURE 128: POOL SELECTION SCREEN (W/AVAILABLE POOLS COLUMN ENTRIES)

[Step 4] On the new Pool Selection screen, click on the double-arrow [»] button to select *all* pools listed in the **Selected Pools** column.



FIGURE 129: SELECT SINGLE POOLS FUNCTION

FIGURE 130: MOVE SELECTED POOLS FUNCTION

[Step 5] Click any of the individual checkbox fields [☑] to select a single pool—or multiple pools in that **Selected Pools** column.

[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.

[Step 7] Click the <OK> button. The new Host Communications Selections screen will then display.

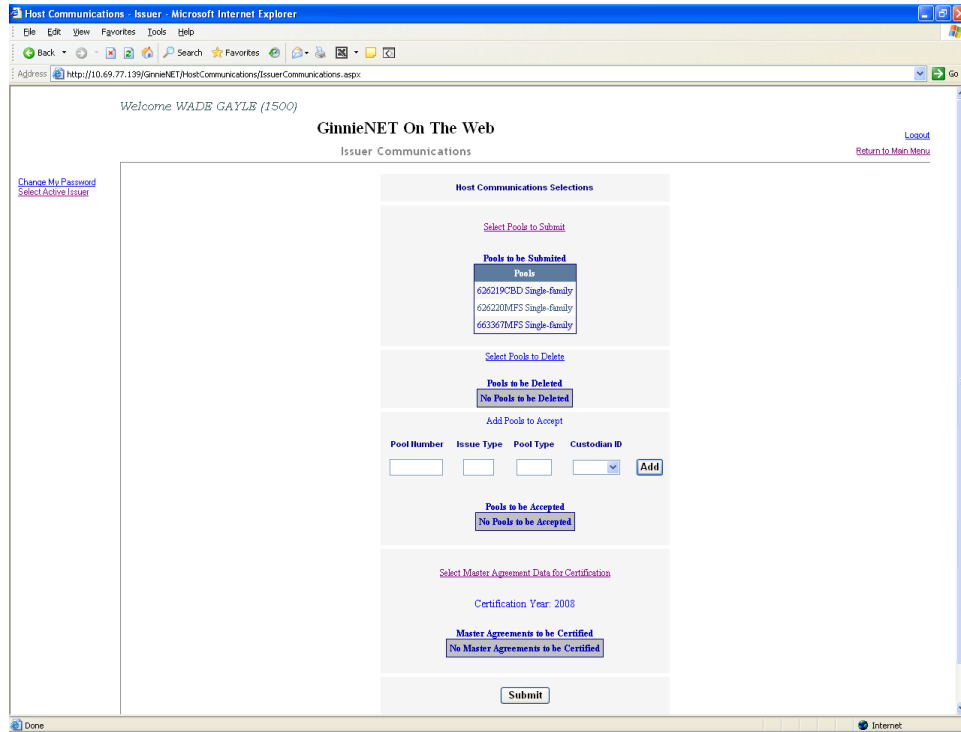


FIGURE 131: HOST COMMUNICATIONS SELECTION SCREEN (w/POOLS ENTRIES)

[Step 8] Step through the complete **SecurID Token Authentication** process, as described in Section 8.2, **SecurID Token Authentication**.

[Step 9] Once the verification process is completed, the system will display a transmission status and review page.

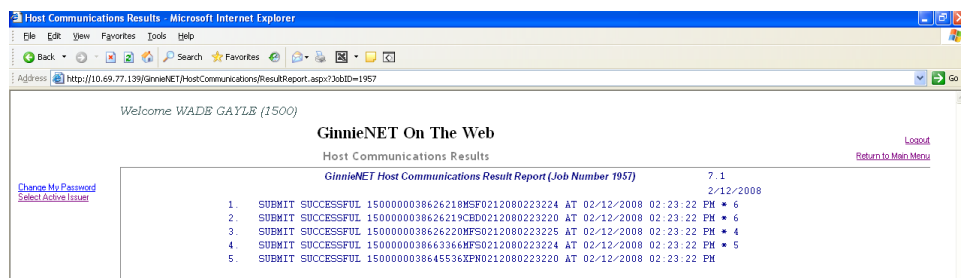


FIGURE 132: GINNIE.NET HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

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 10] The user may then either print the current results page report, or click on the **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<sup>NET</sup> 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<sup>NET</sup> 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<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

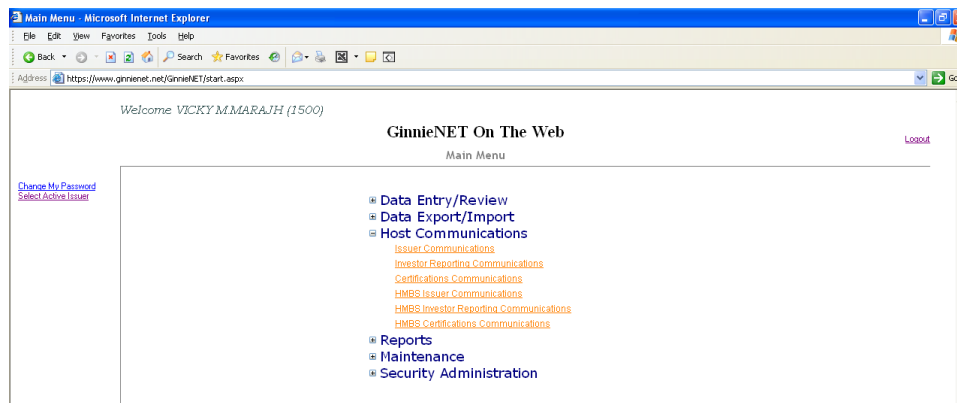


FIGURE 133: GINNIE<sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

[Step 2] Click on the **Issuer Communications** link. The Host Communications Selections screen will then display.



FIGURE 134 : 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, and will contain information for pools that are targeted for deletion.

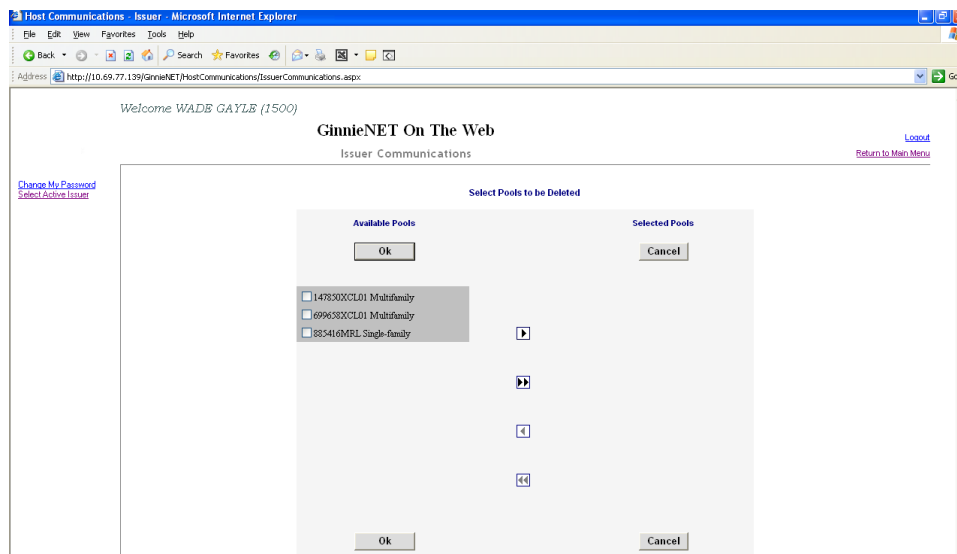


FIGURE 135: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETES)



[Step 4] On the new Pool Selection screen, click on the double-arrow [»] button to select *all* pools listed in the **Selected Pools** column.



FIGURE 136: SELECT SINGLE POOLS FUNCTION



FIGURE 137: 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.

[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.

[Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.

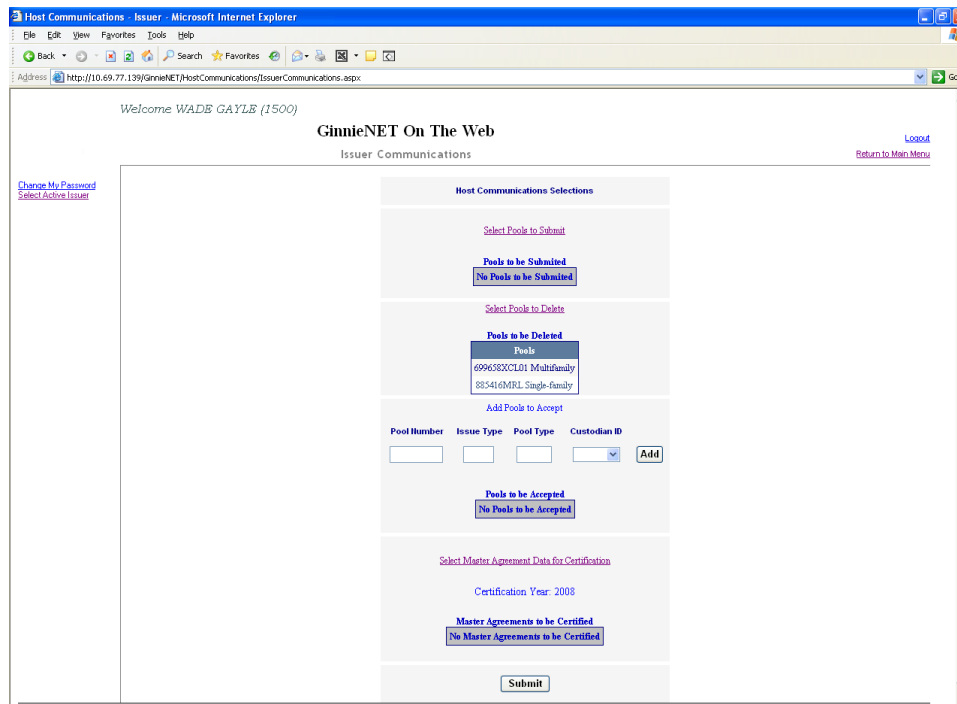


FIGURE 138 : HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

[Step 11] Step through the complete SecurID Token verification process, as described earlier in Section 8.2, **SecurID Verification**.

[Step 12] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

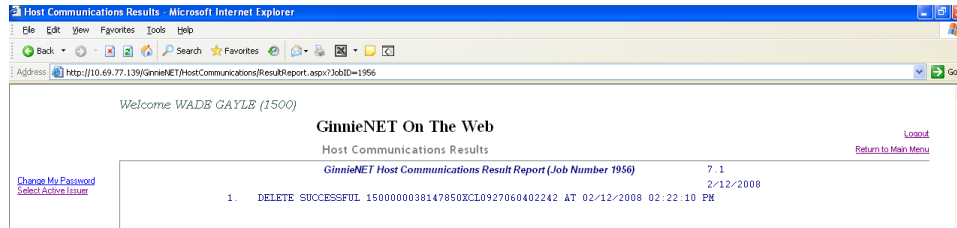


FIGURE 139: GINNIE<sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

- 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 13] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> 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<sup>NET</sup>. 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 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

FIGURE 140: GINNIE<sup>NET</sup> 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.

[Step 4] On the new Multifamily Pools Detail—11705 screen, enter the Acquiring Issuers number in the **Transfer-Issuer ID** field, shown above as “1501”.



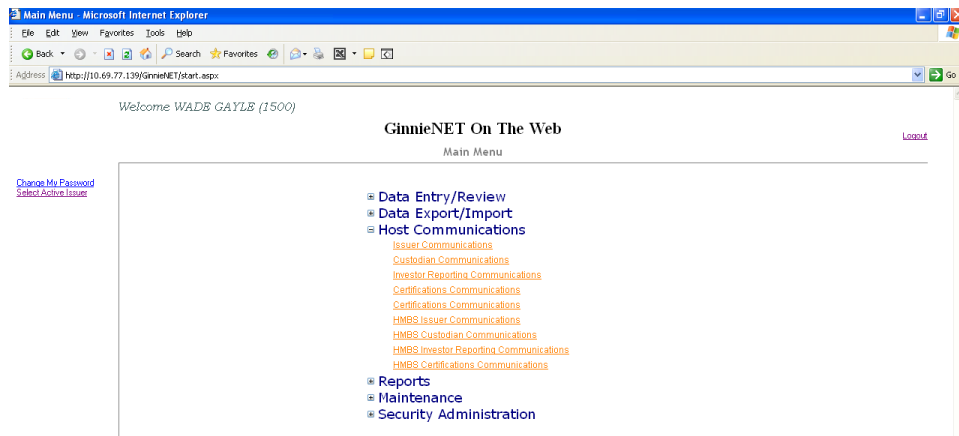
**Note:** The acquiring Issuer MUST BE a Ginnie<sup>NET</sup> user.

[Step 5] Click on the <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.

FIGURE 141: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/ISSUER COMMUNICATIONS OPTION)

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

[Step 2] Click on the **Issuer Communications** options link. The Issuer Communications screen will then display.

FIGURE 142: GINNIE<sup>NET</sup> 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 <Add> button to add the current record, then repeat this process for each pool transaction. The Issuer Communications screen will then display.

Host Communications Selections

Select Pools to Submit

Pools to be Submitted

No Pools to be Submitted

Select Pools to Delete

Pools to be Deleted

No Pools to be Deleted

Add Pools to Accept

Pool Number	Issue Type	Pool Type	Custodian ID
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Add

Pools to be Accepted

Pool Number	Issue Type	Pool Type	Custodian ID
111111	X	SF	000038
101010	M	SF	000603

Select Master Agreement Data for Certification

Certification Year: 2008

Master Agreements to be Certified

No Master Agreements to be Certified

Submit

FIGURE 143: GINNIE<sup>NET</sup> ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION)



**Note:** The user may also at any time click on the <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 7] Once completed with all field entries, click on the <Submit> button to complete the current Add Record action, and to initialize the SecurID Verification process.

[Step 8] Step through the complete SecurID Token Verification process, as described in Section 8.2, **SecurID Token Verification**.

[Step 9] Once the verification process is completed, the system will then display a transmission status and review page.

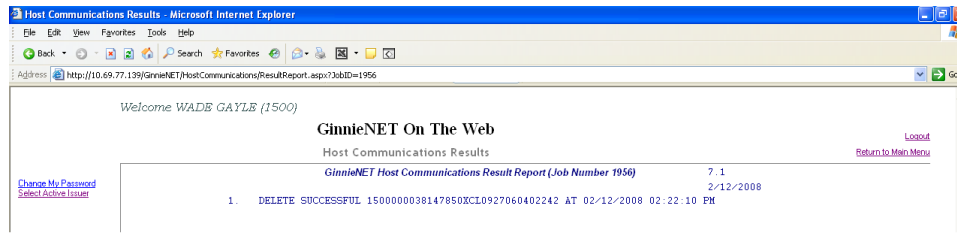


FIGURE 144: GINNIE<sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

- 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 10] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.



**Note:** After each successful transmission to the network, a notification to recap all activity on the Ginnie<sup>NET</sup> 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 CERTIFICATIONS COMMUNICATIONS

To access the robust functionality of in the **Certifications Communications** screen, it will be necessary to complete the SecurID Token Authentication process. This authentication process will be the same for *each* function, and is outlined below.

### 8.8.1 Certifications Communications Link Options

TABLE 20 CERTIFICATIONS COMMUNICATIONS MENU OPTIONS

CERTIFICATIONS COMMUNICATIONS <b>SCREEN LINKS</b>	CERTIFICATIONS COMMUNICATIONS <b>MENU OPTIONS</b>
Certifications Communications	<ul style="list-style-type: none"> <li>• Submit Final Certification</li> <li>• Delete Final Certification</li> <li>• Retrieve Pools for Final Certification</li> <li>• Submit Issuer Recertification</li> <li>• Submit Document Custodian Recertification</li> <li>• Submit Document Custodian Transfer/Merger</li> <li>• Delete Document Custodian Transfer/Merger</li> <li>• Submit HUD 11708 (Document Release Form)</li> <li>• Delete HUD 11708 (Document Release Form)</li> </ul>

### 8.8.2 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.

### 8.8.3 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.

## 8.9 ISSUER/CUSTODIAN RECERTIFICATION

### 8.9.1 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).

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 **Host Communications** link.



FIGURE 145: 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.

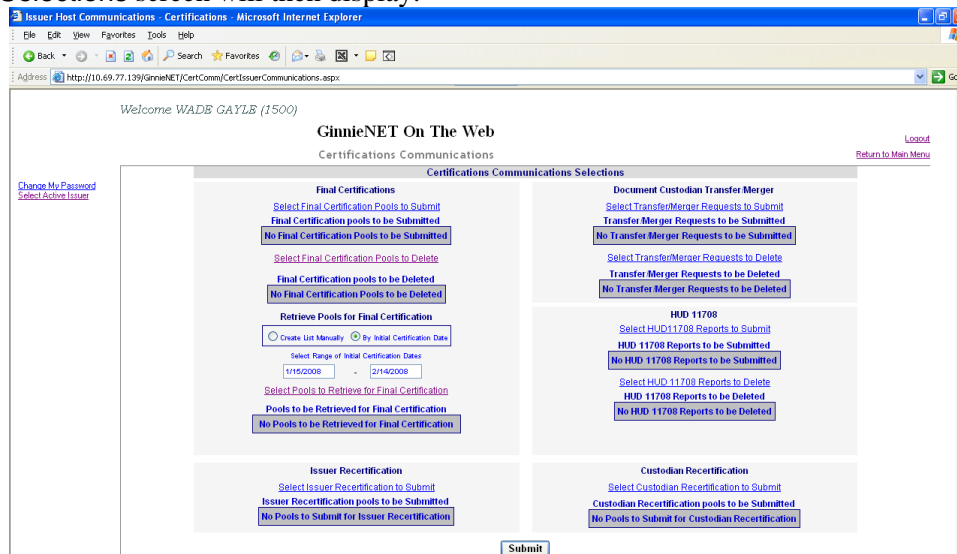


FIGURE 146: CERTIFICATIONS COMMUNICATIONS SCREEN (ISSUER/CUSTODIAN RECERTIFICATION)



[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.

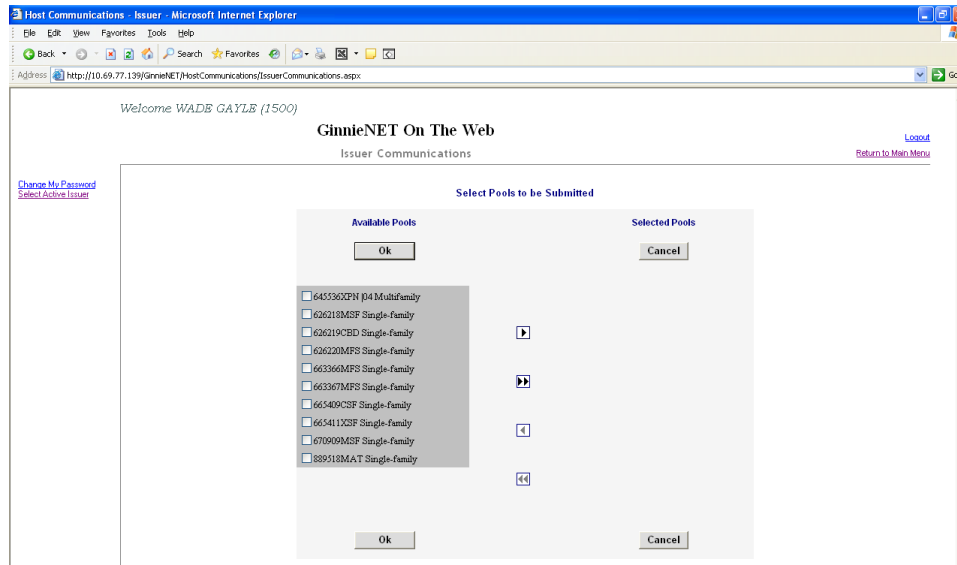


FIGURE 147 : CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT ISSUER / CUSTODIAN RECERTIFICATION FUNCTION)

[Step 4] Click any of the individual checkbox fields [] to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click the double-arrow [all reports listed in the Selected Pools column.

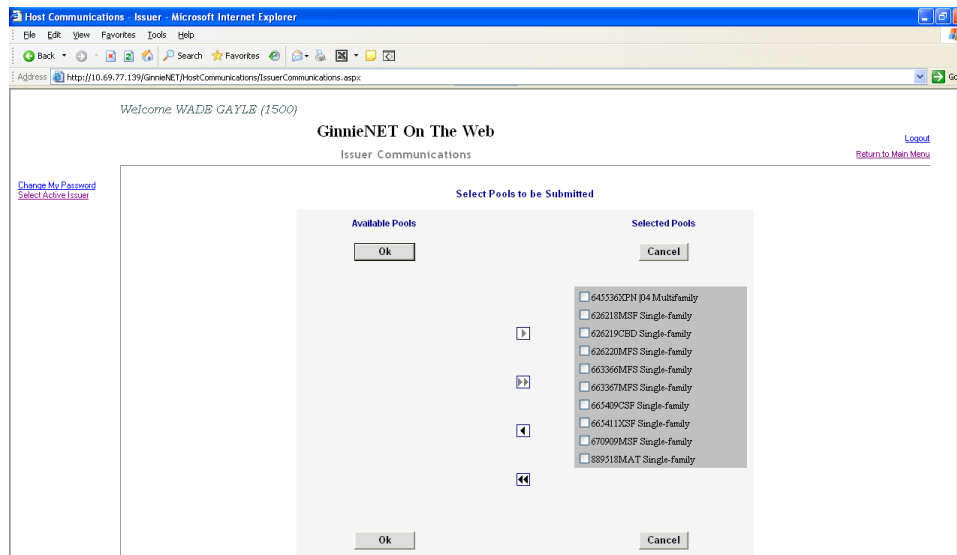


FIGURE 148: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow [

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the SecurID Token Validation process.

[Step 9] Step through the complete SecurID Token Validation process, as described earlier in the **SecurID Token Validation** section.

[Step 10] Once the validation process is completed, the system will then display a transmission status and review (Results) page.

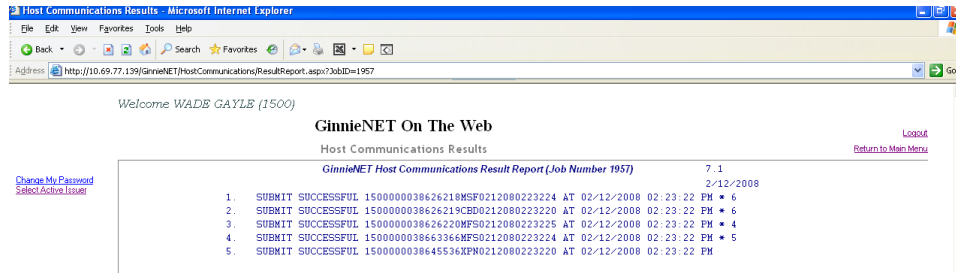


FIGURE 149: CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

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 **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

## 8.10 DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS

### 8.10.1 Document Custodian Transfer Screen 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<sup>NET</sup> 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 GinnieNET Main Menu screen, click the **Host Communications** link.

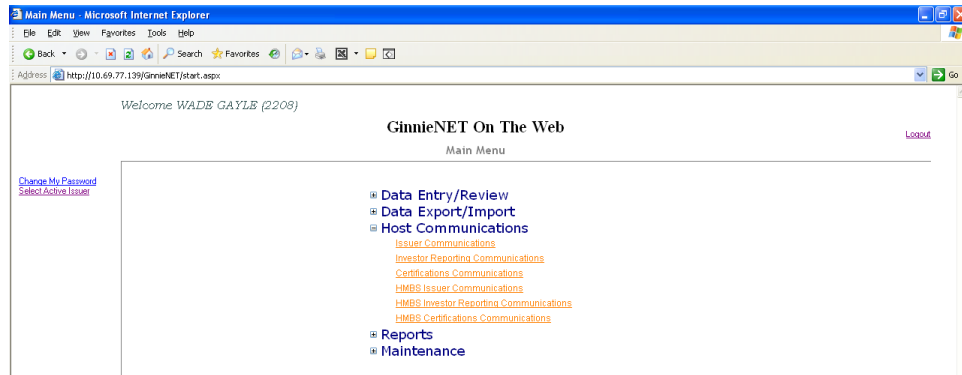


FIGURE 150: GINNIE<sup>NET</sup> MAIN MENU SCREEN (w/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

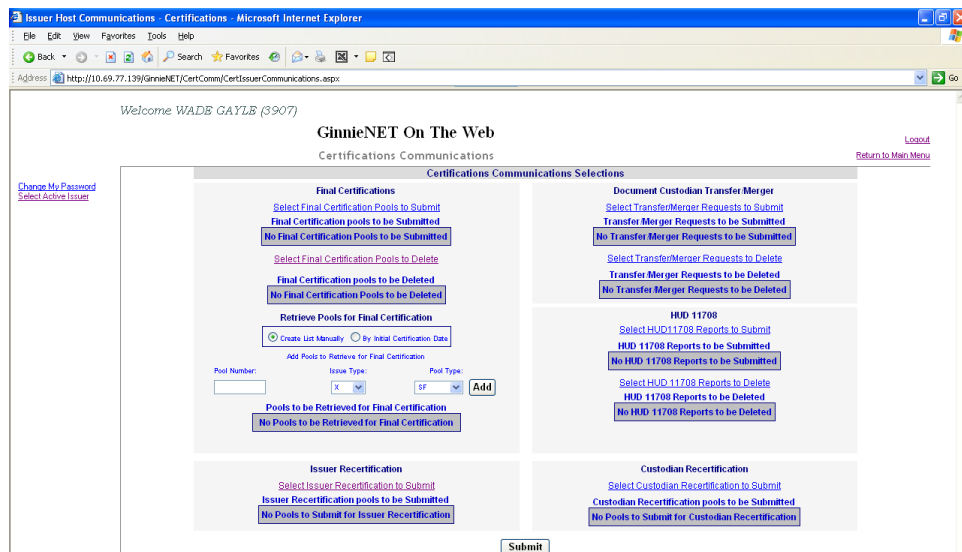


FIGURE 151: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN TRANSFER)

[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.

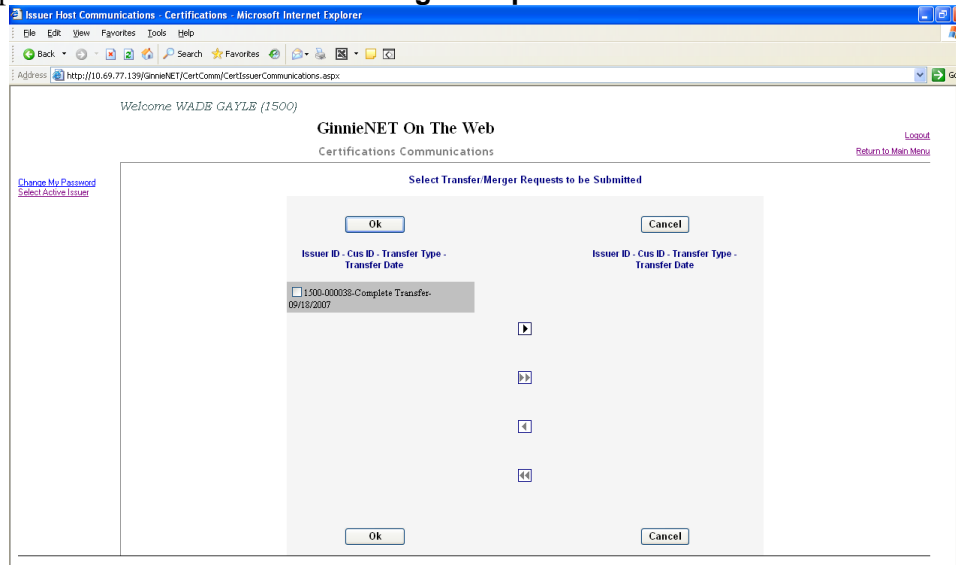


FIGURE 152: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

[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 double-arrow [ >>] button to select *all* reports listed in the Selected Pools column.

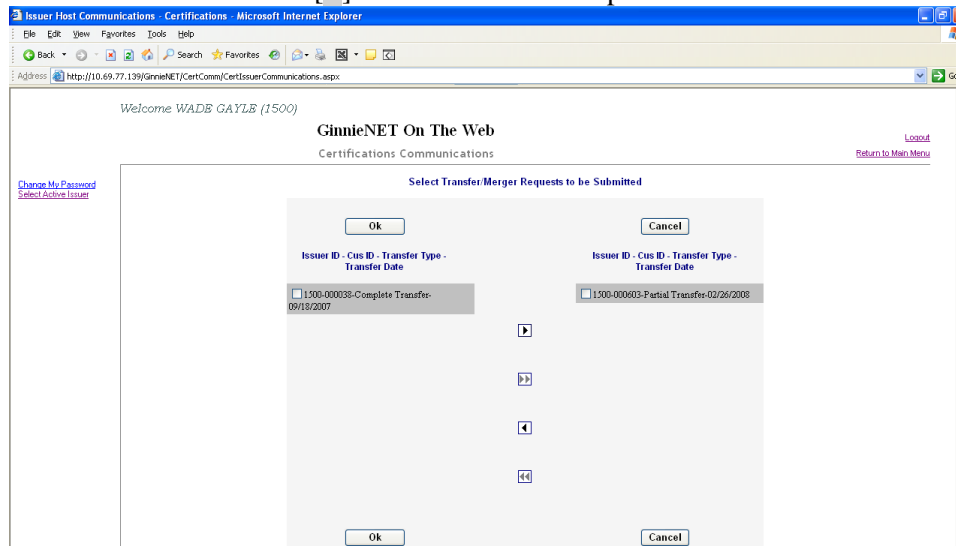


FIGURE 153: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

[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.

[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 SecurID Token verification process.

[Step 9] Step through the complete SecurID Token process, as described in Section 8.2, **SecurID Token Authentication**.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

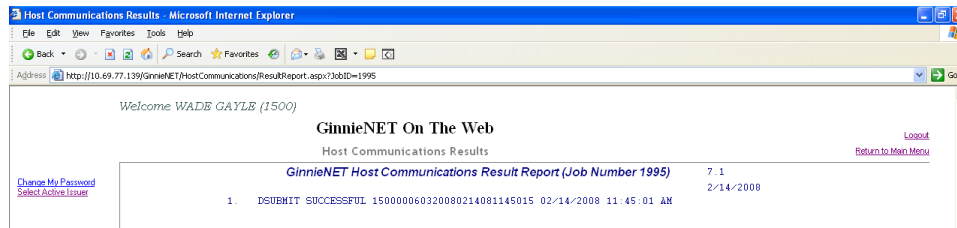


FIGURE 154: CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

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 **Return to Main Menu** link at the top of the page, to return 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.

### 8.10.2 Document Custodian Transfer/Merger Screen Functions

To access the Document Custodian Merger screen functions, step through the following procedural flow:

[Step 1] On the GinnieNET Main Menu screen, click on the **Host Communications** link.

[Step 2] Click the **Investor Reporting Communications** link. The Certifications Communications screen will then display.

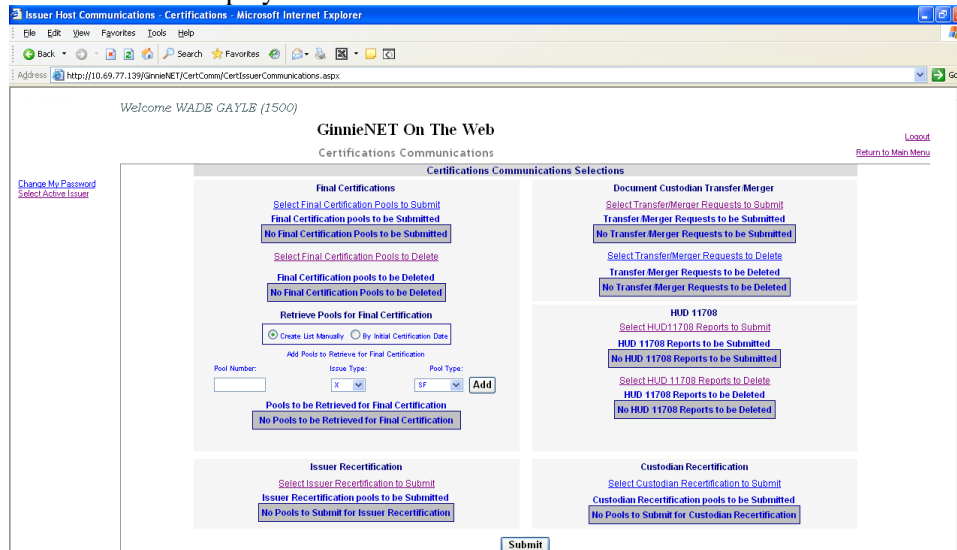


FIGURE 155: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN MERGER)

[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 156: 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 double-arrow [»] button to select *all* reports listed in the Selected Pools column.

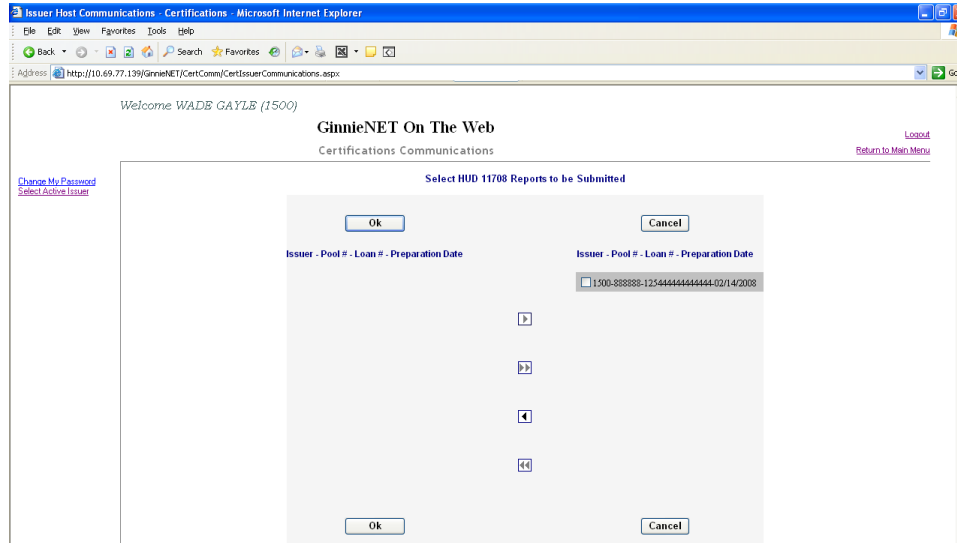


FIGURE 157: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

[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.

[Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the in the Available Pools column.

[Step 8] Click on the <Submit> button to begin the SecurID Token Verification process.

[Step 9] Step through the complete SecurID Token verification process, as described in Section 8.2, **SecurID Token Authentication**.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

❗ 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.

[Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.



**Note:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and posted on E-notification to corresponding users.

## 9 REPORTS

All reports can be viewed on the screen or printed using *Abode 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.

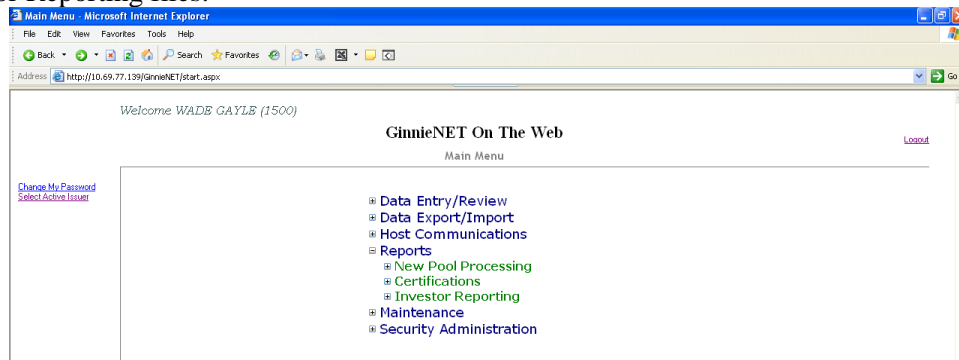


FIGURE 158: GINNIE/NET MAIN MENU SCREEN (W/NEW POOL PROCESSING LINK)

### 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 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 INVESTOR REPORTING

- 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

## 9.4 REPORTING 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

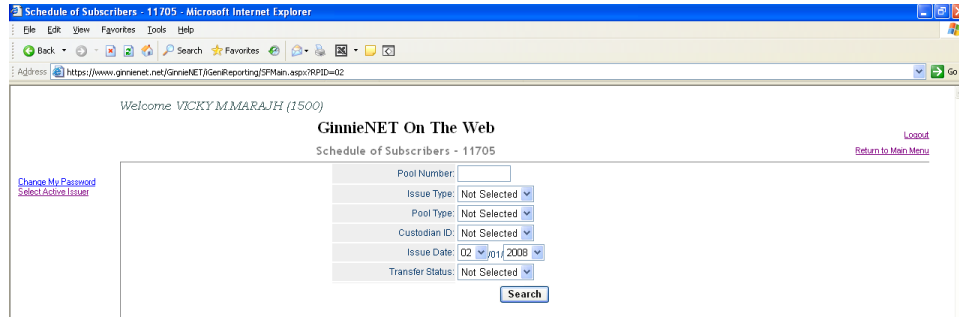


FIGURE 159: GINNIE<sup>NET</sup> MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

### 9.4.2 Searching Mortgage Records

- [Step 1] 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 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<sup>NET</sup> will switch the view to the Details page directly.

### Searching Single Records

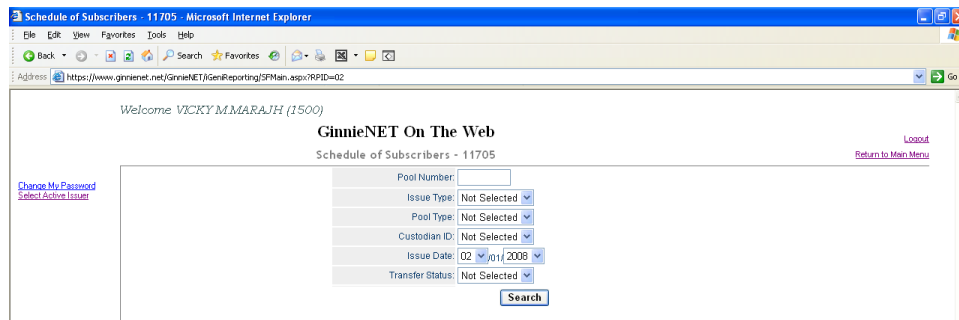


FIGURE 160: GINNIE<sup>NET</sup> MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

- [Step 3] Enter a report query and click on the <Search> button to initiate the search argument.

[Step 4] Once located, click on the desired record.

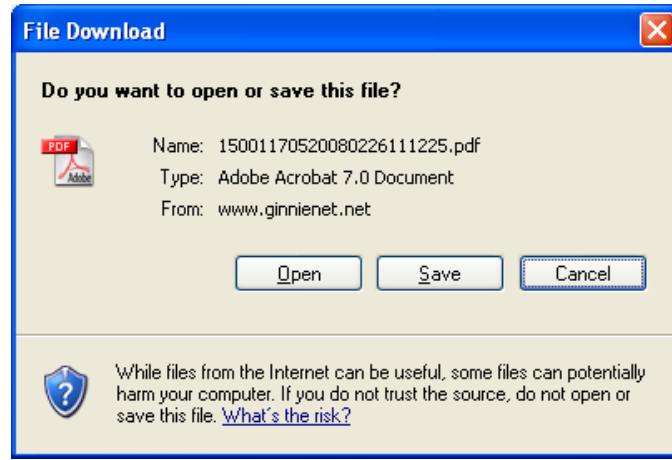


FIGURE 161: FILE DOWNLOAD SCREEN)

[Step 5] 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.

## Searching Multiple Records

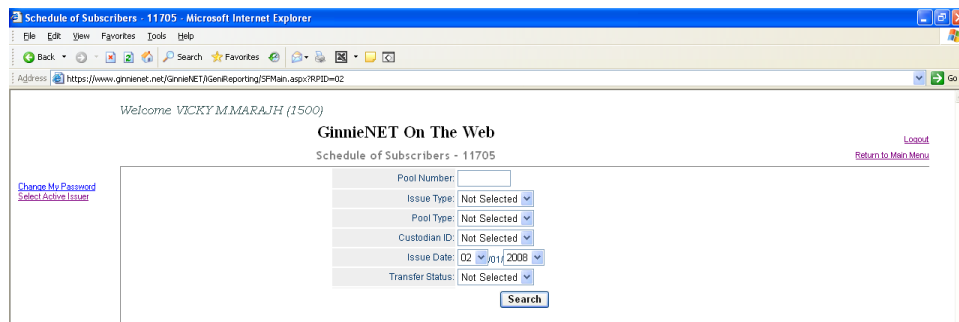


FIGURE 162: GINNIENET MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

By leaving the Pool Number field empty, and entering any other search query, GinnieNET 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.

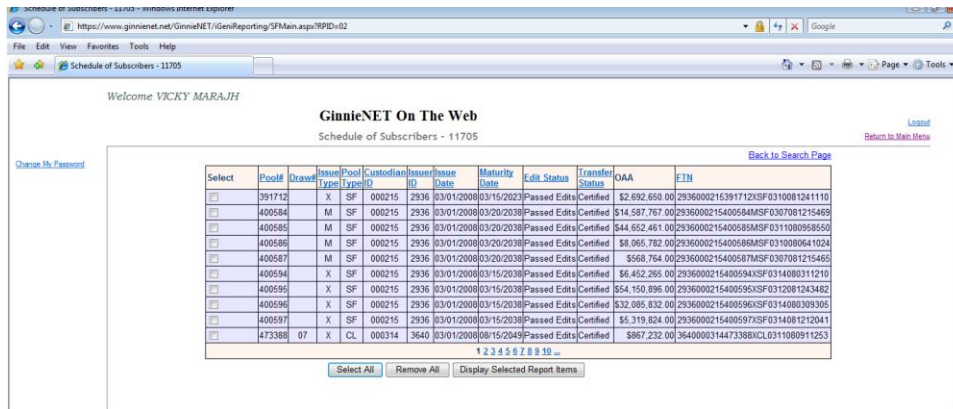


FIGURE 163: SCHEDULE OF SUBSCRIBERS—11705 SELECTION SCREEN(:

[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

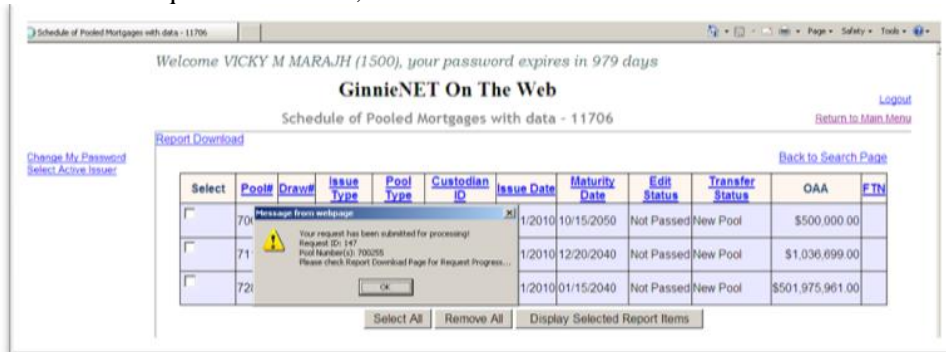


FIGURE 164: PRINT REQUEST MESSAGE LOG DISPLAY

[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.

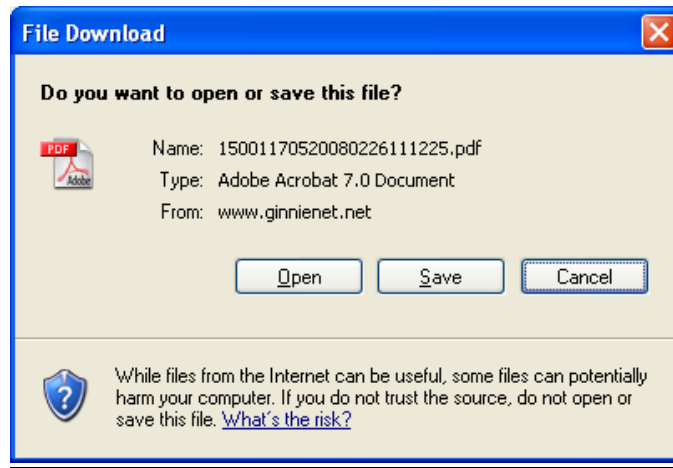


FIGURE 165: FILE DOWNLOAD SCREEN)

[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.

## APPENDIX A - TERMS, DEFINITIONS, ACRONYMS, AND ABBREVIATIONS

TABLE 21 DOCUMENT TERMS, DEFINITIONS AND ACRONYMS

ACRONYM	DEFINITION
ABA#	Bank's Routing Number
ACH	Automated Clearinghouse
ACS	Automated Collection System
ARM	Adjustable Rate Mortgage
CMT	Constant Maturity Treasury
D&T	Deloitte
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
MHz	Megahertz
MIP	Multiple Issuer Pool
ML	Code for a type of ARM pool
MM/DD/YYYY	Month/Year

ACRONYM	DEFINITION
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
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