GINNIE*NET* ON THE WEB

ISSUER SINGLE FAMILY TRAINING GUIDE

Government National Mortgage Association
November 2021

Document Revision Sheet

RELEASE NO.	DATE	REVISION DESCRIPTION
Rev 1.0a	08/01/2010	GINNIE*NET* ISSUER SINGLE-FAMILY TRAINING GUIDE Template and Checklist
Rev 1.0b	09/27/2010	❶ Full document optimization and compliance standardization ❷ Full compilation and compression of *multiple* (9) external files ❸ Captioning/labeling of all document FIGURE and TABLE items ❹ Regenned al l Index entities for TOC, LOF and LOT
Rev 1.0c	10/06/2010	All senior SME change recommendations posted/document updated
Rev 1.d	11/07/2013	• Removed Ginnie Mae logo from screen shots • Added M2SYS Bioplugin Client Installation Guide for Windows 7 • Updated hardware and software Operating System requirements, Appendix, Form HUD 11710D Reporting Frequency
Rev 1.1	05/01/2015	Updated Hardware and Software Requirements, Fingerprint Scanner, Maintenance, and Investor Reporting.
Rev 1.2	08/05/2015	Removed: GinnieNET Security section; RSA Public and Private Key Generation Software Overview; Fingerprint Verification; Remaining Principal Balances (RPB) Reporting; Investors Quarterly Certifications (CAVs); HMBS RPB, WAC and Payment Report
Rev 1.3	09/29/2015	Updated guide to include SecurID Token details.
Rev 1.4	02/17/2016	Added new instructions for Import Recertification Function in Section 8.11.1 ('Recertification').
Rev 1.5	04/01/2016	• Cleanup and formatting • Removed Monthly Summary Reports/Remittance Advice
Rev 1.6	10/28/2016	User email fields on multiple screens. submission
Rev 1.7	11/02/2021	Removed Suppress Targeted Lending section and general editing (8/18) Added custom RG Pools Re-Performing Loans Section 5.10 (1/21) Added custom Extended Term Loans Section 5.11 (9/21) Added LTV information, Step 16, Page 35 (9/21) Updated Customer Service information and phone number page 75 Figure 8.3. (10/21) Updated Appendix A to add ET and RG pool type definitions. (10/21) Updated Section 5.11. Added screen shot of Banner Notification, Extended Term Loans (11/21)

Nov.2021

PROPRIETARY NOTIFICATION
Not for use or disclosure without the express written consent of *Ginnie Mae*.
Intellectual property of the Organization.

TABLE OF CONTENTS

Contents

LIST OF FIGURES

LIST OF TABLES

1 GENERAL INFORMATION - SECURITY

1.1 GINNIENET SECURITY

There are two types of users for Ginnie*NET* On The Web:

- **Data Entry user** does data entry, data imports and generates reports.
- **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.

Requesting access to MGM:
Please consult the following resources to gain access to the MyGinnieMae Portal and the User Guide which will assist you with step by step instructions on navigating the MGM Portal:
Registering for an Account
Logging Into MyGinnieMae and Accessing Applications
Registering with Oracle Mobile Authenticator
MyGinnieMae Portal Getting Started User Guide

There is no installation required. To access Ginnie*NET* On The Web from your internet browser, type https://my.ginniemae.gov/ This URL will take you to MyGinnieMae Portal.

1.2 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 and 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 and email address is:

1-833-GNMA HELP /
1-833-466-2435
Portal Help

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

1.3   DOCUMENT TERMS , DEFINITIONS , ACRONYMS AND ABBREVIATIONS

A list of all terms, definitions, acronyms and abbreviations used in context within this Ginnie*NET* ISF Training Guide document may be viewed in full in Appendix A.

2   SECURID TOKEN

2.1   OBTAIN GMEP LOGIN AND PASSWORD

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.

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

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.

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

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

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

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

1. Log into MyGinnieMae at https://my.ginniemae.gov/.

2. Navigate to Tools

3. Click the IPMS link and navigate to the Verify Role Assignment option.
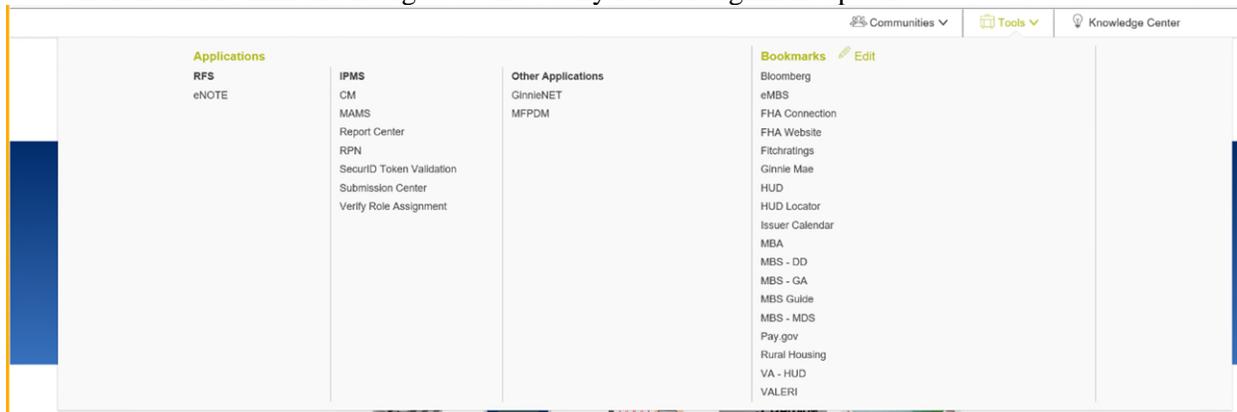
FIGURE 1: VERIFY AUTHORIZED GINNIE*NET* SIGNER ROLE

4. Enter a User ID.

5. Enter a Company ID number.

6. Click the Display button.
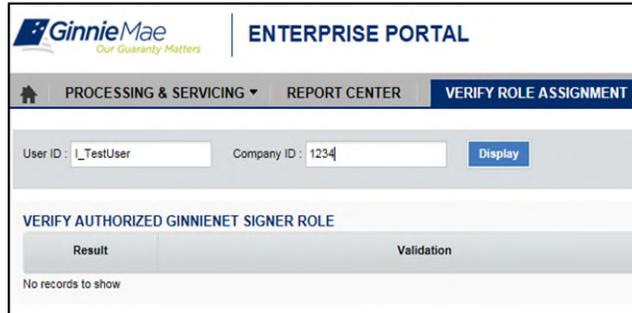
FIGURE 2: VERIFY USER ASSIGNMENT SCREEN

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 you have successfully passed all validations. Details for each validation and the associated result can be found in the grid displayed on the screen.
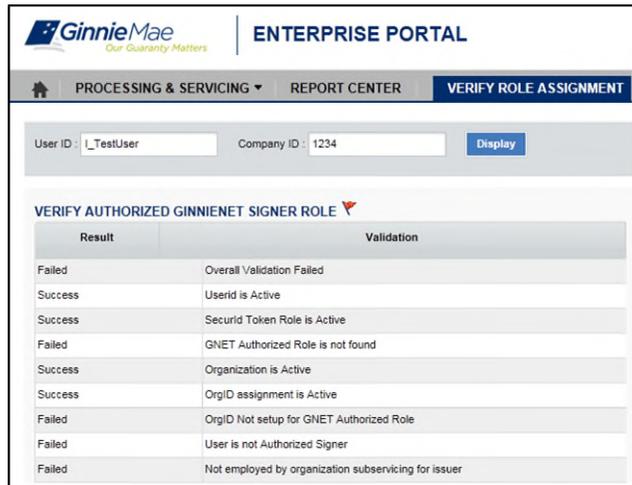
FIGURE 3: VALIDAT ION RESULT S SCREEN

3 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
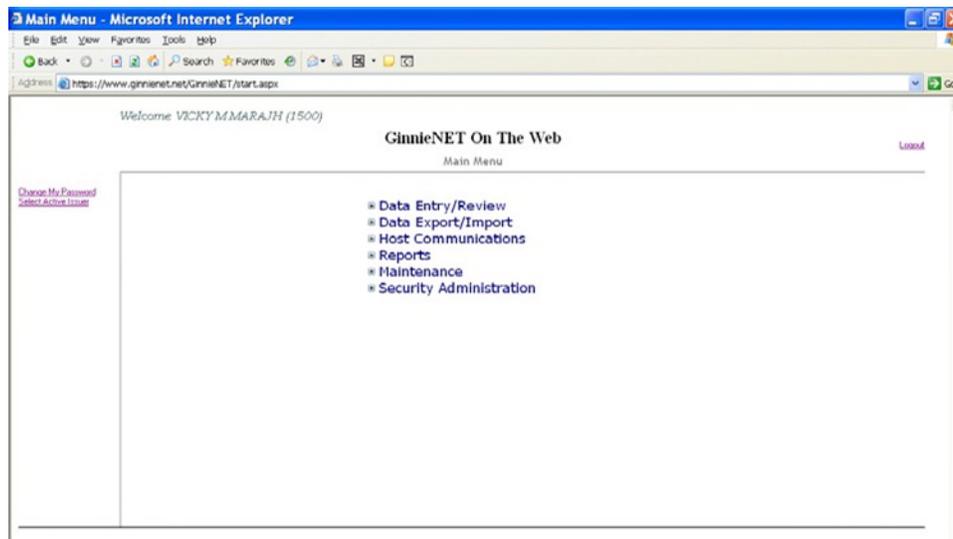
FIGURE 20: GINNIE*NET* ON THE WEB MAIN MENU SCREEN (W/MAINTENANCE LINK)

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

To begin the view Master Agreement process, the Enrollment Administrator will log onto https://my.ginniemae.gov/and enter their assigned MyGinnieMae User ID and password. The MyGinnieMae Portal screen will display.

3.1 MASTER AGREEMENTS

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

4.1.1 View a Master Agreement Record
 [Step 1] From the Main Menu screen, click the Maintenance link.

Oct 2021 **PROPRIETARY NOTIFICATION** *Page 5*
Not for use or disclosure without the express written consent of *Ginnie Mae*.
Intellectual property of the Organization.

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

FIGURE 21: GINNIE*NET* MAST ER AGREEMENT S SCREEN

4.2   SUBCONTRACT SERVICER (SUBS ERVICER)

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*NET* based on what was approved on MAMS/ePortal. 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 the Maintenance link.

[Step 2] Click the Subservicer link. The Subservicer screen will be displayed.
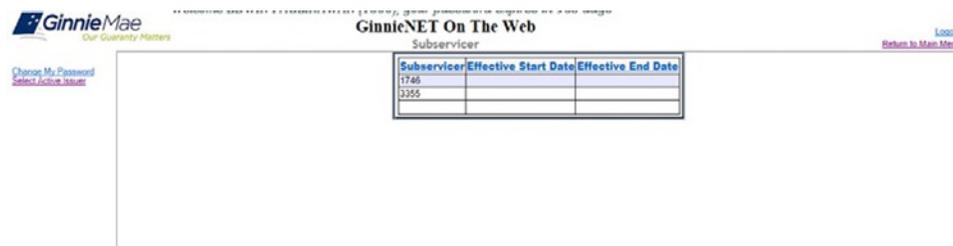
FIGURE 22: GINNIE*NET* SUBSCRIBER SCREEN

4.3   CUS TODIAN

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.

4.3.1 *View a Custodian record*

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

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

FIGURE 23: GINNIE*NET* CUST ODIAN 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 2: FRB SUBSCRIBER SCREEN FIELD NAMES AND DESCRIPT ION

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 the Maintenance link.

FIGURE 24: GINNIE*NET* MAIN MENU SCREEN (W/FRB SUBSCRIBER LINK)

[Step 2]   Click the FRB Subscriber link. The FRB Subscriber screen will display.
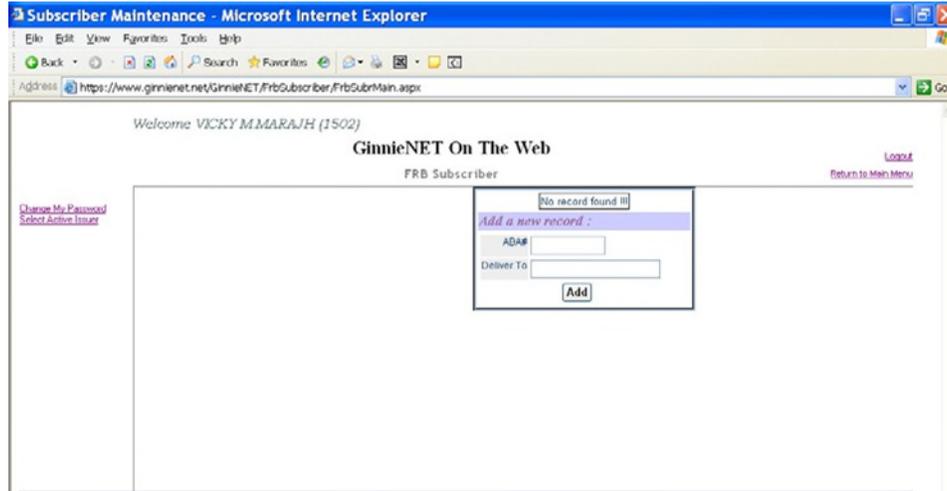
FIGURE 25: GINNIE*NET* FRB SUBSCRIBER SCREEN

[Step 3]   Enter the nine-digit ABA# and the Deliver to (Clearing Bank's Name) information in each respective field ensuring correct entry.

[Step 4] Click the Add button to add the new FRB Subscriber record to the system. When the record has been successfully been saved to the system, the confirmation message will be displayed.

FIGURE 26: CONFIRM DELET E RECORD ACTION QUERY SCREEN (CUST ODIAN)

NO TE: Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of Ginnie*NET* completely.

4.4.2 *Edit an FRB Subscriber Record*

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

[Step 2] Click the FRB Subscriber link. The FRB Subscriber screen will display with a listing of all records entered in the system at that time.

FIGURE 27: GINNIE*NET* FRB SUBSCRIBER SCREEN

[Step 3] Select the desired FRB Subscriber record you now wish to edit and click the Edit link adjacent to the list item.

[Step 4] Enter/update the FRB Subscriber record as needed and click the Update link. The new FRB Subscriber record will 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 the Maintenance link.

[Step 2]   Click the FRB Subscriber link. The FRB Subscriber screen will display with a listing of all records entered in the system at that time.
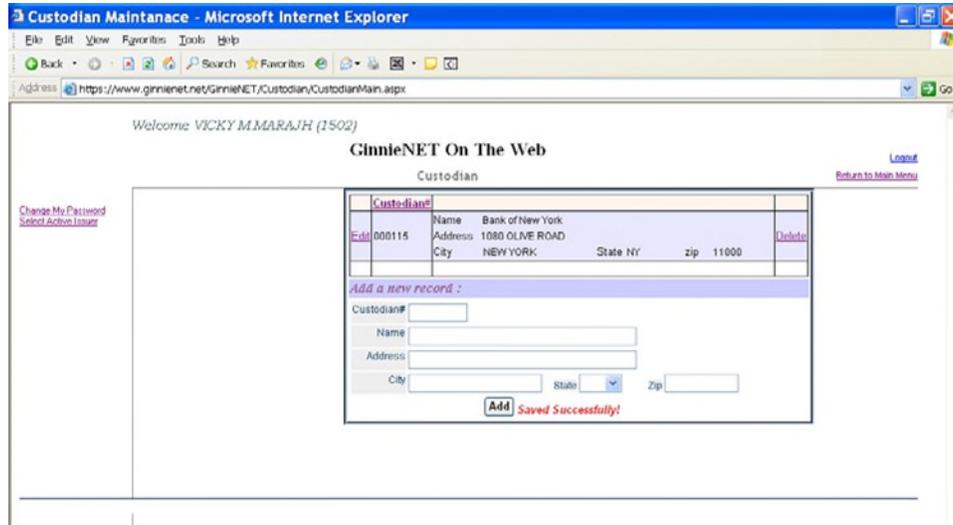
FIGURE 28: GINNIE*NET* FRB SUBSCRIBER SCREEN (DELET E RECORD FUNCT ION)

[Step 3]   Select the desired FRB Subscriber record you now wish to delete and click the Delete link adjacent to the list item.

[Step 4]   The system will request deletion confirmation.

FIGURE 29: CONFIRM DELET E RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

[Step 5]   Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the FRB Subscriber screen.

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

5   NEW POOL PROCESSING—SINGLE FAMILY

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.*

All Ginnie Mae securities are settled through the FRB (Federal Reserve Bank), acting as Ginnie Mae's Depository.

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

The matrix, shown on the following page, lists the fields on the *Ginnie Mae Single Family Pool Details (11705)* data entry form in the order that they appear on the page. This page also allows you to Add/Edit Totals (Mortgage Summary) Information. For additional information, refer to the *Ginnie Mae Mortgage-Backed Securities Guide*
5500.3 and/or the Glossary of Terms.

5.1.1   *Restrictions*

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

FIGURE 30: GINNIE*NET* SINGLE FAMILY POOL DETAILS
SCREEN

5.1.2   *Single Family Pool Details—11705 Screen Elements*

TABLE 3 SINGLE FAMILY POOL DETAILS—11705 SCREEN
ELEMENTS

FIELD NAME	DESCRIPTION
Pool #	The Single Family Pool Number is a required field, unique, and either must be a six-digit number (first digit not "0") or it must begin with two letters (first letter not "M" or "P") and then followed by 4 digits. The number is pre-assigned by Ginnie Mae. If the Pool Number is under 920000, the first digit must be '8' for ARM pool type entry.
Issue Type	Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to X (Ginnie Mae I), C (Ginnie Mae II Custom), or M (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool)
Pool Type	Single Family Pool Types describe the type of mortgage collateral backing the pool. These include ARM-CMT Pools (AR and AQ, AT, AF, FT, AS, AX); ARM-LIBOR Pools (RL and TL, FL, FB, SL, XL, QL) and single family Pools to include SF, FS, BD, JM, GA, GD, GP, MH, RG and SN. Pool Type is required. See also Single Family Pool Types in the Glossary.
Index Type	CMT/LIBOR Index Type is required for ARM Pool Type. (Automatically generated when the pool header is validated).
Type of ARM Notes	Type of ARM Notes is displayed for ARM Pools only. (Automatically generated when the pool header is validated).
Cap Structure	Cap structure is displayed for ARM Pools only. (Automatically generated when the pool header is validated).
Look-back Period	Look-back Period is a required field and available for ARM pools only.
MIP #	Multiple Issuer Pool Number
File Transmission Number (FTN)	When transmitting a pool record, GinnieNET creates and appends a 32-character FTN prior to sending the pool to the GinnieNET Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off of 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 GinnieNET Communications function. See also Glossary of Terms—File Transmission Number for more information.
Signed by	Identifies the person responsible for transmitting the pool. This individual must be listed on the form HUD 11702.
Issuer Name & Number	The legal name of the Issuer and the four-digit number assigned to that Issuer. System-generated by GinnieNET based on software initialization. See Glossary of Terms, Issuer and Issuer Number.
Custodian ID	The Custodian ID is a six-digit number chosen from the drop-down list by selecting the down-button. The Custodian Record must be added to the system before it can be used on a Pool Details record. See section on Custodian Maintenance. This field is initially OPTIONAL, but ultimately REQUIRED. The user 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."
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. This field is retrieved by the system from Mortgage Details records when the pool mortgage data is added.
Security Rate	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five (5) digits.
Security Change Date	The Security change Interest Rate is required and accepts five (5) digits.

OAA	The Original Aggregate Amount (OAA) 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.
Amortization Method	The Amortization method for all pools is "CD" for Concurrent Dates and "IR" for Internal Reserve. This field is system-generated.
Term	The number of years until the pool matures. The Pool Term field accepts entries up to 40.
Pool Tax ID	The tax identification number assigned to the pool, if available. This is mandatory for issue type X and
Security Rate Margin	Security Rate Margin is required for adjustable and custom pools type.
Edit Status	The Edit Status of the record is system-generated. It is Updated during data entry and completed during Transmission of pool data, which is performed in the Ginnie*NET* Communications function.
Transfer Status	The Transfer Status of the record is system-generated. It is completed during transmission of pool data, which is performed in the Ginnie*NET* Communications function.
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 and month of issue.
Maturity Date	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month for Ginnie Mae I pools and the twentieth of the month Ginnie Mae II pools. The field uses a MM/YYYY format, (e.g., 02/2035). The day (15) will be entered for the user. *Required.*
Initial Pay Date	The date of the first security payment (system-generated).
Unpaid Balance Date	The next mortgage payment date (system-generated).
Settlement Date	The date on which Issuers execute settlement with their purchaser (investor). *Required for all pools.* When saving the pool record, the system will check to make sure that the Settlement Date is greater 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.
Subservicer #	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 Pool Processing Agent. Choose a Subservicer # from the drop-down list of Master Agreement Accounts by Selecting the down-arrow. When you choose a Subservicer # from the list, the P&I Account#, P&I ID #, T&I Account #, and T&I ID # fields will be automatically filled in. Master Agreement Account Information must exist in the Master Agreements table before it can be entered on a pool record. (See Section 4.1 Master Agreements)
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 account information 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	The T&I Account is an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This account must match the information on the hardcopy Master Agreements at the PPA. System-generated after selection of Subservicer #.

5.1.3 *Accessing the Pool Data Entry Screen*

FIGURE 31: GINNIE*NET* MAIN MENU SCREEN (W/DATA ENTRY REVIEW SELECTION)

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

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

5.1.4 *Search a Pool Record*

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

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

F*IGURE* 32: GINNIE*NET* S*INGLE* F*AMILY* P*ROCESSING* S*CREEN* (W/ S*EARCH* F*IELD* E*NTITIES*)

[Step 4] On the Single Family Pools Detail—11705 Search screen, enter the information that will be used to identify the record(s) you now wish to search. Click the down arrow [▼] adjacent to each search field to select either a Pool Number, Issue Type, Pool Type, Custodian #, Issue Date, or Transfer Status and add to the respective search fields to refine the search argument.

N**O TE:** An Issue Date must be selected when a Pool Number is not entered.

The more information entered in the search argument or criteria, the more likely the query results will focus on the record item(s) you wish to view.

[Step 5] Click the Search button to retrieve the record(s) set 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*NET* will switch the view to Details Page directly.

5.1.5   *Add a Pool Record*

F*IGURE* 33: GINNIE*NET* S*INGLE* F*AMILY* P*OOLS* D*ET AIL* - 11705 S*CREEN* (W/ D*AT A* E*NT RY* A*REAS*)

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

[Step 2]   Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

[Step 4] Click the New button to add a Pool Record. The Single family Pools Detail—11705 data entry screen will display. Shown below in is a brief overview of some of the field entities on this screen accompanied by a brief description of each.

T*ABLE* 4 GINNIE*NET* S*INGLE* F*AMILY* P*OOLS* D*ETAIL*—11705 S*CREEN* (F*ORM* E*LEMENT S*)

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user.
Issue Type	User selects an Issue Type from the list of Available Issue Types.
Pool Type	User selects a Pool Type from the list of Available Pool Types.
Custodian ID/Name	The Custodian Number (ID) is automatically retrieved which is associated with the logged-in user (Issuer)**.** System-generated.
Transfer Status	User selects the Transfer Status from the List of Available Transfer Status.
Issue Date	By default, the Issue Date is the first of the current month. If Pool Number **is not** entered**,** the Issue Date **must** be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored.

READ BEFORE YOU ADD THE NEW POOL RECORD:

IMPO RTANT: Though the Custodian ID is an optional field on the Single family Pool Details—11705 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.

IMPORTANT: If the intent is to add a new Custodian to a new pool record, you can save time by adding the Custodian record before you add the Pool record.

[Step 5]   Enter a valid six-digit Pool Number to begin the *Add New Pool Record* process.

[Step 6]   Select an Issue Type for Single Family Pools from those in the drop-down list. The cursor will automatically move to the Pool Type field once you enter the six-digit Pool Number.

[Step 7]   In the Pool Type field, select a valid Pool Type from those in the drop-down list, and a Ginnie Mae Pool Type suffix for the new pool. To ensure that all entries are valid, click the Validate Header button at the top of the page.

Once you select a value for the Pool Type field, the screen cursor will automatically position itself in the Custodian ID/Name field. The system will automatically enter in the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool will also be provided in protected fields, if available.

The Look-back Period field will be available for ARM pools only with issuance of January 2015 or later. For pools with issuance prior to April 2015, select "30" from the look-back period dropdown list, and for pools with issuance starting with April 2015 and thereafter, the

look-back period "45" will be system-generated and it will not be available for change. See the Adjustable Rate Mortgages section for additional instruction.

FIGURE 34: GINNIE*NET* SINGLE FAMILY POOLS DET AILS - 11705 SCREEN (W/ POPULAT ED FIELDS)

[Step 8] Select a valid Custodian ID by clicking on the down arrow [▼] adjacent to the field and selecting an ID from the list. If the Custodian ID is not found on the list, leave the field blank. You may save the record but will need to come back to enter the Custodian ID *before* transmitting the pool record information.

[Step 9] Enter the Security Rate. Here, valid entries will depend on the Mortgage Interest Rate, (which is entered on the Single Family Mortgage Details (form HUD 11706) data entry form 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.

[Step 10] The Original Aggregate Amount **(OAA)** will be applied to this record as associated Mortgage Details records are added and edited. It is not required and will remain empty on New Pool records.

[Step 11] Enter the Term of the loan in years. The Term must be within thirty (30) years for a Single Family Pool.

[Step 12] Enter the Pool Tax ID in this required field.

[Step 13] The Pool Issue Date is also a required field, and must be the FIRST DAY of the current month, or the FIRST DAY of the next month.

[Step 14] The Pool Maturity Date is required for all pool types and will be forced to the fifteenth (15th) of the month for a Ginnie Mae I pool, and to the twentieth (20th) if it is a Ginnie Mae II pool.

[Step 15] Change this date as appropriate, remembering that the Settlement Date must be greater than or equal to the Issue Date and the Current Date.

[Step 16] An optional Subservicer can also be selected from the drop-down list of Subservicers in the Master Agreements table. When you select a Subservicer, the P&I and T&I Account Numbers and IDs will be provided.

More information on T&I Account Numbers and IDs is available by clicking the More button

adjacent to the field. If the Subservicer does not exist on the drop-down list, leave this field blank and enter it at a later time.

[Step 17] Users are required to add the Subservicer to the Master Agreements table before it can be entered here. See the Master Agreement section.

[Step 18] Click the Save button to save the current record or click the Cancel button to disregard the edits and to not save the record. The following Record Saved success message will be displayed.

FIGURE 35: GINNIE*NET* ADD NEW POOL RECORD SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 19] Click the OK button to save the new Pool Record to the system and return to the previous Single family Pools Detail—11705 screen.

[Step 20] At this point, you may click the Edit button to modify or update any data already displayed on the screen.

NO TE: Selecting the Return to Main Menu link option in the upper right-hand will return to the previous Main Menu screen, while selecting the Logout link option will exit out of Ginnie*NET* completely.

5.1.6 *Edit a Pool Record*

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

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

[Step 4] Select the desired Mortgage record you now wish to delete and click the Edit link adjacent to the list item. The Single Family Mortgage Details—11706 screen for that specific record will display.

[Step 5] Click the Edit link to edit the target Pool record, to make changes and to save those changes to the Ginnie*NET* system.

[Step 6] Make all desired changes to the Pool record. You can edit any of the screen fields that are not pre-populated.

[Step 7] Once the desired record(s) have been edited, click the Update link at the top of the screen. If desired, you may alternatively click the Cancel link instead to exit the system without saving any of the editing changes.

5.1.7 *Delete a Pool Record*

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

[Step 2] The system will request deletion confirmation.

FIGURE 36: CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)

[Step 3] Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Single Family 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 you to delete Pool Records that have been certified and transmitted.

NOTE: Selecting the Return to Main Menu link option in the upper right-hand will return to the previous Main Menu screen; while selecting the Logout link option will exit out of Ginnie*NET* completely.

5.2   SINGLE FAMILY MORTGAGE DETAILS — FORM 11706

The Single Family 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. This form also collects information for the mortgage note and/or modifications for transmission to Ginnie Mae.

5.2.1   *Restrictions*

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

The information below must be entered on the Ginnie*NET* Single Family Mortgage Details — 11706 screen.

The fields are listed in the order that they appear on the screen. CMT ARMs fields are applicable for ARM pools only. For additional information, refer to the Ginnie Mae Mortgage-Backed Securities Guide 5500.3 and/or the Glossary of Terms.

Oct 2021   **PROPRIETARY NOTIFICATION**   *Page 31*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

FIGURE 37: GINNIE*NET* SINGLE FAMILY MORTGAGE DETAILS - 11706 SCREEN (W/POPULATED FIELDS)

5.2.2 *Search Form Elements*

[Step 1] On the Single Family Mortgage Details—11706 Search screen, enter the information that will be used to identify the record(s) you wish to search. You can initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian #, Transfer Status, or Issue Date and adding to the respective search fields to refine the search argument.

NOTE: An Issue Date must be selected when a Pool Number is not entered.

The more information entered in the search argument or criteria, the more likely the query results will focus on the record item(s) you wish to view.

Remember also that the Issue Type for Single Family Pools is always "X, C, and M".

[Step 2] Click the Search button to retrieve the record(s) set 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*NET* will switch the view to Details Page directly.

5.2.3 *Add a Mortgage Record: Data Entry Tips*

READ BEFORE YOU ADD THE NEW POOL RECORD:

IMPORTANT: *Data Entry Tips*

- When entering cents (¢), or fractions (¼, ½, ¾), be sure to enter a decimal (".") point.

- Dates are entered in a standard MM/DD/YYYY format, for example 01/01/2021, or in an MM/YYYY format, for example 01/2021. 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 displayed as you navigate through each of the 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 offer an appropriate recommended solution.

- All such "error" messages will not prevent you from updating the record on the screen. If the data is correct, you will be able to click the Save button at any time.

TABLE 5: GINNIE*NET* SINGLE FAMILY MORTGAGE DETAILS - 11706 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Pool Number is entered by the user
Issue Type	Issue Type is always "X, C, or M" for Single Family Pools, and is the default
Pool Type	User selects a Pool Type from the list of available Pool Types
Mortgage Number	Mortgage Number is entered by the user
Mortgage Type	User selects the Mortgage Type from the list of available Mortgage Types, for example FHA, RHS, VA, PIH
Transfer Status	User selects the Transfer Status from the list of available Transfer Statuses. 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, the Issue Date has to be selected to narrow the search and to limit the number of records retrieved.

5.2.4 *Add a Mortgage Record: Logical Flow*

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

[Step 1]   On the Single family Mortgage Details—11706 screen, click the down arrow [▼] adjacent to the Pool # field to select a valid Pool number from the drop-down list shown below. You must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

FIGURE 38: GINNIE*NET* SINGLE FAMILY MORTGAGE DETAILS - 11706 (W/POOL # FIELD)

After selecting a valid Pool number, the system will populate the Issue Type, Pool Type, Issue Date, Issuer ID and Issuer Name fields automatically, based on the Pool record.

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

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

[Step 3] The First Pay Date is a required field entry, and must meet the following conditions:

- It must be earlier than the Last Pay Date.

- First Pay Date entries may be future dates.

The system expects you to provide a month and year entry in the format of MM/YYYY, for example 01/2022. The system will automatically insert a day (01) entry.

[Step 4] The Last Pay Date entry is a required entry and must be later than the First Pay Date.

[Step 5] The Loan Origination Date is required for all Single Family Pools (HMBS and Multifamily excluded) and cannot be a future date, only a current or past date.

[Step 6] The Principal & Interest (P&I) amount is required and must be accurate. If this field is left blank and you click the Save button, Ginnie*NET* will calculate the P&I amount and enter the result.

[Step 7] The Original Principal Balance (OPB) is a required field entry.

[Step 8] Unpaid Principal Balance (UPB) is also a required field entry and must be less than or equal to the OPB. If this field is left blank and you click the Save button, Ginnie*NET* will calculate the OPB and offer a suggested entry.

[Step 9] Mortgage Interest Rate is determined by certain rules.

[Step 10] For all other Pool Types, the Interest Rate must meet the following conditions:

Security Rate + *.25* <= Interest Rate <= Security Rate + *.5*

If an invalid Interest Rate is entered, Ginnie*NET* will alert with the following system- generated message that will clearly define the rule:

Interest Rate must be between 0.750 - 1.000

[Step 10] FHA [Housing] Section is a required field entry.

[Step 11] FHA Insurance Type is required. Currently, Fully Insured is system-generated and will be set as the default.

[Step 12] The unique Ginnie Mae Loan Identifier is assigned by Ginnie Mae at pooling, and after initial Pool certification.

[Step 13] Loan Type Code is a required field entry.

[Step 14] Loan Purpose is optional unless required by the agency.

[Step 15] Living Units (1-4) is a required field entry.

[Step 16] LTV is *optional* unless required by the agency.
- **Loan-to-Value Ratio Percent**
  For 203(K) loans, the ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium to the "After Improved Value" (HUD Form 92700 Field A.3)

- **Combined Loan-to-Value Ratio Percent**
  For 203(K) loans, the ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, plus all subordinate mortgages to the "After Improved Value" (HUD Form 92700 Field A.3)

[Step 17] Down Payment Assistance Flag is a required field entry.

[Step 18] Credit Score is optional unless required by the agency.

[Step 19] Loan Status Code is optional unless required by the agency.

[Step 20] Upfront MIP Amount is optional unless required by the agency.

[Step 21] Annual MIP Amount is optional unless required by the agency.

[Step 22] Co-Borrower Name; up to four occurrences per loan, is optional unless required by the agency.

[Step 23] Co-Borrower SSN; up to four occurrences per loan, is optional unless required by the agency.

[Step 24] The Mortgagor Name and Address fields are all required field entries. Select a valid State abbreviation by clicking the down arrow [▼] adjacent to the State field and selecting an option from the drop-down list.

5.2.4.1   *For ARM Pools*

Oct 2021   **PROPRIETARY NOTIFICATION**   *Page 35*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

[Step 1] Initial Change Date of Note must be the same as Pool Security Change Date of Note.

[Step 2] For 5-year Hybrid ARMS, CAP Structure fields are required, and in all events should match the corresponding entry in the look-up table.

[Step 3] Click the Save button to save the record or click the Cancel button to disregard the edits and not save the current record. The system will generate a process success system message.

FIGURE 39: GINNIE*NET* ARM POOL SAVED RECORD SUCCESS MESSAGE

5.2.5   *Edit a Mortgage Record*

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

[Step 2]   Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

[Step 4] Select the desired Mortgage record you now wish to edit and click the Edit link adjacent to the list item. The Single Family Mortgage Details—11706 screen for that specific record will display.

FIGURE 40: GINNIE*NET* SINGLE FAMILY MORT GAGE DET AILS—11706 SCREEN (EDIT MORT GAGE RECORD)

[Step 5] Apply all changes to the desired fields as needed. Once completed with the field updates, click the Update link in the left-hand column. You can alternatively click the Cancel link to exit the system without saving the editing changes

[Step 1]   Once the record has been updated, an update success message will display.

FIGURE 41: SUCCESSFUL SAVE MESSAGE

5.2.6   *Delete a Mortgage Record*

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

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

[Step 4]   Select the desired Mortgage record you now wish to delete and click the Delete link adjacent to the list item. The Single Family Mortgage Details—11706 screen, for that specific record, will display.

[Step 5]   Click the Delete link to delete the target Mortgage record.

[Step 6]   The system will request deletion confirmation.

FIGURE 42: CONFIRM DELETE RECORD ACTION QUERY SCREEN (MORTGAGE RECORDS)

[Step 7]   Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Single Family Mortgage Details—11706 screen.

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

5.3   ADJUSTABLE RATE MORTGAGES (ARM)

FHA will no longer underwrite forward market 30 day look-back ARM pools after January 09, 2015. The current 30 day look back period will be replaced with the new 45 day look-back period to become effective on January 10, 2015 and thereafter. All changes to the ARM program will be for the forward market only.

Look-back Period

The ARM Look-back Period field will be a dropdown with possible values of 30 and 45 day. For pools with issuance prior to April 2015, look-back Period 30 has to be selected from the dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won't be available for change.

FIGURE 43: LOOKBACK PERIOD

Ginnie Mae will securitize eligible 1-year ARMs and hybrid ARMs with initial interest rate periods of 3, 5, 7, and 10 years. Issuers may choose either the Constant Maturity Treasury (CMT) index, or the London Interbank Offered Rate (LIBOR) index. The custom pool type suffix options for use with the CMT index may be either "**C AR**". "**C AT**", "**C AF**", "**C FT**", "**C AS**" or "**C AX**", while the multiple Issuer pool suffix may be "**M AR**", "**M AQ**", "**M AT**", "**M AF**", "**M FT**", "**M AS**" or "**M AX**". The custom pool suffix to be used with the LIBOR index may be either "**C RL**", "**C TL**", "**C FL**", "**C FB**", "**C SL**" or "**C XL**" while the multiple Issuer pool suffix may be either "**M RL**", "**M QL**", "**M TL**", "**M FL**", "**M FB**", "**M SL**" or "**M XL**".

NO TE: The Import Record Layout is described on the Help screen for Data Export/Import, for which you can use a Data Export/Import -> New Pool Processing -> Import Single-family Pools logical flow. Additionally, for records added manually, all fields—with the exception of Interest Rate Change Date field—will be system-generated.

5.3.1   *Fields for ARM Pools*

TABLE 6 GINNIE*NET* ARM POOL SCREEN (FORM ELEMENT S)

ARM POOL FIELD	ARM POOL FIELD DESCRIPTION
Range	System-generated in New mode, editable in Update mode
Index	
Type of ARM Note	
Initial(+/-) Interest Rate Cap	*Required:* System-generated in New mode, except for 5-year Hybrid ARM pools, where User is required to select a combination from the drop-down list on screen. Editable in both New and Update mode
Subsequent(+/-) Interest Rate Cap	
Lifetime(+/-) Interest Rate Cap	
Interest Rate Change Date	Must match Pool Security **Change Date**

5.3.2 *Valid Entry for ARM Pools*

TABLE 7: VALID ENTRY FOR ARM POOLS TABLE MATRIX

ISSUE TYPE	POOL TYPE	RANGE	TYPE OF ARM NOTE	INDEX TYPE	INITIAL INTEREST RATE CHANGE	SUBSEQUENT RATE CHANGE	LIFETIME RATE CHANGE
M	AQ	12-18	1 Year	CMT	1	1	5
C	AR	12-18	1 Year	CMT	1	1	5
M	AR	12-18	1 Year	CMT	1	1	5
C	AT	36-42	3 Year Hybrid	CMT	1	1	5
M	AT	36-42	3 Year Hybrid	CMT	1	1	5
C	AF	60-66	5 Year Hybrid	CMT	1	1	5
M	AF	60-66	5 Year Hybrid	CMT	1	1	5
C	FT	60-66	5 Year Hybrid	CMT	2	2	6
M	FT	60-66	5 Year Hybrid	CMT	2	2	6
C	AS	84-90	7 Year Hybrid	CMT	2	2	6
M	AS	84-90	7 Year Hybrid	CMT	2	2	6
C	AX	120-126	10 Year Hybrid	CMT	2	2	6
M	AX	120-126	10 Year Hybrid	CMT	2	2	6
C	RL	12-18	1 Year	LIBOR	1	1	5
C	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
C	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
C	FB	60-66	5 Year Hybrid	LIBOR	1	1	5
C	SL	84-90	7Year Hybrid	LIBOR	2	2	6
C	XL	120-126	10 Year Hybrid	LIBOR	2	2	6
M	RL	12-18	1 Year	LIBOR	1	1	5
M	QL	12-18	1 Year	LIBOR	1	1	5
M	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
M	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
M	FB	60-66	5 Year Hybrid	LIBOR	2	2	6

5.4 ADDING A BOND CERTIFICATION

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pools securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.

5.4.1   *Edits*

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following enhancements:

- Type of issue must be "X" for Ginnie Mae I single family and "C" for Ginnie Mae II single family custom pools.

- All pool types are eligible with the exception of: MH, CL, CS, PL, PN, LS, LM and SN.

- Bond Finance pools must have a minimum pool amount of $25,000.00.

- The minimum number of loans for Bond Finance pools is one (1).

5.4.2   *Marking a Builder Bond Pool*

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

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Processing link. The Single Family Pool Details—11705 screen will display.

FIGURE 44: GINNIE*NET* SINGLE FAMILY POOL DETAILS—11705 SCREEN (W/BOND FINANCE CHECKBOX)

[Step 4] Click the Builder Finance checkbox (☑) and click the Show button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will display below the checkbox field.

FIGURE 45: BOND FINANCE PROGRAM POOL SCREEN AREA

[Step 5] Click the Final Pool radial button (⊙). Be certain to read the Warning in this field:

Warning: This must be a final pool to be issued under a particular Bond Financing Program.

[Step 6] The financing program sponsor must be entered for a bond finance program. Therefore enter the program name in the area provided under the Enter the state or local housing bond program name field.

[Step 7] Click the Update button at the top of the screen. If desired, you may alternatively click the Cancel link to exit the system without saving the editing changes.

> **NO TE:** Click on either the field's Show button to reveal the Bond Finance Program Pool data entry screen area and to edit any of its fields, or the Hide button to collapse this field and to hide from view.

5.5   BOND-FINANCED POOLCONSOLIDATION

Introduction of the Bond Financed Pool Consolidation Program allows Issuers with pools originated under a specific bond series to consolidate some or all of those pools into one pool, upon completion of the series. The pools to be consolidated must be authorized for termination prior to the issuance of the consolidated pool.

5.5.1 *Pooling Requirements for Bond Financed Pool Consolidations*

The same edits that apply for Bond Financed pools will apply to the consolidated pool with the following exceptions:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool regardless of the terminated pools' type of issue.

- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.

- The security rate of the consolidated pool must be the same rate, as the terminated pools.

- Consolidated pools will not be eligible for immediate issuance transfer.

- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.

- Consolidated pools are required to complete final certification (current 12-month rule).

5.5.2 *Marking a Bond-Financed Pool*

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

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pool Details—11705 screen with its Bond Finance checkbox entity will display.

[Step 4]   Click the Bond Finance checkbox (☑) and click the Show button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will display.

[Step 5] Click the Consolidation Pool radial button (⊙). The Consolidation Pools dialog box will display.

FIGURE 47: BOND FINANCE SCREEN AREA: CONSOLIDATION POOLS DIALOG BOX

[Step 6] To add the new pool record, click the Add New button. The Bond-Financed Consolidation Pools data entry area will be displayed. A two-field data entry area will display for both the Pool # and RPB entries.
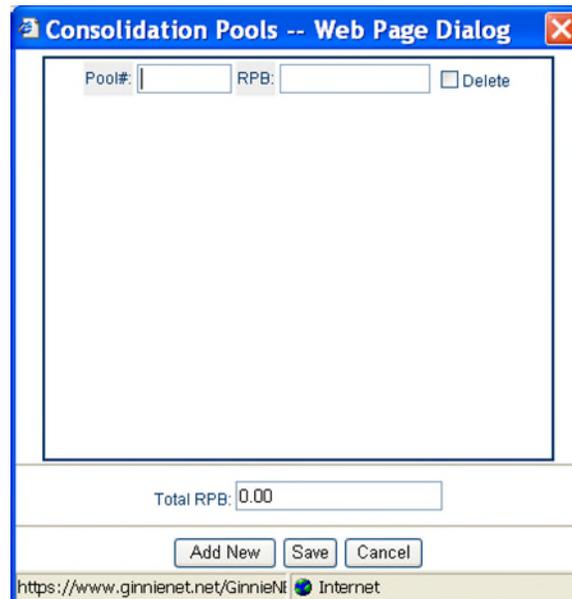
FIGURE 48: BOND FINANCE SCREEN AREA (CONSOLIDATION POOLS DIALOG BOX W/ FIELDS)

[Step 7] Enter a valid Pool number in the Pool# field, and a viable RPB amount in the **RPB** field and click the Add New button. The two screen areas will be populated with the new information.

FIGURE 49: BOND FINANCE SCREEN AREA (CONSOLIDATION POOLS DIALOG BOX W/ POPULATED FIELDS)

NOTE: In the event that there is a difference between the system-generated RPB and the total RPB, the system will display an error message to inform of the discrepancy.

[Step 8] The system will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow the Issuer to identify all Bond-Financed Pools previously issued under one series that will be consolidated into one pool. The pool numbers will be identified along with the Remaining Principal Balances (RPB) of the pools being terminated.

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

5.5.3 *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 option prints on the form HUD 11706 report. The Escrow Account can be entered on the Pool Detail screen or when you are applying the Ginnie Mae edits.

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

[Step 2]   Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pool Details—11705 screen will display.

FIGURE 50: GINNIE*NET* SINGLE FAMILY POOL DETAILS—11705 SCREEN (MULTIPLE ESCROW ACCOUNTS)

[Step 4] To add an Escrow Account on the Pool Detail screen, click the More button and click the Add New button, or select the account to be changed if the action is to modify an existing record. The TI Accounts dialog box will display.

FIGURE 51: GINNIE*NET* SINGLE FAMILY POOL DETAILS—11705 SCREEN (W/TI ACCOUNTS DIALOG BOX)

[Step 5] Enter the new TI Account information in the resulting screen field and click the Save button. If there is more than one Escrow Account to be entered, click the Add New button to add the new record and the Save button to add that next account.

⚠️ **NO TE:** Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of Ginnie*NET* completely.

5.5.4 *Buydown Loans in Ginnie Mae II Pools*

Buydown loan in multiple-issuer pool types cannot be greater than 10% of the aggregate unpaid principal balances of the loans in the multiple-Issuer pool. If the loan package satisfies all other applicable guidelines, the PPA will recommend re-submittal of the loan package as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. Issuers whose loan packages do not exceed the 10% buydown limit will not be subject to having their loan package removed from a multiple Issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed if a loan package contains buydown mortgages which exceed 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

FIGURE 52: GINNIE*NET* ISSUER GNMA EDIT ERROR REPORT

5.5.4.1 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, RHS and PIH assigned case numbers/loan numbers on the form HUD 11706.

NOTE: Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

5.5.4.2 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position fixed length number, as described below.

TABLE 8 FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
First (2) digits	Next (3) digits	Next (6) digits	Next (1) digits	Last (3) digits

TABLE 9: FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

5.5.4.3 FHA Multi-Family Case(Project) Number

The Multi-Family case number is to be reported as a 15-position fixed length number, as described below.

TABLE 10 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
First (7) digits	Next (3) digits	Next (5) digits

TABLE 11 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
0000000	031	45678

5.5.5.4 FHA Title 1 Case Number

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position fixed length number, as described in the table below:

TABLE 12 FHA TITLE 1 CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	CONTRACT NUMBER	SERIAL NUMBER
000	12345	6789012

5.5.5.5 *VA Loan Number*

The VA Loan Number is to be reported as a 15-position fixed length number, as described in the table below:

TABLE 13 FHA VA LOAN NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

NOTE: The "**LH**" prefix will not be accepted on Ginnie*NET*, and should not be entered in the Case Number field for VA loans.

5.5.5.6 *RHS Case Number*

The RHS case number is to be reported as a 15-position fixed length number, as described in the table below:

TABLE 14 FHA RHS CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	STATE CODE	COUNTY CODE	SSN
0	12	345	678901234

5.5.5.7 *PIH Case Number*

The PIH case number is to be reported as a 15-position fixed length number, as described in the table below:

TABLE 15 FHA PIH CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	AREA CODE	CASE NUMBER
000	12	678901234

5.6   MANUFACTURED HOME LOAN POOLS (MHL)

- MH Spread Variations: **M**
- Mortgage Insurance Premium (MIP) Paid Issuer for FHA.

TABLE 16: MANUFACTURED HOME LOAN POOLS (MHL): FIELD DEFINITIONS

FIELD MORTGAGE / MH	DEFINITION
F C	FHA Insured (MIP paid by Issuer) Spread minimum 3.25 Spread maximum 4.75

NOTE: MH Pools and MH Types should be entered on the Mortgage Detail screen in the MH Type/GP plan field. This field is shared with the GP pools.

At least 50% of the principal balance of the pool or loan package must be in loans with an original term equal to that of the longest loan maturity in the pool or loan package.

No loan may have a maturity that exceeds by more than 60 months the term of any other loan in the pool, or loan package.

5.7   GRADUATED PAYMENT MORTGAGE POOL (GPM)

- Any GPM loan must be insured by FHA or guaranteed by VA.

- There are five (5) Plans for amortization of the loans:

TABLE 17 GRADUATED PAYMENT MORT GAGE POOL (GPM): PLAN TYPES

PLAN TYPE	PLAN DESCRIPTION
PLAN 1	Monthly mortgage payments increase 2.50% each year, for five (5) years
PLAN 2	Monthly mortgage payments increase 2.50% each year, for five (5) years
PLAN 3	Monthly mortgage payments increase 7.50% each year, for five (5) years
PLAN 4	Monthly mortgage payments increase 2.00% each year, for five (5) years
PLAN 5	Monthly mortgage payments increase 3.00% each year, for five (5) years

5.8 GRADUATED PAYMENT MORTGAGE POOL (GPM)/GROWING EQUITY MORTGAGE (GEM) POOLS

Under the Ginnie Mae I and Ginnie Mae II MBS programs, Issuers will not be able to enter buydown loans in a GPM and GEM pools on Ginnie*NET*. A fatal edit has been implemented on Ginnie*NET* to prevent the inclusion of buydown loans in a GPM and GEM pools.

FIGURE 53: GINNIE*NET* ISSUER GNMA EDIT ERROR REPORT

5.9 SERIAL NOTE—SCHEDULE A

The serial note pool suffix is "SN." Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially-numbered security unit has a face value of $25,000.00, except for the last unit, which may exceed that amount but not by more than $49,999.99.

Schedule A is created on Ginnie*NET*. The system generates the following fields:

- Serial Unit Number
- Face Amount of Units
- Months from Issue Date

The months from serial units are normally in units of 1 through 100 (beginning with "1"). The system generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae's Pool Processing Agent and will be available upon request.

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

[Step 2] Click the New Pool Processing link.

Jan 2021 **PROPRIETARY NOTIFICATION** *Page 51*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

[*Step 3*]   Click the Single Family Processing link. The Single Family Pool Details 11705 screen with the Single-family Serial Notes Schedule A link will display.
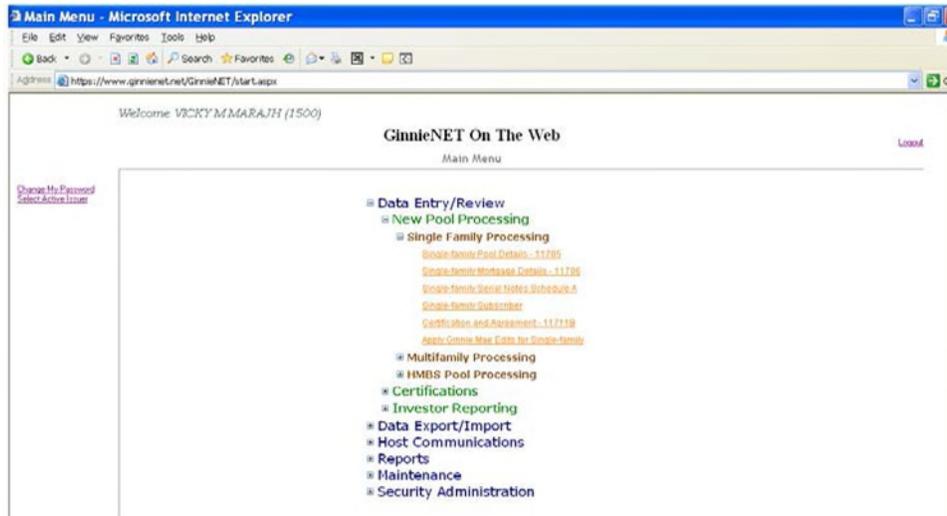
FIGURE 54: GINNIE*NET* SINGLE-FAMILY SERIAL NOT ES SCHEDULE A LINK

[*Step 4*]   Click the Single-family Serial Notes Schedule A link. The Single-family Serial Notes Schedule A link will display.

FIGURE 55: GINNIE*NET* SERIAL NOT ES SCHEDULE A SCREEN (W/SEARCH FIELD)

5.9.1   *Search Form Elements*

[*Step 1*]   On the Single-family Serial Notes Schedule A screen, click the down-arrow adjacent to the Pool# field to select the Pool you currently wish to locate.

[*Step 2*] Click the Search button at the top of the screen to retrieve the record(s) requested. When the records have been found by the system, Ginnie*NET* will display the search results page.

FIGURE 56: GINNIE*NET* SERIAL NOT ES SCHEDULE A SCREEN (W/ SEARCH RESULT S)

[Step 3] Select the desired Pool# from those listed and click the Pool# link to view the Serial Notes Schedule A screen. Click directly on any of the page number links shown at the bottom of the screen to navigate directly to the next or a different page.

The Single-family Serial Notes Schedule A screen will display. Note here that all field entries in **red** will be system-generated, and will pre-populate each of the fields as shown.

FIGURE 57: GINNIE*NET* SERIAL NOT ES SCHEDULE A SCREEN (W/POPULAT ED FIELDS)

5.9.2 *Edit a Serial Notes Schedule A Record*

[Step 1] On the Single-family Serial Notes Schedule A screen, locate the desired record you now wish to edit.

[Step 2] Click the Edit button at the top of the screen, to enter or edit a date in the Unit Maturity Date (Unit Mat. Date) field.

[Step 3] Once completed, click the Save button to save the current record or click the Cancel button to disregard the edits and to not save the record.

[Step 4] The system will generate a Save success system message.

FIGURE 58: GINNIE*NET* SERIAL NOTES SCHEDULE A SAVED RECORD SUCCESS MESSAGE

[Step 5] To view a different record, click 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 59: SERIAL NOTES SCHEDULE A SCREEN DIRECTIONAL SEARCH ARROW KEYS

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

5.10 Pooling and Certification Guidelines for Re-Performing Loans: RG

Pooling of Re-Performing Loans will be facilitated via the Ginnie Mae MBS II custom RG pool type. All existing Single-family Issuers in good standing will be eligible to select and submit RG pools through Ginnie*NET* (using either the import function or manual data entry option). Acknowledgment of the rules will be posted in a banner notification. Issuers will be required to also acknowledge, via UI popup, proper attestation of collateral pooled. This requirement shall also be available at the data entry level or provided as an acknowledgment flag in the import file. The system will validate data using the rules for the pooling of the RG loans, a process commonly known as applying the Ginnie Mae Edits.

[Step 1] Users to follow the steps to create a new pool found in section 5.1.3 and 5.1.5 of this guide, choosing Issue Type C and Pool Type RG. The RG Certification customer notification will be displayed.

[Step 2] Issuers are to check the box to certify the pool contains only Re-Performing Loans, Loan Purpose Code = 5.

Figure 59a. Certification Check Box and Accompanying Narrative

[Step 3] RG Certification Pop-up:

After the user selects the checkbox, a certification pop-up will appear on the screen and the user will click the button to Confirm Certification of this pool or hit cancel to exit the pop-up window.

Figure 59b. Certification Pop-up

PROPRIETARY NOTIFICATION

[Step 4] User will add individual mortgages to the newly created custom RG Pool type on the 11706 screen according to steps 5.2, ensuring that the Loan Purpose Code selected, (5), is applicable to Re-Performing Loans.

Figure 59c. Loan Purpose Code: Re-Performing Loans

5.11 Pooling and Certification Guidelines for Extended Term Loans: ET

Pooling of Extended Term Loans will be facilitated via the Ginnie Mae MBS II custom ET pool type. Existing Single-family Issuers in good standing will be eligible to select and submit ET pools through Ginnie*NET* (using either the import function or manual data entry option). Acknowledgment of the rules will be posted in a banner notification (see Figure 59G below). Issuer will also be required to acknowledge, via a UI popup, proper attestation of pooled collateral. This requirement shall also be available at the data entry level or provided as an acknowledgment through a flag in the import file. The system will validate data using the rules for the pooling of the ET loans, a process commonly known as applying the Ginnie Mae Edits (attestation screen is displayed below in Figure 59E).

[Step 1]   Users are to follow the steps necessary to create a new pool type, as described in section 5.1.3 and 5.1.5 of this guide, choosing Issue Type "C" for custom pools and Pool Suffix "ET". The ET Certification customer notification will be displayed as follows in Figure 59D.

[Step 2] Issuers will need to check the box to certify that the pool only contains extended term loans with a Loan Purpose Code (LPC) of either 3 and/or 4 (HAMP and non-HAMP).

Figure 59D. Certification Check Box and Accompanying Narrative

[Step 3] ET Certification Pop-up:

After the user selects the checkbox, a certification pop-up will appear on the screen and the user will either click the button to Confirm Certification of this pool or click the Cancel button to exit the pop-up window. If the user cancels verification of the attestation check box, the Issuer will be ineligible to pool "ET" collateral.

Figure 59E. Certification Pop-up

[Step 4] The User will add individual mortgages to the newly created custom ET pool type on the 11706 screen according to steps 5.2, ensuring that the Loan Purpose Code (LPC) is either 3 or 4 (HAMP and non-HAMP).

Figure 59F. Loan Purpose Code: Extended Term Loans

Figure 59G. Extended Term Loans – Banner notification

5.12 FEDERAL RES ERVE BANK ON GINNIENET

The Federal Reserve Bank of New York serves as Ginnie Mae's depository, and all Ginnie Mae MBS are pooled in book entry form. 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.

5.12.1 FRB Subscriber Screen Elements

TABLE 18: FRB SUBSCRIBER SCREEN ELEMENT S MATRIX

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 number assigned to the participant. *Required*
Deliver to	The name of the FRB participant. Required
Description	Free form description field. Optional.
Position	The par value of the pool. 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.

5.12.2 FRB Subscriber Search Form Elements

TABLE 19: FRB SUBSCRIBER SEARCH FORM ELEMENT S MATRIX

FIELD NAME	DESCRIPTION
Pool Number	The Pool Number is entered by the user.
Issue Type	Single Family pools is "X" indicating that these are Ginnie Mae I pools, "C" indicating that these are Ginnie Mae II pools, "M" indicating that these are Ginnie Mae II Multiple Issuer pools. Issue Type is *system-generated*. ("M","C" for ARM pools).
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**,** the Issue Date has to be selected to narrow the search and to limit the number of records retrieved.

5.12.3 Add a New Subscriber Record

You must know the Pool Number and Issuer Type to add a Subscriber record. Additionally, 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 also Adding an FRB Subscriber Record in the Maintenance chapter.

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

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link. The Single Family Pool Details—11705 screen will display.

[Step 4] Click the Single family Subscriber link. The Single Family Subscriber screen will display.

Nov.2021   **PROPRIETARY NOTIFICATION**   *Page 61*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

FIGURE 60: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SCREEN

[Step 5] On the Single-family Subscriber A screen, click the down-arrow [▼] adjacent to the Pool# field to select a valid Pool number. ***The Pool you choose must not yet be certified.*** When you select a Pool, Ginnie*NET* will populate the upper portion of the screen with key information.
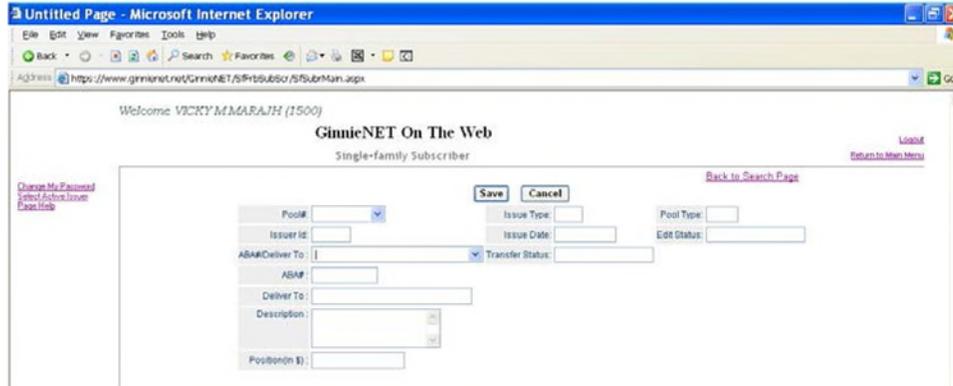
FIGURE 61: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SCREEN (W/ABA#/DELIVER TO FIELD)

[Step 6] Enter a valid 9-digit ABA number and Deliver to information in the ABA#/Deliver To field, or click the down-arrow [▼] adjacent to the field to select one of the field options.
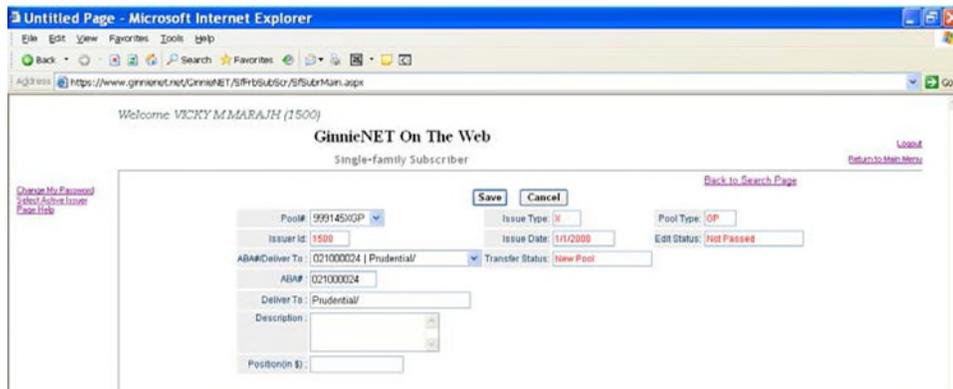
FIGURE 62: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SCREEN (W/ABA# FIELD)

[Step 7] If the event you enter an *existing* ABA# in the **ABA#** field, the system will automatically populate the Account Number and the Clearing Bank's name for the option selected.

If you enter a *new* ABA# in the ABA# field, the system will *not* save the account information. You will be required to add that information under the FRB Subscriber option on the Maintenance menu.

[Step 8] Enter any descriptive information or notes that are pertinent to the current Subscriber record in the Description field. This will be an *optional* entry field.

[Step 9] In the next Position(in $) field, enter the Subscriber's Position dollar amount. Each Subscriber's Position may not be less than $1,000. The total must equal the Pool OAA.

[Step 10] Complete the current Add Subscriber record task by clicking the OK button to save the new subscriber record, or click the Cancel button to disregard the save and to select an existing Subscriber.

5.11.1.1   Restrictions

      5.11.1.1.1   Issuers can *edit* Subscriber Records ONLY WHEN the Transfer Status is "**New Pool**" or "**Rejected**".

      5.11.1.1.2   Issuers can *add* Subscriber Records ONLY WHEN the Transfer Status is "Not Yet Certified".

    5.11.1.1.3 Description field entries are optional. Ginnie Mae edits will still be applied.

5.12.4   Access an FRB Subscriber Record

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

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Pool Details link.

[Step 4]   Click the Single family Subscriber link. The Single Family Subscriber screen will display.
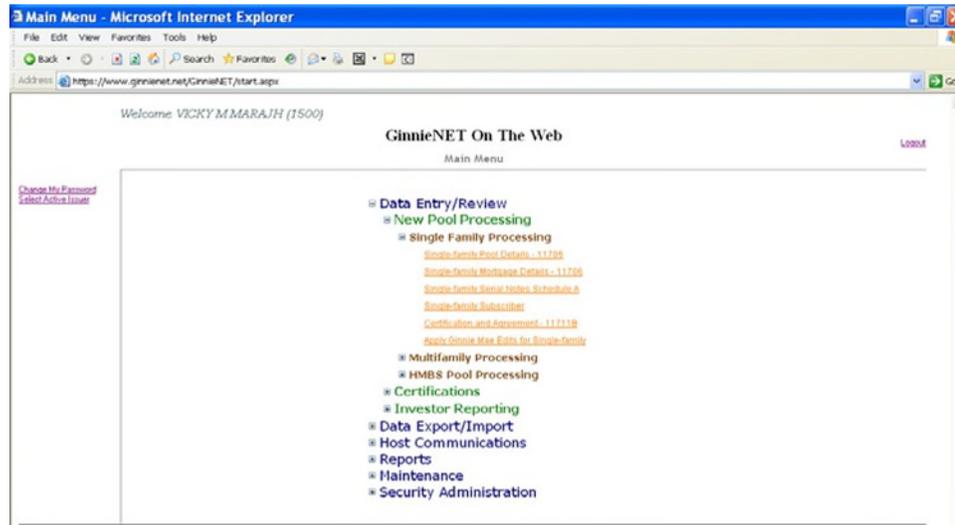
FIGURE 63: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SCREEN (W/MENU OPTIONS)

[Step 5] On the Single Family Subscriber screen, enter any of the search parameters you wish to narrow the search argument. You may use entries in the Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, Transfer Status, or ABA Number field. ***Remember that 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 a desired record set.

FIGURE 64: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SEARCH SCREEN

[Step 6] Click the Search button to begin the 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, *GinnieNET* will switch the view to Details Page directly.

FIGURE 65: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SEARCH RESULT S SCREEN

[Step 7]   You may also navigate to the Search Results screen from the Data Entry screen by selecting the Search Results Page link in the upper right corner of the screen.

5.12.5   *Delete an FRB Subscriber Record*

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

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Pool Details link.

[Step 4]   Click the Single family Subscriber link. The Single Family Subscriber screen will display.

[Step 5]   On the Single Family Subscriber screen, select the record you wish to delete and click the Delete button.

FIGURE 66: GINNIE*NET* SINGLE FAMILY SUBSCRIBER SCREEN (DELET E RECORD FUNCT ION)

[Step 6] The system will request deletion confirmation.

FIGURE 67: CONFIRM DELET E RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

[Step 7] Click the OK button to confirm the deletion, or click the Cancel button to terminate the deletion action.

[Step 8] The system will confirm the success of the deletion action with a system-generated message and return back to the FRB Subscriber screen.

NO TE: Selecting the Return to Main Menu link option in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of Ginnie*NET* completely.

5.13 FORM HUD 11711B—CERTIFICATION AND AGREEMENT

The **HUD 11711B—CERTIFICATION AND AGREEMENT** form 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 electronically submit this form to the Document Custodian.

5.13.1 Search a Certification and Agreement Record

[Step 1] From the Ginnie*NET* Main Menu screen, click the Data Entry/Review link.
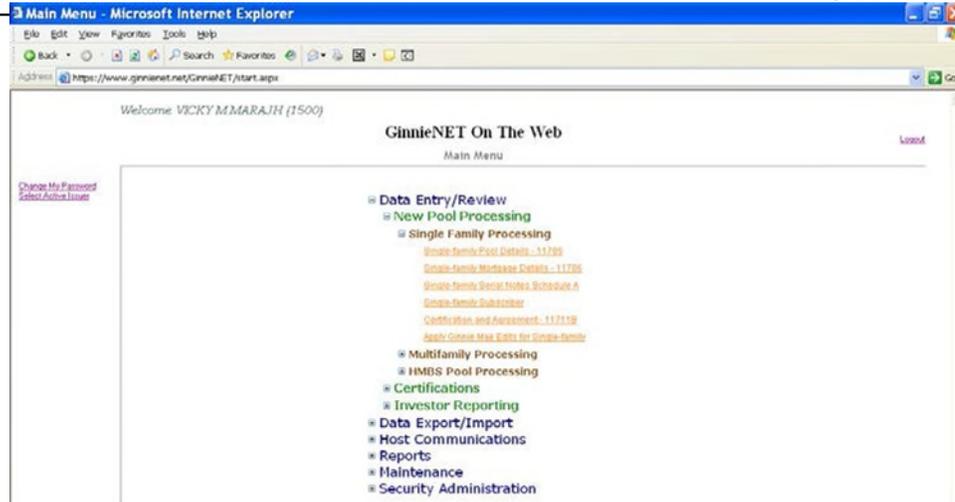
FIGURE 68: GINNIE*NET* HUD 11711B—CERT IFICAT ION AND AGREEMENT SCREEN (W/MENU OPTIONS)

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Pool Details link.

[Step 4] Click the Certification and Agreement – 11711B link. The Certification and Agreement – 11711B screen will display.

[Step 5] Enter any of the search parameters you wish to narrow the search argument. You may use entries in the Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, Transfer Status, or Issue Date field. ***Remember that the Issue Date has to be selected when Pool Number is not entered.*** The more information you enter, the more likely the resulting query will focus on a desired record set.

FIGURE 69: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN (W/SEARCH OPTIONS)

[Step 6] Click the Search button to begin the search argument. When the desired record item(s) are found and 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*NET* will switch the view to Details Page directly.

5.13.2 Add / Edit a Certification and Agreement Record

[Step 1]   From the Ginnie*NET* Main Menu screen, click the Data Entry/Review link.
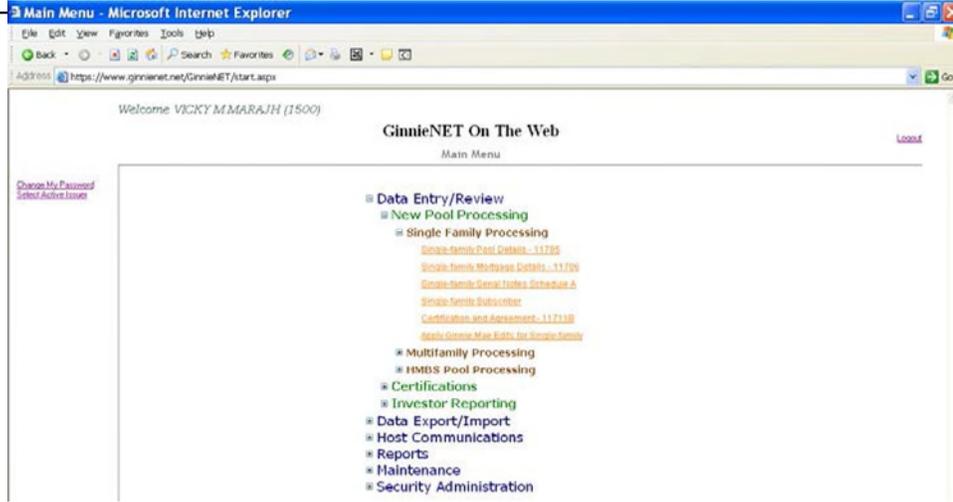
FIGURE 70: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCT ION)

[Step 2]   Click the New Pool Processing link.

[Step 3]   Click the Single Family Pool Details link.

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

FIGURE 71: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN (ADD/EDIT RECORD FUNCT ION)

[Step 5]   On the 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 Ginnie*NET* will not allow you to transmit their pool without sending the Form HUD 11711 information, if selected. You will receive a system-generated error message if they attempt to assemble the pool.

[Step 6] Once the desired record has been updated/edited, click the Update button in the left-hand

column. If desired, you may alternatively click the Cancel button to exit the system without saving the editing changes.

[Step 7] The system will generate a Save success system message.

FIGURE 72: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN SAVED RECORD SUCCESS MESSAGE

[Step 8] To view a different record, 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 73: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN DIRECTIONAL SEARCH ARROW KEYS

NO TE: Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link will exit out of Ginnie*NET* completely.

5.13   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*NET* Main Menu screen, click the Data Entry/Review link.

Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.
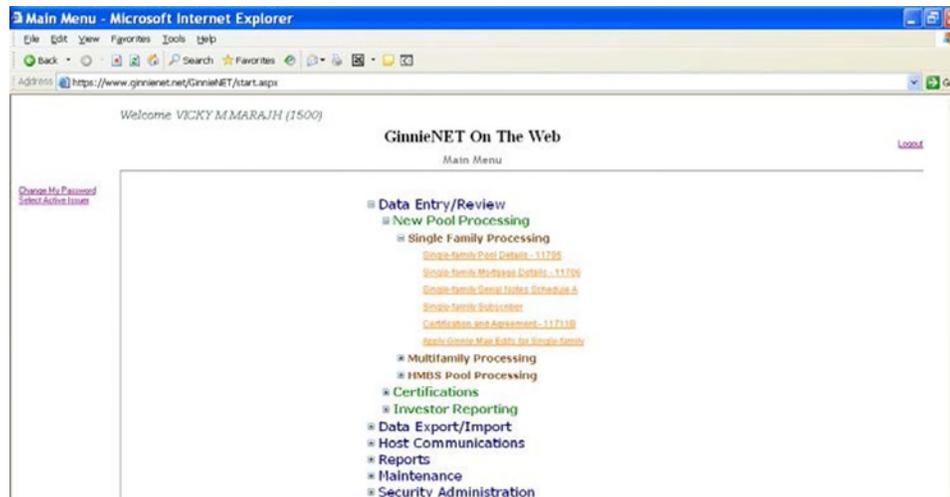
FIGURE 74: CERTIFICAT ION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCT ION)

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.

[Step 4] The Apply Ginnie Mae Edits screen will display.
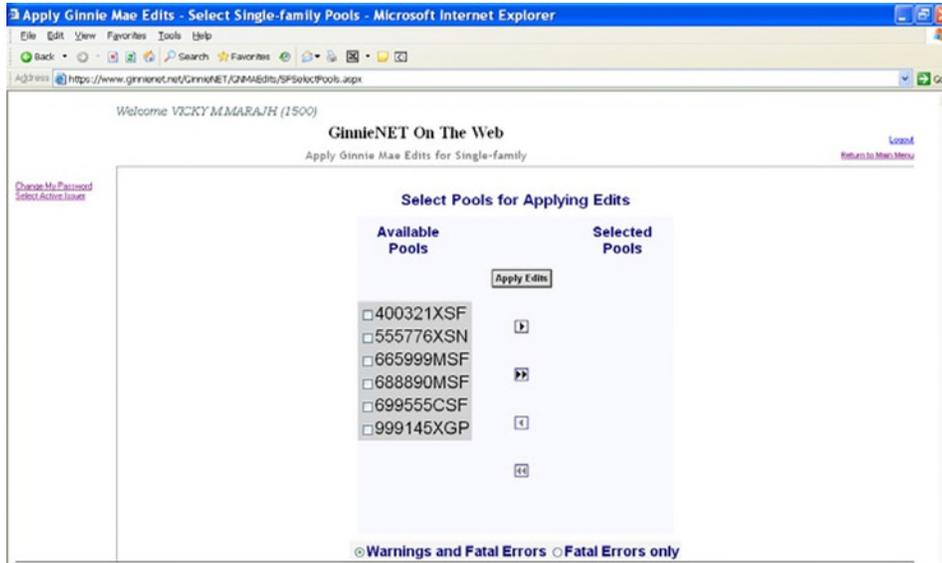
FIGURE 75: APPLY GINNIE MAE EDIT S SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool. Click the " ▶ " button to view more pool numbers. Click the » button to select all available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.
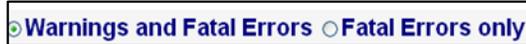
FIGURE 76: APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGES

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

TABLE 20 APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGE DESCRIPT IONS

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 the Apply Edits button after selecting the pool(s).

5.14   ERROR MESSAGES

Presented below are a series of common error messages found on the Ginnie Mae Edit Report.

TABLE 21 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.
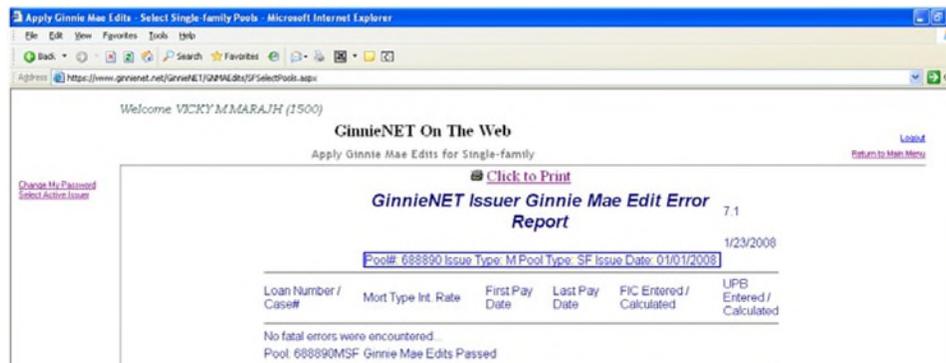
FIGURE 77: APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 2] If you click the Click to Print link at the top of the screen, the system will allow you 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 be presented on the system-generated Error Summary report.

6   CERTIFICATION

6.1   FINAL CERTIFICATION

In order to electronically Final Certify a pool through Ginnie*NET* On The Web, the pool must have been initially certified through Ginnie*NET* and issued on or after May 1, 1998. The pool must not have been transferred prior to Final Certification except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

The Issuer must retrieve the schedule of Pooled Mortgages from the Ginnie*NET* On The Web network, complete the Final Certification, and electronically resubmit the pool back to the network. Issuers and Document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

Final Certification consists of both the FC-FTN (Final Certification-File Transmission Number), and the FC-FRN (Final Certification File Rejection Number). It also displays Outstanding Aggregate Amounts (OAA), Rates, Dates, Terms and Total Number of Loans.

6.1.1   *Accessing the Single Family Processing Pool Details (11705) Screen*

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

FIGURE 78: GINNIE*NET* MAIN MENU SCREEN (W/MENU SELECT IONS)

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

[*Step 7*]   From the Ginnie*NET* Main Menu screen, click the Data Entry/Review link.

[*Step 8*]   Click the Certifications link.

[*Step 9*]   Click the Single Family Processing link. The screen will refresh, and display three (3) menu options.

TABLE 22: GINNIE*NET* SINGLE FAMILY PROCESSING POOL DETAILS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool Details	Used for reviewing Pool Details
Mortgage Details	Used for reviewing individual mortgage records
Apply Ginnie Mae Edits	A pool is not available for transmission to the Network until it passes all Ginnie Mae Edits

6.2   THE SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

6.2.1   *Searching the Pool Details Record*

The Pool Number is the key identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN) digits **11** through **19** counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN), digits **11** through **19** counting in from the left.

To initiate a search for a Pool Details record, step through the following procedural flow:

[Step 1] From the Single Family Processing Pool Details (11705) screen click the Search button at the bottom of the screen. The Single Family Processing Pool Details—11705 Search options screen will display.

FIGURE 79: GINNIE*NET* SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (SEARCH FUNCTION)

6.2.2   *Search Form Elements*

TABLE 23: GINNIE*NET* SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by user.
Issue Type	The user selects an Issue Type from the field's drop-downvalues list.
Pool Type	The user selects a Pool Type from the field's drop-downvalues list.
Custodian#	The user selects a Custodian# from the field's drop-down values list.
Issuer Date	The user selects an Issuer Date from the field's drop-downvalues list.

Transfer Status	The user selects a Transfer Status from the field's drop-down values list.

[Step 2] On the Single Family Processing Pool Details (11705) Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number**,** Issue Type, Pool Type, Custodian #, Issue Date, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 3] Click 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*NET* will switch the view to the Details page directly.

The Single Family Processing Pool Details (11705) screen will display.

FIGURE 80: GINNIE*NET* SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

6.2.3 *Add or Edit a Pool Details Record*

[Step 1] On the Single Family Processing Pool Details (11705) screen, tab through each of the information fields and enter all required information.

NOTE: For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuers are required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at the time of acceptance of the Transfer Pool.

Issuers and their Document Custodians will be able to retrieve and certify Pools for final certification via Ginnie*NET*, for pools that were affected by an Issuer transfer (Transfer of Issuer Responsibility), or Issuer Merger.

[Step 2] Click the Edit button at the top of the screen to both add and edit the Pool record.

[Step 3]   The screen will refresh, and the fields will be populated with the new information.

PROPRIETARY NOTIFICATION

[Step 4] Click the Edit button once again to either add another record or to edit an existing record. In Edit mode, use the Search function each time to locate a specific record and edit that record once found by the system.

6.2.4   *Changing a Document Custodian*

[Step 1] On the Single Family Processing Pool Details (11705) screen, locate the record you wish to update and click the Edit button. The Single Family Processing Pool Details (11705) screen will display.

FIGURE 81: GINNIE*NET* SINGLE FAMILY PROCESSING POOL DET AILS (11705) SCREEN (SCREEN ENT IT IES)

[Step 2] In the Custodian ID/Name field, select a valid Custodian ID by clicking on the down-arrow [▼] adjacent to the field (AREA OF DETAIL), and selecting a different ID from that list. The new ID selection will populate the field.

FIGURE 82: POOL DET AILS (11705) SCREEN: CUST ODIAN ID/NAME FIELD

[Step 3] Click the Update button to save the current record, or click the Cancel button to disregard the ID selection change and not save the record. The Contact Instruction message screen will be displayed.

[Step 4] Click the OK button. The Record Saved success message will be displayed.

[Step 5] Click the OK button to save the current record to the system and return to the previous Single Family Processing Pool Detail—11705 screen.

6.3   THE MORTGAGE DETAILS (11706) SCREEN

Individual mortgage records include detailed loan and payment date information. On the Mortgage Detail (11706) screen a loan(s) can be viewed and edited.

To initiate a search for a Mortgage Details record, step through the following procedural flow:

[Step 1] From the Mortgage Details (11705) Final Certification screen click the Search button at the bottom of the screen. The Single Family Processing Mortgage Details—11705 Search options screen will display.

Jan 2021   **PROPRIETARY NOTIFICATION**   *Page 76*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.
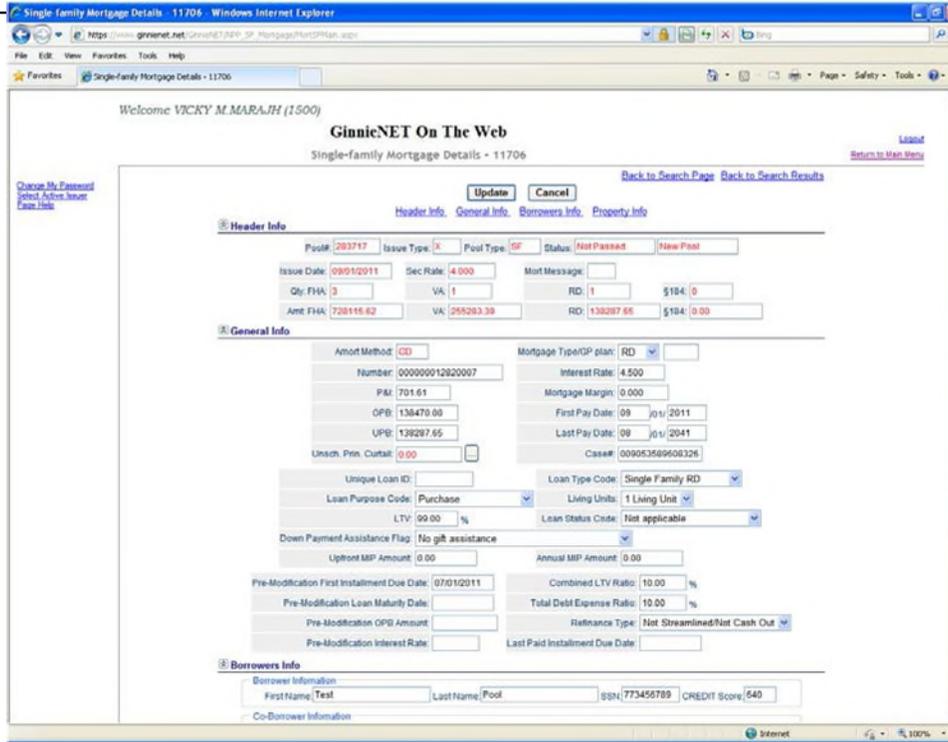
FIGURE 85: GINNIE*NET* SINGLE FAMILY PROCESSING MORT GAGE DET AILS (11706) SCREEN (FIELD ENT IT IES)

6.3.1 *Search Form Elements*

TABLE 24: GINNIE*NET* SINGLE FAMILY PROCESSING MORT GAGE DET AILS (11705) SCREEN (FORM ELEMENT S)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by the user.
Issue Type	The user selects an Issue Type from the field's drop-down values list.
Pool Type	The user selects a Pool Type from the field's drop-down values list.
Mort Type	The user selects a Mort Type from the field's drop-down values list.
Mortgage Number	The Mortgage Number is entered by the user**.**
Transfer Status	User selects the Transfer Status from the list of available Transfer Status. By default**,** the Transfer Status is Not Selected.
Issuer Date	By default, the Issue Date is the first of the current month. If Pool Number is not entered**,** the Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored.

[*Step 1*] On the Single Family Processing Mortgage Details (11706) Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Mortgage Type, Mortgage Number, Transfer Status, or Issue Date and adding to the respective search fields to refine the search argument.

[*Step 2*] Click 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*NET* will switch the view to the Mortgage Details page directly.

6.3.2   *Add or Edit a Mortgage Details Record*

[*Step 1*] On the Single Family Processing Mortgage Details (11706) screen, tab through each of the information fields and enter all required information.

[*Step 2*]   Click the Edit button at the top of the screen to add and edit the Mortgage record.

[*Step 3*]   Either add the new mortgage pool record information, or edit an existing record.

[*Step 4*] Once completed with either the new add or edit record action, the screen will refresh and the fields will be populated with the new information.

[*Step 5*] Click the Edit button once again to either add another record or to edit an existing record. In Edit mode, use the Search function each time to locate a specific record and edit that record once found by the system.

6.4   APPLY GINNIE MAE EDITS —FINAL CERTIFICATION SCREEN

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.

6.4.1   *Accessing the Ginnie Mae Edits—Final Certification Screen*

To access the Ginnie Mae Edits—Final Certification screen, step through the following procedural flow:

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

[*Step 2*]   Click the Certifications link.

[*Step 3*]   Click the Single Family Processing link.

[*Step 4*] Click the Ginnie Mae Edits—Final Certification link. The Ginnie Mae Edits—Final Certification screen will display.
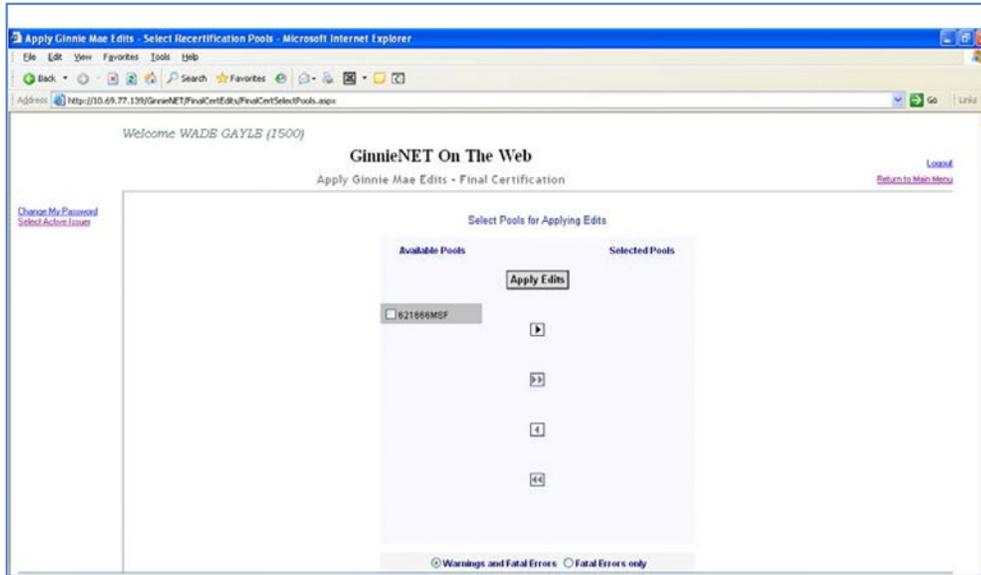
FIGURE 86: GINNIE*NET* GINNIE MAE EDIT S—FINAL CERT IFICAT ION SCREEN

[Step 5] Click any of the checkboxes adjacent to the available pools to select that pool. Click the " ▶ " button to view more pool numbers. Click the » button to select all available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.
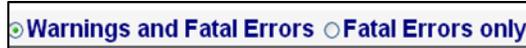
FIGURE 87: APPLY GINNIE MAE EDIT S—FINAL CERT IFICAT ION SCREEN: WARNING AND FAT AL ERRORS MESSAGES

[Step 6] Click the Apply Edits button after selecting the pool(s).

[Step 7] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

FIGURE 88: APPLY GINNIE MAE EDIT S—FINAL CERT IFICAT ION SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 8] If you click the Click to Print link option at the top of the screen, the system will allow you 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 be presented on the system-generated Error Summary report.

FIGURE 89: GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

NOTE: The pool must pass the Apply Ginnie Mae Edits before it is transmitted to the network the pool.

6.5 ISSUER (TRANSFER) RECERTIFICATION

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

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.

6.5.1 *Accessing the Issuer (Transfer) Recertification Screen*

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

[Step 1]   From the Ginnie*NET* Main Menu screen, click the Data Entry/Review link.
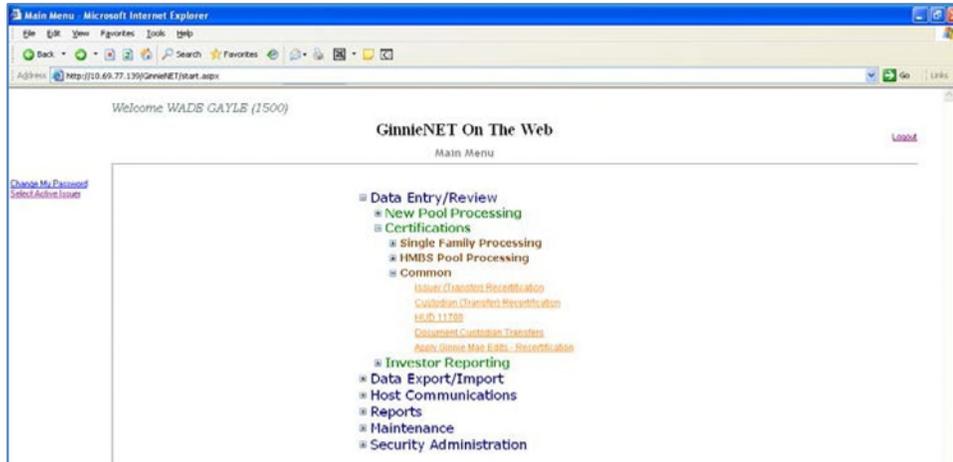
FIGURE 90: GINNIE*NET* MAIN MENU SCREEN: ISSUER (TRANSFER) RECERT IFICAT ION LINK

[Step 2]   Click the Certifications link.

[Step 3]   Click the Common link.

[Step 4]   Click the Issuer (Transfer) Recertification link. The Issuer (Transfer) Recertification screen will display.

6.5.2   *Search Form Elements*

TABLE 25: ISSUER (TRANSFER) RECERT IFICAT ION SCREEN (FORM ELEMENT S)

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

6.5.3   *Search a Pool Record*

[Step 1]   On the Issuer (Transfer) Recertification Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian #, Recertification Date, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 2] Click 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*NET* will switch the view to the Issuer (Transfer) Recertification Details page directly.

The Issuer (Transfer) Recertification screen will display.

FIGURE 91: ISSUER (TRANSFER) RECERTIFICATION SCREEN (W/SEARCH FIELD ELEMENTS)

[Step 3] Click the New button to add a new Issuer Recertification record. Ginnie*NET* will open the Issuer (Transfer) Recertification data entry page.

6.5.4   *Restrictions*

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

6.5.5   *Glossary*

Jan 2021   **PROPRIETARY NOTIFICATION**   *Page 82*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

TABLE 26: 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

6.5.6   *Data Entry Field Elements*

All of the information in this table must be entered on the Ginnie*NET* Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

TABLE 27: ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
Pool #	The Recertification Pool Number is a unique, six-digit number between **000001** and **999999**. The Pool Number is *required.*
Issue Type	The valid Issue Types for Issuer Recertification are **X, C, M, Y**. Issue Type is *required.*
Pool Type	The valid pool types for Issuer recertification are **AF, AQ,AR, AS, AT, AX, BD, CL, CS, FB, FL, FS, FT, GA, GD, GP, GT, LM, LS, MH, PN, PL, QL, RL, RX**, RG, **SF, SL, SN,TL**, and **XL**. *Required.*
Issuer ID/Name	The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by Ginnie*NET* 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.*

Jan 2021   PROPRIETARY NOTIFICATION   *Page 83*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

Custodian Name	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.
File Transmission Number (RCI FTN)	When transmitting a pool record, Ginnie*NET* creates and appends a 32-character FTN prior to sending the pool to the Ginnie*NET* Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is System generated during transmission of pool data, which is performed in the Ginnie*NET* Communications function. See Chapter on Glossary of Terms —File Transmission Number for more information.
File Transmission Number)	After the Custodian certifies or rejects the pool, Ginnie*NET* creates and appends a 32- character FTN.
Edit Status	Edit Status of the pool. Default value is not passed. *System generated.*
Transfer Status	Transfer Status of the pool. Default value is **Certified.** *System generated.*
Sent Date	This field will be updated when the data is sent to the network.
Recert Date	The recertification date field is updated through Ginnie*NET*.
Received Date	This field will be updated when the Custodian receives the data on the network.

6.5.7   *Data Entry Tips*

(1)   Use the Tab key to move between fields. Helpful messages will assist in the navigation through each of the Ginnie*NET* fields.

(2)   If you enter data that is incorrectly formatted, or inconsistent with values in other fields, the system will alert to the problem and will often suggest an appropriate solution.

6.5.8 *Add a Recertification Record: Issuer (Transfer) Recertification*

FIGURE 92: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

[Step 1] From the Issuer (Transfer) Recertification screen, click the New button at the top 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 the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.

[Step 4] Click the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.

[Step 5] Click 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 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 all appropriate field information elements have been entered, the screen will refresh and the fields will be populated with the new information.

[Step 8] Click the Save button to save the current record or click the Cancel button to disregard the add pool record action and to not save the record. The following Record Saved success message will be displayed.

FIGURE 93: ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

[Step 9] Click the OK button to save the current record to the system and return to the previous Issuer (Transfer) Recertification screen.

IMPO RTANT: Ginnie Mae edits must be passed before a pool can be transmitted to the network.

6.5.9 *Add a Recertification Record: Custodian (Transfer) Recertification*

FIGURE 94: CUST ODIAN (TRANSFER) RECERT IFICAT ION SCREEN (FIELD ENT IT IES)

[Step 1] From the Custodian (Transfer) Recertification screen, click the New button at the top 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 the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.

[Step 4] Click the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.

[Step 5] Click 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 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 all appropriate field information elements have been entered, the screen will refresh and the fields will be populated with the new information.

[Step 8] Click the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.

Jan 2021   **PROPRIETARY NOTIFICATION**   *Page 86*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

FIGURE 95: CUST ODIAN (TRANSFER) RECERT IFICAT ION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

[Step 9] Click the OK button to save the current record to the system and return to the previous Custodian (Transfer) Recertification screen.

6.5.10 *Edit a Recertification Record*

[Step 1] On the Issuer (Transfer) Recertification screen, click 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 the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.

FIGURE 96: RECERT IFICAT ION SCREEN: EDIT MODE (W/SAVED RECORD SUCCESS MESSAGE)

6.5.11 *Delete a Recertification Record*

[Step 1] On the Recertification screen, click the Delete button to delete the target Recertification record.

[Step 2] The system will request deletion confirmation.

FIGURE 97: CONFIRM DELET E RECORD ACTION QUERY SCREEN (RECERT IFICAT ION RECORDS)

[Step 3] Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Recertification screen.

6.6 APPLY GINNIE MAE EDITS —RECERTIFICATION SCREEN

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*NET* Main Menu screen, click the Certifications link.
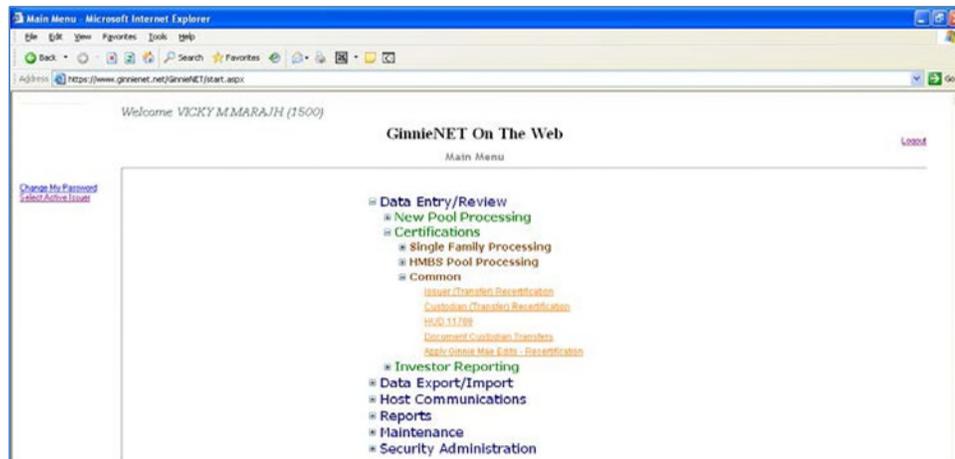
FIGURE 98: APPLY GINNIE MAE EDIT S—RECERT IFICAT ION SCREEN (APPLY GINNIE MAE EDIT S FUNCT ION)

[Step 2] Click the Common link.

[Step 3] The Apply Ginnie Mae Edits screen will display.
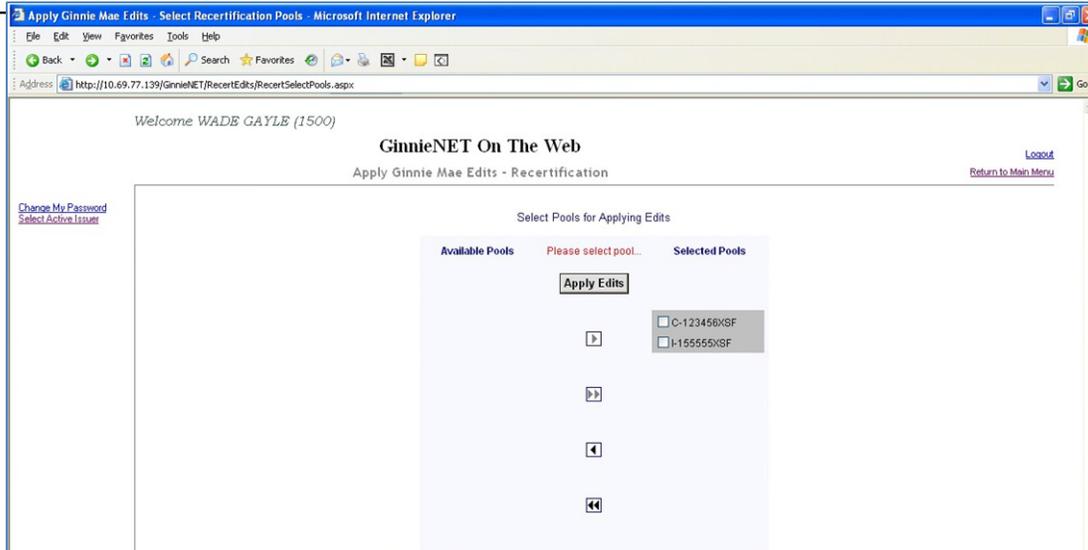
FIGURE 99: RECERT IFICAT ION SCREEN APPLY GINNIE MAE EDIT S SCREEN

[Step 4]   Click any of the checkboxes adjacent to the available pools to select that pool. Click the " ▶ " button to view more pool numbers. Click the » button to select all available pool numbers.

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

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.
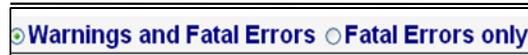
FIGURE 100: APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGES

TABLE 28 APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGE DESCRIPT

WARNING TYPE	WARNING DESCRIPTION
FATAL	Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool with a Fatal Error will not be transmitted to the Network.

[Step 5]   Click the Apply Edits button after selecting the pool(s).

[Step 6] The system will generate the Ginnie Mae Edit Error Report and display the report results in the Apply Ginnie Mae Edits—Recertification screen after the Error Summary screens have been closed.
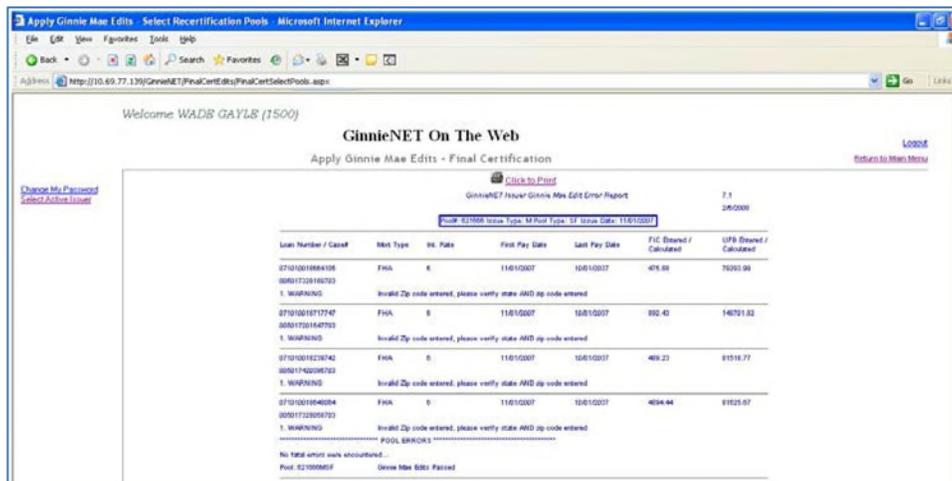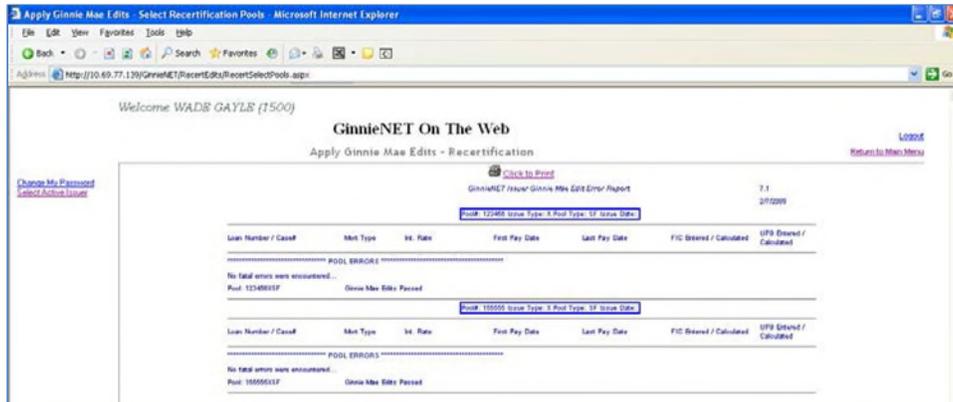

FIGURE 101: APPLY GINNIE MAE EDIT S—RECERT IFICAT ION SCREEN (ERROR REPORT SCREEN)

[Step 7] If you click the Click to Print link option at the top of the screen, the system will allow you to select a printer. The report will be routed to the selected printer.
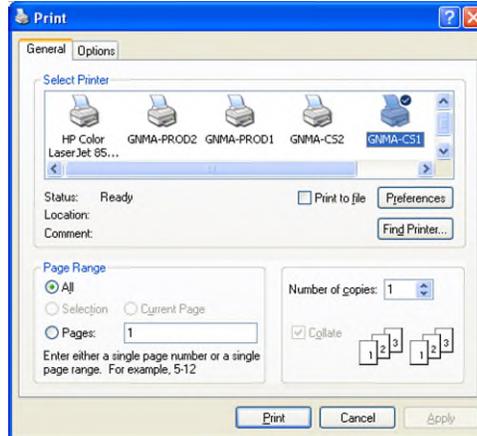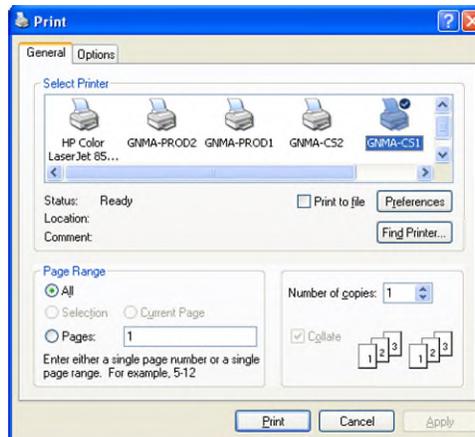

FIGURE 102: GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

NO TE: The pool must pass the Apply Ginnie Mae Edits before it is transmitted to the network the pool.

6.7   HUD 11708 REQUES T FOR RELEAS E OF DOCUMENTS SCREEN

Ginnie*NET* On The Web provides users with the ability to receive and view the Investor report HUD 11708.

Using the electronic transmission feature in Ginnie*NET* On The Web, these forms can be downloaded to the Custodian's desktop computer and the electronic file transmission number affixed to the file at the time of that transmission.

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

(6)   Other

An executed form HUD 11708 can be transmitted through Ginnie*NET* On The Web to the Document Custodian.

6.7.1   *Accessing the HUD 11708 Request for Release of Documents Screen*

[Step 1]   From the Ginnie*NET* Main Menu screen, click the Certifications link.
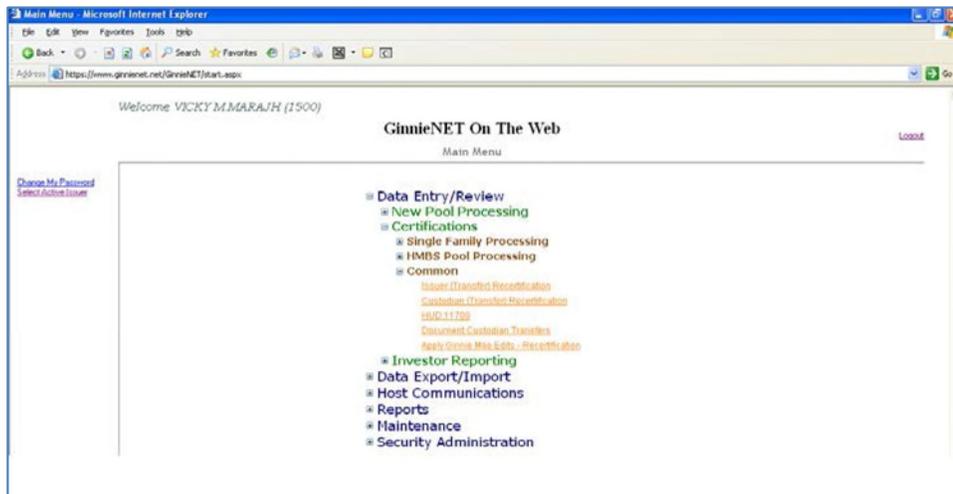
FIGURE 103: GINNIE*NET* MAIN MENU SCREEN W/(HUD 11708 LINK)

[Step 2]   Click the Common link.

[Step 3]   Click the HUD 11708 link. The HUD 11708 Request for Release of Documents screen will display.

6.7.2   *Search Form Elements*

TABLE 29 APPLY GINNIE MAE EDIT S—RECERT IFICAT ION SCREEN (FORM ELEMENT S)

FIELD NAME	DESCRIPTION
Pool#	The Pool Number is entered by the user.
Loan#	The Loan Number is entered by the user.
Custodian	The Custodian Number is entered by the user.
Request Date	The Request Date is entered by the user.

[*Step 1*] On the HUD 11708 Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Loan Number; Custodian ID/Name, or Request Date, and adding to the respective search fields to refine the search argument.

[*Step 2*] Click 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*NET* will switch the view to the HUD 11708 Details page directly.
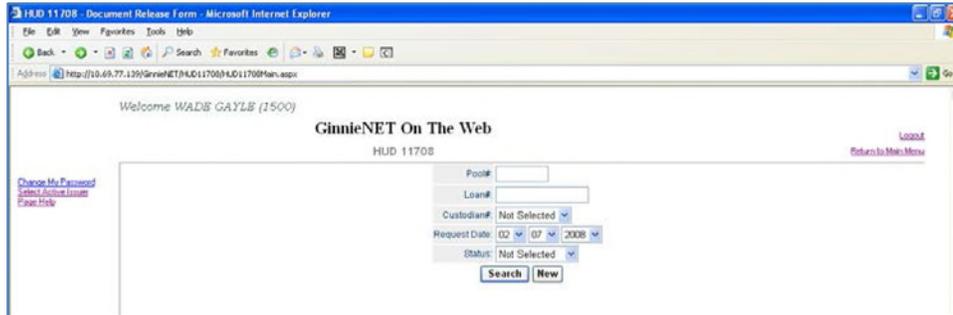
FIGURE 104: HUD 11708 SCREEN (W/FIELD ENT IT IES)

6.7.3   *HUD 11708 Form Elements*

TABLE 30 HUD 11708 SCREEN (FORM ELEMENT S)

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

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

* Required field entity.

6.7.4 *Add or Edit a HUD 11708 Record*

From the HUD 11708 (Document Release Form) screen, the Issuer can add or edit a HUD 11708 record.

FIGURE 105: HUD 11708 SCREEN (ADD/EDIT RECORD)

[Step 1]   From the HUD 11708 screen, click the New button at the top to add the Pool record.

[Step 2] To 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. To 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 the Save button to save the current record or click the Cancel button to disregard the add
pool record action and not save the record. The following Record Saved success message
will be displayed.

FIGURE 106: HUD 11708 SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

6.7.5 *Delete a HUD 11708 Record*

[Step 1]   On the HUD 11708 screen, click the Delete button to delete the target HUD 11708 record.

[Step 2]   The system will request deletion confirmation.

FIGURE 107: CONFIRM DELET E RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

[Step 3] Click the OK button to confirm the deletion, or click the Cancel button to terminate the deletion
action and return to the HUD 11708 screen.

6.8   DOCUMENTS CUS TODIAN TRANS FER

Ginnie Mae has mandated that all Document Custodian Transfer Requests be submitted via Ginnie*NET* On The
Web. The revised options for a Document Custodian Transfer Request are noted as follows.

6.8.1   *Complete Document Custodian Transfer Request*

An Issuer will select this option to execute a Complete Transfer of its Ginnie Mae portfolio from one document
Custodian to another document Custodian. The Issuer is required to submit a pool list. All existing pools/loan
packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian
identification number. Recertifications for all transferred pools are due twelve (12) months from the effective date
of transfer.

6.8.2   *Partial Document Custodian Transfer Request*

An Issuer will select this option to execute a Partial Transfer of pools/loan packages for its Ginnie Mae portfolio
from an old document Custodian to the new document Custodian. A pool list must be attached with this request
and only the pools identified will be transferred to the new document Custodian identified. All existing document
Custodians must be identified for this request with an attached pool list for each existing document Custodian.
Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.8.3 *Complete Document Custodian Merger Request*

An Issuer will select this option to execute a Complete Merger-Related Transfer of its Ginnie Mae portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.8.4 *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 if 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.

6.8.5 *Accessing the Document Custodian Transfers Screen*

[Step 1] From the Ginnie*NET* Main Menu screen, click the Certifications link.
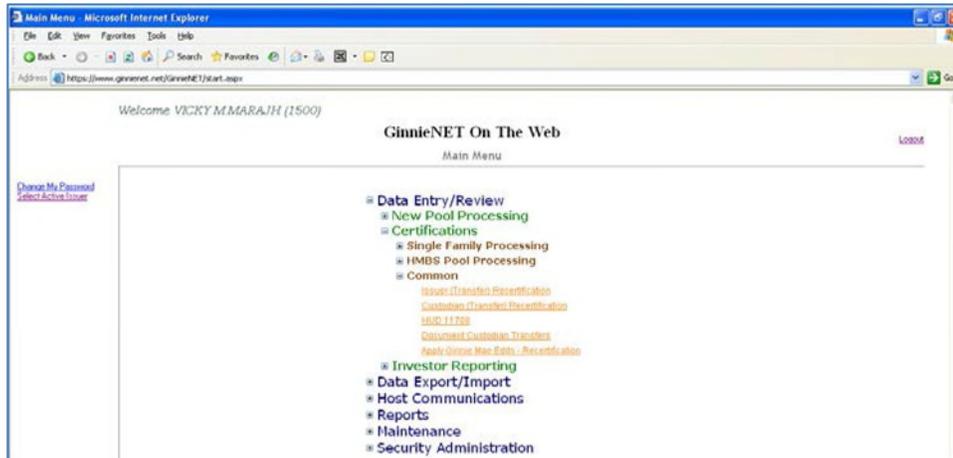
FIGURE 108: GINNIE*NET* MAIN MENU SCREEN (W/DOCUMENT CUST ODIAN TRANSFERS LINK)

[Step 2] Click the Common link.

[Step 3] Click the Document Custodian Transfers link. The Document Custodian Transfers screen will display.

6.8.6 *Search Form Elements*

TABLE 31: DOCUMENT CUST ODIAN TRANSFERS SCREEN (FORM ELEMENT S)

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.

FIELD NAME	DESCRIPTION
Transfer Date Month/Year	By default, the Transfer's Date Month and Year is set as the current month and current year. The user selects a valid month from the list of Available Months, and a year from the list of Available Years.
Regulating Authority	The user selects the Regulating Authority from the List of Available Regulating Authorities.
Transfer Status	The user selects the Transfer Status from the list of available Transfer Statuses.

[Step 1] On the Document Custodian Transfers Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering a New Custodian, Transfer Type, Transfer Date Month/Year, Regulating Authority, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 2] Click 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*NET* will switch the view to the Document Custodian Transfers Details page directly.

6.8.7   *Add or Edit a Document Custodian Record*

[Step 1] On the Document Custodian Transfers screen, click the New button at the top to add the Document Custodian record.

[Step 2] If to ❶   enter a new Document Custodian record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If to ❷ edit an existing Document Custodian record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.

FIGURE 109: DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

6.8.8   *Delete a Document Custodian Record*

[Step 1] On the Document Custodian Transfers screen, click the Delete button to delete the target Custodian record.

Oct 2021 **PROPRIETARY NOTIFICATION** *Page 96*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

[Step 2]   The system will request deletion confirmation.

FIGURE 110: CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)

[Step 3]   Click the OK button to confirm the deletion or click the Cancel button to terminate the
deletion action and return to the Document Custodian Transfers screen.

6.8.9   *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 you 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 111: 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

Jan 2021   **PROPRIETARY NOTIFICATION**   *Page 90*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

request being rejected. The rejected pools would be identified on the Ginnie*NET* confirmation, which is currently faxed to Issuer.

(3) Notification of approval or rejection of the request is sent out by the Ginnie*NET* network to the previous document custodian.

> **NOTE:** The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

(4) A Complete Transfer or Merger requires each user to complete the New Custodian, Date of Transfer, Reg. Authority and the Custodians Compensation for Services screen fields. Click the down arrows [▼] adjacent to each field to select an option for each of the fields on this screen. Once these have been added, you 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 the down arrow [▼] adjacent to the field and select a valid previous/existing Custodian.

> **NOTE:** The Issuer is responsible for resubmitting the two (2) rejected pools (if necessary) as a separate transfer request.

(7) Enter the Pool number and click the Add button next to the Pool# field.

(8) Click 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 Note: 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*:

TABLE 32 GINNIE*NET* ON THE WEB INVEST OR REPORT TYPES

REPORT
Form HUD 11710D
Form HUD 11710DCorrections
Form HUD 11714 and 11714 SN

7.1   HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The HUD 11710-D Issuer's Monthly Summary Report form is a report summary that notes an Issuer's outstanding pools or loan packages and provides a certification attesting to the accuracy of the information reported.

7.1.1   *Search Form Elements*

TABLE 33: HUD 11710-D ISSUER'S MONT HLY SUMMARY REPORT SCREEN (FORM ELEMENT S)

FIELD NAME	DESCRIPTION
Report Month	The user enters the Report Month information.
Report Year	The user enters the Report Year information.
Report Type	- Ginnie Mae I - Ginnie Mae II - Both

7.1.2   *Searching the HUD 11710-D Issuer's Monthly Summary Report Record*

[Step 1] On the HUD 11710-D Issuer's Monthly Summary Report Search screen, enter the information that will be used 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 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*NET* will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen.
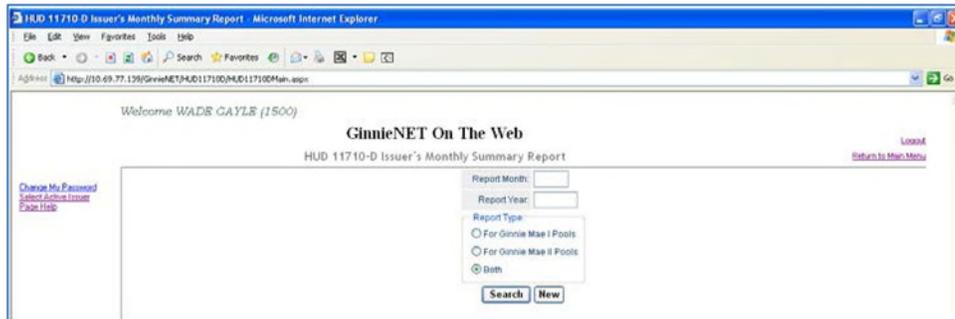
FIGURE 112: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)

7.2   ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

The Issuer Monthly Remittance Advice includes P&I payment details for the certificated holders starting with the 1st business day of the payment month until the 15th 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 the Data Entry/Review link.

[Step 2]   Click the Investor Reporting link.
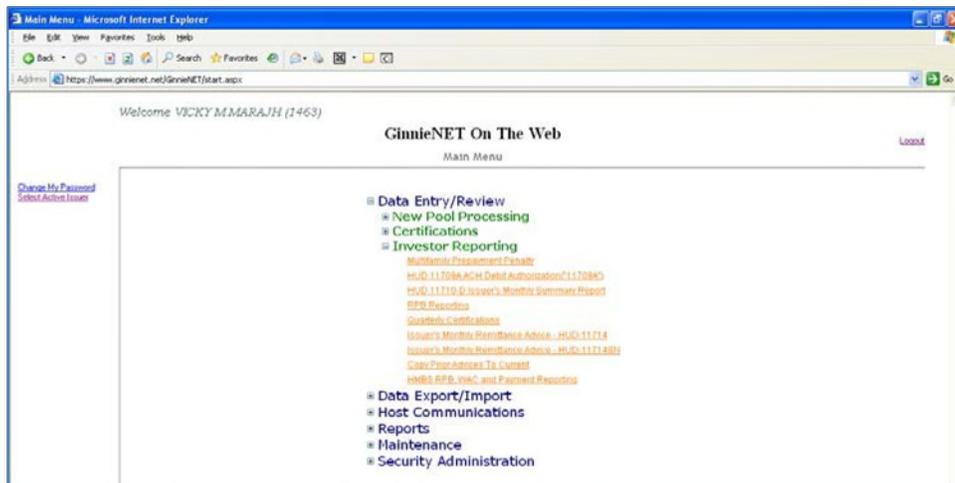
FIGURE 113: GINNIE*NET* MAIN MENU SCREEN (W/HUD 11714 LINK)

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

7.2.2 *Searching the Issuer's Monthly Remittance Advice Report Record*

FIGURE 114: GINNIE*NET* MAIN MENU SCREEN (W/ISSUER'S MONT HLY REMITT ANCE ADVICE—HUD 11714 LINK)

[*Step 1*] On the Issuer's Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will 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 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*NET* will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page.

7.2.3 *Searching Form Elements*

TABLE 34 HUD 11714 SCREEN (FIELD ENT IT IES)

FIELD NAME	DESCRIPTION
Pool#	Pool Number.
Certificate#	Certificate Number.
Reporting Month/Year	Reporting month and year.
Status	Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).

Oct 2021   **PROPRIETARY NOTIFICATION**   *Page 94*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

7.2.4 *Searching the Issuer's Monthly Remittance Advice Report Record*
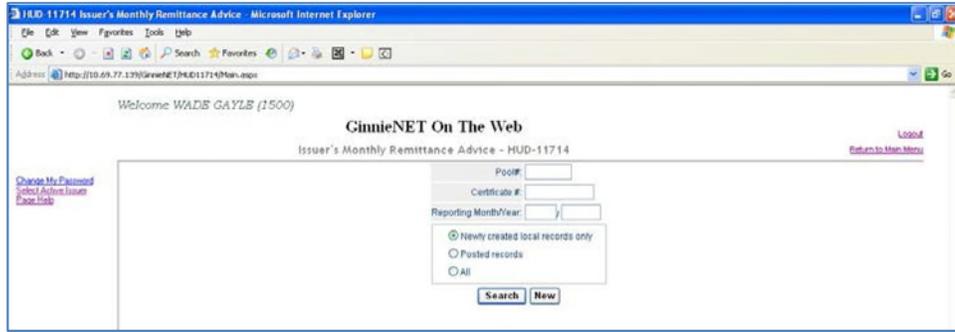
FIGURE 115: GINNIE*NET* MAIN MENU SCREEN (W/ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

[Step 1] On the Issuer's Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will 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 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*NET* will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page.

8 HOSTCOMMUNICATIONS

8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW
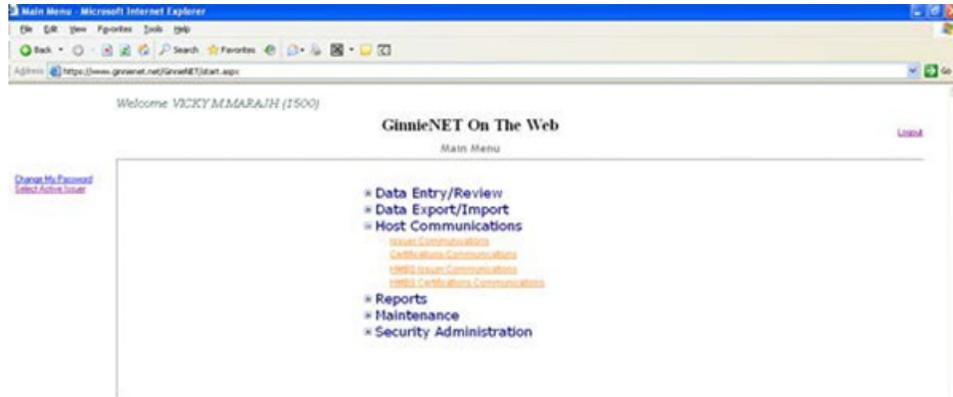
FIGURE 116: GINNIE*NET* MAIN MENU SCREEN (W/MENU OPTIONS)

8.1.1 *Accessing the Host Communications Screen Series*

IMPO RTANT: In order to be able access the functionality within the Host Communications screen series, it will be mandatory to successfully complete the SecurID Verification process. See the SecurID Token Verification section for additional information.

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

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

FIGURE 117: GINNIE*NET* MAIN MENU SCREEN: HOST COMMUNICAT IONS LINK

[Step 2]   The Host Communications screen will display with six menu options.

TABLE 35: HOST COMMUNICAT IONS MENU OPTIONS

HOST COMMUNICATIONS SCREEN LINKS	HOST COMMUNICATIONS MENU OPTIONS
Issuer Communications	• Submit Pool • Delete Pool

HOST COMMUNICATIONS SCREEN LINKS	HOST COMMUNICATIONS MENU OPTIONS
	• Accept Pool
Certifications Communications	• Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Delete Issuer Recertification • Delete Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)
HMBS Issuer Communications	• Submit Pool • Delete Pool
HMBS Certifications Communications	• Submit Final Certification • Delete Final Certification • Retrieve Pools f or Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form) • Certify Final Certification • Reject Final Certification • Certify Recertification • Reject Recertification • Certify Document Custodian Transfer/Merger • Reject Document Custodian Transfer/Merger • Acknowledge HUD 11708 (Document Release Form) • Return HUD 11708 (Document Release Form) • Certify HMBS Final Certification • Reject HMBS Final Certification

8.2 SECURID TOKEN VERIFICATION

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 authentication.

8.2.1 *Confirming ability to submit in GinnieNET*

Before you submit data in Ginnie*NET*, you must first complete the items listed below.

1. You need to be listed on HUD Form 11702.
2. You need a valid GMEP (Ginnie Mae Enterprise Portal) Login and Password combination.
3. You need a SecurID Token Role Assigned in GMEP.
4. You also need the "Authorized Ginnie*NET* Signer" role assigned in GMEP.
5. You need an active SecurID Token.
6. You 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 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 118: GMEP LOGIN CREDENT IALS

[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 119: AUT HENT ICAT ION WITH SECURID T OKEN

[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 120: RESULT REPORT

8.3   ISSUER COMMUNICATION

TABLE 36: ISSUER COMMUNICATIONS MENU OPTIONS

ISSUER COMMUNICATIONS SCREEN LINKS	ISSUER COMMUNICATIONS MENU OPTIONS
Issuer Communications	• Submit Pool • Delete Pool • Accept Pool

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:

<p align="center">1977 000123 152020 XSF 050599 095732 9</p>

- 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—POOLSUBMIT

8.4.1   *Issuer Communications—Pool Submit*

This screen series will allow you to select one or more pools for transmission, and will provide a notification to that user of the successfully execution of those transmissions, providing dates and times of each submission, as well as the FTN number generated upon successful transmission to the network.

To access the Issuer Communications screen functions, step through the following procedural flow:

[Step 1]   On the Ginnie*NET* Main Menu screen, click the Host Communications link.
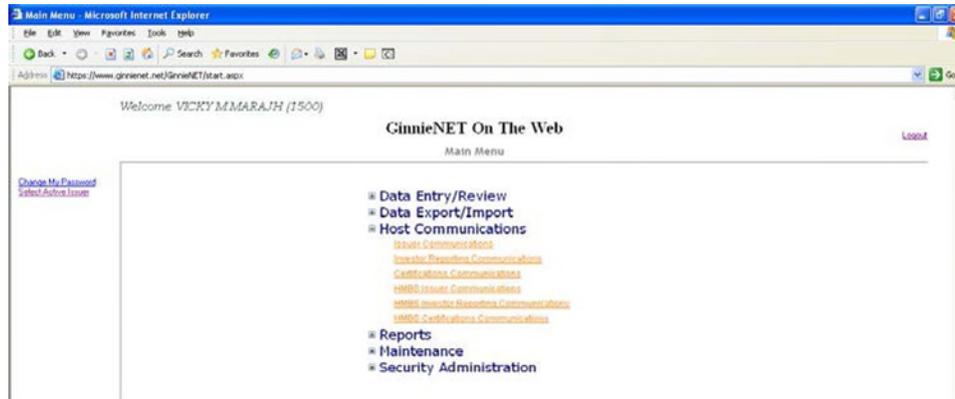
FIGURE 121: GINNIE*NET* MENU SCREEN: HOST COMMUNICAT IONS LINKS

[Step 2] Click the Issuer Communications link. The Host Communications Selections screen will display.
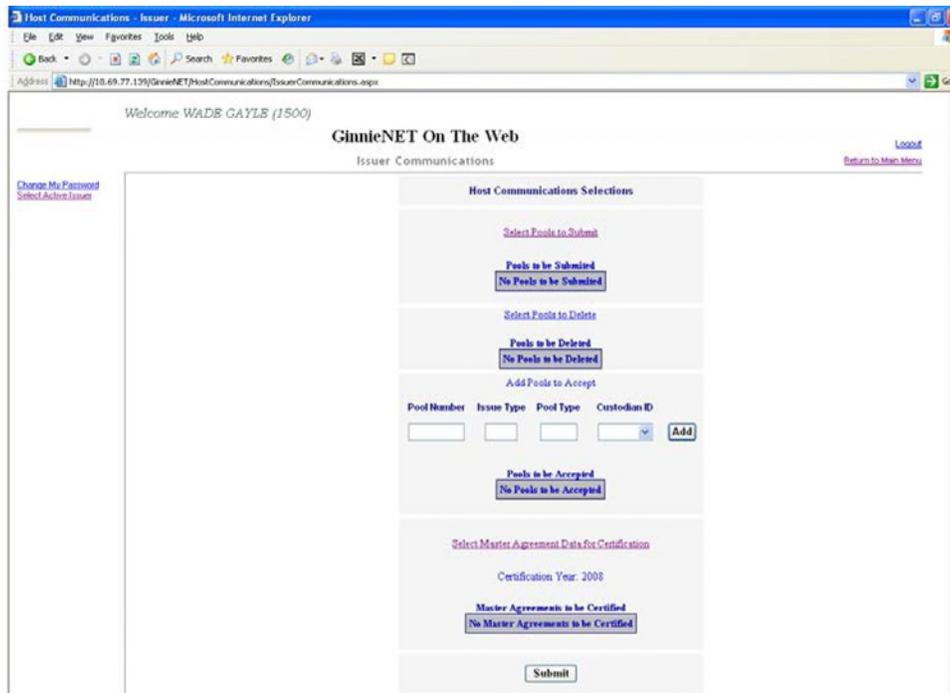
FIGURE 122: HOST COMMUNICAT IONS SELECT IONS SCREEN (POOL SUBMIT FUNCT ION)

[Step 3] On the Issuer Communications screen, click the Select Pools to Submit link at the top of the page to begin the pool transmission process.

The Pool Selection screen will be displayed and will contain information for pools that have already passed Ginnie Mae Edits and which are now available for transmission.

FIGURE 123: POOL SELECT ION SCREEN (W/AVAILABLE POOLS COLUMN ENTRIES)

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

FIGURE 124: SELECT SINGLE POOLS FUNCT ION

FIGURE 125: MOVE SELECT ED POOLS FUNCT ION

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

[Step 6] Once the desired pools have been selected, click the single-arrow [◀] button to move those pools over to the Available Pools column of the screen.

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

Oct 2021 **PROPRIETARY NOTIFICATION** *Page 101*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

[Step 8]   On the Host Communications Selections screen, click the Submit button to initialize the SecurID Token Verification process.
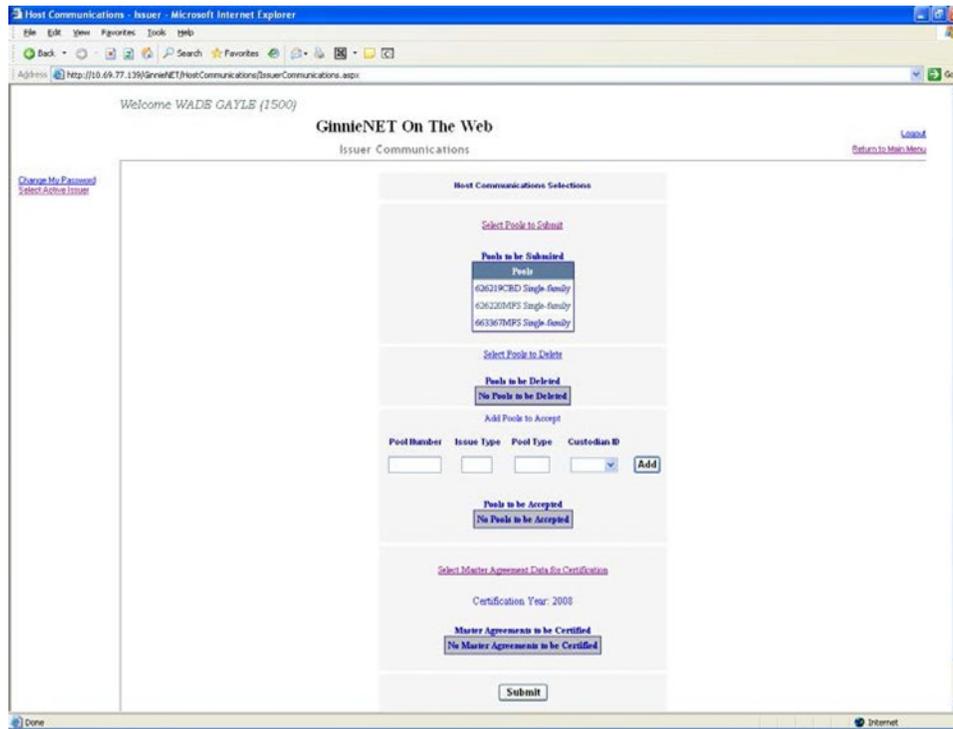
FIGURE 126: HOST COMMUNICAT IONS SELECT ION SCREEN (W/POOLS ENTRIES)

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

[Step 10] Once the verification process is completed, the system will display a transmission status and review page.
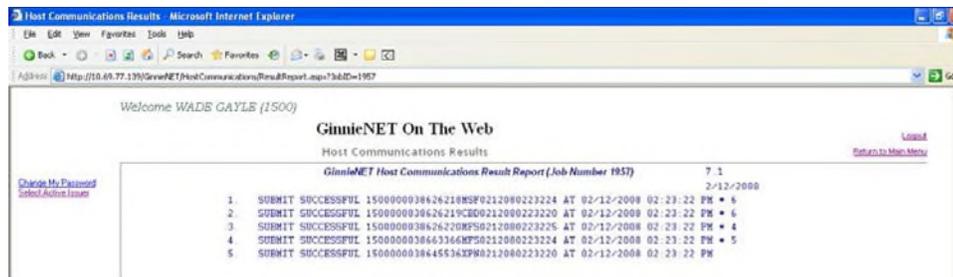
FIGURE 127: GINNIE*NET* HOST COMMUNICAT IONS TRANSMISSION RESULT S SCREEN (MULT IPLE TRANSMISSIONS)

The record shown will 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.

In the sample record shown above, note that the record is in fact showing a Transfer Unsuccessful return, with a reason code cited as "Pool Not Certified".

[Step 11] You may then either print the current results page report or click 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*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.5   POOL DELETION

8.5.1   *Issuer Communications—Pool Deletion*

A pool can be deleted from the network up to the point at which the Custodian retrieves it from the network. Once has been retrieved by the Custodian, it may no longer be accessed unless the Custodian rejects it. A pool inquiry is recommended for pool status by the Issuer, should the Issuer need to delete a specific pool or group of pools.

A pool can by 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 your PC and you will still need to inform Ginnie*NET* Customer Service. The pool can then be reassembled and transmitted to the network once again. A new File Transmission Number is then assigned when a pool is re-transmitted to the network.

To access this Delete Pools function, step through the following procedural flow.

[Step 1]   On the Ginnie*NET* Main Menu screen, click the Host Communications link.
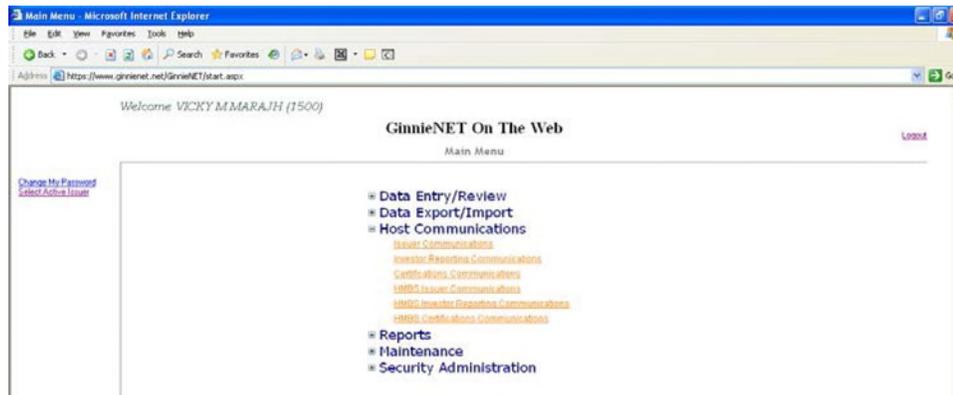
FIGURE 128: GINNIE*NET* MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

[Step 2]   Click the Issuer Communications link. The Host Communications Selections screen will display.
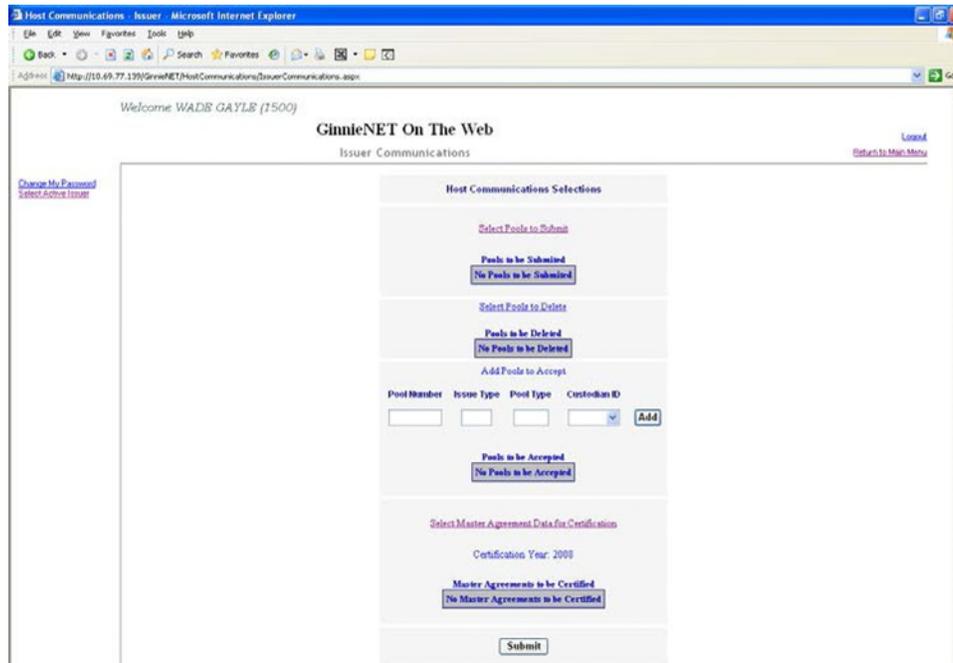
FIGURE 129: HOST COMMUNICAT IONS SELECT IONS SCREEN (POOL DELET E FUNCT ION)

[Step 3]   On the Issuer Communications screen, click the Select Pools to Delete link in the middle of the page to begin the pool deletion process.

The Pool Selection screen will display and will contain information for pools that are targeted for deletion.
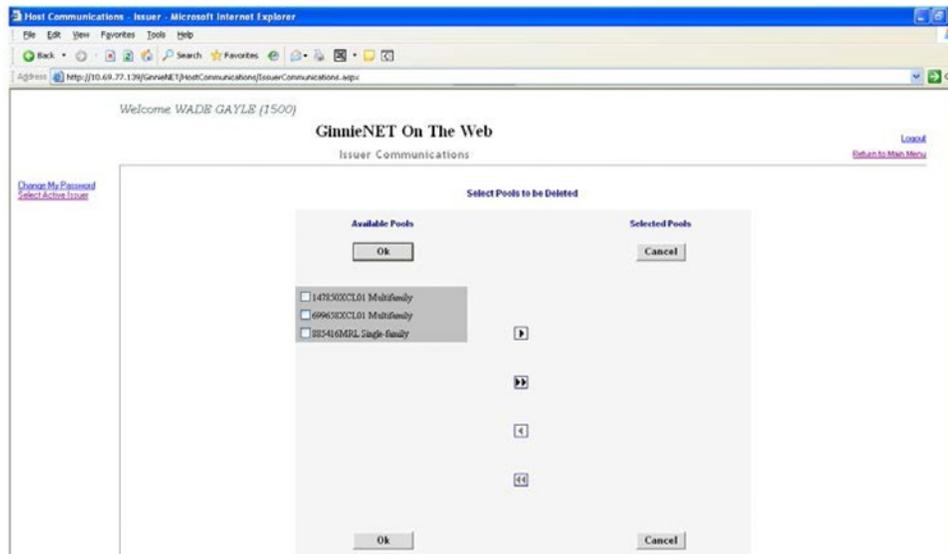
FIGURE 130: HOST COMMUNICAT IONS SELECT IONS SCREEN (POOL DELET ES)

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

FIGURE 131: SELECT SINGLE POOLS FUNCT ION   FIGURE 132: MOVE SELECT ED POOLS FUNCT ION

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

[Step 6]   Once the desired pools have been selected, click the single-arrow [◀] button to move those pools over to the Available Pools column of the screen.

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

[Step 8]   Click the Submit button to begin the SecurID Token Verification process.
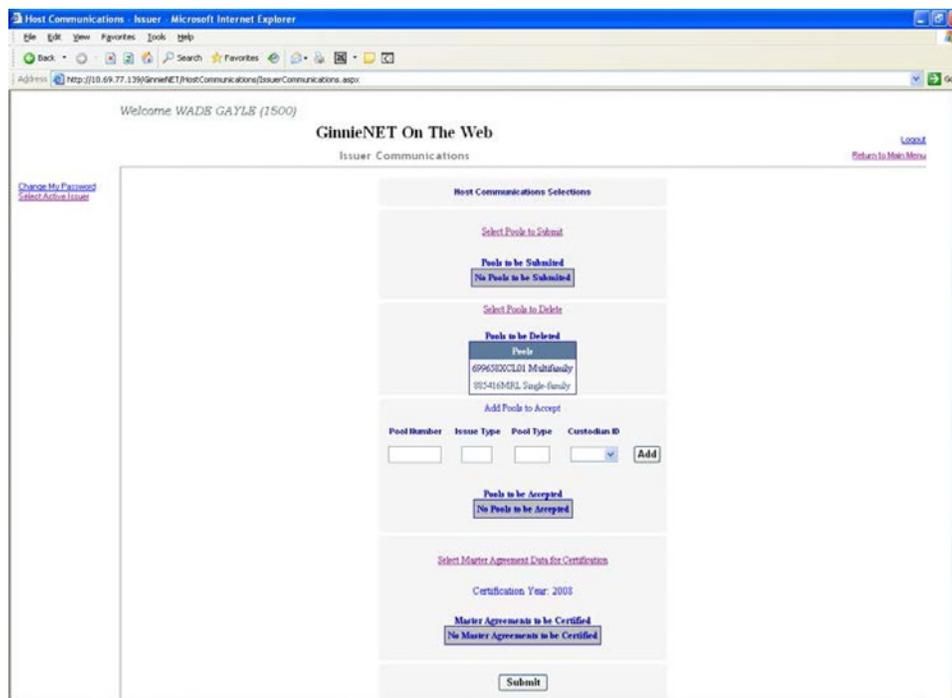
FIGURE 133: HOST COMMUNICAT IONS SELECT ION SCREEN (W/POOLS ENTRIES)

[Step 9]   Step through the complete verification process described in the SecurID Token Verification section.

PROPRIETARY NOTIFICATION

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

FIGURE 134: GINNIE*NET* HOST COMMUNICAT IONS TRANSMISSION RESULT S SCREEN (MULT IPLE TRANSMISSIONS)

❶   The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷   In the sample record shown above, note that the record is in fact showing a Delete Successful return.

[Step 11] You may then either print the current results page report or click the Return to Main Menu link at the top of the page to return the Ginnie*NET* Main Menu screen.

NO TE: An error message will display if you try 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 ISS UANCEWITH TRANS FER POOL

An Issuer may elect to Transfer Issuer responsibility for certain types of new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for each pool type that can be submitted using Ginnie*NET*. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Single Family Pool Detail—11705 screen.

Step through the following procedural flow to accommodate this processing task:

Oct 2021   **PROPRIETARY NOTIFICATION**   *Page 106*
Not for use or disclosure without the express written consent of *Ginnie Mae*.
Intellectual property of the Organization.

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

FIGURE 135: GINNIE*NET* SINGLE FAMILY POOLS DETAIL—11705 SCREEN: (W/TRANSFER-ISSUER ID FIELD)

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

[Step 4] On the Single Family Pools Detail—11705 screen, enter the Acquiring Issuers number in the Transfer-Issuer ID field shown above as "1501".

NO TE: The acquiring Issuer MUST BE a Ginnie*NET* user.

[Step 5] Click the Update button to save the current Transfer-Issuer ID field update.

[Step 6] Click the Host Communications link and select the Issuer Communications option.

8.7   THE ACQUIRING ISS UER—IMMEDIATE ISS UANCE WITH TRANS FER POOL

For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuer will now be required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at time of acceptance of the Transfer Pool.

To access the Pools to be Accepted function, step through the following procedural flow:
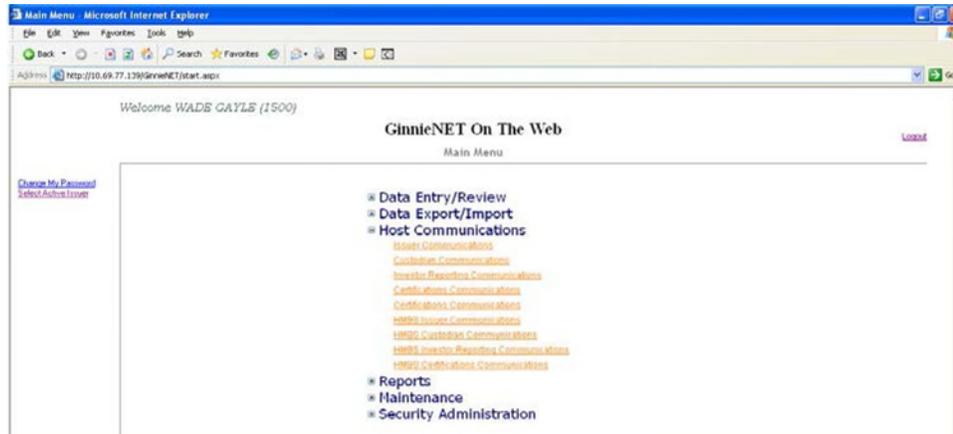
FIGURE 136: GINNIE*NET* MAIN MENU SCREEN (W/ISSUER COMMUNICAT IONS OPT ION)

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

[Step 2] Click the Issuer Communications Options link. The Issuer Communications screen will display.
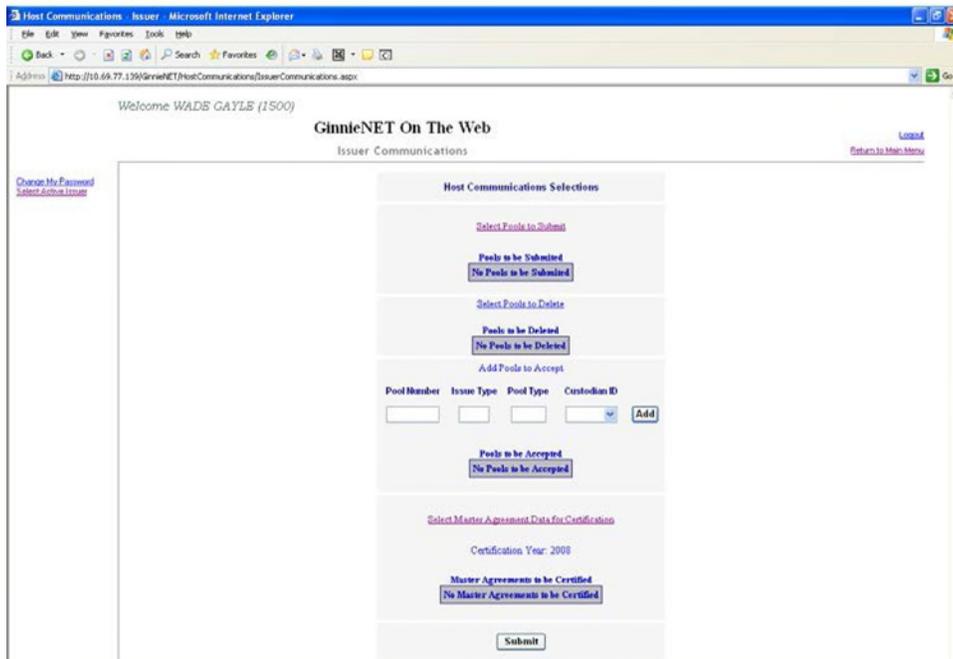
FIGURE 137: GINNIE*NET* ISSUER COMMUNICAT IONS SCREEN

[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 the down arrow [▼] adjacent to the Custodian ID field and select a desired Custodian ID.

NO TE: All field entries are required for all pools to be accepted by the Acquiring Issuer.

Oct 2021 **PROPRIETARY NOTIFICATION** *Page 108*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

[Step 7] Click the Add button to add the current record and repeat this process for each pool transaction. The Issuer Communications screen will display.
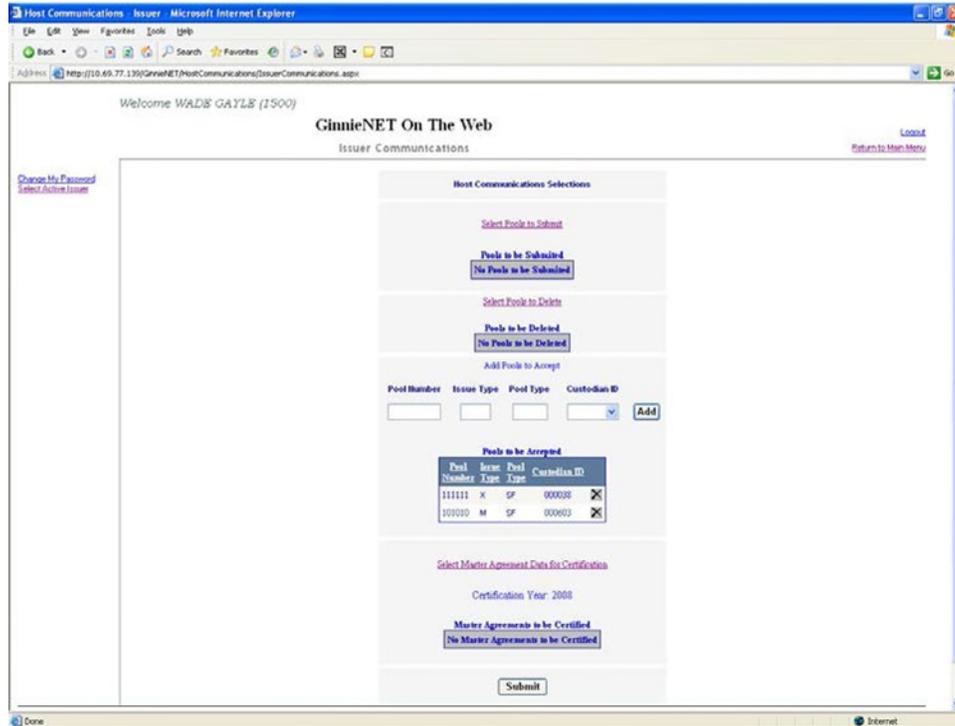
FIGURE 138: GINNIE*NET* ISSUER COMMUNICAT IONS SCREEN (ADD/DELET E FUNCT ION)

NO TE: You may also at any time click the Delete button to delete a pool record from those listed within the Pools to be Accepted screen area.

Click the ⊠ button adjacent to the Custodian ID column.

[Step 8] Once completed with all field entries, click the Submit button to complete the current Add Record action and to initialize the SecurID Token Verification process.

[Step 9] Step through the complete SecurID Token Verification process, as described earlier in the SecurID Token section. Once the verification process is completed, the system will display a transmission status and review page.

FIGURE 139: GINNIE*NET* HOST COMMUNICAT IONS TRANSMISSION RESULT S SCREEN (MULT IPLE TRANSMISSIONS)

❶ The record shown will 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] You may then either print the current results page report, or click the Return to Main Menu
link at the top of the page to return the Ginnie*NET* Main Menu screen.

NO TE: After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

NO TE: 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

8.8.1   *Certifications Communications Link Options*

TABLE 37: CERT IFICAT IONS COMMUNICAT IONS MENU OPTIONS

CERTIFICATIONS COMMUNICATIONS SCREEN LINKS	CERTIFICATIONS COMMUNICATIONS MENU OPTIONS
Certifications Communications	• Submit Final Certification • Delete Final Certification • Retrieve Pools for Final Certification • Submit Issuer Recertification • Submit Document Custodian Recertification • Submit Document Custodian Transfer/Merger • Delete Document Custodian Transfer/Merger • Submit HUD 11708 (Document Release Form) • Delete HUD 11708 (Document Release Form)

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   *Final Certification*

• **FC-FTN** (Final Certification File Transmission Number)

• **FC-FCN** (Final Certification File Certification Number)

• **FC-FRN** (Final Certification File Rejection Number)

Jan 202   **PROPRIETARY NOTIFICATION**   *Page 110*
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

8.8.4 *Recertification*

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number)

- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number)

- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number)

- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). The FC-FTN/FC-FCN number can be broken down as follows:

<div align="center">1977 000123 152020 XSF 050599 095732 9</div>

- 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 RETRIEVE POOLS FOR FINAL CERTIFICATION

The Issuer must retrieve the schedule of Pooled Mortgages from the Ginnie*NET* network, complete the Final Certification, and electronically resubmit the pool back to the network. Issuers and document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

There are two (2) retrieve options:

- **Create List Manually:** Create a list by enter the pool number.

- **By Initial Certification Date:** Select Range of Initial Certification Dates

To access the Certifications Communications screen options, step through the following procedural flow.

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

Oct 2021
PROPRIETARY NOTIFICATION
Page 111
Not for use or disclosure without the express written consent of *Ginnie Mae.*
Intellectual property of the Organization.

FIGURE 140: GINNIE*NET* MAIN MENU SCREEN (W/CERT IFICAT IONS COMMUNICAT IONS LINK)

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

8.9.1   *Retrieve Pools by Creating a Manual List*

FIGURE 141: CERT IFICAT IONS COMMUNICAT IONS SCREEN (SEND PREPAYMENT PENALT Y CHECKBOX)

[*Step 3*]   In the Retrieve Pools for Final Certification field, click the Create List Manually radial
button (⊙) in the middle of the screen to add a desired pool.

[*Step 4*]   Enter a valid number in the Pool Number field.

[*Step 5*]   Click the down arrow [▼] adjacent to the Issue Type field and select a desired Issue Type.

[*Step 6*]   Click the down arrow [▼] adjacent to the Pool Type field and select a desired Pool Type.

[*Step 7*]   Click the Add button adjacent to the Pool Type field to add the current record.

[Step 8] Repeat this process for each pool being manually added to the list. The **Certifications Communications Selections** screen will refresh and display the records indicated.
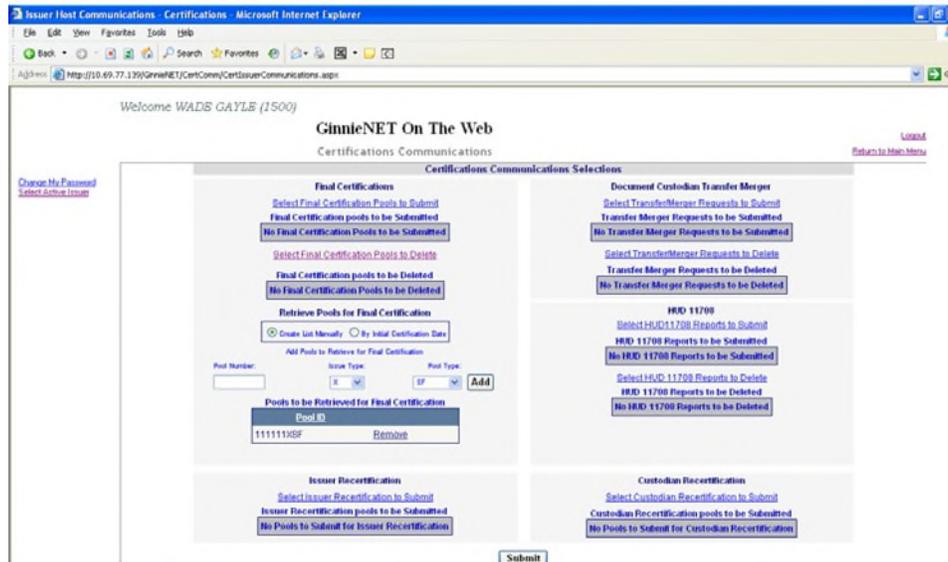
FIGURE 142: SEND PREPAYMENT PENALT Y RESULT S SCREEN

[Step 9] You can also click the Remove button at any time to remove a specific record.

[Step 10] Click the Submit button.

8.9.2 *Retrieve Pools by Initial Certification Date*
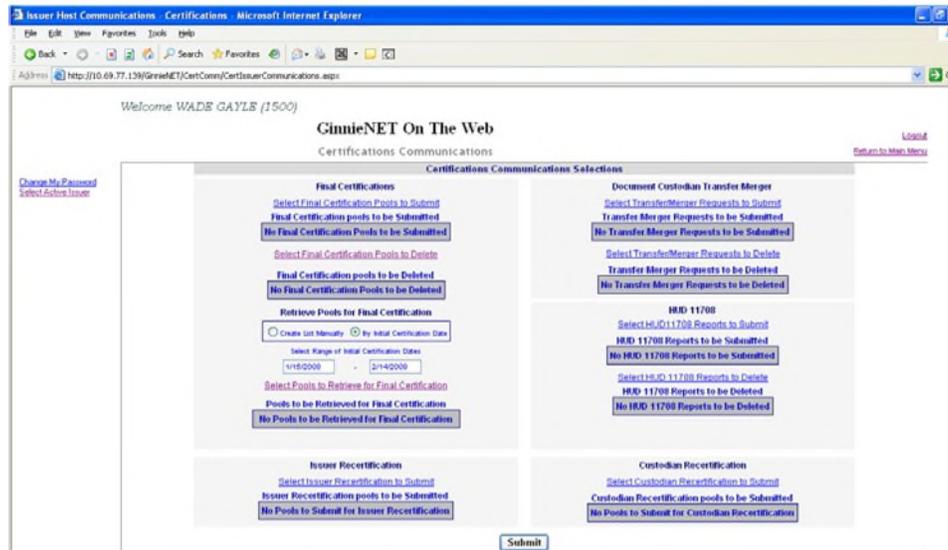
FIGURE 143: CERT IFICAT IONS COMMUNICAT IONS SCREEN (BY INIT IAL CERT IFICAT ION DAT E CHECKBOX)

[Step 1]   In the Retrieve Pools for Final Certification field, click the **By Initial Certification Date** radial button (⊙) in the middle of the screen, to add a desired pool.

[Step 2]   Under the **Select Range of Initial Certification Dates** field, enter a valid FROM and TO date range in their respective fields.

NO TE: A system WARNING message is displayed if the pool retrieval MAXIMUM date range exceeds 30 days.

FIGURE 144: EXCEEDS POOL RET RIEVAL MAXIMUM DAT E RANGE WARNING MESSAGE

[Step 3]   If such a warning message is received, click the OK button to return to the previous Certifications Communications Selections screen and modify the problematic date range.
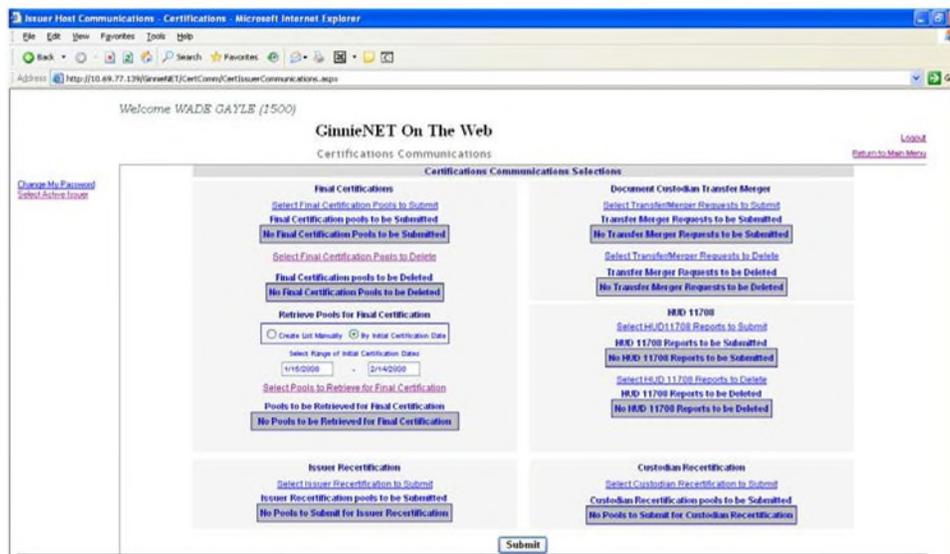
FIGURE 145: CERT IFICAT IONS COMMUNICAT IONS SCREEN (SELECT POOLS TO RET RIEVE FUNCT ION)

[Step 4]   Click the Select Pools to Retrieve for Final Certification link to begin the report transmission process. The Select Pools to be Submitted screen will display.

FIGURE 146: CERT IFICAT IONS COMMUNICAT IONS SCREEN (SELECT POOLS TO RET RIEVE FUNCT ION)

[Step 5]   Click on any of the individual checkbox fields [☑] to select a single or multiple reports in the left column.

[Step 6]   Click the double-arrow [»] button to select all reports listed in the Selected Pools column.

FIGURE 147: INVEST OR REPORT ING COMMUNICAT IONS SELECT IONS SCREEN (MOVE REPORT S)

[Step 7]   Once the desired reports have been selected, click the single-arrow [◀] button to move those reports over to the Available column of the screen.

Oct 2021   **PROPRIETARY NOTIFICATION**   *Page 115*
Not for use or disclosure without the express written consent of *Ginnie Mae*.
Intellectual property of the Organization.

[Step 8]   Click the OK button. The Investor Reporting Communications Selections screen will display.

[Step 9]   Click the Submit button to begin the SecurID verification process.

[Step 10] Step through the complete SecurID Token Verification process, as described earlier in the SecurID Token Verification section.

[Step 11] Once the verification process is completed, the system will display a transmission status and review (Results) page.

FIGURE 148: INVESTOR REPORTING COMMUNICATIONS: 11714 SUCCESSFUL RESULTS SCREEN

❶   The record shown will 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 showing a 11714 Successful return.

[Step 12] You can then either print the current results page report or click 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 indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.10   ISSUER/CUSTODIAN RECERTIFICATION

8.10.1 *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 the Host Communications link.
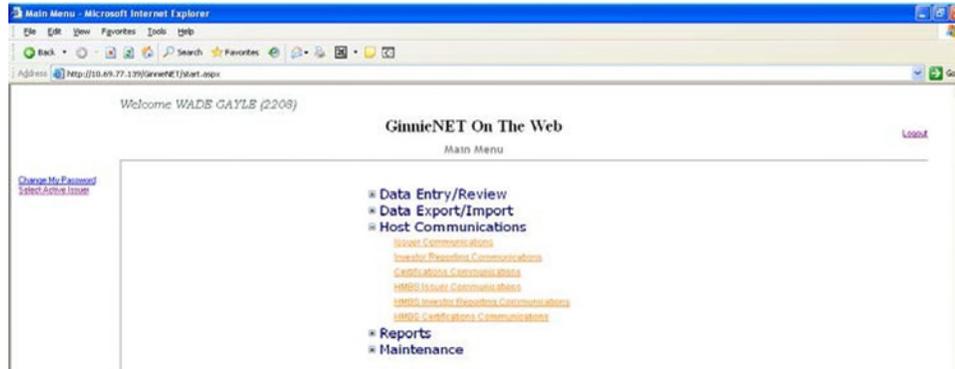
FIGURE 149: GINNIE*NET* MAIN MENU SCREEN (W/CERT IFICAT IONS COMMUNICAT IONS LINK)

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

FIGURE 150: CERT IFICAT IONS COMMUNICAT IONS SCREEN (ISSUER/CUST ODIAN RECERTIFICATION)

[Step 3] Click 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 display.
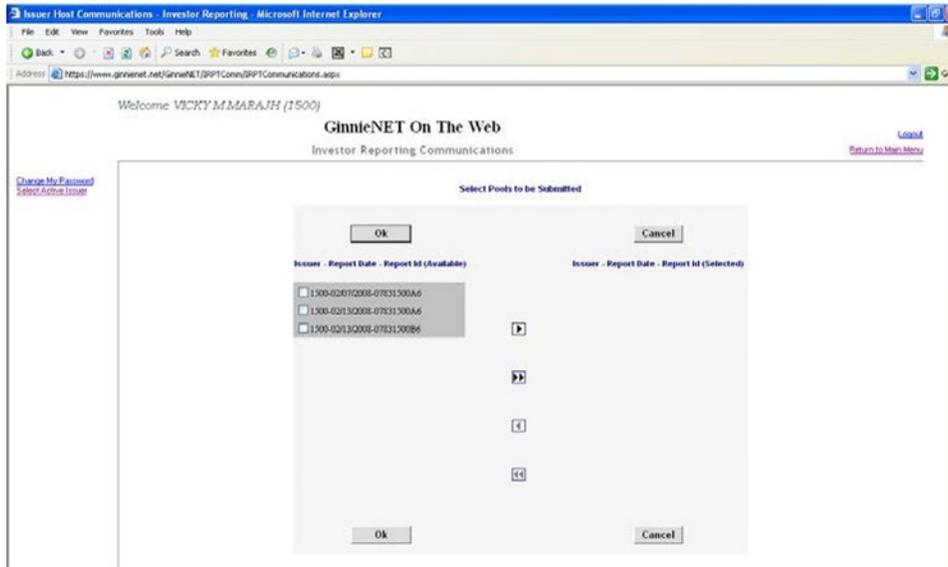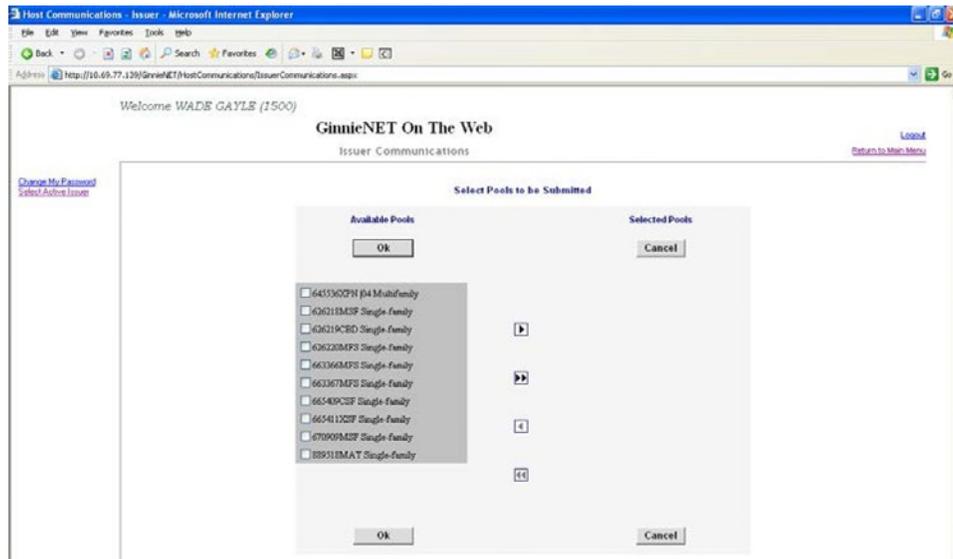

FIGURE 151: CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT ISSUER / CUSTODIAN RECERTIFICATION FUNCTION)

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

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

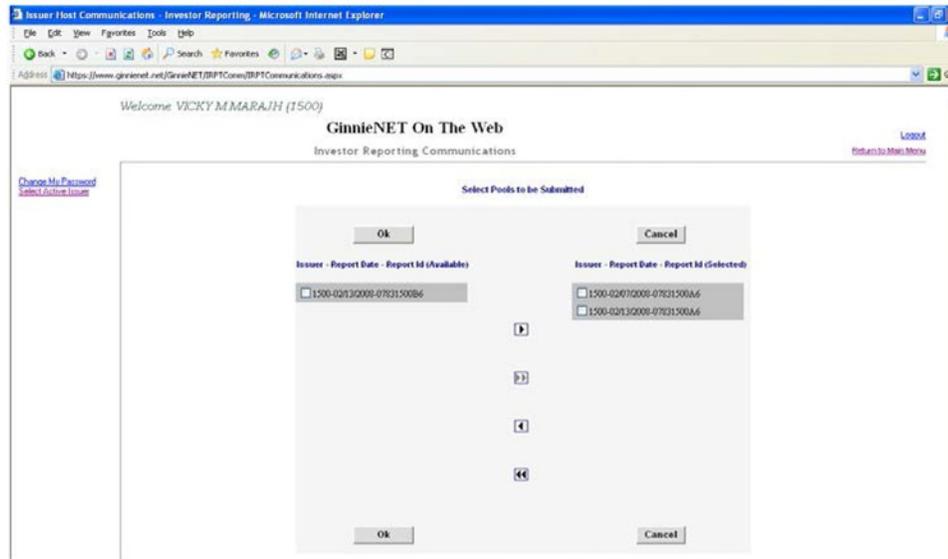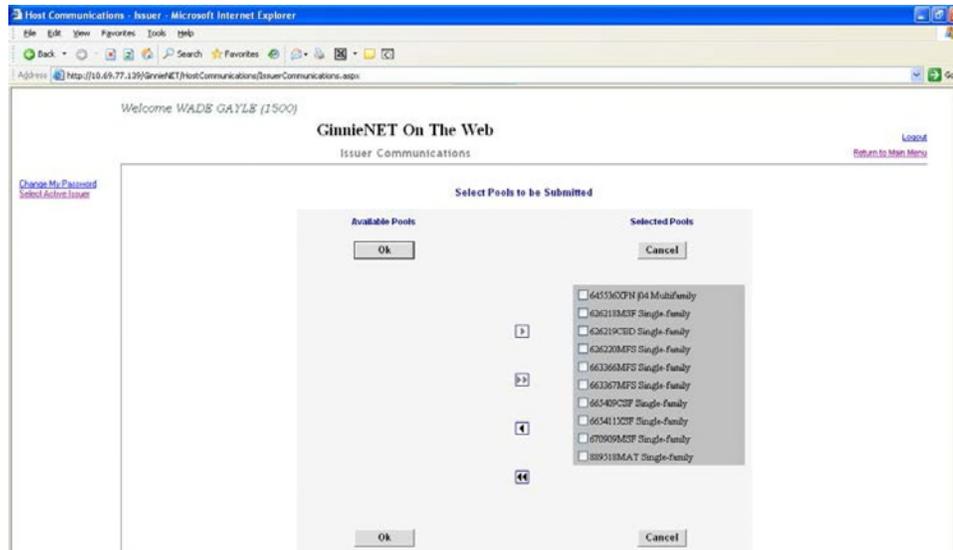

FIGURE 152: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click the single-arrow [◀] button to move those reports over to the Available column of the screen.

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

[Step 8]   Click the Submit button to begin the SecurID Token verification process.

[Step 9]   Step through the complete SecurID Token verification process described earlier in the SecurID Verification section.

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

FIGURE 153: FIGURE CERT IFICAT IONS COMMUNICAT IONS: SUBMIT SUCCESSFUL RESULT S SCREEN

The record shown will 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.

In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11]   You may then either print the current results page report, or click the Return to Main Menu link at the top of the page, to return the Ginnie*NET* Main Menu screen.

NO TE: After each successful transmission to the network a notification indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

This option will allow an Issuer to create a list or import pool(s) tor submitted for recertification.

[Step 1]   Click the Certifications Communications link from the Host Communications menu.

FIGURE 154: GINNIE*NET* ON T HE WEB: INVEST OR REPORT ING COMMUNICAT IONS OPTIONS SCREEN

The **Certifications Communications Selections** screen will display.

FIGURE 155 : CERT IFICAT IONS COMMUNICAT IONS SELECT IONS SCREEN

[Step 2]   Select the Create List Manually option to begin the pool Submission process.

Note: To create or import a pool(s) the Issuer has to submit the pool(s) via Ginnie*NET* before completing the following steps.

- Select I for an Issuer Recertification or **C** for a Custodian Recertification.
- Enter the Pool Number.
- Select the Issue Type.
- Select the Pool Type.
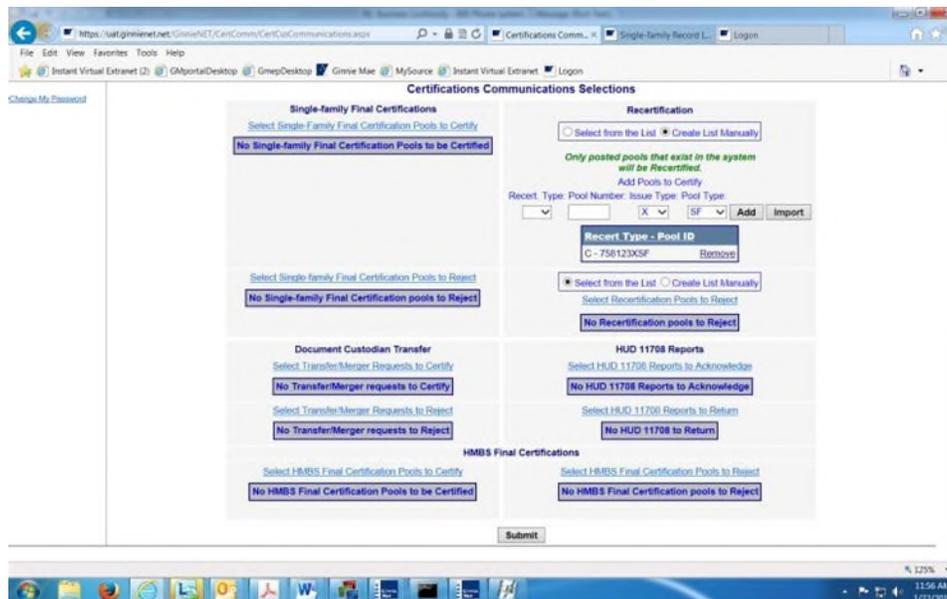
FIGURE 156: CERT IFICAT IONS COMMUNICAT IONS - RECERT IFICAT IONS CREAT E LIST MANUALLY

[Step 3]   Click Add to generate a list of pool(s).

[Step 4]   Click Add to continue adding pools or Remove to remove the pool from the list.

[*Step 5*]   To import pool(s) from a list, click the **Import** button**.**

FIGURE 157: CERT IFICAT IONS COMMUNICAT IONS SELECT IONS SCREEN

[*Step 6*]   Review the File layout for the Import option:

TABLE 38: IMPORT LAYOUT OPTIONS

Import Layout			
Field #	Field Name	Position	Format
1	Pool Number	1-6	XX9999
2	Issue Type	7	X, C, M, H
3	Pool Type	8-9	All valid Single-family, Multifamily, HMBS Pool Types
4	Recertification Type	10	I - Issuer, C- Custodian
5	Action Type	11	C - Certify, R - Reject
Examples			
123456XSFCC			
AB1234MARI			
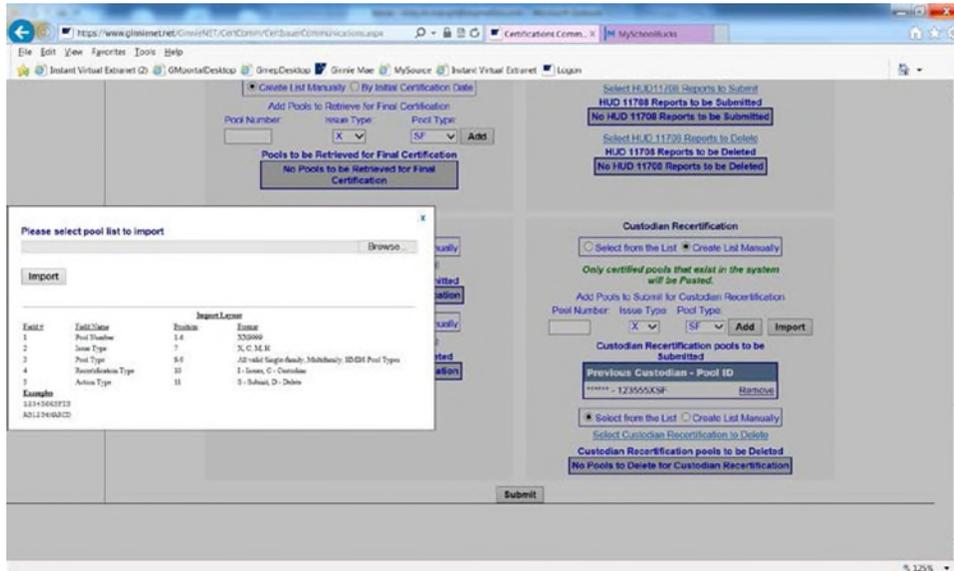
FIGURE 158: IMPORT LAYOUT

[*Step 7*]   Select Browse to search for the pool file.

[*Step 8*]   Select the file and click Open.

[*Step 9*]   Select the Import button.
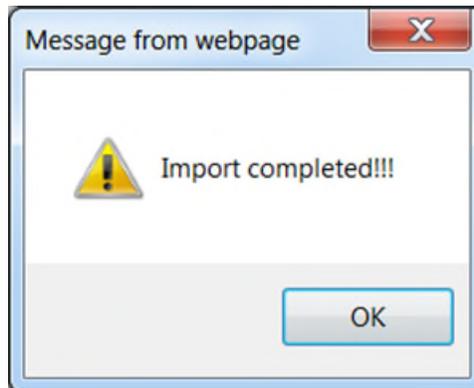
FIGURE 160: IMPORT COMPLETED NOTIFICATION

[Step 1] Complete the SecurID Token Authentication process as described in **Section 7.2: SecurID Token Validation.**

[Step 2] Once the verification process is complete, the system will display the Transmission Review screen.

FIGURE 161: GINNIE*NET* HOST COMMUNICATIONS RESULT REPORT (FOR JOB NUMBER 2025)

[Step 3] This record indicates whether or not your request was executed successfully and will provide the date and time of submission and the FCN/FRN number generated upon successful transmission to the network.

[Step 4] To either print the screen, or to return to the Main Menu, simply click on either link in the top right-hand corner of the screen.

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

This record indicates whether or not your request was executed successfully and provides the date and time of submission and the FTN number generated upon successful transmission to the network.

8.11 DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS

8.11.1 *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*NET* confirmation, which is currently faxed to Issuer.

For example, four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer, two (2) pools do not belong to the Issuer, the 398 pools are processed and the two (2) pools are rejected and identified as rejects on the confirmation.

NO TE: The Issuer is responsible to resubmit the two rejected pools, if necessary, as a separate transfer request. To access the Document Custodian Transfer screen functions, step through the following procedural flow:

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

FIGURE 162: GINNIE*NET* MAIN MENU SCREEN (W/CERT IFICAT IONS COMMUNICAT IONS LINK)

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

FIGURE 163: CERT IFICAT IONS COMMUNICAT IONS SCREEN (DOCUMENT /CUST ODIAN TRANSFER)

[Step 3] Click the Select Transfer/Merger Requests to Submit link to begin the report transmission process. The Select Transfer/Merger Requests to be Submitted screen will display.

FIGURE 164: SELECT TRANSFER/MERGER REQUEST S TO BE SUBMIT TED SCREEN

[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 [»] button to select all reports listed in the Selected Pools column.

FIGURE 165: SELECT TRANSFER/MERGER REQUEST S TO BE SUBMIT TED SCREEN (MOVE REPORT S)

[Step 6] Once the desired reports have been selected, click the single-arrow [◄] button to move those reports over to the Available column of the screen.

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

[Step 8] Click the Submit button to begin the SecurID Token verification process.

[Step 9] Step through the complete SecurID verification process, as described in the SecurID Verification section.

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

FIGURE 166: CERT IFICAT IONS COMMUNICAT IONS: SUBMIT SUCCESSFUL RESULT S SCREEN

❶ The record shown will 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] You may then either print the current results page report or click 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 indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.11.2 *Document Custodian Merger Screen Functions*

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

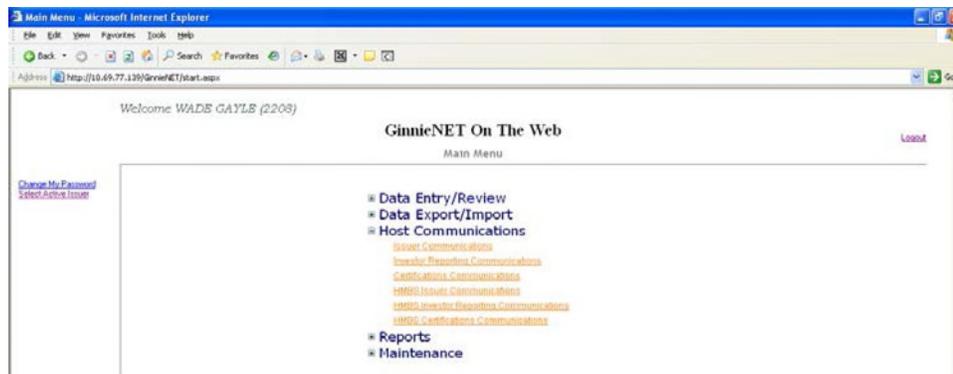*[Step 1]*   On the Ginnie*NET* Main Menu screen, click the Host Communications link.
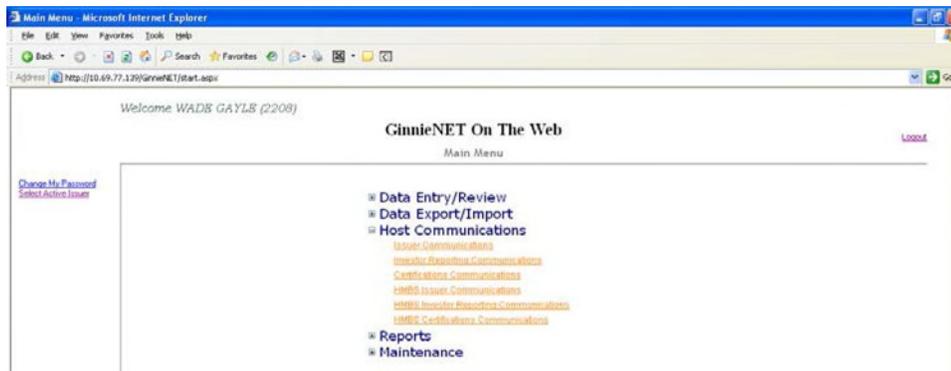
FIGURE 167: GINNIE*NET* MAIN MENU SCREEN (W/CERT IFICAT IONS COMMUNICAT IONS LINK)

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

FIGURE 168: CERT IFICAT IONS COMMUNICAT IONS SCREEN (DOCUMENT /CUST ODIAN MERGER)

[Step 3]   Click the Select Transfer/Merger Requests to Submit link to begin the report transmission process. The Select Transfer/Merger Requests to be Submitted screen will display.
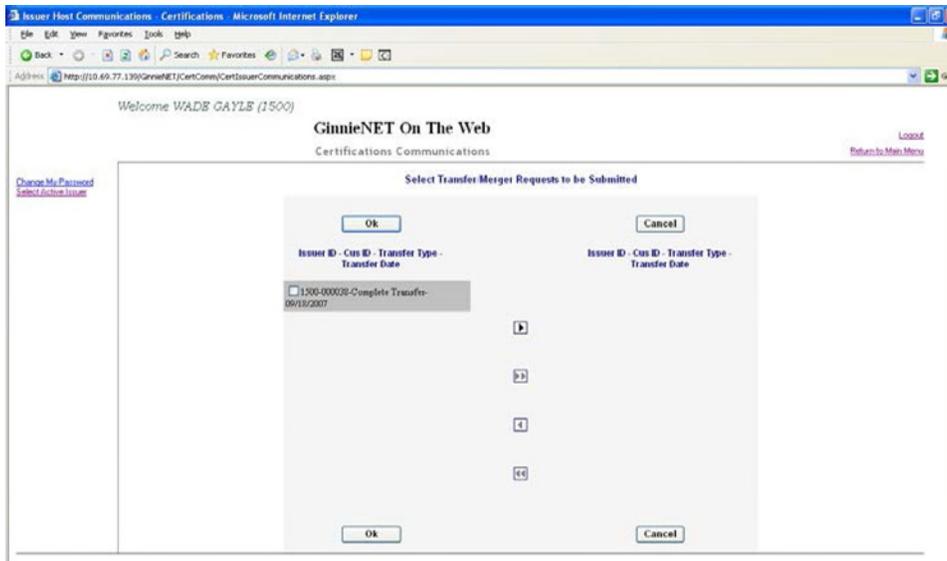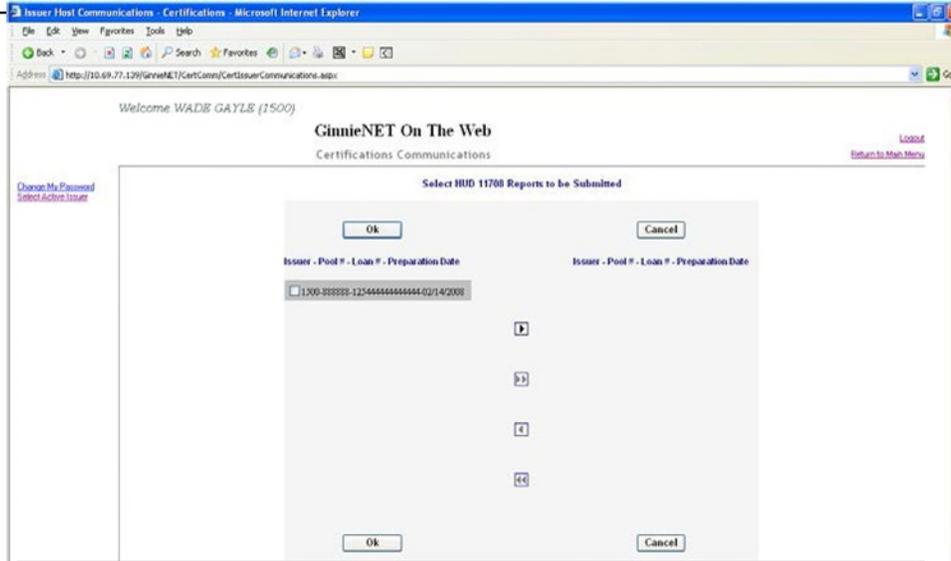
FIGURE 169: SELECT TRANSFER/MERGER REQUEST S TO BE SUBMIT TED SCREEN

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

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

FIGURE 170: SELECT TRANSFER/MERGER REQUEST S TO BE SUBMIT TED SCREEN (MOVE REPORT S)

[Step 6] Once the desired reports have been selected, click the single-arrow [◄] button to move those reports over to the Available column of the screen.

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

[Step 8] Click the Submit button to begin the SecurID Token verification process.

[Step 9] Step through the complete SecurID Token verification process as described earlier in the SecurID Verification section.

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

FIGURE 171: CERT IFICAT IONS COMMUNICAT IONS: QUARTCERT SUCCESSFUL RESULT S SCREEN

❶ The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 11] You may then either print the current results page report, or click the Return to Main Menu link at the top of the page to return the Ginnie*NET* Main Menu screen.

NO TE: After each successful transmission to the network a notification indicating activity on the Ginnie*NET* Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

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 you to print all of the following:

- New Pool Processing reports

- Certifications reports

- Investor Reporting files

FIGURE 172: 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   INVES TORREPORTING

- 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 173: GINNIE*NET* 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 be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 2] Click 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*NET* will switch the view to the Details page directly.

9.4.2.1   *Searching Single Records*

FIGURE 174: GINNIE*NET* MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

[Step 1] Enter a report query and click the Search button to initiate the search argument.

[Step 2] Once located, click the desired record.

FIGURE 175: FILE DOWNLOAD SCREEN)

[Step 3] Click the Open button to open the current record or click the Save button to save the record to a specified repository point.

9.4.2.2 *Searching Multiple Records*

FIGURE 176: GINNIE*NET* MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

By leaving the Pool Number field empty, and entering any other search query, Ginnie*NET* will switch the view to a search results page that can display multiple records when multiple pools are entered on the system.

[Step 1]   Enter a report query without entering a Pool Number, as mentioned above.

FIGURE 177: SCHEDULE OF SUBSCRIBERS—11705 SELECT ION SCREEN:)

[Step 2]   Click on any of the individual checkboxes (☑) in the Select column to select one or more record items.

[Step 3]   Click the Display Selected Report Items button at the bottom of the screen, or click the Select All button to initiate the search argument.

[Step 4]   A system-generated message screen will display with the following message:
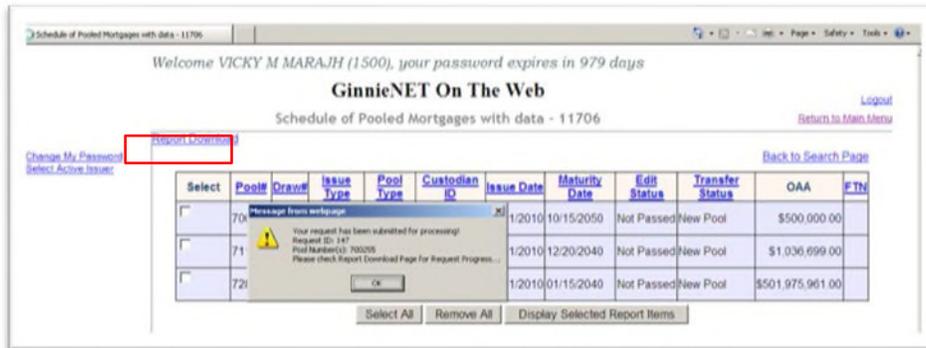
FIGURE 178: PRINT REQUEST MESSAGE LOG DISPLAY

[Step 5]   Click the OK button.

[Step 6]   Click the Report Download link in the upper left-hand corner of the screen.

[Step 7]   Select the desired Confirmation Number from the Confirmation# column.

[Step 8]   Click the Open button to open the current record or click the Save button to save the record to a specified repository point.

FIGURE 179: FILE DOWNLOAD SCREEN)

[Step 9]   Click the Open button to open the current record or click the Save button to save the record to a specified repository point. Alternatively, click the Cancel button to abort the current Open/Save action and to exit Adobe Reader.

APPENDIX A - TERMS, DEFINITIONS, ACRONYMS, AND ABBREVIATIONS

TABLE 39 DOCUMENT TERMS, DEFINITIONS, AND ACRONYMS

ACRONYM	DEFINITION
ABA#	Bank's Routing Number
ACH	Automated Clearinghouse
ACS	Automated Collection System
ARM	Adjustable Rate Mortgage
CMT	Constant Maturity Treasury
C RG	Custom Re-performing pool type
EST	Eastern Standard Time
ET	Extended Term Loan Collateral Ginnie Mae Pool Type
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
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
MIP	Multiple Issuer Pool
ML	Code for a type of ARM pool
MM/DD/YYYY	Month/Day/Year
MM/YYYY	Month/Year

OAA	Original Aggregate Amount

ACRONYM	DEFINITION
OPB	Original Principal Balance
P&I	Principal and Interest
PC	Personal Computer
PDF or .pdf	Portable Document Format
PIH	Public Indian Housing
PPA	Pool Processing Agent
QUARTCERT	Quarterly Certifications
RAM	Random Access Memory
RCC-FCN	Recertification Custodian Certification File Certification Number
RCI-FCN	Recertification Issuer Certification File Certification Number
RCC-FRN	Recertification Custodian Certification Final Rejection Number
RCI-FRN	Recertification Issuer File Rejection Number
RCC-FTN	Recertification Custodian File Transmission Number
RCI-FTN	Recertification Issuer File Transfer Number
RPB	Remaining Principal Balance
RD	Rural Development
RG	Re-performing Pool Type
ROM	Read Only Memory
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