# Various Loan Record Control Fields and Suspense Procedures

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# Various Loan Record Control Fields / Suspense — Agenda

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# Various Loan Record Control Fields Overview

**Purpose:** Monthly matching process that reviews certain data fields initially reported on an MBS Loan at Pool Issuance and compares them to values reported to the Reporting and Feedback System (RFS).

- Various Record Controlled Fields are identified on **Page 23 of Appendix VI-19** by a Superscript 1:

| V – Various Record Field # | Field Name |
|---|---|
| 1 | Record Type |
| 2 | Unique Loan ID |
| 3 | Living Units[1] |
| 4 | Loan Purpose[1] |

- Changes from the value reported at Pool Issuance and any subsequent "V" Record reporting value are "Suspended" and must be evaluated.

# Various Loan Record Reporting Scenarios

The Various Loan Record contains **"static" information**; unchanged over the course of the time in the Pool.

**Why report** a Various Loan Record:

- This record is only required to be reported if there is a correction to data initially reported at pooling (corrective reporting).

**Why not to report** a Various Loan Record:

- Reporting the same information reported at pooling (duplicate reporting).

- Updates to data occurring AFTER pooling  (e.g. Credit Score at pooling of '645'; subsequent Credit Score periodic updates/changes are not to be reported in monthly reporting to RFS).

# Various Loan Record Example

**Two controlled fields:** Comparing values At Pooling and the first 4 months of monthly Investor Reporting.

- In months 1 and 3, no "Various" record was submitted to RFS.

- In months 2 and 4, a "Various" record was submitted to RFS.

    - **Month 2:** Since values are the same as "At Pooling" (duplicate), there is no need to submit a "Various" record.

    - **Month 4:** The correction/change in Loan Purpose Value (from 1 to 2) results in a Various Loan Suspense.

**At Pooling (Jan 2024)**

| Field Name | At Pooling Value |
|---|---|
|  |  |
| Living Units | 1 |
| Loan Purpose | 1   (Regular) |

**Investor Reporting:  Monthly to RFS (Months 1 – 4)**

| Field Name | Month 1 | Month 2 | Month 3 | Month 4 |
|---|---|---|---|---|
|  |  |  |  |  |
| Living Units | (No "V") | 1 | (No "V") | 1 |
| Loan Purpose | (No "V") | 1 | (No "V") | 2 (Refinance) |

# Creation of Various Suspense Records

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# Creation of Various Suspense Records

**Various Suspense Records are created when:**

- A Various Loan Record is submitted **AND**

- At least one control field value differs from the field value reported at pool origination.

The listing of an **Issuer's Various Suspense Items for the month** is available for download as soon as Various Suspense Items are created.

If you have Various Suspense Items, you will receive an e-Notification on the 7th business day.

**To view the e-Notification message:**

1. Login to MyGinnieMae

2. Under Tools > Applications, click "eNOTE"

3. The subject of the e-Notification is "RFS Various Suspense Download"

# Sample Various Suspense e-Notification

**View Issuer Notification**

**Issuer #:**

**Date Created:**

**Reference #:**

**Notice Type:** Loan Processing

**Subject:** RFS Various Suspense Download

**Message:** Suspended Various records for the December reporting period are now available to download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to download the Various Suspense Items are found in the MAS User Guide. Click on Various Suspense under the Download tab and follow the instructions to download the Various Suspense Items. Review the items, mark the records with an A to accept or an R to reject in column AV, provide a reason for the Accept or Reject in column AW, and return it to GinnieMaeVarious@deloitte.com no later than the 20th calendar day of the month.
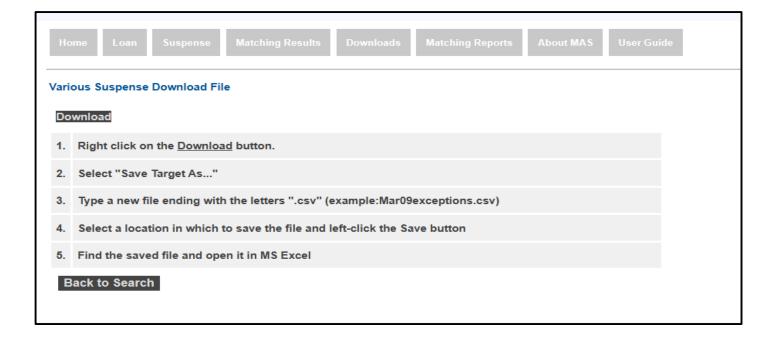
**Read By:**

**Date Read:**

# Downloading a Various Suspense File

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# Downloading a Various Suspense File

**To download a Various Suspense File:**

1. Login to MyGinnieMae

2. Click "Tools" in upper right-hand corner

3. Under Applications, click "MAS"

4. Click the Download button to select the "Various Suspense" download option

5. Follow the instructions on the screen to download and save your file to Excel

| Home | Loan | Suspense | Matching Results | Downloads | Matching Reports | About MAS | User Guide |
|------|------|----------|------------------|-----------|------------------|-----------|-----------|

**Various Suspense Download File**

Download

1. Right click on the Download button.

2. Select "Save Target As..."

3. Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)

4. Select a location in which to save the file and left-click the Save button

5. Find the saved file and open it in MS Excel

Back to Search

# Sample Various Suspense Download

- The Download has your **Issuer ID** and the **Record Date** at the top

- The Record Date is the current reporting period

- The first three columns, **Pool ID**, **Unique Loan ID** and **Issuer Loan ID**, are identifiers for the Various Loan Records that were suspended

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Currently Suspended Various Loan Records | | | | | | | | | | | |
| Request Accept or Reject for the entire Record - include Reason | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | ISSUER ID: 1234 | | | | | | | | |
| | | | RECORD DATE: MM/01/YYYY | | | | | | | | |
| | | | | | | | | | | | |
| POOL ID | UNIQUE LOAN | ISSUER LOAN I | L LVNG UNITS | V LVNG UNITS | L LOAN PURPS | V LOAN PURPS | L CRDT SCRE | V CRDT SCRE | L DWN PYMNT | V DWN PYMNT ASSIST FLG | L CMBIND LTV RATIO PRCNT | V CMBIND LTV RATIO PRCNT |
| GT8571 | #320456607 | #4400198661 | 1 | | 1 | | 638 | * | | 2 | 98.19 | |
| GT8580 | #320944340 | #4425204486 | 1 | | 1 | | 617 | * | | 2 | 98.19 | |
| GT6979 | #321237369 | #4401129061 | 1 | | 1 | | 582 | * | | 2 | 92.97 | 98.19 |
| GT6874 | #322275637 | #4701632764 | 1 | 2 | 1 | | 707 | | | 1 | 98.19 | |
| GT4790 | #322560723 | #4401443327 | 1 | 2 | 1 | | 717 | | | 2 | 100 | |
| GT4472 | #323582675 | #4418636319 | 1 | 2 | 3 | | 432 | | | 2 | 71.05 | |
| GT4503 | #324062999 | #4401387981 | 1 | 2 | 3 | | 481 | | | 2 | 84.25 | |
| CT4507 | #324110692 | #4401168384 | 1 | 2 | 3 | | 504 | | | 2 | 77.17 | |

# Reviewing a Various Suspense Download File

- Your Various Suspense Download contains **2 columns** for each Various Suspense element:

  o The **first column, 'L'**, is the value on the loan submitted to Ginnie Mae at pool origination.

  o The **second column, 'V'**, is the value you reported in the various loan record this month. *The "V" value (highlighted in yellow) is the value that you are evaluating in your accept or reject request.*

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Currently Suspended Various Loan Records | | | | | | | | | Data Submitted to Ginnie Mae at Origination | | |
| Request Accept or Reject for the entire Record - include Reason | | | | | | | | | Data Reported this Month | | |
| | | | | | | | | | | | |
| | | ISSUER ID: 1234 | | | | | | | | | |
| | | RECORD DATE: MM/01/YYYY | | | | | | | | | |
| | | | | | | | | | | | |
| POOL ID | UNIQUE LOAN | ISSUER LOAN I | L LVNG UNITS | V LVNG UNITS | L LOAN PURPS | V LOAN PURPS | L CRDT SCRE | V CRDT SCRE | L DWN PYMNT | V DWN PYMNT | L CMBIND LTV RATIO PRCNT | V CMBIND LTV RATIO PRCNT |
| GT8571 | #320456607 | #4400198661 | 1 | | 1 | | 638 | * | | 2 | 98.19 | |
| GT8580 | #320944340 | #4425204486 | 1 | | 1 | | 617 | * | | 2 | 98.19 | |
| GT6979 | #321237369 | #4401129061 | 1 | | 1 | | 582 | * | | 2 | 92.97 | 98.19 |
| GT6874 | #322275637 | #4701632764 | 1 | 2 | 1 | | 707 | | | 1 | 98.19 | |
| GT4790 | #322560723 | #4401443327 | 1 | 2 | 1 | | 717 | | | 2 | 100 | |
| GT4472 | #323582675 | #4418636319 | 1 | 2 | 3 | | 432 | | | 2 | 71.05 | |
| GT4503 | #324062999 | #4401387981 | 1 | 2 | 3 | | 481 | | | 2 | 84.25 | |
| CT4507 | #324110692 | #4401168384 | 1 | 2 | 3 | | 504 | | | 2 | 77.17 | |

# Reviewing a Various Suspense Download File

- Asterisks, '*', in any of the 'V' record columns indicate that you want the "L" field value to be removed. Per APM 10-16, **certain loans cannot have a blank Credit Score**; therefore, you must "Reject" these records.

- **Reviewer Note:** If an Issuer has several corrections suspended and one value is "Rejected", you must reject the entire suspense record. Only "Accept" if all values in each of the "V" columns are being accepted.

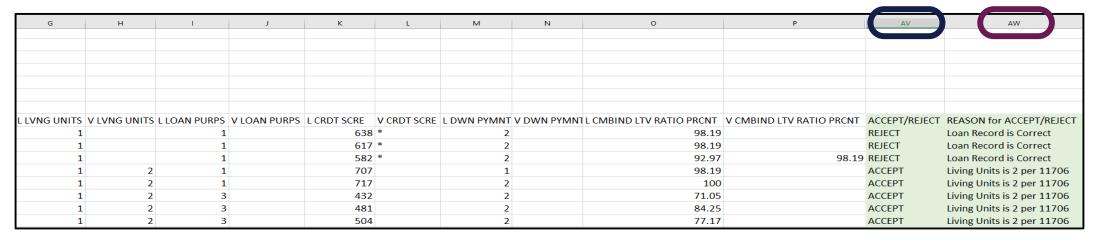| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Currently Suspended Various Loan Records | | | | | | | | | Data Submitted to Ginnie Mae at Origination | | | |
| Request Accept or Reject for the entire Record - include Reason | | | | | | | | | Data Reported this Month | | | |
| | | | | | | | | | | | | |
| ISSUER ID: 1234 | | | | | | | | | | | | |
| RECORD DATE: MM/01/YYYY | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| POOL ID | UNIQUE LOAN | ISSUER LOAN I | L LVNG UNITS | V LVNG UNITS | L LOAN PURPS | V LOAN PURPS | L CRDT SCRE | V CRDT SCRE | L DWN PYMNT | V DWN PYMNT | L CMBIND LTV RATIO PRCNT | V CMBIND LTV RATIO PRCNT |
| GT8571 | #320456607 | #4400198661 | 1 | | 1 | | 638 | * | 2 | | 98.19 | |
| GT8580 | #320944340 | #4425204486 | 1 | | 1 | | 617 | * | 2 | | 98.19 | |
| GT6979 | #321237369 | #4401129061 | 1 | | 1 | | 582 | * | 2 | | 92.97 | 98.19 |
| GT6874 | #322275637 | #4701632764 | 1 | 2 | 1 | | 707 | | 1 | | 98.19 | |
| GT4790 | #322560723 | #4401443327 | 1 | 2 | 1 | | 717 | | 2 | | 100 | |
| GT4472 | #323582675 | #4418636319 | 1 | 2 | 3 | | 432 | | 2 | | 71.05 | |
| GT4503 | #324062999 | #4401387981 | 1 | 2 | 3 | | 481 | | 2 | | 84.25 | |
| CT4507 | #324110692 | #4401168384 | 1 | 2 | 3 | | 504 | | 2 | | 77.17 | |

# Returning the Completed Various Suspense Download File

Columns "**AV**" and "**AW**" must be completed; "**AV**" with an "Accept" or "Reject" and "**AW**" with a reason for the "Accept" or "Reject"

| L LVNG UNITS | V LVNG UNITS | L LOAN PURPS | V LOAN PURPS | L CRDT SCRE | V CRDT SCRE | L DWN PYMNT | V DWN PYMNT | L CMBIND LTV RATIO PRCNT | V CMBIND LTV RATIO PRCNT | ACCEPT/REJECT | REASON for ACCEPT/REJECT |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | | 1 | | 638 | * | 2 | | 98.19 | | REJECT | Loan Record is Correct |
| 1 | | 1 | | 617 | * | 2 | | 98.19 | | REJECT | Loan Record is Correct |
| 1 | | 1 | | 582 | * | 2 | | 92.97 | 98.19 | REJECT | Loan Record is Correct |
| 1 | 2 | 1 | | 707 | | 1 | | 98.19 | | ACCEPT | Living Units is 2 per 11706 |
| 1 | 100 | 1 | | 717 | | 2 | | 100 | | ACCEPT | Living Units is 2 per 11706 |
| 1 | 2 | 3 | | 432 | | 2 | | 71.05 | | ACCEPT | Living Units is 2 per 11706 |
| 1 | 2 | 3 | | 481 | | 2 | | 84.25 | | ACCEPT | Living Units is 2 per 11706 |
| 1 | 2 | 3 | | 504 | | 2 | | 77.17 | | ACCEPT | Living Units is 2 per 11706 |

**To effectively process your Various Suspense Download Response File:**

- Do not alter the columns or rows in the download (i.e., hiding columns, etc.) that you initially downloaded.
- Email the completed file to GinnieMaeVarious@deloitte.com as soon as possible. *Files received after the 20th calendar day of the month are rejected.*
- Submit Response File in Excel format (not CSV).

*Additional information on Various Suspense can be found in Appendix VI-19 of the MBS Guide (page 23)*

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# For questions regarding this topic, contact:

**The Ginnie Mae Various Suspense Team**
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