



# MFPDM Issuer User Manual

# **PPM Version 2.0**

New Pool Processing System – Multifamily Pool Delivery Module

**U.S. Department of Housing and Urban Development** 

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# **Solution Information**

	Information
Solution Name	Multifamily Pool Delivery Module
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Primary Segment Sponsor	
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# 1 Solution Summary

A core Ginnie Mae function is to allow Issuers to submit pool and Ioan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). This process is currently initiated by Issuers utilizing the Ginnie*NET* application to electronically submit the required information. Pool and Ioan data is submitted through the use of electronically uploaded files or by manual data entry.

#### 1.1 Features

- My Dashboard
- Pools & Loans View
- Pool Details
- All Loans
- Loan Details
- Draw History Details
- Manually add pools, loans, and draws
- Import and Export pools, loans, and draws
- Modify pools, loans, and draws
- Delete and Recall pools
- Maintenance

#### 1.2 Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool , save and validate
- Issuers can then add a Loan and Draws (if applicable) and validate
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance.
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system.

# 2 Getting Started

The Multifamily Pool Delivery Module (MFPDM) project provides an updated application interface to those processes and procedures that are currently supported through the Ginnie*NET* application. Pool



Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

#### 2.1 Software Version

The MFPDM application is a web-based solution and is updated at the server level. Users will always be directed to the latest version. Internet Explorer (IE) version 11, Firefox and Chrome are compatible web browsers. The MFPDM application does not support other web browsers.

To access the MFPDM Application via the IE browser, Users may need to disable the browser compatibility settings by following these steps:

- 1. Open IE browser.
- 2. Click on the Tools icon on the top right corner of the screen.
- 3. Click on the Compatibility View Setting option.
- 4. Ensure the 'Display Intranet sites in Compatibility View' option is not checked.
- 5. Click on Close to continue.

Print	Change Compatibility View Settings
File	•
Zoom (100%)	Add this website:
Safety	ginniemae.gov
Add site to Start menu	Websites you've added to Compatibility View:
View downloads	Ctrl+J Re
Manage add-ons	
F12 Developer Tools	
Go to pinned sites	
Compatibility View settings	
Report website problems	
Internet options	
About Internet Explorer	Display intranet sites in Compatbility View
	Use Microsoft compatibility lists
	Learn more by reading the Internet Explorer privacy stateme

Figure 1: Compatibility Setting

**Note:** If using IE, please ensure browser is up to-date, please validate with your System Admin before selecting one of the download links <u>32-bit system</u> / <u>64-bit system</u>.



# 2.2 Access Information

There are three user roles associated with MFPDM.

#### Table 1 - User Access

Role	User	Description			
	EXTERNAL				
Organization Members of the Issue Administrators institution who serve local administrators for the system		Allowed to add, edit, and remove the permissions of all Issuer and Sub-Servicer users in the local system			
Data Entry Personnel	lssuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications and submit pools to Authorized Signers			
Authorized Signer	lssuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit pools for immediate transfer			



# 2.3 Solution Menu

Below is an overview of the solution as it applies to MFPDM.

# 2.3.1 My Dashboard

My Dashboard includes recent pool updates for the Issuer, system messages and more.



Figure 2: My Dashboard



My Dashboard is organized into the following sections:

#### Marquee

The Marquee displays a slideshow of latest news, tours, and quick overview of features within the application.



Figure 3: Marquee

#### My Pools

Shows the total count of all pools associated with the selected Issuer along with the individual count of pools per status. Clicking on an individual status navigates to the pool list screen filtered by the respective status.



Figure 4: My Pools

#### **Recent Pool Activity**

This section shows information related to recent activity within an Issuer's pools. The three most recently active pools from each category are shown. To view a list of pools within a category, click the "See All" link to navigate to the pool list screen filtered by the respective category.



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#### Inbox

This section contains a summary view of Messages, Tasks, and Events. Clicking on "View All Messages" displays a detailed page of the Inbox.



Figure 6: Inbox

#### Notes

Add, modify, or delete personal notes entered into the system.

Notes		
	Q. Filter by note title	
Contact Christine regarding Pool submission		
Project Documents due EOD Friday		
VIEW ALL NOTES		• NEW

Figure 7: Notes

# Activity Feed

User can view log of their recent activities such as submissions.



Figure 8: Activity Feed



#### **IOPP Scorecard**

The IOPP scorecard shows an overview of an Issuer's operational and overall scores. The user will see a list containing the current month's score along with the prior eleven (11) months for a total period of one (1) year.



Figure 9: IOPP Scorecard

#### **Commitment Authority**

This section contains a pie chart that shows a breakdown of Available and Used Commitment Authority. Hovering over any section of the chart displays more detailed information related to that item. Clicking on "View Details" navigates to the respective Commitment Management (CM) application on GMEP 1.0.



Figure 10: Commitment Authority



#### **Pool Numbers**

This section contains a bar chart that shows a breakdown of Available (grey bar) and Used (green bar) Pool Numbers broken down by month. Hovering over the graph shows more detailed information. Clicking on "View Details" navigates the respective Request Pool Number (RPN) application on GMEP 1.0.



Figure 11: Pool Numbers



#### 2.3.2 User Profile

Clicking on the CR Hello DANNY icon at the upper right displays the user profile.



Figure 12: User Profile

Upon first entry to the system Users will have to select the default Issuer ID they wish to display moving forward. Select the Issuer ID drop-down menu to change the selected Issuer ID. (Only applicable if Users have access to multiple Issuer IDs).

#### 2.3.3 Messages



The icon at the upper right displays the User's most recent messages. In addition users can view all messages from the Inbox section on My Dashboard (see section 2.6.1).



Figure 13: Messages

Users can view all messages by clicking VIEW ALL MESSAGES. Note that pools listed in blue include detailed information. Double-click on a message to view details.

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FLAG IMPORTANT	MARK UNREAD	B DELETE	×
A new event h	nas been added to th	ne calendar.	
		ne calendar for Nov 15, 2017 from 2:30 PM ET to 4:00 P	M ET.

#### Figure 14: Message Details

Click one of the buttons in the popup to:

- FLAG IMPORTANT: message will be marked to save for future reference
- MARK UNREAD: the message will be kept in the My Message section
- **DELETE:** the message will be removed



# 3 Using the Solution (Online)

Below is an overview of the solution as it applies to MFPDM.

# 3.1 MFPDM Application

# 3.1.1 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

	Ginnie	Mae Noters	1yGinnieMae					ielio Edwin 🗹 🔒
My I	Dashboard	Pools 8	Loans Ma	aintenance				
	786 All ME Pool	15	381 Deaft	75 Submitted for Finial Centification	95 Final Certified	235 Bissed	29 TAI Pools	Ø ADD POOLS
Tata	- 667 Color	had 0		READY FOR SLEMISSION O PASS	ed \star favorite 🤤	REJECTED 🔬 CERTIFIED	Q Please enter Pool ID	Advanced
Tota	:667 Selec		POOL TYPE				Q Please enter Pool ID BUSINESS POOL STATUS RULES	Advanced
			_		DRAW NUMBER CI	USTODIAN NUMBER / NAME		
	\$ ₽	POOL NUMBER	POOL TYPE	ISSUE DATE	CHINA NUMBER CI	USTOOIAN NUMBER / NAME D0466 / U.S. BANK NATIONAL SSOCIATION	BUSINESS POOL STATUS RULES Submitted for Final	ISSUER ID

Figure 15: Pools & Loans Page.

#### 3.1.1.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.





#### Table 2: Pool Status Icons

lcon	Stage	Definition
ピ	All MF Pools	Summary of all pools in all stages.
Z	Draft	Pools that have been saved but not yet submitted
¢	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.
Pz	Final Certified	Pools that have been Final Certified by the Document Custodian.
	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.
1	TAI Pools	Pools that are Transferred at Issuance.

#### 3.1.1.2 Add Pools

Clicking on the ADD POOLS button provides the option to enter pool information manually or to import pool/loan data.

Add Pools	×
Enter Pool Data Manually Refer MANUALIY	Import pool data file Vew rules for valid Pool file Conserved Overros profile submissions CANCEL SCIENT

Figure 17: Add Pools

- 1. Under 'Enter Pool Data Manually', click the **ENTER MANUALLY** button to be taken to the Pool Details screen to manually create a new pool on the Pool Details screen.
- 2. Under 'Import pool data file', click the button to locate a compatible file containing pool/loan data to import.
  - a) Select 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
  - b) Select 'Override prior file submissions' to replace previously entered/imported data.



#### 3.1.1.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.



#### 3.1.1.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two characters are entered.

|--|

Figure 19: Search

#### 3.1.1.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

Q	Please enter Pool ID	Advanced
	Pool Number	
ME	Pool Type	
	Issue Date	
nk of	Draw Number	
nk of	Custodian Number	
TIK OF	Business Rules	
nk of	Pool Status	
	Transfer at Issuance	
nk of		APPLY FILTER

Figure 20: Advanced Search

Users can search based on one or more of the following fields:

- Pool Number
- Pool Type



Q Please enter Pool ID	Advanced
Pool Number	
Pool Type	
CL	
CS	
LM	
LS	
PL	
PN	
RX	

#### Issue Date



- Draw Number
- Custodian Number / Name
- Business Rules (Not Passed, Passed, Not Yet Run)



- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)
- Transfer at Issuance



#### 3.1.1.6 Clear Filter

	READY FOR SUBMISSION	⊘ PASSED	* FAVORITE	P REJECTED	් CERTIFIED	Q Please enter Pool ID	Advanced
Pool Type: PN x Business Rules: Passed x	Pool Status: Draft ×						3 filters applied clear filter

#### Figure 21: Clear Filter

Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the 'X' on the respective filter.

#### 3.1.1.7 Pools List

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

Column	Description			
Checkbox	Check to edit, validate or submit a pool or multiple in bulk.			
_	A 🏛 next to the pool indicates that it is locked for editing.			
Favorite 🗯	Indicates pool(s) the user has an interest in tracking.			
Rejected 😜	Indicates the pool was rejected during Final Certification.			
Pool Number	6 characters alpha numeric number			
Pool Type	CL, CS, LM, LS, PN, RX			
Issue Date	Pool issue date.			
Draw Number	Numeric character that represents the draw number being viewed.			
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.			
Business Rules	Business Rules not yet run Passed validation Did not pass validation			
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).			

#### Table 3: All Pools Colums

#### 3.1.2 Pool Header

🚱 Pool AB1234 🏠 💀 💀 🕬	ME 6
State         Subtraining (Ginnie Mae I)         Subtraining (Ginnie Mae I)           Suburbait         Pool Type:         Sucurity Rain: 2000 %           Brainers Rules: Not Yet Run         Pool Ansonit \$ 0.00         Interest Rain: 0.000 %           Project Number:         Mordgage Amount \$ 0.00         Maturity Date:	

Figure 22: Pool Header

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Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, the Pool Header provides vital information including:

- Pool Number
- Favorite status
- Pool Status
- Issue Type
- Issue Date
- Business Rules status
- Draw Number (if applicable)
- Project Number
- Pool Type
- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date

# 3.1.2.1 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.





#### Table 4 - Pool Actions

Function	Definition
0	Manually refreshes the screen.
🖉 EDIT	If the pool has not yet been submitted, edit the pool/loan information.
✓ VALIDATE	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
DELETE	Delete a pool, loan, or loans, when a pool is in Draft status.
Ø CANCEL	Cancel current edits on a screen.
SAVE	Save changes.
∜ SUBMIT	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
∲r RECALL	Available to pools that are in the <i>Submitted for Final Certification</i> and <i>Final Certified</i> status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)
✓> EXPORT	Export pool/loan data.
D DOCS	Create/generate forms or reports.
+ MORE	When there are more than 4 action buttons available they will appear under More.

#### 3.1.2.2 Contact Cards



Figure 24: Contact Cards

Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, Contact Cards provide the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

#### 3.1.3 Pool Details Page

Based on the Schedule of Subscribers and GNMA Guaranty/Contractual Agreement (HUD-11705) form, this page allows Users to enter Pool data and complete the Certification and Agreement (HUD-11711-B) form.



Pool AB1234 😭 ue Type: X - Mutifamity (Ginne Mae I) ue Date: siness Rules: Not Yet Run geet Number:	Pool Type: Pool Amount: \$ 0.00 Montgage Amount: \$ 0.00	Submission Type: Security Faite: 00 Interest Faite: 00 Maturity Cate:	10 % 2 %		B save o
Pool Details					
Header Information					
Pool Number AB1234	* Itsue Date	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type	* Submission Type	v
General information					
Pool Tax ID	Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method Concurrent Date (Cl	0
Rates	rtgage Interest Rate Servicing Fee	Maturity Date	Ë		
Master Agreements					
Custodian Number / Name	Subservicer Number / Name	Transfer - Transfer at Issuance (TAI) Ves  No	Principal & Interest Ac ABA / Federal Routing I	ounf Account Number	
Subscriber					
(D ADD	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (N 8)	_
No data available.				Total	\$ 0.00
+ Certification and Agreeme	nt - Form 11711B				
Pool Document Requirement Indicator Any and all security agreements affer designated document custodian and the delivery of securities, only Ginnie	cling the mortgages in the referenced pool or loan which provides that any interest of a secured part Mae will have any ownership interest in and to th				
	or loan package is now subject to any security agr in and to the pooled mortgages.	eement between the issuer and any creditor, an	nd upon the release (delivery) of s	ecurities backed by the pool or loan packag	e, only Ginnie
No mortgage in the referenced pool of Mae will have any ownership intrest in the second se					
No mortgage in the referenced pool of Mae will have any ownership intrest in Pool Statistics					
	- /HA. Totals Quantity UPB Amount	USDA Rural Development Totals – Quantty UPB Amount	- Additional Information Weighted Average Inter	est Rate	
Pool Statistics     Total Amounts     P&I Payment Amount	Quantity	Quantity	- Additional Information Weighted Average Inter	ad Rate	

Figure 25: Pool Details Page

Note: Fields marked with an asterisk (\*) are required to save a pool.

Table 5: Pool Details Field List

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six- alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool

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Field Name	Section	Description
		Number are letters. The number is pre-assigned by
		Ginnie Mae.
Issue Date*	Header Information	The date from which a mortgage-backed securities pool
		issued under the Ginnie Mae mortgage-backed
		securities program accrues interest. The Issue Date for
		such pools is always the first calendar day of the month
		of issue. The field uses a MM/DD/YYYY format (e.g.,
		01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X"
		indicating that these are Ginnie Mae I pools. Issue Type
		is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages
		backing the pool.
		CL-Construction Loan
		CS-Construction Loan Split-Rate
		PN-Project Loan – Non-Level Payment
		LM-Project Loan – Modified Loan/Mature Loan
		• LS-Project Loan – 538/515/Small Loans
		RX-Project Loan – Mark to Market
Submission Type*	Header Information	The type of Multifamily pool submission.
		01-Initial Construction Loan
		O2-Construction Loan Draw
		O3-Project Loan Conversion
		04-Initial Project
D 17 10*		• 05-Final Draw/PN Conversion
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system
initial i aj bate		generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with
		their purchaser. When saving the pool record, the
		system will check to make sure that the Delivery Date is
		more than or equal to the Issue Date and more than or
		equal to the Current Date. In addition, the Delivery
		Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is
		'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	The rate of interest payable by the Issuer to the
,		security holders. The Security Interest Rate is required
		and accepts five digits. Enter the decimal to indicate
		fractions.
		Project Loans and Construction Loans "Without Ginnie
		Mae's prior written approval of a different rate, the
		interest rate on project loan securities is:
		• For securities backed by a PN, LM, or RX pool, at
	1	



Field Name	Section	Description
		<ul> <li>points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan;</li> <li>For securities backed by an LS pool, at least one- half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)</li> </ul>
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.
Servicing Fee	General Information	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Maturity Date*	General Information	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date.
		<ul> <li>If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions: <ol> <li>The Maturity Date of the initial draw has not expired; and</li> <li>Ginnie Mae has approved the extension in writing.</li> </ol> </li> </ul>
Deferred First Principal Payment Date	General Information	For CL, CS, and PN conversion pools, the deferred date of the first principal payment amount.
Final Advance Amount	General Information	The final advance amount associated with a Construction Loan pool.
Change Mortgage Amount	General Information	An checkbox that indicates if the Mortgage Amount of a pool will be changed.
(Rates) Mortgage Amount	General Information	If the Change Mortgage Amount indicator is checked, the new mortgage amount for the pool.
(Rates) P&I Amount	General Information	If the Change Mortgage Amount indicator is checked, the new Principal & Interest amount for the pool.



Field Name	Section	Description
(Rates) Approval Date	General Information	If the Change Mortgage Amount indicator is checked, the date Ginnie Mae agreed to the mortgage change.
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution. Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	Used to indicate if a pool is to be transferred upon issuance to the selected Issuer. * Note: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.



Field Name	Section	Description
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in \$)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than \$1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than \$1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option. 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…" radio button. Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected, the User will receive a system-generated error message if they attempt to assemble the pool.
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.



F	ield Name	Section	Description
	Additional Information - Weighted Average Interest	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.
R	Rate		

# 3.1.4 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

Pool BC3475      Draft Issue Type: X - Multifamily (Ginnie Mae I) Issue Date: 0/01/2017 Business Rules: Not Yet Run Project Number:	Pool Type: PN-Project Lean - Non-Level Payment Pool Amount: \$ 0.00 Montgage Amount: \$ 0.00	Submission Type: D4-Initial Project Security Rate: 4.500 % Interest Rate: 0.000 % Maturity Date: 09/15/2027		D DOCS DELETE 2	
Crusted Insuer USEFF JANOVSKY (412)123-4567	Last Updated U	Doument Company Company	Grone Man Account Enroutive	DANNY ROBERSON (412)264-0776	
Pool Details Loans					
All Loans					
ISSUER LOAN NUMBER				ADD LOANS	
No data available in table					
	Portal Help   About MyGlenielMae   Site Policies   Contact Us   USA gov				

Figure 26: Loans Page

#### Table 6: All Loans Field List

Field Name	Description	
Issuer Loan Number	The Issuer's loan number.	
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.	
Mortgage Amount	The original loan amount.	
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.	
Mortgage Interest Rate	The interest rate of the mortgage.	

Clicking on the <sup>• ADD LOANS</sup> button provides the option to enter loan information manually on the Loan Details screen.



Commented [A1]: Replaced to reflect balloon payments - NEW

# 3.1.5 Loan Details Page

Based on the Schedule of Pooled Mortgages (HUD-11706) form, this page allows Users to enter Loan data.

O Pool BZ1925 D 0005 Ø Submission Type: 04-Initi Security Rate: 5 500 % Interest Rate: 5 750 % Maturity Date: 10/15/2040 Created DeSizo10 Constant Cons Ginnie Maee (212)456-4845 000466 / U S BANK NA ASSOCIATION Pool Details Loans Loan 000033344455566 × General Informa Issuer Loan Number 00033344455566 Loan Unique Id 217779687 \* Mortgage Type FHA \* Mortgage 5.750 % Mortgage Arnou \* Original Princip \$ 479,658.71 \* Unpaid Balance \$ 473,807.72 \* Principal & Inti \$ 3,017.56 Years 25 - Mc 0 Years Years 24 Months 0 Pay Dates -\* First 11/01/2018 edule. Confirm ✓ Confirm Approx Balloc \$ 6,035.12 Mortgage Not \* Loan Origina 01/01/2017 Are there any prepa provisions? Yes R No Iniliai Endorse 01/01/2018 MOM O Yes ® No \* Final Endors 01/01/2018 Loan Type FHA Mult \* Identifier \$ 2,878.95 \$ 3,017.56 \$ 453,459.00 \$ 479,658.71 6.000 % 5.750 % \$453,459.00 10/01 \$473,807.72 11/01 issuer Numbe 3153 Proposi BZ192 Proj 4.110 ✓ 11Apr + Mortgagor \* Zip Codi 10286-\* Property Site 101 Barclay " City New York State
 New York \* Name of Mor BNYMellon

Figure 27: Loan Details Page

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# Note: Fields marked with an asterisk (\*) are required to save a loan.

Field Name	Section	Description
Issuer Loan Number	General	The Issuer's loan number.
	Information	
Mortgage Type	General	Select the Mortgage Type from the list of
	Information	available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General	The interest rate of the mortgage. If the pool is
	Information	type LS, the Interest Rate must be no less than
		the Security Interest Rate + 0.5. For all other pool
		types, the Interest Rate must be between Security
		Interest Rate + 0.25 and Security Interest Rate +
D. II. D		0.5.
Balloon Payments	General Information	Issuer can identify a loan as having a Balloon
lathia a Dallaga Daymant?	General	Payment. Indication if the loan is a Balloon Payment or not.
Is this a Balloon Payment?	Information	Indication if the loan is a Balloon Payment or not.
Amortization Basis Term Years	General	Selected Term in Years for the Amortization Basis
Amortization Basis Term fears	Information	of Balloon Payment
Amortization Basis Term Months	General	Selected Term in Months for the Amortization
Amortization basis Term Months	Information	Basis of Balloon Payment
Confirmation Check Box	General	Confirmation by Issuer that the loan has a Balloon
	Information	Payment.
Approximate Balloon Payment	General	System will auto-populate the expected Balloon
Amount	Information	Payment Amount.
Loan to Cost	General	Applies to USDA loans only. The standard loan-to-
	Information	value of the mortgage.
Mortgage Amounts – Original	General	The original loan amount. The value must be
Principal Balance	Information	more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General	The amount remaining on the loan. If no
	Information	payments have been made on the loan, the value
		will be equal to the OPB. If payments have been
		made on the loan, the value will be less than the
		OPB.
Mortgage Amounts – Principal &	General	The monthly Fixed Installment Control (Principal
Interest	Information	and Interest Amount).
Mortgage Amounts – Approval Date	General	If the loan amount has been changed, the date
	Information	upon which this change was approved.
Term of Mortgage – Years	General	The length of the loan in years.
	Information	
Term of Mortgage – Months	General	If the term of the loan includes a partial year, the
	Information	number of months can be entered in conjunction
		with the number of years (i.e. 126 month total
		term would be entered as 10 years 6 months)

#### Table 7: Loan Details Field List



Field Name	Section	Description
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. 'Yes' is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 0120- 2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.



Field Name	Section	Description
Prepayment Provisions – Prepayment End Date	General Information	The provision to the mortgage mote that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Prepayment Provisions – Prepayment	General	The provision to the mortgage note that identifies
Description Indicators – MIN Number	Information General Information	the prepayment premium period by years. The Mortgage Identification Number assigned to the Ioan by MERS. Must be 18 characters. Optional
Indicators – MOM Indicator	General Information	MERS as original mortgagee Yes or No.
Agency Details – FHA/USDA Case Number	General Information	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.
Agency Details – Loan Type Code	General Information	FHA, FHA Title I, or USDA.
Agency Details – Section of the Act	General Information	The FHA Housing Section of the Act.
Agency Details – Development Cost	General Information	Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.
Ratios – Debt Service Coverage Ratio	General Information	
Ratios – Loan to Value Ratio	General Information	The standard loan-to-value of the mortgage.
Annex-Special Disclosures – Identifier	General Information	A brief identifier for an Annex-Special Disclosures value.
Annex-Special Disclosures – Description	General Information	Description of the prepayment of the project and any other Special Disclosure information related to the project.
Annex-Special Disclosures – Save to Maintenance	General Information	Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.
Non-Level Payment Provisions – Identifier	General Information	A brief identifier for a Non-Level Payment Provisions value.



Field Name	Section	Description
Non-Level Payment Provisions – Description	General Information	Unlimited text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non- Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.


Field Name	Section	Description
Certify Loan – "I Agree"	General	A checkbox indicating certification agreement for
	Information	mature loans.
Name of Mortgager	Mortgager	The name of the person(s) to whom the mortgage
	Information	was issued.
Property Site Address	Mortgager	The property site address for the mortgage.
	Information	
City	Mortgager	The city for the mortgage.
	Information	
State	Mortgager	The state for the mortgage.
	Information	
Zip Code	Mortgager	The zip code for the mortgage.
	Information	

#### 3.1.6 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different draw number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Pool BE3429      Cat tesus Tyse X-Mattenky (Granie Mai 1) tesus Tyse X-Mattenky (Granie Mai 1) tesus Date 120/02 Tyse (X-Construction Loan Pool Ansart \$ 150,000.00 Morgage Amourt: \$ 000,000			Submission Ty Security Rate: Interest Rate : Maturity Date:	5.000 %	+ MORE Ø CAN rsion	cel 🖪 save ᢞ validate	0		
BANK Issuer	Created 12/12/2017 Jeff Janovsky NA	Last Updated 1214/2017 W. J. Fold Janovsky NA					a Siva Pamulapati 123-456-7890		
Pool De			story Details						
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS	
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	Issued	
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.00	\$ 499,998.00	\$ 2.00	Draft	
			ADD ADVANCE						
				Final Advance Amount	\$ 0.00				
			A	pproved Amount to Date	\$ 500,000.00				
			Cumu	ative Requested Amount	\$ 499,998.00				
					Modify Mortgage Amount				
				Old Mortgage Amount	\$ 500,000.00	Old P & I Amount	\$ 5,303.28		
		New Mortgage Amount		\$ 525,000.00	New P & I Amount	\$ 5,401.23			
		Comment							
				Approval Date	12/13/2017				

Figure 28: Draw History Details Page





# Table 8: Draw History Details Field List

Field Name	Description			
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.			
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.			
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.			
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.			
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.			
Requested Amount	The security amount requested for a draw. It must be at least \$1,000.00.			
Cumulative Requested Amount	The cumulative security amount requested for all draws.			
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.			
Status	The status of an individual draw associated with a pool.			
Final Advance Amount	Balance of loan after most recent draw.			
Approved Amount to Date	Total amount of approved mortgage to date.			
Cumulative Requested Amount	Total amount of requested draws.			
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount			
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.			
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.			
New Mortgage Amount	The new Mortgage Amount associated with a loan.			
New P & I Amount	The new Principal and Interest Amount associated with a loan.			
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.			
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.			



# 3.2 Pool/Loan Data Export

# 3.2.1 From Pools & Loans

There are three ways to export pool and loan details from the Pools & Loans screen:

	26 All MF Pools		15 Zoont	4 Submitted for Final Certification	3 Final Certified	4 Essued	0 TAI Poo	€ ADD POOLS	
READY FOR SUBMISSION @ PASSED * FAVORITE P REACTED & CERTIFIED Q Plasse enter Posi D Advanced									
Total: 1	26 Selected				_		_		
		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	0	Draft	
	Å	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft	
	☆	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft	
	☆	BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft	
8		BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Submitted for Final Dertification	

Figure 29: Export – Pools & Loans

# **Multiple Pools**

- 1. Select the checkbox ( ) on the row(s) of the pool(s) to be exported.
- 2. Click the **Second** button that appears just above the pool table.





- 3. From the Export Pools pop-up, click the \*\* EXPORT buttor
  - button again to confirm the action.
- 4. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

**Note**: From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

# Single Pool

1. Hover-over the far right side of the row of the pool to be exported.

			READY FOR SUBMIS	SION @ PASSED	FAVORITE	CTED & CERTIFIED Q Ple	ase enter Pool ID	Advanced	
Total:	26 Selected	: 0							
•									
	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft	
	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft	
	ŵ	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft	

Figure 31: Export – Hover

# 2. Click the Ellipsis (...) when it appears.

	READY FOR SUBMISSION @ PASSED * FAVORITE RELECTED & CERTIFIED Q Please enter Pool D Advanced										
Total: 3	kal 26 Selected 0										
	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Export		Validate	∲ Submit	Detete
	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	8	Draft			
	☆	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft			

Figure 32: Export – Row Actions

3. Click the **Export** button.





- 4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- 5. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

### 3.2.2 Pool or Loan Details

Pool BE34  Issue Type: X - Multitamity (f Issue Date: 12/01/2017 Business Rules: Passed Project Number: 000000012	Sinnie Mae I)	Pool Type: PN-Project Loan - Non-Level Payment Pool Amount: \$ 597;370.00 Mortgage Amount: \$ 400,000.00		Submission Type: 04-Initial Project Security Rate: 4.000 % Interest Rate: 4.500 % Maturity Date: 12/15/2027	+ MORE DELETE EXPORT DOCS	✓ VALIDATE	♦ SUBMIT 🖉 EDIT		3
Issuer Created 12/28/2017 Strap NA	amulapati	Last Updeted 12262017 Siva Pamulapati NA	Document Custodian	000466 / U.S.BANK NATIONAL ASSOCIATION		Ginie Mae Account Executive	Siva Pamulapat 123-456-7890	1	
		Figur	e 34: EX	(PORT Option					
	on* from	el Details (Loan Details or the header. EXPORT button.	Draw	History Details) s	creen, se	lect the	+ MOF	ε	
May 2019								Pag	e 34





- 3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
- 4. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

Note: The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the button may not be shown. If the button is not shown, skip to Step 2.

# 3.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.



Maintenance									2 EDIT
<ul> <li>Annex-Special Dise</li> </ul>	closures								
		IDENTIFIER					DESCRIPTION		
12 new					12 Annex				
asdfwer					asdfweras	dfwerasdfwerasdfwerasd	fwer		
<ul> <li>Non-Level Paymen</li> </ul>	nt Provisions								
DEARFIER DESCRIPTION									
1 new NLP 1 new Annex1						w Annex1			
12 new NLP				12 new NLP					
- Subscribers									
		BA NUMBER					DELIVER TO		
000233352				_	PNC/				
021000021					BNYMellon/				
<ul> <li>Document Custodi</li> </ul>	ian								
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2		CITY	STATE	ZIP CODE	EFFECTOR START	EFFECTIVE END DATE
					GIT			EFFECTIVE START DATE	EFFECTIVE END UNLE
	LASKA USA T	500 east 36th Ave.	Suite 500			New Jersey	63526-4585	06/25/2009	
000466 U	S BANK NATI							06/25/2009	
			Portal Help   About	MyGinnieN	tae   Site Polici	es   Contact Us   USA.gov			

Figure 36: Maintenance Page

# 3.3.1 Add/Modify/Delete Annex-Special Disclosure

To add an Annex-Special Disclosures value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Click <sup>•</sup> ADD button under Annex-Special Disclosures section.
- 3. Enter an Annex-Special Disclosures Identifier value.



Maintenance		SAVE	Ø CANCEL
✓ Annex-Special Disclosures			
@ ADD			
IDENTIFIER	DESCRIPTION		
Please enter no more than 20 characters		1	

Figure 37: Add New Annex - Special Disclosure

- 4. Enter an Annex-Special Disclosures Description.
- 5. Click SAVE

To modify an Annex-Special Disclosures value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the Annex-Special Disclosures Identifier or Description field to modify.
- 3. Enter the new field value.
- 4. Click BAVE

To delete an Annex-Special Disclosures value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the ebutton next to the Annex-Special Disclosures value to delete.
- 3. Click BAVE

To cancel adding an Annex-Special Disclosures value:

- 1. Click <sup>O</sup> CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.



# 3.3.2 Add/Modify/Delete Non-Level Payment Provision

To add a Non-Level Payment Provisions value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Click ADD button under Non-Level Payment Provisions section.
- 3. Enter a Non-Level Payment Provision Identifier value.

Maintenance	
Non-Level Payment Provisions	
ODA 😌	
IDENTIFIER	DESCRIPTION
Please enter no more than 20 characters	<b>a</b>

Figure 38: Add New Non-Level Payment Provision

- 4. Enter a Non-Level Payment Provision Description.
- 5. Click SAVE

To modify a Non-Level Payment Provisions value:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the Non-Level Payment Provisions Identifier or Description field to modify.
- 3. Enter the new field value.
- 4. Click save .

To delete a Non-Level Payment Provisions value:

- 1. Click **C** EDIT at the top right-hand corner of the Maintenance screen.
- 2. Select the button next to the Non-Level Payment Provisions value to delete.
- 3. Click save
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To cancel adding a Non-Level Payment Provisions value:

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

# 3.3.3 Add/Modify/Delete Subscriber

To add a Subscriber:

- 1. Click dt the top right-hand corner of the Maintenance screen.
- 2. Click ⊕ ADD button under Subscribers section.
- 3. Enter a Subscriber ABA Number.

Maintenance		SAVE @ CANCEL
✓ Subscribers		
ODA 🕀		
ABA NUMBER	DELIVER TO	
043005440	FirstBank/ Prease enter no more than 20 characters	
000233352	PNC/	1

Figure 39: Add New Subscriber

- 4. Enter a Subscriber Delivery To.
- 5. Click SAVE

To modify a Subscriber:

- 1. Click at the top right-hand corner of the Maintenance screen.
- 2. Select the Subscriber's **ABA Number** or **Delivery To** field to modify.
- 3. Enter the new field value.
- 4. Click BAVE

To delete a Subscriber:

1. Click at the top right-hand corner of the Maintenance screen.

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- 3. Click SAVE

To cancel adding a Subscriber:

- 1. Click CANCEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

# 3.3.4 Modify Document Custodian Address

To modify a Document Custodians address:

- 1. Click dt the top right-hand corner of the Maintenance screen.
- 2. Select the address field to modify.
  - Address 1
  - Address 2
  - City
  - State
  - Zip Code

Maintenance	Maintenance Swe © CANCEL										
<ul> <li>Document Cus</li> </ul>	Document Custodian										
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	СПУ	STATE	EFFECTIVE START DATE	EFFECTIVE END DATE				
000433	ALASKA USA T	500 east 36th Ave.	Suite 500	Hoboken	New Jersey 🗸 🗸	63526-4585	06/25/2009	Ē			
000466	U S BANK NATI	23 Main St		Pittsburgh	Pennsylvania V	15222	06/25/2009	<b>*</b>			

Figure 40: Modify Document Custodian Address

- 3. Enter the new value(s) for any/all fields to be updated.
- 4. Click SAVE



**Note:** Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

To cancel changes made to Document Custodian(s):

- 1. Click CLICEL at the top right-hand corner of the Maintenance screen.
- 2. All changes made will be reverted.

# 3.4 Multiple Escrow Accounts

### 3.4.1 Adding Additional Escrow Account(s)

To add multiple Escrow Accounts to a pool:

1. Click dt EDIT at the top right-hand corner of the header on the Pool Details screen.

\_\_\_\_

2. Under the Master Agreements se	ection, click	the 🕀 /	button under	Escrow Acco	unts.
- Master Agreements					
Subservicer Number / Name Subservicer Number / Name 000466 / U S BANK NATIONAL	Transfer Transfer at Issuan Ves ® N		Principal & Interest Account ABA / Federal Routing Number 101000019 / Commerce Bank	Account Number 208015544	
ADD     ABA / FEDERAL ROUTING NUMBER			ACCOUNT NUMBER		
O ADO		208015545	ACCOUNT NUMBER		1
ADD     ADD     ADA / FEDERAL ROUTING NUMBER		208015545	ACCOUNT NUMBER		1
ADD     A		208015545	ACCOUNT NUMBER		
ADD     ADD     ABA / FEDERAL ROUTING MARKER     101000019 / Commerce Bank		208015545	ACCOUNT NUMBER	-	

Figure 41: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an ABA / Federal Routing Number value from the dropdown menu.



Escrow Accounts		
⊕ ADD		
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	10
081006162 / Enterprise Bank And Trust		10
	2135419	
	2135478	
✓ Subscriber	2160649	
	2134520	

Figure 42: Escrow Accounts – Account Number Selection

- 4. Select an Account Number value from the dropdown menu.
- 5. Click save .

#### 3.4.2 Removing an Escrow Account

To remove an Escrow Account from a pool:

1. Click eDT at the top right-hand corner of the header on the Pool Details screen.

Escrow Accounts		
e ADD		
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	1
081006162 / Enterprise Bank And Trust	2135419	宣

Figure 43: Escrow Accounts – Remove

- 2. Under the Master Agreements section, click the <sup>1</sup>/<sub>10</sub> button at the far right of the row of the Escrow Account to be removed.
- 3. Click SAVE



# 3.5 Multiple Subscribers

# 3.5.1 Adding Additional Subscribers

To add additional Subscribers to a pool:

- 1. Click at the top right-hand corner of the header on the Pool Details screen.
- 2. Under the Subscriber section, click ⊕ ADD

+ Subscriber			
ADD     ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
			•
044322200 / PNC / 192837465 / Test / Data		\$ 500,000.00	0 🗊
Add new		Total \$ 500,000.00	

Figure 44: Subscriber – ABA / Deliver To

- 3. Select an ABA / Deliver To value from the dropdown menu.
- 4. Enter a brief Description. (optional)

- Subscriber				
θ λαο				
ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)		
192837465 / Test / Data			\$ 250,000,00	
044322200 / PNC /			\$ 500,000.00	ŧ,
		Total	\$ 500,000.00	

Figure 45: Subscriber – Position (in \$)

- 5. Enter a Position (in \$).
- 6. Click save .



# 3.5.2 Removing a Subscriber

To remove a Subscriber from a pool:

1. Click at the top right-hand corner of the header on the Pool Details screen.

	- Subscriber			
	ADD			
	ABA NUMBER / DELIVER TO	DESCRIPTION		
L				
	044322200 / PNC /		\$ 250,000.00	宜

Figure 46: Escrow Accounts – Remove

- 2. Under the Subscriber section, click the <sup>(1)</sup> button at the far right of the row of the Subscriber to be removed.
- 3. Click BAVE

#### 3.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

#### 3.6.1 Subscriber

To add a new Subscriber to Maintenance directly from Pool Details:

- 1. Click C EDIT in the header to enable modification to the Pool Details screen.
- 2. Under the Subscriber section, click ⊕ ADD
- 3. Click the **ABA / DELIVER TO** field.





Figure 47: Subscriber – Add New

4. From the dropdown menu that appears, click **Add new**.

# 5. Click the ABA / DELIVER TO field.

- Subscriber				
O ADD				
⊕ ADD	ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)	
* ABA Number	* Deliver To			
043005687	NorthernFinancial Save to Maintenance.		\$ 250,000.00	Û
044322200 / PNC /			\$ 500,000.00	Û
			Total \$ 750,000.00	

Figure 48: Subscriber – Save to Maintenance

- 6. Enter an ABA Number.
- 7. Enter a Deliver To value.
- 8. Click the checkbox to Save to Maintenance.
- 9. Enter a Description. (optional)
- 10. Enter a Position (in \$).
- 11. Click BAVE

Note: Only the ABA Number / Deliver To information is saved to Maintenance for future use.

# 3.6.2 Annex-Special Disclosures

To add a new Annex-Special Disclosure directly from Loan Details:

1. Click C EDIT in the header to enable modification to the Loan Details screen.

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2. Under the General Information section, click the Identifier field.





- 3. From the dropdown, select Add new.
- 4. Enter an Identifier value.
- 5. Enter a **Description**.

Annex-Special Disclosures * Identifier
RIDER 4
* Description
NOTE (MANISTATE) OF
LEGACY FESTIVUS,
LLC TO /
LOWLAND COMICAL
MORTGAGE, LLC /
Dated: November, 2018
1. Except as
provided in Paragraph 9
of the Note, Borrower
may not prepay the
indebtedness
evidenced hereby in
whole or in part prior to
October 1 2017
Save To Maintenance

Figure 50: Annex – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.

```
7. Click 🗄 SAVE
```

\*Note: If Add new is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.



# 3.6.3 Non-Level Payment Provisions

To add a new Non-Level Payment Provision directly from Loan Details:

- 1. Click **C** EDIT in the header to enable modification to the Loan Details screen.
- 2. Under the General Information section, click the Non-Level field.
- 3. From the dropdown, select Add new.
- 4. Enter an **Identifier** value.
- 5. Enter a Description.



Figure 51: Non-Level – Save to Maintenance

- 6. Click the checkbox to Save to Maintenance.
- 7. Click SAVE

\*Note: If Add new is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.



# 3.7 Creating a Pool Manually

# 3.7.1 Pool Details

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
  - Must be six (6) alphanumeric characters.
  - If alphanumeric, only the first two characters may be letters. (e.g. AB1234)
  - If numeric, cannot be all zero's (e.g. 000000).
- 4. Select an Issue Date from the dropdown.

**Note**: The Issue Date is always the 1<sup>st</sup> of each month. Only the 1<sup>st</sup> of the current month, and the 1<sup>st</sup> of the next sequential month will be available as options. (e.g. If today was 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

- 5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:
  - CL-Construction Loan
  - CS-Construction Loan Split-Rate
  - PN-Project Loan Non-Level Payment
  - LM-Project Loan Modified Loan/Mature Loan
  - LS-Project Loan 538/515/Small Loans
  - RX-Project Loan Market to Market
- 6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:
  - 01-Initial Construction Loan
  - 02-Construction Loan Draw
  - 03-Project Loan Conversion
  - 04-Initial Project
  - 05-Final Draw/PN Conversion
- 7. Enter a Pool Tax ID. Must be nine (9) digits.





Figure 52: Delivery Date

- 8. Select a **Delivery Date** from the date calendar.
  - Must be a valid business day.
  - Must be greater than or equal to the current date.
  - Must be within the month associated with the Issue Date.



Figure 53: Delivery Date - Year

**Note:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- Enter a Security Interest Rate. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 10. Select a Maturity Date from the date calendar. Must be the 15th of the month.
- 11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.



- 12. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- If this is a Transfer at Issuance (TAI) pool, select Yes. If it is not a TAI pool, leave the default of No. If Yes is selected, an Issuer Number / Name transferee is required.
- 14. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 15. In the Escrow Accounts section:



- b. Select an ABA / Federal Routing Number from the dropdown menu.
- c. Select an Account Number from the dropdown menu.
- 16. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 17. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
  - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.





# 3.7.2 Loan Details

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the <sup>•</sup> ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
  - a. Must be 15 characters.
  - b. Numbers only.
- 4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.
- 5. Enter a Mortgage Interest Rate.
  - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 6. Balloon Payment indicator:
  - a. Is this a Balloon Payment? YES or NO.
    - If YES -
  - b. Enter Amortization Basis Term Years
  - c. Enter Amortization Basis Term Months
  - d. Select Confirmation Check Box
  - e. Approximate Balloon Payment Amount will auto populate
- 7. Select an Approval Date.
  - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
- 8. Enter an Original Principal Balance.
- 9. Enter an Unpaid Balance.
- 10. Enter a Principal & Interest amount.
- 11. Enter a Term of Mortgage in Years.
  - a. Must be between 5 and 40 years.
  - b. Term of Mortgage Months is optional
- 12. Select a First Pay Date from the date calendar. Must be the 1st of the month.
- 13. Select a Last Pay Date from the date calendar. Must be the 1st of the month.
- 14. Select a Loan Origination date from the date calendar.
- 15. Select a Final Endorsement date from the date calendar.
- 16. Enter a FHA/USDA Case Number.
- 17. Select a Loan Type Code. Available options are:
  - a. FHA Multifamily



- b. USDA Multifamily
- 18. Select a Section of the Act from the dropdown (as seen in figure below).
- 19. Select an Annex-Special Disclosures value.
- 20. Select a Non-Level Payment Provisions value.
- 21. Complete the Non-Level Payment Schedule section (if applicable).
- 22. Complete the Modified Payment History section (if applicable).
- 23. Complete the Certify this loan section (if applicable).
- 24. Complete the Mortgager Information section:
  - a. Name of Mortgager
  - b. Property Site Address
  - c. City
  - d. State
  - e. Zip Code
- 25. Click BAVE

* Section of the Act
207/223(I) Refinance or Purchase of Existing Multifamily Rental Housing 207 New Construction or Substantial Rehabilitation of Apartments in Urban Renewal Areas and Concentrated Development Areas 221(6)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Housing 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Renti, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes 223(a)(7)/227(223) Refinance of Existing FHA Insured Multifamily Rential Care Facilities Assisted Living Facilities or Board and Care Homes 223(a)(7)/227(223) Refinance of Purchase of Existing FHA Insured Multifamily Rential Care Facilities, Assisted Living Facilities or Board and Care Homes 224(b)/222(a) Refinance or Purchase of Existing Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes 224(b)/222(a) Refinance or Purchase of Existing Nursing Homes, Intermediate Care Facilities, Assisted Living Faci
242 New Construction or Substantial Rehabilitation of Hospitals
Other

Figure 54: Section of the Act Dropdown Menu Options



Balloon Payments *Is this a Balloon Payment? Yes No		
*Amortization Basis Term		
Years	* Months	
25	0	
	o a straight line amortization s perly disclosed and you have o	
<ul> <li>Confirm</li> </ul>		
Approx Balloon Payment Am	nount	
\$ 6,035.12		

Figure 55: Balloon Payment Indicator

# 3.8 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submission Type **03** and **05** Conversion (PN Pool Type only)
- Submission Type 04 Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

rable 5. Non-Leven ayment seledate field list		
Field Name	Description	
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.	
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).	
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.	

#### Table 9: Non-Level Payment Schedule Field List



Field Name	Description
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.

✓ Non-Level Payment Schedule						
• ADD						
ENTRY	PAYMENT CHANGE DATE					
2	04/01/2018	<u>***</u>	4.600 %	5.100 %	\$ 5,500.00	ŧ
1	02/01/2018	<u> </u>	4.550 %	5.050 %	\$ 5,400.00	ŵ

Figure 56: Non-Level Payment Schedule

- 1. From the Loan Details screen, check the Non-Level Payment Schedule checkbox.
- 2. Click the  $\bigcirc$  ADD button to add a new entry.
- 3. Select the **Payment Change Date** associated with the entry.
- 4. Enter the **Security Rate** associated with the entry.
- 5. Enter the Interest Rate associated with the entry.
- 6. Enter the **P&I** amount associated with the entry.
- 7. Click the <sup>•</sup> ADD button to add additional entries (as required).
- 8. When all entries have been added, click

# 3.9 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

#### Table 10: Modified Loan History Field List

Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).

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Field Name	Description
Original Principal Balance	The loan's principal balance amount at the start of the identified modified period (first and last payment dates).
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.

Modified Loan History									
⊕ ADD									
ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE		LAST PAY DATE		INTEREST RATE	
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	<u> </u>	09/01/2017	<u> </u>	4.500 %	ŧ
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	<u></u>	12/01/2017	<u></u>	4.500 %	ŧ

Figure 57: Modified Loan History

- 1. From the Loan Details screen, check the **Modified Loan History** checkbox.
- 2. Click the <sup>(+)</sup> ADD button to add a new entry.
- 3. Enter the Principal & Interest amount associated with the entry.
- 4. Enter the Original Principal Balance associated with the entry.
- 5. Enter the **Unpaid Balance** associated with the entry.
- 6. Select a First Pay Date associated with the entry.
- 7. Select a Last Pay Date associated with the entry.
- 8. Enter an Interest Rate associated with entry.
- 9. Click the button to add additional entries (as required).

10. When all entries have been added, click BAVE



# 3.10 Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

* Certify Loan				
CERTIFICATION FOR POOLING A MU	ILTIFAMILY MORTGAGE WHERE THE FIRST PAYN	IENT TO PRINCIPAL AND INTEREST IS MORE T	HAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SEC	URITIES
FHA/USDA Case Number 000000023426235	Proposed Pool Number BE3452	Project Location PA	Issuer Number 2045	
	rance with the Federal Housing Administratio by the Federal Housing Administration and n		xct.	
3. Unless subject to a current mo financial statements)	odification approved by the Federal Housing A	dministration, the project has had sustaine	d occupancy of at least 90 percent, for the past 24 mo	onths.(Audited
<ol> <li>Unless subject to a current mo</li> <li>* LAgree</li> </ol>	dification approved by the Federal Housing A	dministration, the mortgage has been curre	nt monthly through principal, interest, and all escrow	vs, including the 🔻

Figure 58: Certify Loan

The text of the agreement is as follows:

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)

5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)

6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher,



and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)

7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)

8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the I Agree checkbox to save the loan.



# 3.11 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

#### 3.11.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

#### Pools & Loans - Checkbox

	EXPORT	SUBMIT	READY FOR SUBMISS	SION 🕑 PASSED	* FAVORITE	cted & certified Q Pie	ase enter Pool ID	Advanced
Total: 6	_		E 🕆 DELETE					
	☆ ♡	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
۲	*	BC5849	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
₿	*	BC6063	LM	11/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Submitted for Final Certification
	*	BE3450	CL	02/01/2018	2	000466 / U.S. BANK NATIONAL ASSOCIATION	Θ	Draft
		BC5820	CL	01/01/2018	1	000466 / U.S. BANK NATIONAL ASSOCIATION	Θ	Draft
	☆	BE3429	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Issued
	☆	BE3431	CS	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	Θ	Draft
•	☆	BE3433	CL	12/01/2017	1	000466 / U.S. BANK NATIONAL ASSOCIATION	$\oslash$	Draft

Figure 59: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the Pools & Loans page users select the

checkbox(es) enext to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

#### Pools & Loans - Row Action

				READY FOR SUBMIS	SION @ PASSED	REJEC	CERTIFIED Q Ple	ase enter Pool I	D		Adva	nced
Total: 3	26 Se	elected:	0									
•	ជ	ø	POOL NUMBER 🗸	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL S	TATUS		
	☆		BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	50 Export		Validate	∲ Submit	Delete
				Figure 60:	Row Action Su	bmission on Po	ols & Loans Page					

C C

To submit a Pool from the **Pools & Loans** page users click the ellipsis ubtton on the right side of each pool, and click the **Submit** button.



#### **Pool Details**

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:



Figure 61: Submission from Pool Details and Draw History Details Page

#### **Draw History Details**

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

# 3.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

Pool Submissio	on for Certification	×
Certification	SecuriD	
Certification	Securb	
	and submitted for earlier bas second builders unlikeling and is break.	
* The submit	sool aubmitted for certification has passed business validations and is hereby ted for Certification.	
* The submi	ool submitted for certification has passed business validations and is hereby led for Certification.	

Figure 62: Certification Checkbox

1. Once the Authorized Signer has clicks the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then





×
r -
1

Figure 63: SecurID and Pin

The SecurID tab will then be displayed. The user will be enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the <sup>SUBMIT</sup> button to Submit the pool.



3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

**Note:** Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon in the Pool's header.



# 3.11.3 01 Initial Construction Loan (CL) Pool

BHRS3       0501/2019       X.Mutilifumity (Gimie Meril)       CL.Construction Lean       01-Initial Construction Lean         • General Information       • Initial Phy Cole 024220173       • Initial Phy Cole 04152019       • Delivery Date 02422019       Unpaid Balance Date 05012019       Amotication Method Concurrent Date (CD)         - Rales - Rales - Soudy Hereits Rate 0500 %       Mortgage Interest Rate 0500 %       Soudy Date 0503 %       Amotication Method Concurrent Date (CD)         - Master Agreements - Master Agreements       - Principal & Interest Rate 0500 %       Mortgage Interest Rate 0500 %       Mortgage Interest Rate 0500 %       - Oper Reference Poor (PN)         - Master Agreements       - Delivery Date 0501201 Particle Power Power Date Reference Poor (PN)       - Oper Reference Poor (PN)         - Master Agreements       - Delivery Reference Poor (PN)       - Oper Reference Poor (PN)         - Master Agreements       - Delivery Reference Poor (PN)       - Attraction Method 12100024 / Well's Fargo Bank, Na       - Attraction Method 12100024 / Well's Fargo Bank, Na         - Subscriber       - Subscriber       - Subscriber       - Subscriber       - Subscriber         - Subscriber       - CestorFool 10:ell       - Subscriber       - Subscriber         - CestorFool 10:ell       - CestorFool 10:ell       - Subscriber       - Subscriber         - CestorFool 10:ell       - CestorFool 10:ell       - Subo					
**Nonline **Nonline   2000 1 **Nonline   **Nonline **Nonline<	Pool Details Loans Dra	aw History Details			
BBBDS     6.951/251     X.Multifenity (Gaine Meen)     CL.Construction Lean     Pf Hailaf Construction Lean       • Gaseral Information     • Select Information     • Select Try Construction Lean     Construction Lean     Construction Lean       • Fund Team D     • Select Try Construction Lean     • Select Try Construction Lean     User Elainer Discourty Fund     Construction Lean       • Select Try Construction Lean     • Select Try Construction Lean     • Select Try Construction Lean     • Select Try Construction Lean       • Master Agreements     • Select Try Construction Lean     Property Elainer Discourty Fund     Construction Lean       • Master Agreements     • Select Try Construction Lean     Property Elainer Discourty Fund     Construction Lean       • Master Agreements     • Select Try Construction Lean     Property Elainer Discourty Fund     Construction Lean       • Select Try Construction Lean     • Select Try Construction Lean     Property Elainer Discourty Fund     Construction Lean       • Select Try Construction Lean     • Select Try Construction Lean     • Select Try Construction Lean     Property Elainer Discourty Fund       • Select Try Construction Lean       • Select Try Construction Lean     • Select Try Construction Lean     • Select Try Construction Lean     • Select Try Construction Lean       • Select Try Cons	Header Information				
Proto Data	Pool Number BH0838				
All bits       Sci 2013       Concurrent Date (CD)         Price       Indexpose Interest Tata       Boots State (CD)       Mathering Concurrent Date (CD)         Sci 2013       Indexpose Interest Tata       Boots State (CD)       Mathering Concurrent Date (CD)         Sci 2013       Boots State (CD)       Defmod Parel Prince (DD)       Mathering Concurrent Date (CD)         Sci 2013       Boots State (CD)       Defmod Parel Prince (DD)       Defmod Parel Prince (DD)       Defmod Parel Prince (DD)         Sci 2013       Boots State (CD)       Defmod Parel Prince (DD)       Defmod Parel Prince (DD	General Information				
** Starting Manues Rais Morgage Interest Rais Bornerg Fe B. 307 5   2000 % 3.500 % 0.370 %   Defense Fere Principal Payment Data Ordinade Manues   * Masser Agreements   Central Antimeter Payment Data   Defense Face Payment Data   Social Kander   2000 % Defense Face Payment Data	929812773		05/24/2019	05/01/2019	
Master Agreements Cutodian Number / Name     Subservicer Numb	* Security Interest Rate Mortgage I		8.000 %	* Maturity Date 04/15/2049	
Dutation Number / Name       Subservicer Number / Name       Principal & Inferent Account Number         MAIN Federal Rodrig Number       Account Number         121000248 / Weils Fargo       Account Number         121000248 / Weils Fargo Bank, Na       412136618         Control Number         Adv / FEDERAL INFO/THO NUMBER<			Deferred First Principal Payment Date	Cross-Reference Pool (PN) Pool BH0839	
AAA / Fabriel Rodurp Number Account Number I2000268 / Wells Fargo Bank, Na  ACCOUNT Number I21000248 / Wells Fargo Bank, Na  ACCOUNT NUMBER	✓ Master Agreements				
Abs/ / ELEMAN ROUTING MARKER     ACCOUNT NUMBER       121000248 / Wells Fargo Bank, Na     4121366918       • Subscriber     Add Marker / Bank, Na       Add Marker / Bank, Na     4121366918       • Subscriber     Add Marker / Bank, Na       12402123 / something / something     Postmont (M S)       12422123 / something / something     Cestimation       • Certification and Agreement - Form 11711B     Total       Park Reserved to the provide bit law preserved pool of roan package are limited by a duty executed Release of Bourty Interest (from HUD-11711A), which has been delivered by the source to the pool of roan package. Upon the delivery of securities backed by the referenced pool of roan package. Upon the delivery of securities backed by the referenced pool of roan package. Upon the delivery of securities backed by the referenced pool of roan package, only Grime Marker in the referenced pool of roan package. Upon the delivery of securities backed by the referenced pool of roan package, only Grime Marker in the referenced pool of roan package. Upon the delivery of securities backed by the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only Grime Marker in the referenced pool of roan package, only	000466 / U S BANK NATIONAL	Subservicer Number / Name	ABA / Federal Routing Number 121000248 / Wells Fargo		
Add NUMBER / DELVARE TO     DESCRIPTION     POSITION (N 1)  132432123 / something / somethin     S 100,000.0     Total     S 100,000.0     Total     S 100,000.0     Total     S 100,000.0      S 100,000.0      Total     S 100,000.0      S 100,000.0      Total     S 100,000.0      S 10,000.0      S 100,000.0	Escrow Accounts				
1324/32123 / something / somethin       \$ 100,000.0         Total       \$ 100,000.0         Pack The appropriate Doc:       Way and all sector there for the object of the pocket morpages shall hape upon or prior to the delivery of securities backed by the issuer to the delivery of securities backed by the issuer to the delivery of securities backed by the pool of loan package. Upon the delivery of securities backed by the pool of loan package. Only of the security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool of loan package, only Ginnie         * Pool Statistics       Total Amounts       O         Total Amounts       FHA Totals       Quarity         \$ 563,357.65       UPB Amount       UPB Amount			4121366918	ACCOUNT NUMBER	
Certification and Agreement - Form 11711B  Certification and Agreement - Form 11711B  Certification and Agreement affecting the morphages in the referenced pool or ican package as limited by a duy executed Release of Security Interest of the Assumption of the December of the Decembe	121000248 / Wells Fargo B		4121366918	ACCOUNT NUMBER	_
	121000248 / Wells Fargo f	Bank, Na			\$ 100,000.00
Ab motgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginne     Additional information     Total Amounts     Poil Statistics     Country     Poil Statistic     USDA Rural Development Totals     Ountry     Ountry     De Amount     UPB Amount	121000248 / Wells Fargo f Subscriber 132432123 / something / somethi	Aga Huander / Celiver To			\$ 100,000.00
Pool Statistics  Total Amounts FHA Totals USDA Rural Development Totals Ouantity S63,357.65 1 UPB Amount	121000248 / Wells Fargo I     121000248 / Wells Fargo I     132432123 / something / somethi     Certification and Agreement -     herk the accordate boc	ABA NUMBER / DELIVER TO		SSCRIPTION	\$ 100,000.0 Total \$ 100,000.0
P&I Pymert Anount         Quantity         Quantity         Weighted Average Interest Rate           563,327,65         1         0         8,500 %           UPB Amount         UPB Amount         UPB Amount	121000248 / Wells Fargo I     121000248 / Wells Fargo I     Subscriber     132432123 / something / somethi     Certification and Agreement -     Treck the appopulate loc:     Ary and security agreement safector     designable document safector     designable document safector	Bank, Na ABA MUMBER / DELIVER TO Form 11711B g the mottgages in the referenced pool or loan of provides for a secure party se will have any ownership interest in and to the	pastage are limited by a duly executed Release of in and to the pooled mortgages shall lapse upon of pooled mortgages.	RECRIPTION	\$ 100,000.0 Total \$ 100,000.0
	121000248 / Wells Fargo I 121000248 / Wells Fargo I  Subscriber  132432123 / something / somethi  132432123 / something / somethi  Certification and Agreement - Deck the appropriate boc  Avg and all social performant affecting the devery of socialities, only Gimme Ma  On onotpage in the referenced pool of lo Mae will have any ownership inference in or	Bank, Na ABA MUMBER / DELIVER TO Form 11711B g the mottgages in the referenced pool or loan of provides for a secure party se will have any ownership interest in and to the	pastage are limited by a duly executed Release of in and to the pooled mortgages shall lapse upon of pooled mortgages.	RECRIPTION	\$ 100,000.0 Total \$ 100,000.0
	Subscriber      132432123 / something / somethi      Certification and Agreement -      Creck The appropriate box      Any and a security agreements affecting     the appropriate box      Any and a security agreements affecting     the security of societies, exprovements affecting     the security of societies, exprovements     Any and a security agreements affecting     the security of societies, exprovements     Any and a security agreements     Total Amounts     Total Amount	Bank, Na AAA HAARER / CELVER TO Form 117118 g the mortgages in the referenced pool of Can J is will have any womening interest in and to the an cells have any womening interest in and to the and to the pooled mortgages. FHA Totals Cauntly	package are limited by a duly executed Release of in and to the acceler morpages shall lapse upon pocket metrygens.	SECRIPTION	\$ 100,000.00 Total \$ 100,000.00 h) has been delivered by the leaser to the the referenced pool of loan package. Upon

Figure 65: 01 Initial Construction Loan (CL) Pool Details Page



#### **Pool Details Page**

- 1. From the Pools & Loans screen, click the <sup>(\*)</sup> ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select **CL-Construction Loan** from the Pool Type dropdown menu.
- 6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Enter a PL/PN Security Rate.
- 11. Select a Maturity Date from the date calendar.
- 12. Select a Custodian Number / Name from the dropdown menu.
- 13. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
- 14. In the Escrow Accounts section:
  - a. Click <sup>⊕</sup> ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 15. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 16. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



MFPDM Issuer User Manual

Commented [A2]: replaced to reflect balloon payments

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

	•			
General Information				
* Issuer Loan Number 982192912933333	* Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	Balloon Payments "Is this a Balloon Payment? Ves  No	
Approval Date	Mortgage Amounts * Original Principal Balance \$ 8,590,000.00 * Principal & Interest \$ 65,337.65	* Unpaid Balance \$ 8,494,850.68	Term of Mortgages * Years 30 Pay Dates * First	Months 0 Mortgage Note Dates * Loan Origination
			05/01/2019 * Last 04/01/2049	05/01/2019 * Initial Endorsement 05/01/2019
Prepayment Provisiona Art three any resplayment of the second second second second the second second second second second the second se	Indicators MNN © Yes <b>*</b> No	Agency Details * FPA4UBC Case Number 00000000229393 Bierton of the Act 207223(I) Refinance or Purchase of Existing Multifamily Rental Housing	Loin Type Code FAA Mutifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Anner-Special Disclosures * Identifier Annex Special Disc1 * Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
Mortgagor Information				

Figure 66: 01 Initial Construction Loan (CL) Loan Details Page

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# Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the <sup>•</sup> ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
- 4. Select a Mortgage Type from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 5.7. Enter an Original Principal Balance.
- 6.<u>8.</u>Enter an **Unpaid Balance**.
- 7.<u>9.</u>Enter a Principal & Interest amount.
- 8.10. Enter a Term of Mortgage in Years and Months.
- 9.11. Select a **First Pay Date** from the date calendar.
- 10.12. Select a Last Pay Date from the date calendar.
- 11.13. Select a Loan Origination Date from the date calendar.
- 12.14. Select an Initial Endorsement Date from the date calendar.
- 13.15. If there are Prepayment Provisions, complete the applicable terms.
- 14.16. Enter a FHA/USDA Case Number.
- 15.17. Select a Loan Type Code.
- 16.<u>18.</u> Select a **Section of the Act** from the dropdown.
- 17.<u>19.</u> Select an Annex-Special Disclosures value.
- 18.20. Complete the Mortgager Information section:
  - Name of Mortgager
  - Property Site Address
  - City
  - State
  - Zip Code


Pool Deta	Pool Details Loans Draw History Details									
			APPROVEI	D ADVANCES						
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED	REMAINING ADVANCE AMOUNT			
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued		
				Approved Amount to Date	\$ 100,000.00					
			Cun	nulative Requested Amount	\$ 100,000.00					
				Mortgage Amount	\$ 8,500,000.00					

Figure 67: 01 Initial Construction Loan (CL) Draw History Details Page

### **Draw History Details Page**

- 1. Click the Draw History Details tab.
- 2. Enter an Approved Advance Amount.
- 3. Enter the Requested Amount.
- 4. Click BAVE

## Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click 💙 VALIDATE
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation) screen, click
- 4. Complete the Certification confirmation, click + CONTINUE
- 5. Enter the SecurID PIN and Passcode, click SUBMIT

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page.



# 3.11.4 02 Subsequent Construction Loan (CL) Pool

Header Information								
iol Number 5264	" Issue Date 01/01/2018		lssue Type X-Multifamily (G	innie Mae I)	* Pool Type CL-Construction Lo	an	* Submission Typ 05-Final Draw/P	
General Information								
ool Tax ID 967777	* Initial Pay Date 02/15/2018		* Delivery Date 01/08/2018		Unpaid Balance Date 01/01/2018		Amortization Metho Concurrent Date	
Rates				* PL/PN Security Rat	•	Maturity		
* Security Interest Rate 4,000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %		4.000 %		* Maturity Date 10/15/2027		
				Deferred First Princip	al Payment	Cross-Reference Po Pool BA6265	ol (PN)	
<ul> <li>Master Agreements</li> </ul>								
Custodian Number / Name	Subservicer Numb	er (Name	- Principal & I					
900466			ABA / Federa	nterest Account al Routing Number	Account Number			
000466			ABA / Federa		Account Number 454878454578745744	378		
			ABA / Federa	al Routing Number		378		
			ABA / Federa	al Routing Number				
Escrow Accounts	ABA / FEDERAL RO Faroo Bank, Na		ABA / Federa	I Routing Number	454878454578745744	ACCOUNT NUMBER		_
			ABA / Federa	al Routing Number	454878454578745744			_
Escrow Accounts			ABA / Federa	I Routing Number	454878454578745744			
Escrow Accounts 121000248 / Wells	Fargo Bank, Na	UTINO NUMBER	ABA / Federa	I Routing Number	454878454578745744		POSITION	76 9
Escrow Accounts 12100248 / Wells	Fargo Bank, Na ABA NUMBER / DELIVE	UTINO NUMBER	ABA / Federa	I Routing Number	454878454578745745		POSITION	(%5) \$ 156,000.00
Escrow Accounts 121000248 / Wells • Subscriber	Fargo Bank, Na ABA NUMBER / DELIVE	UTINO NUMBER	ABA / Federa	4000072405555	454878454578745745		Positioni	
Escrow Accounts 121000248 / Wells • Subscriber 132432123 / something / so	Fargo Bank, Na ABA NUMBER / DELIVE	UTINO NUMBER	ABA / Federa	4000072405555	454878454578745745			\$ 150,000.00
Escrow Accounts 121000248 / Wells • Subscriber 132432123 / something / so	Fargo Bank, Na ABA WANGER / DELVIC methi reement - Form 11711B	UTINO KUMBER	AGA/Febr	I Fouting Number / Wells Fargo B 4000072405555 test	454878454578745746 5555555 DEECRIPTION		Total	\$ 150,000.00 \$ 150,000.00
Escrow Accounts 121000248 / Wells Subscriber 132432123 / something / so Certification and Ag Pool Document Requirement Ind	Fargo Bank, Na ARA WUNDER / DEUNE methi reement - Form 11711B Italiar Italiar	utino kuves 56 TO referenced geode to fu	ABA/Feber 121000248	Verlis Fargo B 4000072405555 total test test total test test test test test test test tes	454878454578745746 5555555 0/ESCRIPTION 0/ESCRIPTION	ACCOUNT INVIREE	Total hich has been deliven ed by the referenced p	\$ 150,000.00 \$ 150,000.00 ed by the issuer to the cool or loan package.
Escrow Accounts  121000248 / Wells  2 Subscriber  132432123 / something / so  Certification and Ag  Peol Document Requirement into Any ad all society agreement Upon the delivery of society	Fargo Bank, Na ARA WUNDER / DEUNE methi reement - Form 11711B Italiar Italiar	utino kuves 56 TO referenced geode to fu	ABA/Feber 121000248	Verlis Fargo B 4000072405555 total test test total test test test test test test test tes	454878454578745746 5555555 0/ESCRIPTION 0/ESCRIPTION	ACCOUNT INVIREE	Total hich has been deliven ed by the referenced p	\$ 150,000.00 \$ 150,000.00 ed by the issuer to the cool or loan package.
Escrow Accounts  12/100248 / Wells  2 Subscriber  132432123 / something / so  Certification and Ag  Pool Document Requirement Ind  Area ad a security agreement Upon the delivery of securities  Comme Add a security agreement  Do mortgage add a security agreement  Total Amounts  Total Amounts	Fargo Bank, Na ARA WUNDER / DEUNE methi reement - Form 11711B Italiar Italiar	utino kuves 56 TO referenced geode to fu	AGA / Febr 121600249	Verlis Fargo B 4000072405555 total test test total test test test test test test test tes	454878454578745740 55555555 DESCRIPTION ase of Security Interest ( upon or prior to the dell and upon the release (d	ACCOUNT NUMBER	Total hich has been deliven ed by the referenced p	\$ 150,000.00 \$ 150,000.00 ed by the issuer to the cool or loan package.
Escrow Accounts  121000248 / Wells  2 Subscriber  32432123 / something / so  Certification and Ag  Pool Document Requirement Industry agreement designate document Cerdit Agreement Certification and Ag  Pool Statistics  Do Not Statistics  Dod Statistics	Fargo Bank, Na ADA NUMEER / DELVID methi Inclure reement - Form 11711B Inclure is, andy Onne Make with have any exchyl methin and to the pool FPAA Totalo FPAA Totalo Countity	IN TWO IS INVEST	ABA Febra 121600249	I Fouting Number Verlis Fargo B 4000072405555 test test test test test test test	454878454578745746 5555555 25555555 20ESCRIPTION ase of Security Interest 0 uppon or prior to the delt and uppon the release (d	ACCOUNT INVEST	Total hich has been deliven ed by the referenced p	\$ 150,000.00 \$ 150,000.00 ed by the issuer to the cool or loan package.

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## **Pool Details Page**

- 1. From the pool header, select the button to add a subsequent draw.
- 2. Click Edit to enter Pool information
- 3. Select the Issue Date from the dropdown
- 4. Select 02-Construction Loan Draw from the Submission Type dropdown menu
- 5. Select a Delivery Date from the date calendar
- 6. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 7. Click

Pool Det	ails Loans	Draw His	story Details					
	APPROVED ADVANCES							
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
				Approved Amount to Date	\$ 50,000.00			
			Cum	ulative Requested Amount	\$ 50,000.00			
				Mortgage Amount	\$ 500,000.00			

Figure 69: Subsequent Construction Loan (CL) Draw History Details Page

### **Draw History Details Page**

1. Click the Draw History Details tab.

**Note:** Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

- 2. Enter an Approved Advance Amount.
- 3. Enter the Requested Amount.
- 4. Click SAVE



# Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click VALIDATE
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen or the Draw History Details screen, click
- 4. Complete the Certification confirmation, click + CONTINUE
- 5. Enter the SecurID PIN and Passcode, click

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page.



# 3.11.5 01 Initial Construction Loan (CS) Pool

Pool Number	* Issue Date	Issue Type	Pool Type	* Submission Type
8H0840	05/01/2019	X-Multifamily (Ginnie Mae I)	CS-Construction Loan Split-Rate	01-Initial Construction Loan
General Information				
Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
49582171	06/15/2019	05/22/2019	05/01/2019	Concurrent Date (CD)
Rates		* PL/PN Security Rate 8.000 %	Maturity * Maturity Date	
* Security Interest Rate Mortga 8.000 % 8.250	ige Interest Rate Servicing Fee 0.120 %	8.000 %	03/15/2049	
		Deferred First Principal Payment Dat	Cross-Reference Pool (PN)     Pool BH0841	
Escrow Accounts				
121000248 / Wells Far	ABA / FEDERAL ROUTING NUMBE	R 41213669	ACCOUNT NUMBER	
<ul> <li>Subscriber</li> </ul>				
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST	ABA NUMBER / DELIVER TO		DESCRIPTION	\$ 100,000.00
021000021 / JPMCHASE/CUST	ABA NUMBER / DELIVER TO		DESCRIPTION	
Certification and Agreeme	ent - Form 11711B	or foan package are limited by a duty executed Release of darty no mot to the poole mortgages shall lapse up to the pooler mortgages.	edisournow	\$ 100,000.00 Total \$ 100,000.00
Certification and Agreem     Agreem     And: the appropriate loc:     Any and all security agreements all     any and all security agreements all     any any describes, on Come     the Memory of Security and the Memory of Security     Agreements any connecting interes     Mae will have any connecting interes	ent - Form 11711B schog he mortgages in the referenced pool in Alex will have any concentration interest in an	or loan package are limited by a duty sneected Relites d pany in and to the pooled mortgages shall lapse up d b the pooled mortgages. By agreement between the issuer and any creditor, ar		\$ 100,000.00 Tratal \$ 100,000.00 has been delivered by the issuer to the the references pool of non-package. Upon
Certification and Agreem      Creck the appropriate box:     Any and all security agreements affine     the designated document rustradian     the designated document rustradian     the designated document rustradian	ent - Form 11711B schog he mortgages in the referenced pool in Alex will have any concentration interest in an			\$ 100,000.00 Tratal \$ 100,000.00 has been delivered by the issuer to the the references pool of non-package. Upon
Certification and Agreem     Agreem     And: the appropriate loc:     Any and all security agreements all     any and all security agreements all     any any describes, on Come     the Memory of Security and the Memory of Security     Agreements any connecting interes     Mae will have any connecting interes	ent - Form 11711B schog he mortgages in the referenced pool in Alex will have any concentration interest in an			\$ 100,000.00 Tratal \$ 100,000.00 has been delivered by the issuer to the the references pool of non-package. Upon
Certification and Agreem     Certification and Agreem     Any and a locally arcsing and     any and a locally arcsing and     any and a locally arcsing and     any and any and any and any any and any and any and any any and any any and any any and any any and any any and any	ant - Form 117118 schog free mortgages in the referenced pool which provide that any interest of a secur which and the scholar scholar scholar scholar scholar package is now school to any secur in and to the pooled mortgages.	ty agreement between the issuer and any creditor, an Principal & Internal Account Alth / Foreiral Routing Number 121002281 Weblis Pargo	d upon the release (delivery) of securities backe	\$ 100,000.00 Tratal \$ 100,000.00 has been delivered by the issuer to the the references pool of non-package. Upon
Certification and Agreem     Certification and Agreem     Any and a locally arcsing and     any and a locally arcsing and     any and a locally arcsing and     any and any and any and any any and any and any and any any and any any and any any and any any and any any and any	Int - Form 117118 Integration of the motivation of pool which provide that any interest of a secur- Make will have any concentration mental and or loan package is now subject to any secur- t in and to the pooled motigages. Subsenvicer Number / Name	ty agreement between the issuer and any creditor, an Principal & Internal Account Alth / Foreiral Routing Number 121002281 Weblis Pargo	d upon the release (delivery) of securities backe	\$ 100,000.00 Tratal \$ 100,000.00 has been delivered by the issuer to the the references pool of non-package. Upon
Certification and Agreems     Agreems     And Agreems     Agreems     And Agreems	Int - Form 11711B string the motizages in the referenced pool. It then will have any overy string interest in and or ican gatages in now subject to any securit or ican gatages in now subject to any securit Gudsenvicer Number / Name ent - Form 11711B	ty agreement between the issuer and any creditor, an Principal & Internal Account Alth / Foreiral Routing Number 121002281 Weblis Pargo	d upon the release (delivery) of securities backe Account Number 4121366875	\$ 100,000.00 Total \$ 100,000.00 Total \$ 100,000.00 Total thas been delivered by the issuer to the the referenced pool of four package. Upon d by the pool or loan package, only Ginne
Certification and Agreem      Xuch Te expressible too:     Anewpare document of the sector of t	ent - Form 11711B cting the mortgages in the referenced pool which provide that any interest of a secur which provide that any interest of a secur sectory the security of the security of the security of the pooled mortgages. Subservicer Number / Name ent - Form 11711B	ty agreement between the issuer and any creditor, at — Principal & Internet Account — — Alter Frederic Roding Number 121090248 / Wells Fargo Bank, Na	d upon the release (delivery) of securities backs Account Number 4121566776 as of Security Interest (form 14,0-117110, which on or prior to the security of securities backs by	\$ 100,000.00       Total     \$ 100,000.00   has been delivered by the issuer to the therefore pool of ion package. Upon the set with the referenced pool of ion package, only Climite       d by the pool or ion package, only Climite
Certification and Agreem      Xuch Te expressible too:     Anewpare document of the sector of t	ent - Form 11711B cting the mortgages in the referenced pool which provide that any interest of a secur which provide that any interest of a secur sectory the security of the security of the security of the pooled mortgages. Subservicer Number / Name ent - Form 11711B	Ity agreement between the issuer and any creditor, at Principal & Inferrent Account Altor Federal Roding Number 12100248 / Wells Fargo Bank, Na or Ioon pschage are limited by a duty executed Relian or Ioon pschage are limited by a duty executed Relian	d upon the release (delivery) of securities backs Account Number 4121566776 as of Security Interest (form 14,0-117110, which on or prior to the security of securities backs by	\$ 100,000.00       Total     \$ 100,000.00   has been delivered by the issuer to the therefore pool of ion package. Upon the set with the referenced pool of ion package, only Climite       d by the pool or ion package, only Climite
Certification and Agreem      And A and Agreem      And A and Agreem      And A and Agreem      And Agreem      And Agreem      And Agreem      And Agreem      Certification and      Certification and      Certificatin agreem      Certificat	Int - Form 11711B critical the moltanging in the referenced pool. The set of the moltanging in the referenced pool. The set of the moltange is now subject to any secure or than package is now subject to any secure of the moltange is now subject to any secure Gudsenvicer Number / Name ant - Form 11711B critical the moltanges in the referenced pool of in and to the pooled moltanges.	ty agreement between the issuer and any creditor, ar ARA / Reduct Roding Number 12100224 / Wells Fargo Bank, Na or loan package are limited by a duty executed Relate to be pooler implanted in the issuer and any creditor, al	d spon the release (blivery) of securities backe Account Number 4121366876 and Security Interest (form HUD-11711A), which on or prior to the efform of HuD-11711A), which on or prior to the efform of securities backe	\$ 100,000.00       Total     \$ 100,000.00   has been delivered by the issuer to the therefore pool of ion package. Upon the set with the referenced pool of ion package, only Climite       d by the pool or ion package, only Climite
Certification and Agreement Conclusion and Agreement Conclusion and Agreement Conclusion and Agreement Agreements      Material Agreements Conclusion and Agreements Conclusion and Agreements Conclusion and Agreements      Certification and Agreement Conclusion and Agreements      Certification and Agreement Conclusion and Agreements      Conclusion and Agreements	ent - Form 11711B  ctrop the mortgages in the referenced pool which grounds that any interest of a security of the security of	Ity agreement between the issuer and any creditor, and any creditor, and any creditor, and Allo Federal Roamy Number 12100248 / Wells Fargo Bank, Na	d spon the release (delivery) of securities backs Account Number 412156676 as of Security Interest (form HUD-11711A), which on or point is the delivery of securities backs by of spont the release (delivery) of securities backs	\$ 100,000.00       Total     \$ 100,000.00   has been delivered by the issuer to the therefore pool of ion package. Upon the set with the referenced pool of ion package, only Climite       d by the pool or ion package, only Climite
Certification and Agreem      Any and a leasting agreement of the appropriate box.      Any and a leasting agreement of the agreement of	Int - Form 11711B  richo he motgages in the referenced pool is false and have any concentration interest in an or loan activage is now subject to any securit  full of the motgages in the referenced pool full of the reference motgages  Fifth Totable  Fifth Totable Fifth Fi	Ity agreement between the issuer and any creditor, and Principal & Inferent Account ABA / Federal Room, Number 12100248 / Wells Fargo Bank, Na or loan package are limited by a duty executed Release of ban package are limited by a duty executed Release and to the pooper on the second any creditor, a Hy agreement between the issuer and any creditor, a USDA Rural Covelopment Totals Output	d spon the release (delivery) of securities backs Account Number 4121566776 as of Security Interest (form HUD-11711A), which on or prior to the delivery of securities backs of upon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	\$ 100,000.00       Total     \$ 100,000.00   has been delivered by the issuer to the therefore pool of ion package. Upon the set with the referenced pool of ion package, only Climite       d by the pool or ion package, only Climite

Figure 7068: Initial Construction Loan (CS) Pool Details Page

May 2019



### **Pool Details Page**

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select CS-Construction Loan Split-Rate from the Pool Type dropdown menu.
- 6. Select 01-Initial Construction Loan from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Enter a PL/PN Security Rate.
- 11. Select a Maturity Date from the date calendar.
- 12. Select a **Custodian Number / Name** from the dropdown menu.
- 13. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
- 14. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 15. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 16. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

					Commented [A3]: replaced to reflect balloon paym
Pool Details Loans	Loan 852985209680246 × Draw F	listory Details			
+ General Information	·				
* Issuer Loan Number 852985209680246	* Mortgage Type FHA	* Mortgage Interest Rate 8.250 %	Balloon Payments		
* Construction Loan Interest Rate 8.500 %	Approval Date 04/01/2019		Unpaid Balance 14,481,323.70		
Term of Mortgages	Months O	Pay Dates * First 04/01/2019 * Last 03/01/2049	Mortgege Note Dates * Loan Origination 11/10/2018 * Initial Endorsement 11/10/2018	Propagment Provisions     Are there any prepagment providing?     Ves      No     Indicators     Min	
Agency Details	Loan Type Code FHA Multifamily	Ratios Debt Service Coverage Ratio	.can to Value Ratio	MOM O Yes  No	
Section of the Act 2077223(f) Refinance or Purchase of Existing Multifamily Rental Housing	Development Cost				
Annex-Special Disclosures * Identifier Annex * Description Allonge # 1 toker')r')	Non-Lavel Payment Provisions * Identifier TEST 1 * Description TEST 1				
Non-Level Payment Schedule	~				
- Mortgagor Information					
		* City	* State		

Figure 71: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page



# Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the <sup>•</sup> ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
- 4. Select a **Mortgage Type** from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 5.7. Enter a Construction Loan Interest Rate
- 6.8. Enter an Original Principal Balance.
- 7.<u>9.</u>Enter an **Unpaid Balance**.
- 8.<u>10.</u> Enter a **Principal & Interest** amount.
- 9.11. Enter a Term of Mortgage in Years and Months.
- 10.<u>12.</u> Select a **First Pay Date** from the date calendar.
- 11.13. Select a Last Pay Date from the date calendar.
- 12.<u>14.</u> Select a **Loan Origination** date from the date calendar.
- 13.<u>15.</u> Select an **Initial Endorsement** date from the date calendar.
- 14.16. If there are Prepayment Provisions, complete the applicable terms.
- 15.17. Enter a FHA/USDA Case Number.
- 16.<u>18.</u> Select a Loan Type Code.
- 17.<u>19.</u> Select a **Section of the Act** from the dropdown.
- 18.20. Select an Annex-Special Disclosures value.
- 19.21. Complete the Mortgager Information section:
  - Name of Mortgager
  - Property Site Address
  - City
  - State
  - Zip Code



Pool Deta	ils Loans	Draw Hist	Arrent	D ADVANCES				
CRAW NUMBER	ORAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED	REQUESTED AMOUNT	CUMULATIVE REQUESTED	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
				Approved Amount to Date	\$ 100,000.00			
			Cur	nulative Requested Amount	\$ 100,000.00			
				Mortgage Amount	\$ 14,500,000.00			

Figure 72: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

### **Draw History Details Page**

- 1. Click the Draw History Details tab.
- 2. Enter an Approved Advance Amount.
- 3. Enter the Requested Amount.
- 4. Click save .

## Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click 💙 VALIDATE
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen, click SUBMIT

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page.



# 3.11.6 02 Subsequent Construction Loan (CS) Pool

* Pool Number BZ1809	* Issue Date 06/01/2019		Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CS-Construe	ction Loan Split-Rate	* Submission Type 02-Construction Lo	oan Draw
- General Information							
* Pool Tax ID 464861564	* Initial Pay Date 07/15/2019		* Delivery Date 06/12/2019	Unpaid Balan 06/01/2019	ce Date	Amortization Method Concurrent Date (6	CD}
Rates * Security Interest Rate 5.000 %	Mortgage Interest Rate 4.000 %	Servicing Fee 0.370 %	* PL/PN Security Rate 3.500 %		Maturity Date * Maturity Date 05/15/2049		
					Request an Exte Maturity Extension Appr		
Cross-Reference Pool (PN) Pool BZ1810	Split Ra Construction L 5.500 %	te oan interest Rate					
- Master Agreements							
Custodian Number / Name 000568 / SunTrust Bank	Subservicer Num	nber / Name	Principal & Interest Account ABA / Federal Routing Number 021000018 / Bank Of New	Account Numbe 123455	r		
Escrow Accounts	ABA / PEPEBAI	ROUTING NUMBER			ACCOUNT NUMBER		
074909153 / Mer	chants Bank Of Indiana		7220172				
- Subscriber							
Subscriber	ABA NUMBER / DELF	VER TO	_	DESCRIPTION	_	POSITION (IN \$)	
Subscriber 021000018 / /BKOFNYC/Cl		VER TO	_	DESCRIPTION	-		\$ 500,000.00
		VER TO .		DESCRIPTION		POSITION (N S) Total	
	JST/45698	VER TO		DESCRIPTION			\$ 500,000.00
021000018 / /BKOFNYC/CT	UST/45698 Reement - Form 11711B		package are timited by a duty executed Re in and to the pooled motigages shall lead		et (form HUD-11711A), where	Total	\$ 500,000.00 \$ 500,000.00
e21000018 / /BKOFNYC/CI - Certification and Agr Next the appropriate lox: - Any and al security agreement the devery of securities, only	UST/45698 eement - Form 11711B Its affecting the mortgages in the an and which provides that any Clinitie Mae will have any owne	e referenced pool or loar interest of a secured part rship interest in and to th	package are limited by a duly executed Re- pooled mortgages.	lease of Security Intere e upon or prior to the de		Total h has been delivered by th y the referenced pool or lo	\$ 500,000.00 \$ 500,000.00
e21000018 / /BKOFNYC/CI - Certification and Agr Next the appropriate lox: - Any and al security agreement the devery of securities, only	UST/45698 eement - Form 11711B Its affecting the mortgages in the an and which provides that any Clinitie Mae will have any owne	e referenced pool or loar interest of a secured part rship interest in and to th		lease of Security Intere e upon or prior to the de		Total h has been delivered by th y the referenced pool or lo	\$ 500,000.00 \$ 500,000.00
O21000018 / BKOFNYC/CI  C Certification and Agr  Ava and al security agreement the desirenty of securities, only  Note with lave any conversion  Pool Statistics  Table Amounts  \$22,750.04	STIFE508 eement - Form 117118 ts affecting the mortgages in the and which provide that any other to and the mortgages in the and	e referenced pool or loan Interest of a secured part rate interest is and to th other interest is and to th ubject to any security agr gages.	ement between the issuer and any credito USDA Roral Development Total Ouunity. 0	Nease of Security Intere a upon or prior to the de	(delivery) of securities backe (Information Average Interest Rate	Total h has been delivered by th y the referenced pool or lo	\$ 500,000.00 \$ 500,000.00
221000018 / BKOFNYC/CI  Certification and Agr  Ary and al socialty agreement bit devery of socialty agreement bit agreement bi	STIFE508 eement - Form 117118 dts affecting the nortpaces in the new two provides that and other proof of loan package in new to proof of loan package in new	e enferencial pool er loor minerest of a secured part instruction of a security agr ubject to any security agr trappes	ement between the issuer and any credito USDA Rural Development Total Guantity	lease of Security Interese support provide the de r, and upon the release Additiona.	(delivery) of securities backe (Information Average Interest Rate	Total h has been delivered by th y the referenced pool or lo	\$ 500,000.00 \$ 500,000.00

Commented [A4]: replaced with a new screen with submission type 2



Figure 73: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

### **Pool Details Page**

- 1. Select button to add second draw
- 2. Click Edit to enter Pool information
- 3. Select Issue Date from the dropdown
- 4. Select 02 or 05 Construction Loan-Split Rate from the Submission Type dropdown menu
- 5. Select a **Delivery Date** from the date calendar
- 6. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 7. Click SAVE

Pool Deta	alls Loans	Draw His	story Details					
	APPROVED ADVANCES							
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER		CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
	-			Approved Amount to Date	\$ 50,000.00			·
			Cum	ulative Requested Amount	\$ 50,000.00			
				Mortgage Amount	\$ 500,000.00			

Figure 74: Subsequent Construction Loan (CS) Draw History Detail Page

### **Draw History Details Page**

1. After clicking save in Pool Details, navigate to Draw History Details tab.

**Note:** Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

- 2. Enter an Approved Advance Amount.
- 3. Enter the Requested Amount.



4. Click SAVE

# Validate and Submit Pool

- 1. From either the Pool Details, Loan Details, or Draw History Details screens, click VALIDATE
- 2. Resolve all Fatal errors and/or Warnings (if applicable).
- 3. From the Pool Details screen, click
- 4. Complete the Certification confirmation, click + CONTINUE
- 5. Enter the SecurID PIN and Passcode, click SUBMIT

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page.



# 3.11.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Header Information									
ol Number 383	* Issue Date 01/01/2018		lssue Type X-Multifamily (Gi	innie Mae I)	* Pool Type PN-Project Loar Payment	- Non-Level		ssion Type ect Loan Con	version
General Information									
iol Tax ID 555589	* Initial Pay Date 02/15/2018		* Delivery Date 01/10/2018		Unpaid Balance D 01/01/2018	ate		tion Method rent Date (CD	0
Rates * Security Interest Rate 5.000 %	Mortgage Interest Rate 5.500 %	Servicing Fee 0.370 %		Maturity * Maturity Date 12/15/2027			at Principal Paymen		
<ul> <li>Change Mortgage Amount</li> <li>\$ 900,000.00</li> </ul>	P&I Amount \$ 9,266.40	* Approval Date 12/15/2017		* Final Advance Amou	int	Cross-Refer (CL) Pool BC5382	ence Pool Construc 2	tion Loan	
Comment Master Agreements				\$ 800,000.00					
					Original & G	lerest Account -			
66	Subservicer Number	/ Name	Transfer - Transfer at Isso Ves ®	uance (TAI) No	ABA / Federal	Routing Number Wells Fargo B.	Account I 4121366		
66	Subservicer Number		Transfer at Iss	uance (TAI) I No	ABA / Federal	Routing Number	4121366		
odian Number / Name 66 crow Accounts 121000248 / Wells Far	ABA / FEDERAL ROUT		Transfer at Iss	uance (TA) I No 4593263510	ABA / Federal	Routing Number Wells Fargo B.	4121366		
erow Accounts	ABA / FEDERAL ROUT		Transfer at Iss	No	ABA / Federal	Routing Number Wells Fargo B.	4121366		
66 crow Accounts 121000248 / Wells Far	ABA / FEDERAL ROUT	INO NUMBER	Transfer at Iss	No 4593263510	ABA / Federal	Routing Number Wells Fargo B.	4121366 DER		
66 crow Accounts 121000248 / Weils Far Subscriber	ABA / FEDERAL ROUT go Bank, Na ABA NUMBER / CELIVER	INO NUMBER	Transfer at Iss	No 4593263510	ABA/Federal 121000248 /	Routing Number Wells Fargo B.	4121366 DER	876	\$ 894,357.00 \$ 894,357.00
66 2700 Accounts 121000248 / Wells Far Subscriber 2334556 / 12234444/wweeee	ABA / FEDERAL ROUT go Bank, Na ABA NUMBER / CELIVER	INO NUMBER	Transfer at Iss	No 4593263510	ABA/Federal 121000248 /	Routing Number Wells Fargo B.	4121366 DER	876	
66 Crow Accounts 121000248 / Wells Far Subscriber 2334556 / 12234444/wweeee Cettification and A Post Document Reparement * Area and a second water * Cettification and A Post Document Reparement * Cettification and A * Cettification and A	ABA / FEDGIAL ROUT go Bank, Na Aba kukusta / SELVER eee greement - Form 11711B	no wanger To	Theories at los	No 4593263510	ABA/Federal 12100228 /	Routing Number Wells Farge B.	4121366 oter Total	POSITION (M 8)	\$ 894,357.00
66 TOW Accounts 121000248 / Wells Far Subscriber 2334556 / 12234444/www.eeee Certification and A Pool Discument Resumment * Area and a Security Areas * Mark and a Security Areas * M	ABA / FEOGRAL ROUT go Bank, Ha ABA HUMSER / SELVER eee greement - Form 1771EB mission mission	TO NUMBER TO TO	Transfer at loss	No 4593263510 4 6993263510	ABA/Federal 22100226/	Routing Number Wells Fargo B. ACCOUNT NUM	4121366	POSITION ((N 9) ned by the issue pool of foan par	\$ 894,357.00
66 TOW Accounts 121000248 / Wells Far Subscriber 2334556 / 12234444/www.eeee Certification and A Pool Discument Resumment * Area and a Security Areas * Mark and a Security Areas * M	ABA (FEDERAL ROOT go Bank, Ka ABA Novelfer / JEELATER ABA Novelfer / JEELATER Coce greement - Form 11711B and Aba provide the dra the draft of the montages in the dra the draft of the montages in the draft	TO NUMBER TO TO	Transfer at loss	No 4593263510 4 6993263510	ABA/Federal 22100226/	Routing Number Wells Fargo B. ACCOUNT NUM	4121366	POSITION ((N 9) ned by the issue pool of foan par	\$ 894,357.00
Certification and A     Control Sector Sector     Control Sector Sector     Sector Sector Sector     Control Sector Sector     Sector Sector Sector Sector     Sector Sector Sector     Sector Sector Sector     Sector Sector Sector Sector     Sector Sector Sector Sector     Sector Sector Sector Sector     Sector Sector Sector Sector Sector Sector     Sector	ABA / FEOGRAL ROUT go Bank, Ha ABA HUMSER / SELVER eee greement - Form 1771EB mission mission	TO NUMBER TO TO	Transition at loss Yes **	No 4593263510 4 6993263510	ABA/Federal 22100226/	Routing Number Wells Farge B. ACCOUNT YOUR In FUCU-17711 A. W	4121366	POSITION ((N 9) ned by the issue pool of foan par	\$ 894,357.00





To create a Project Loan Conversion pool:

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- Enter the Pool Number. This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.
- 4. Select an Issue Date from the dropdown.
- 5. Select Pool Type PN-Project Loan Non-Level Payment.
- 6. Select Submission Type **03-Project Loan Conversion**.
- 7. Enter the Final Advance Amount.
  - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).
- 8. Enter a Pool Tax ID. Must be nine (9) digits.

2/20/					Ê	
4		Dece	mber	2017		►
<u>Sun</u>	Mon	Tue	Wed	Thu	Eri	Sat
				7	8	
	11	12	13	14	15	
	18	19	20	21	22	
	25	26	27	28	29	

Figure 76: Delivery Date

- 9. Select a **Delivery Date** from the date calendar.
  - Must be a valid business day.
  - Must be greater than or equal to the current date.
  - Must be within the month associated with the Issue Date.





Figure 77: Delivery Date - Year

**Note:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- Enter a Security Interest Rate. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 11. (Optional) Select Change Mortgage Amount checkbox.
  - a. Enter the Mortgage Amount.
  - b. Enter the P&I Amount.
  - c. Select an Approval Date.
  - d. Enter a Comment (optional).
- 12. Select a Maturity Date from the date calendar. Must be the 15th of the month.
- 13. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
- 14. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- 15. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
- 16. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 17. In the Escrow Accounts section:
  - a. Click <sup>① ADD</sup>
  - b. Select an ABA / Federal Routing Number from the dropdown menu.

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- c. Select an Account Number from the dropdown menu.
- 18. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 19. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
  - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
- 20. Click SAVE
- 21. From the Pool Details screen, click the Loans tab.
- 22. From the All Loans screen, click the et all Loans button.
- 23. Enter the Issuer Loan Number.
  - a. Must be 15 characters.
  - b. Numbers only.
- 24. Select a **Mortgage Type** from the dropdown.
  - a. Available options are FHA and USDA.
- 25. Enter a Mortgage Interest Rate.
  - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 26. Select an Approval Date.
  - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
- 27. Enter an Original Principal Balance.
- 28. Enter an Unpaid Balance.
- 29. Enter a Principal & Interest amount.
- 30. Enter a Term of Mortgage in Years.



- a. Must be between 5 and 40 years.
- b. Term of Mortgage Months is optional
- 31. Select a First Pay Date from the date calendar.
- a. Must be the 1st of the month.
- 32. Select a Last Pay Date from the date calendar.
  - a. Must be the 1st of the month.
- 33. Select a Loan Origination Date from the date calendar.
- 34. Select a Final Endorsement Date from the date calendar.
- 35. Enter a FHA/USDA Case Number.
- 36. Select a Loan Type Code.
  - a. Available options are:
    - i. FHA Multifamily
    - ii. USDA Multifamily
- 37. Select a Section of the Act from the dropdown (as seen in figure below).
- 38. Select an Annex-Special Disclosures value.
- 39. Select a Non-Level Payment Provisions value.
- 40. Complete the Non-Level Payment Schedule section (if applicable).
- 41. Complete the **Modified Payment History** section (if applicable).
- 42. Complete the Certify this loan section (if applicable).
- 43. Complete the Mortgager Information section:
  - a. Name of Mortgager
  - b. Property Site Address
  - c. City
  - d. State
  - e. Zip Code
- 44. Click 📕 SAVE

### 3.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

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



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

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

The Final Construction Loan Draw will settle and two (2) business days later (on the third business day) the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.



Pool Details Loans	Draw History Details				
<ul> <li>Header Information</li> </ul>					
ool Number 25386	* Issue Date 12/01/2017	issue Type X-Multifamily (G	* Pool 1 innie Mae I) CS-Co Rate	Type instruction Loan Split.	* Gubmission Type 05-Final Draw/PN Conversion
- General Information					
sel Tax ID 1554854	* Initial Pay Date 01/15/2018	* Delivery Date 12/06/2017	Unpaid 12/01/2	I Balanco Date 2017	Amortization Method Concurrent Date (CD)
Rates * Security Interest Rate 4.000 %	Mortgage Interest Rate Servi 4.500 % 0.370	cing Fee 1 %	* PL/PN Security Rate 4.250 %	Maturity * Maturity Dah 11/15/2027	9
			Deferred First Principal Payme	Cross-Reference Pool BC5387	Pool (PN)
Split Rate struction Loan Interest Rate 10 %					
Master Agreements					
	Subsen/cer Number / Name		vest Account fouting Number Account i ≰ells Fargo B 4121366i		
36		ABA / Federal F 121000248 / V	touting Number Account P	876	
36	ABA / FEDERAL ROUTING NUMBER	ABA / Federal F 121000248 / V	touting Number Account P		
row Accounts 121000248 / Wells Far	ABA / FEDERAL ROUTING NUMBER	ABA / Federal F 121000248 / V	touting Number Account N Vells Fargo B 4121366	876	
row Accounts 121000248 / Wells Far	ABA / FEDERAL ROUTING NUMBER	ABA / Federal F 121000248 / V	touting Number Account N Vells Fargo B 4121366	ACCOUNT NUMBER	POSITION (N 8)
6 row Accounts 121000248 / Wells Fary Subscriber	ABA FEDERAL ROUTING NUMBER go Bank, Na Aba number / celover to	ABA / Federal F 121000248 / V	Account herein Accoun	ACCOUNT NUMBER	POSITION (01 8) \$ 359,000.00 Total \$ 359,000.00
66 Tow Accounts 121000248 / Wells Far Subscriber 134556 / 12234444 /www.eeeee	ABA / FEDERAL ROUTING NUMBER go Bank, Na Aba number / Selver to ee	ABA / Federal F 121000248 / V	Account Number Account Network Account Network Account Network A1213688 4593263510 6655047	ACCOUNT NUMBER	\$ 350,000.00
SS TOTOM Accounts 121000248 / Wells Fan Subscriber US4556 / 12234444/wwweeeee Subscriber Certification and Agreen scument Requirement Indicator and all accuth agreements and accuth agreements and agreen scument Requirement for accounts and in the biotry of security of se	ABA /FOTBAL ROUTING HOMBER go Bank, Na Aba RUMBER / SELVER TO ee nent - Form 11711B 	ABA / Federa F 12108/248 / V	Account Number Account Network	ACCOUNT NOMBER TON with interest down HUD-11711A) on to the delivery of securities but	\$ 350,000.00 Total \$ 350,000.00
Tow Accounts	ABA /FOTBAL ROUTING HOMBER go Bank, Na Aba RUMBER / SELVER TO ee nent - Form 11711B 	ABA / Federa F 12108/248 / V	Account Number Account Network	ACCOUNT NOMBER TON with interest down HUD-11711A) on to the delivery of securities but	\$ 350,000.00 Total \$ 350,000.00
Subscriber 334556 / 12234444/www.eeeee Certification and Agreen bounded Requirement India data set the determined requirements of the determined of the determined requirements of the determined of the determine	ABA /FOTBAL ROUTING HOMBER go Bank, Na Aba RUMBER / SELVER TO ee nent - Form 11711B 	ABA / Federa F 121080248 / V	Account Number Account Network	ACCOUNT NOMBER TON arthy Interest down HUD-11711A) for to the delivery of securities but	\$ 350,000.00 Total \$ 350,000.00

Figure 78: CS Submission Type 05– Pool Details Page

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# **Pool Details**

- 1. From the Pool Details screen, click the *ADD DRAW* button.
- 2. Select an **Issue Date**.
- 3. Select Submission Type 05-Final Draw/PN Conversion.
- 4. Select a **Delivery Date** from the calendar.
- 5. Select a Custodian Number / Name.
- 6. Select a Principal & Interest ABA / Federal Routing Number and Account Number.
- 7. Select an Escrow Account ABA / Federal Routing Number and Account Number.
- 8. Select a Subscriber ABA Number / Deliver To and Position (in \$).
- 9. Click SAVE
- 10. Click the Draw History Details tab.
- 11. Enter an Approved Advance Amount.
- 12. Enter a Requested Amount.
- 13. Click 🗄 save
- 14. Click VALIDATE to validate the pool against the business rules.
- 15. Resolve all Fatal errors and/or Warnings (if applicable).



+ Header Information				
* Pool Number BC5387	* Issue Date 12/01/2017	issue Type X-Multifamily (Ginnie Mae I		* Submission Type 05-Final Draw/PN Conversion
			Payment	
- General Information	ı			
* Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
245478546	01/15/2018	12/11/2017	12/01/2017	Concurrent Date (CD)
Rates		Matur	ity Def	erred First Principal Payment
* Security Interest Rate 4.000 %	Mortgage Interest Rate Servicing 4.500 % 0.370 %		urity Date 5/2027	
4.000 /ł	4.300 8 0.370 8		Cro	ss-Reference Pool Construction Loan
			(CL Poo	BC5386
- Master Agreements				
stodian Number / Name	Subservicer Number / Name	Transfer	Principal & Interes	t Account
3466	Subservicer Humber / Harrie	Transfer at Issuance (TAI)	ABA / Federal Rout	ing Number Account Number
		0 185 0 NU	121000248 / Wel	ls Fargo B 4121366876
scrow Accounts	ABA / FEDERAL ROUTING NUMBER			COUNT NUMBER
				COUNT NUMBER
121000248 / Wells F	-argo Bank, Na	459.	3263510	
- Subscriber				
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwee	88666	test		\$ 397,370
				Total \$ 397,370.
- Certification and Agr	eement - Form 11711B			
ol Document Requirement Indic	ator			
Any and all security agreement designated document custodia Upon the delivery of securities,	s affecting the mortgages in the referenced pool in and which provides that any interest of a secu only Ginnie Mae will have any ownership interes	or loan package are limited by a duly exe red party in and to the pooled mortgages t in and to the pooled mortgages.	cuted Release of Security Interest (form shall lapse upon or prior to the delivery i	HUD-11711A), which has been delivered by the issuer to the of securities backed by the referenced pool or loan package.
Form HUD-11711-A forwarded Ves ONo	l to Document Custodian			
No mortgage in the referenced Ginnie Mae will have any owner	pool or loan package is now subject to any securship intrest in and to the pooled mortgages.	irity agreement between the issuer and a	ny creditor, and upon the release (delive	ný of securities backed by the pool or loan package, only
- Pool Statistics				
Total Amounts	FHA Totals	USDA Rural Development	Totals — Additional Informati	00
P&J Payment Amount \$ 4,130.00	Quantity 1	Quantity 0	Weighted Average I 4.500 %	
9 4, 130.00	UPB Amount	UPB Amount	4,300 /0	
	\$ 397,370.00	0.00		
\$ 397,370.00				

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- 17. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 18. Enter the next sequential **Pool Number** from the associated CL/CS pool.
  - a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.
- 19. Select an Issue Date.
- 20. Select Pool Type PN-Project Loan Non-Level Payment.
- 21. Select Submission Type 05-Final Draw/PN Conversion.
- 22. Enter a **Pool Tax ID**. Must be nine (9) digits.

12/20/					<u>ee</u>	
۹.	1	Dece	mber	2017		Þ
<u>Sun</u>	Mon	Tue	Wed	Thu	Fri	Sat
				7	8	
	11	12	13	14	15	
	18	19	20	21	22	
	25	26	27	28	29	

Figure 80: Delivery Date

23. Select a **Delivery Date** from the date calendar.

- a) Must be a valid business day.
- b) Must be greater than or equal to the current date.
- c) Must be within the month associated with the Issue Date.



Figure 81: Delivery Date - Year



**Note:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

- 24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 25. Select a Maturity Date from the date calendar. Must be the 15th of the month.
- 26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
- 27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
- If this is a Transfer at Issuance (TAI) pool, select Yes. If it is not a TAI pool, leave the default of No. If Yes is selected, an Issuer Number / Name transferee is required.
- 29. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 30. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 31. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a **Position (in \$)**.
- 32. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of



securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- 33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
- 34. Click 🗏 SAVE
- 35. From the Pool Details screen, click the Loans tab.
- 36. From the All Loans screen, click the <sup>O ADD LOANS</sup> button.
  - a) Enter the Issuer Loan Number.
  - b) Must be 15 characters.
  - c) Numbers only.
- 37. Select a Mortgage Type from the dropdown.
  - a) Available options are:
    - i. FHA
    - ii. USDA
- 38. Enter a Mortgage Interest Rate.
  - a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
- 39. Select an Approval Date.
  - a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.
- 40. Enter an Original Principal Balance.
- 41. Enter an Unpaid Balance.
- 42. Enter a Principal & Interest amount.
- 43. Enter a Term of Mortgage in Years.
  - a) Must be between 5 and 40 years.
  - b) Term of Mortgage Months is optional
- 44. Select a First Pay Date from the date calendar.
- a) Must be the 1st of the month.
- 45. Select a Last Pay Date from the date calendar.
  - a) Must be the 1st of the month.
- 46. Select a Loan Origination Date from the date calendar.
- 47. Select a Final Endorsement Date from the date calendar.
- 48. Enter a FHA/USDA Case Number.
- 49. Select a Loan Type Code. Available options are:
  - a) FHA Multifamily
  - b) USDA Multifamily
- 50. Select a Section of the Act from the dropdown.
- 51. Select an Annex-Special Disclosures value.
- 52. Select a Non-Level Payment Provisions value.
- 53. Complete the Non-Level Payment Schedule section (if applicable).
- 54. Complete the **Modified Payment History** section (if applicable).
- 55. Complete the **Certify this loan** section (if applicable).
- 56. Complete the Mortgager Information section:



- a) Name of Mortgager
- b) Property Site Address
- c) City
- d) State
- e) Zip Code
- 57. Click 🗏 SAVE
- 58. Click VALIDATE to validate the pool against the business rules.
- 59. Resolve Errors and/or Warnings (if applicable).

1/2	EXPORT	♦ SUBMIT	READY FOR SUB	IMISSION 🥥 PASSED	★ FAVORITE	cted 🔬 certified 📿 bc538		Advanced
Sea	rch: bc538 ×	•						1 filters applie clear filter
Total:	8 Selected	2						
							BUSINESS RULES	
	$\dot{\Box}$	BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Issued
•	ជ	BC5387	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
	Å	BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Issued
	☆	BC5389	RX	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	ø	Draft
	Å	BC5383	PN	01/01/2018		000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft
•	ů	BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	Ø	Draft

Figure 82: Bulk Submission of CS Type05 and PN conversion

- 60. On the Pools & Loans screen, select the checkbox next to both the CL/CS and PN pools.
- 61. Click the <sup>◆ SUBMIT</sup> button.
- 62. Complete the Certification confirmation, click
- 63. Enter the SecurID PIN and Passcode, click



# 3.11.9 Project Loan (PN) Pool

<ul> <li>Header Information</li> </ul>				
ool Number 10848	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 04-Initial Project
- General Information				
ool Tax ID 2307833	* Initial Pay Date 06/15/2019	* Delivery Date 05/17/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
Rates * Security Interest Rate Mortga 8.000 % 8.500	age Interest Rate Servicing Fee % 0.370 %	Maturity * Maturity Date 05/15/2049		
<ul> <li>Master Agreements</li> </ul>				
stodian Number / Name 0466 / U S BANK NATIONAL SOCIATION	Subservicer Number / Name	Transfor Transfer at issuance (TAI) Ses No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
scrow Accounts				
121000248 / Wells Far	ABA / FEDERAL ROUTING NUMBER	412136691	ACCOUNT NUMBE	R
22334556 / 12234444/wweeeee	ABA NUMBER / DELIVER TO	_	DESCRIPTION	POSITION (N 3) \$ 9,500,000.00
22334556 / 12234444/wweeeee			DESCRIPTION	
22334556 / 12234444/wweeeeee	e		description	\$ 9,500,000.00
<ul> <li>Certification and Agreement eck the appropriate box: Any and all security agreements aff designated document custodia and the delivery of securities, only Game</li> </ul>	e ent - Form 11711B rcho he modages in the reference apol or high entities any enterest of a secured Mae will have any centratio interest in and	Ioan package are limited by a duy executed Release on the pooled montpages that large upo the pooled montpages.	of Security Internet (Bron F-LD-11711A), wh	\$ 9,500,000.00 Total \$ 9,500,000.00
<ul> <li>Certification and Agreeme excl. the appropriate box: Any and all security approximate the delivery of securities, only Genie No motpage in the referenced pool Maa will have any ownership interes</li> </ul>	e ent - Form 11711B rcho he modages in the reference apol or high entities any enterest of a secured Mae will have any centratio interest in and		of Security Internet (Bron F-LD-11711A), wh	\$ 9,500,000.00 Total \$ 9,500,000.00
eck the appropriate box: Any and all socurity agreements affe designated document custodian and the delivery of securities, only Ginnie	e ent - Form 11711B rcho he modages in the reference apol or high entities any enterest of a secured Mae will have any centratio interest in and		of Security Internet (Bron F-LD-11711A), wh	\$ 9,500,000.00 Total \$ 9,500,000.00
Certification and Agreement     Section and agreement     Section agreements affit     delivery of securities, only deniv     Maa will have any ownership interes     Pool Statistics     Todal Amounts     FIA Payment Amount     \$73,346,78     UPI Amount	re int - Form 117118 int - Form 117118 int - Born 117118 int - Bor	agreement between the Issuer and any creditor, and USDA Rural Development Totals Ocurrenty 0 UPB Amount	of Security Interest (form HLD-1171 HA), wh or prior to the delivery of securities backed upon the release (delivery) of securities backed Additional Information Weighted Average Interest Tate	\$ 9,500,000.00 Total \$ 9,500,000.00



### **Pool Details Page**

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select PN-Project Loan-Non Level Payment from the Pool Type dropdown menu.
- 6. Select 04-Initial Project from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a Custodian Number / Name from the dropdown menu.
- 12. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 14. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 15. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

					Commented [A5]: replaced to reflect balloon
Pool Details Loans	Loan 929393939393939 ×				
General Information	•				
* Issuer Loan Number 929393939393939	* Mortgage Type FHA	* Mortgage Interest Rate 8.500 %	Balloon Payments "Is this a Balloon Payment? Yes No		
Approval Date	Mortgage Amounts * Original Principal Balance \$ 9,500,000.00	* Unpaid Balance \$ 9,500,000.00	Term of Mortgages * Years 30	Months 0	
	* Principal & Interest \$ 73,046.78		Pay Dates * First 06/01/2019 * Last 05/01/2049	Mortgage Note Dates * Loan Origination 0101/2019 Initial Endorsement 0101/2019	
Prepayment Provisions     Are there any prepayment     provisions?     Yes      No	Indicators MIN MOM	Agency Details * FHAUSDA Case Number 00000000339329 Section of the Act	Lean Type Code FHA Multifamity Development Cost	* Final Endorsement 01/01/2019	
	© Yes ♥ No	207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	\$ 0.00		
Ratios Debt Service Coverage Ratio	Loan to Value Ratio				
Annex-Special Disclosures *Identifier Annex Special Disc1 * Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool morgage is				
Non-Level Payment Schedule					
+ Mortgagor Information					



### Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the <sup>•</sup> ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
- 4. Select a Mortgage Type from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 5.7. Enter an Original Principal Balance.
- 6.<u>8.</u>Enter an **Unpaid Balance**.
- 7.<u>9.</u>Enter a Principal & Interest amount.
- 8.10. Enter a Term of Mortgage in Years and Month.
- 9.<u>11.</u> Select a **First Pay Date** from the date calendar.
- 10.12. Select a Last Pay Date from the date calendar.
- 11.13. Select a **Loan Origination** date from the date calendar.
- 12.14. Select an Initial Endorsement date from the date calendar.
- 13.15. If there are Prepayment Provisions, complete the applicable terms.
- 14.16. Enter a FHA/USDA Case Number.
- 15.<u>17.</u> Select a Loan Type Code.
- 16.<u>18.</u> Select a **Section of the Act** from the dropdown.
- 17.<u>19.</u> Select an Annex-Special Disclosures value.
- 18.20. Select an Non Level Payment Provision
- 19.21. Complete the Mortgager Information section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code
  - Click 🗄 SAVE

21.23. Click ✓ VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

22.24. Click the <sup>◆ SUBMIT</sup> button.

<del>20.</del>22.



<del>23.</del> 25.	_Complete the Certification confirmation, click + continue.
<del>24.</del> 26.	_Enter the SecurID PIN and Passcode, click esubarr



# 3.11.10 Project Loan (LM) Pool

Header Information				
Pool Number H0842	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LM-Project Loan - Modified Loan/Mature Loan	* Submission Type 04-Initial Project
General Information				
Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
95638299	06/15/2019	05/23/2019	05/01/2019	Concurrent Date (CD)
Rates		* Maturity * Maturity Date	History	
* Security Interest Rate Mortgag 7.000 % 7.500 %	e Interest Rate Servicing Fee 0.370 %	02/15/2047		
<ul> <li>Master Agreements</li> </ul>				
ustodian Number / Name	Subservicer Number / Name	Transfer Transfer at Issuance (TAI)	Principal & Interest Account ABA / Federal Routing Number	Account Number
00466 / U S BANK NATIONAL SSOCIATION		O Yes  No	121000248 / Wells Fargo	4121366876
			Bank, Na	
121000248 / Wells Farge	o Bank, Na	412136691	18	
- Subscriber				
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeeee				\$ 14,225,343.0 Total \$ 14,225,343.0
				10/di \$ 14,223,343.0
- Certification and Agreemer	it - Form 11711B			
heck the appropriate box;			e of Security Interest (form HUD-11711A), w	which has been delivered by the issuer to the d by the referenced pool or loan package. Upon
heck the appropriate box;	ting the mortgages in the referenced pool or which provides that any interest of a secured vlae will have any ownership interest in and t	loan package are limited by a duly executed Release party in and to the pooled mortgages shall lapse upo to the pooled mortgages.	on or prior to the delivery of securities backe	
theck the appropriate box: Any and all security agreements affect designated document custodian and v the delivery of securities, only Ginnie I		loan package are limited by a duly executed Release party in and to the pooled mortgages shall lapse up to the pooled mortgages.		
heck the appropriate box: Any and all security agreements affect designated document custodian and v the delivery of securities, only Ginnie I				
heck the appropriate box: Any and all security agreements affect despelated document calabolity and a the adverse of reserventions, only onner the adverse of reserventions, only onner Nae with have any comention interest - Pool Statistics Total Amounts	toan package is now subject to any security n and to the pooled mortgages.	agreement between the issuer and any creditor, and	d upon the release (delivery) of securities by	
heck the appropriate box: Any and all security agreements affect designated document custodian and vi- the delivery of securities, only ommoni- ties delivery of securities, only ommoni- ties and the referenced pool of Mae will have any ownership interest - Pool Statistics	loan package is now subject to any security in and to the pooled mortgages.	agreement between the issuer and any creditor, and	d upon the release (delivery) of securities b	
heck the appropriate box: Any and all security agreements affec- tion devices of securities; only denies to the devices of securities; only denies to the availabase any ownership interest to Mae with have any ownership interest to Mae with have any ownership interest to the availabase and the availabase and the Pool Statistics Total Amounts Pol Payment Amount \$9,9,94,48 UPB Amount	ican nackape is now subject to any security n and to the pooled mortgages. <i>FHA Totals</i> Quantity 1 UPB Amount	agreement between the issuer and any creditor, and USDA Rural Development Totals Ouanity O UPB Amount	d upon the release (delivery) of securities by Additional Information Weighted Average Interest Rate	
heck the appropriate box: Any and all security agreements affect designated document custoders and v the delivery of securities, only Gimme Mae will have any ownership interest - Pool Statistics Total Amounts P&I Payment Amount \$ 99,994.38	Ioan package is now subject to any security n and to the pooled mortgages.	vagreement between the issuer and any creditor, and USDA Rural Development Totals Quantity 0	d upon the release (delivery) of securities by Additional Information Weighted Average Interest Rate	

## Figure 85: Project Loan (LM) Pool Details Page

May 2019



#### **Pool Details Page**

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an **Issue Date** from the dropdown.
- 5. Select LM-Project Loan-Modified Loan/Mature Loan from the Pool Type dropdown menu.
- 6. Select 04-Initial Project from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 14. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 15. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.



Commented [A6]: added for balloon payment



General Information					
* Issuer Lean Hamber 600033344455566	• Motipage Type FHA	* Martgage Interest 5,750 %	is bin ● Vears Years Z5 The pr hoter hoter	zation Basis Term ol does not conform to a site ation schedule is property di actionoriedgement. confirm Balloon Payment Amount	* Montho: 0 Build live amontization scheduse: Contine this actived and you have obtained written secur
Morfgage Amounts * Original Principal Batance \$ 479,658.71 * Principal & Interest \$ 3,017.56	* Unpaid Balance \$ 473,807.72	Term of Mortga * Years 24	agos Months O		Pay Dates * First 11/01/2018 * Last 10/01/2042
Mortgage Note Dates * Loan Origination 01/01/2017 Initial Endorsement 01/01/2018 * Final Endorsement 01/01/2018	Prepayment Provisions Are there any prepayme provisions? Ves ® No	nt MIN	00000 Section No 221(d) or Sub	Defails JSDA Case Number 2033353535 of the Act (4) New Construction estantial Rehabilitation rtments and Co-ops	Lean Type Code FHA Multifamily Development Cost \$ 0.00
Non-Level Payment Schedule	SAVARIT CHANTE DA	15 507 80	N PART	INTEREST DATE	24
ENTRY Modified Loan History	PAYMENT CHANNE DA 10/01/2041	TE SECURT 5.000 %	N BATE 5.500 %	INTEREST PATE	PAU \$ 6,03
ENTRY Modified Loan History ENTRY MINISER			5.500 % 5.500 % BALANCE PREST PAR DA \$453,450,00 1001/2007	NTEREST RATE TE LAST P 02/01/2018	PED \$ 6,03 AV DATE 6,000 %
EXTRY I Modified Loan History EXTRY NAMER P 1 2	10/01/2041 RINCIPAL & INTEREST ORIGINAL	PRINCIPAL BALANCE UNPAID	BALANCE FIRST PAY DA		INTEREST RATE
ENTRY Modified Loan History ENTRY NUMBER P	10/01/2041 RENCIPAL & INTEREST ORIGINAL \$2,878.95	PRINCIPAL BALANCE UNPAID \$453,459.00	EALANCE FIRST PAY DA \$ 453,459.00 10/01/2007	02/01/2018	AY DATE INTEREST RATE 6.000 %
ENTRY   Modflied Loan History   KNRY NAMER    CONTRY NAMER    CONTRY NAMER    CONTRY LOAN	10/01/2041 RRACIPAL & NTEREST \$ 2,078-95 \$ 3,017.56	PRINCIPAL DALANCE UNPAID \$453,459.00 \$479,658.71	EALANCE FIRST PAY DA \$ 453,459.00 10/01/2007	02/01/2018 10/01/2042	AV DATE RETEREST RATE 6.000 % 5.750 %
ENTRY   Modflied Loan History   KNRY NAMER    CONTRY NAMER    CONTRY NAMER    CONTRY LOAN	10/01/2041 RRACIPAL & NTEREST \$ 2,078-95 \$ 3,017.56	PRINCIPAL BALANCE LAPACE \$ 453,459,00 \$ 479,658.71 THE FIRST PAYMENT TO PRINCIPA	DLAACE         PRIST PAY DA           \$ 453,459.00         18/01/2007           \$ 473,807.72         18/01/2018           LAND INTEREST IS MORE THAN 24           Jied Location	02/01/2018 10/01/2042	AV DATE RETEREST RATE 6.000 % 5.750 %
EXTENT Modellinet Loss History Certery Loss History Certery Loss Certe	1001/2043  PROCING & RETURNST	PROCORE, GULARIZE QAPAGO \$ 453,459.00 \$ 479,658.71 THE FIRST PAYMENT TO PROCIP NY NY	DLAACE         PRIST PAY DA           \$ 453,459.00         18/01/2007           \$ 473,807.72         18/01/2018           LAND INTEREST IS MORE THAN 24           ject Location	02/01/2018 10/01/2042 MONTHS BEFORE THE IS Issuer Number	AV DATE RETEREST RATE 6.000 % 5.750 %
CENTRY CENTRY Loss History CENTRY LANSING L	1001/2041  INNER & BATTERST  S.2.077.66  S.2.077.66  ANULTIFAMILY MORTGAGE WHERE  Proposed Food Name BZ1933  ANULTIFAMILY MORTGAGE ADMINISTRATION  SUSTAINCE WITH the Federal Housing Administ	PRINCIPAL DULARE USPACE \$ 453,499.00 \$ 479,658.71 THE FIRST PAYMENT TO PRINCIPAL to Press Administration is in full force. attration and not subject to a Color	BALANCE         PHOS FPA CAR           § 453,459.00         100112007           § 473,467.72         110112018           H, AND INTEREST IS MORE THAN 24           Ject Location	0201/2018 1001/2042 MONTH9 BEFORE THE IS Issuer Number 3153	AV DATE OF THE SECURITIES
EXTEND Indicating Loss History Determined Loss History CERTIFICATION FOR POOLING A CERTIFICATION FOR POOLING A FFMAUSIA Case Number d0000003533535 (	1001/2041	PROCINE DUALNUE USAND \$453,459.00 \$475,658.71 THE FRIST PAYMENT TO PROCIPY teer Print NY Administration is in full force. stration and not subject to a Cole eral Housing Administration, the	ALANCE 2015 FAX CM \$ 453,459.00 1001/2007 \$ 473,007.72 1101/2018 ALAND INTEREST IS MORE THAN 24 incl Location Insurance Mortgage contract. project has had sustained occupa	0201/2018 10/01/2042 MONTHS BEFORE THE IS Insure Number 3153	AV DATE OF THE SECURITIES
CETTEV Modified Lass History CETTEVANAGES M CETTEVANAGES M CETTEVANAGES M CETTEVANAGE Combined CETTEVANION FOR DOLLING AN PHOLOGOAL Combined CETTEVANION FOR DOLLING AN PHOLOGOAL COMBINIES L the undersigned, do certPly: 1. The contract of Mortgage Ins 2. The mortgage is Fully accurrent of 3. Unders subject to a current of 4. Unless subject to a current of	1001/2041	PROCINE DUALNUE USAND \$453,459.00 \$475,659.71 THE FRIST PAYMENT TO PROCIPY teer Print NY Administration is in full force. stration and not subject to a Cole eral Housing Administration, the	ALANCE 2015 FAX CM \$ 453,459.00 1001/2007 \$ 473,007.72 1101/2018 ALAND INTEREST IS MORE THAN 24 incl Location Insurance Mortgage contract. project has had sustained occupa	0201/2018 10/01/2042 MONTHS BEFORE THE IS Insure Number 3153	AV DATE REFERENCE ANTE 6.000 % 5.750 % SUE DATE OF THE SECURITIES
CERTIFY	1001/2041	PROCINE DUALNUE USAND \$453,459.00 \$475,659.71 THE FRIST PAYMENT TO PROCIPY teer Print NY Administration is in full force. stration and not subject to a Cole eral Housing Administration, the	ALANCE 2015 FAX CM \$ 453,459.00 1001/2007 \$ 473,007.72 1101/2018 ALAND INTEREST IS MORE THAN 24 incl Location Insurance Mortgage contract. project has had sustained occupa	0201/2018 10/01/2042 MONTHS BEFORE THE IS Insure Number 3153	AV DATE REFERENCE ANTE 6.000 % 5.750 % SUE DATE OF THE SECURITIES

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### Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 2. From the All Loans screen, click the <sup>•</sup> ADD LOANS</sup> button.
- 3. Enter the Issuer Loan Number.
- 4. Select a Mortgage Type from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator.
  - a. Is this a **Balloon Payment**? YES
  - b. Enter Amortization Basis Term Years
  - c. Enter Amortization Basis Term Months
  - d. Confirmation Check Box
  - e. Approximate Balloon Payment Amount will auto populate
- 5.7. Enter an Original Principal Balance.

6.8. Enter an Unpaid Balance.

7.<u>9.</u>Enter a **Principal & Interest** amount.

- 8.10. Enter a Term of Mortgage in Years.
- 9.<u>11.</u> Select a **First Pay Date** from the date calendar.
- 10.<u>12.</u> Select a **Last Pay Date** from the date calendar.
- 11.13. Select a Loan Origination date from the date calendar.
- 12.14. Select an Initial Endorsement date from the date calendar.
- 13.15. If there are Prepayment Provisions, complete the applicable terms.
- 14.16. Enter a FHA/USDA Case Number.
- 15.17. Select a Loan Type Code.
- 16.<u>18.</u> Select a **Section of the Act** from the dropdown.
- 17.<u>19.</u> Select an Annex-Special Disclosures value.
- 18.20. Select a Non-Level Payment Provision value (if available).
- 19.21. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code

20.22. Click SAVE

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MFPDM Iss	uer User Manual
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21.23. Click Vulnate to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).	r
22-24. Click the <sup>C SUBMIT</sup> button.	
$\frac{23-25}{23-25}$ Complete the Certification confirmation, click $\rightarrow$ continue.	
24-26. Enter the SecuriD PIN and Passcode, click SUBMIT	


# 3.11.11 Project Loan (LS) Pool

Header Information				
- Header Information				
* Pool Number BH0847	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LS-Project Loan - 538/515/Small	* Submission Type 04-Initial Project
DH0047	03/01/2013	X-multianity (Ginne mae I)	Loans	04-IIIIIai Project
<ul> <li>General Information</li> </ul>				
* Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
093952293	06/15/2019	05/23/2019	05/01/2019	Concurrent Date (CD)
Rates     Security Interest Rate Mortgage In	Interest Rate Servicing Fee	* Maturity * Maturity Date		
8.000 % 8.600 %	0.470 %	04/15/2049		
- Master Agreements				
Custodian Number / Name 000466 / U S BANK NATIONAL	Subservicer Number / Name	Transfer Transfer at Issuance (TAI)	Principal & Interest Account ABA / Federal Routing Number	Account Number
ASSOCIATION		Ves No	121000248 / Wells Fargo	4121366876
			Bank, Na	
Escrow Accounts				
	ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER	
121000248 / Wells Fargo E		4121366918		
	ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee				\$ 8,494,955.
				Total \$ 8,494,955.
				\$ 0,434,333.
- Certification and Agreement -	- Form 11711B			
Check the appropriate box:	a the mortgages in the referenced pool or loan	narkana ara limitad by a duby avarutad Dalaasa n	f Security Interset (form ULID-11711A) which	hae been delivered by the issuer to the
Any and all security agreements affecting	ch provides that any interest of a secured party	in and to the pooled mortgages shall lapse upon a	or prior to the delivery of securities backed by	the referenced pool or loan package. Upon
<ul> <li>Any and all security agreements affecting designated document custodian and white the delivery of securities, only Ginnie Mar</li> </ul>	e will have any ownership interest in and to the			
		eement between the issuer and any creditor, and u		
No mortgage in the referenced pool or lo. Mae will have any ownership interest in a <b>Pool Statistics</b> Total Amounts	an package is now subject to any security agre and to the pooled mortgages.	ement between the issuer and any creditor, and u	pon the release (delivery) of securities back	
No mortgage in the referenced pool or lo Mae will have any ownership interest in a Pool Statistics     Total Amounts PAI Payment Amount	an package is now subject to any security agre and to the pooled mortgages. FHA Totals Quantity	ement between the issuer and any creditor, and u USDA Rural Development Totals	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	
Pool Statistics Total Amounts P&I Payment Amount \$ 65,961.00	an package is now subject to any security agre and to the pooled mortgages. FHA Totals Quantity 1	ement betaeen the issuer and any creditor, and u USDA Rural Development Totals Quantity 0	pon the release (delivery) of securities back	
No mortgage in the referenced pool or low Mae will have any ownership interest in a Pool Statistics     Total Amounts     Pai Payment Amount	an package is now subject to any security agre and to the pooled mortgages. FHA Totals Quantity	ement between the issuer and any creditor, and u USDA Rural Development Totals	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	
No mortgage in the referenced pool or to Mae will have any ownership interest in a     Pool Statistics     Total Amounts     PAI Payment Amount     \$65,961.00     UPB Amount	an parkage is now subject to any security agre and to the pooled mortgages.	ement between the issuer and any creditor, and u USDA Rural Development Totals Outstantly UPB Amount	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	
No montpage in the referenced pool or Io Mae will have any ownership interest in a     Pool Statistics     Total Amounts     PAI Payment Amount     \$65,961.00     UPB Amount     \$8,494,955.67	an parkage is now subject to any security agre and to the pooled mortgages.	ement between the issuer and any creditor, and u USDA Rural Development Totals Outstantly UPB Amount	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	
No mortgage in the referenced pool or to Mae will have any ownership interest in a     Pool Statistics     Total Amounts     PAI Payment Amount     \$55,961.00     UPB Amount	an parkage is now subject to any security agre and to the pooled mortgages.	ement between the issuer and any creditor, and u USDA Rural Development Totals Outstantly UPB Amount	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate	
No montpage in the referenced pool or lo Mae will have any ownership interest in a Pool Statistics Total Amounts PSI Payment Amount \$65,951.00 UPB Amount \$6,494,955.67	An package is now subject to any security agree and to the pooled mortgages.	ement between the issuer and any creditor, and u USDA Rural Development Totals Cuantly 0 UPB Amount \$ 0.00	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate 8.600 %	
No montpage in the referenced pool or Io Mae will have any ownership interest in a     Pool Statistics     Total Amounts     PAI Payment Amount     \$65,961.00     UPB Amount     \$8,494,955.67	An package is now subject to any security agree and to the pooled mortgages.	ement between the issuer and any creditor, and u USDA Rural Development Totals Outstantly UPB Amount	pon the release (delivery) of securities backs Additional Information Weighted Average Interest Rate 8.600 %	

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## **Pool Details Page**

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an **Issue Date** from the dropdown.
- 5. Select LS-Project Loan-538/515/Small Loans from the Pool Type dropdown menu.
- 6. Select 04-Initial Project from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a Custodian Number / Name from the dropdown menu.
- 12. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 14. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 15. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

Pool Details Loans	Loan 939283293949444 ×			
- General Information				
Issuer Loan Number 39283293949444	* Mortgage Type FHA	* Mortgage Interest Rate 8.600 %	Balloon Payments "Is this a Balloon Payment? Yes  No	
pproval Date	Mortgage Annuanta * Original Principal Balance \$ 8,500,000,00 * Principal & Interest \$ 65,961,00	* Unpaid Balance \$ 8,494,955.67	Term of Mortgages * Years 30 Pay Dates * First 05/01/2019 * Last	Months 0 Mortgage Note Dates *Loan Crignation 011012019 Initial Endorsement
Prepayment Provisions	Indicators	Agency Details * FHAUSDA Case Number	04/01/2049	01/01/2019 * Final Endorsement 01/01/2019
Are there any prepayment provisions?	MOM O Yes  No	00000003939393 Section of the Act 221(d)(d) New Construction or Substantial Rohabilitation of Apartments and Co-ops	FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures	Non-Level Payment Provisions * Identifier Non Level Payment			
* Description This pool mortgage is	* Description This pool mortgage is			
Non-Level Payment Schedule				
Name of Mortgagor	* Property Site Address	* City	* State	* Zip Code
lest Mortgagor	2 Hanson Place	Brooklyn	New York	11217-

Figure 8886: Project Loan (LS)Loan Details Page



#### Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 3. Enter the Issuer Loan Number.
- 4. Select a Mortgage Type from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Select Balloon Payment indicator No. (If yes see sample details under LM Pool figure 84)
- 5.7. Enter an Original Principal Balance.
- 6.<u>8.</u>Enter an **Unpaid Balance**.
- 7.<u>9.</u>Enter a Principal & Interest amount.
- 8.10. Enter a Term of Mortgage in Years.
- 9.<u>11.</u> Select a **First Pay Date** from the date calendar.
- 10.12. Select a Last Pay Date from the date calendar.
- 11.<u>13.</u> Select a **Loan Origination** date from the date calendar.
- 12.14. Select an Initial Endorsement date from the date calendar.
- 13.15. If there are Prepayment Provisions, complete the applicable terms.
- 14.16. Enter a FHA/USDA Case Number.
- 15.<u>17.</u> Select a Loan Type Code.
- 16.<u>18.</u> Select a **Section of the Act** from the dropdown.
- 17.<u>19.</u> Select an Annex-Special Disclosures value.
- 18.20. Select a Non-Level Payment Provision value (if available).
- 19.21. Complete the Mortgager Information section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code

21.23. Click <sup>✓</sup> VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

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*	* <u></u>
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<del>22.</del> 24.	_Click the tube button.
<del>23.</del> 25.	_Complete the Certification confirmation, click → CONTINUE
<del>24.</del> 26.	Enter the SecurID PIN and Passcode, click SUBMIT.



# 3.11.12 Project Loan (RX) Pool

- Header Information				
°ool Number H0849	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type RX-Project Loan - Mark to Market	* Submission Type 04-Initial Project
General Information				
Pool Tax ID 12983283 — Rates ————————————————————————————————————	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019 Maturity — * Maturity Date	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
* Security Interest Rate Mortgag 8.000 % 8.550 *	e Interest Rate Servicing Fee 6 0.420 %	04/15/2049		
Master Agreements				
ustodian Number / Name 00466 / U S BANK NATIONAL SSOCIATION	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) Yes No	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
scrow Accounts				
Scrow Accounts 121000248 / Wells Farg	ABA / FEDERAL ROUTING MARBER o Bank, Na	4121360	ACCOUNT NUMBER	_
121000248 / Wells Farg		4121360		POSITION (PK \$)
121000248 / Wells Farg	o Bank, Na ABA NAMBER / DELIVER TO	4121364	918	Робітіон (м. 5) \$ 7,495,770.00 Total \$ 7,495,770.00
121000248 / Wells Farg	o Bank, Na Asa kember / Delver to	4121360	918	\$ 7,495,770.00
221000248 / Wells Farg     Subscriber  222334556 / 12234444/wweeeeeee  Certification and Agreemen held the appropriate box:	o Bank, Na ABA HUMBER / DELIVER TO t		918	\$7,495,770.00 Total \$7,495,770.00
Subscriber  122334556 / 1223444/www.eeeeeee  2 Certification and Agreemen heck the appropriate box: Any and a security agreements after designated document custodia and the delivery of securities, only clime	o Bank, Na Alak Houseer / Deliver TO to Form 11711B Integ has montpages in the information of a social of a Mae will have any ownership interest in and to	san package are limited by a duty executed Relea	DESCRIPTION	\$7,495,770.00 Total \$7,495,770.00
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Figure 8987: Project Loan (RX) Pool Details Page

May 2019



#### **Pool Details Page**

- 1. From the Pools & Loans screen, click the O ADD POOLS button in the header.
- 2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
- 3. Enter the Pool Number.
- 4. Select an Issue Date from the dropdown.
- 5. Select RX-Project Loan-Mark to Market from the Pool Type dropdown menu.
- 6. Select 04-Initial Project from the Submission Type dropdown menu.
- 7. Enter a Pool Tax ID.
- 8. Select a **Delivery Date** from the date calendar.
- 9. Enter a Security Interest Rate.
- 10. Select a Maturity Date from the date calendar.
- 11. Select a **Custodian Number / Name** from the dropdown menu.
- 12. In the Principal & Interest Account box:
  - a. Select an ABA / Federal Routing Number from the dropdown menu.
  - b. Select an Account Number from the dropdown menu.
- 13. In the Escrow Accounts section:
  - a. Click 🕀 ADD
  - b. Select an ABA / Federal Routing Number from the dropdown menu.
  - c. Select an Account Number from the dropdown menu.
- 14. In the Subscriber section:
  - a. Click 🕀 ADD
  - b. Select an ABA Number / Deliver To value from the dropdown menu.
  - c. Enter a Description. (optional)
  - d. Enter a Position (in \$).
- 15. In the Certification and Agreement Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



MFPDM Issuer User Manual

Commented [A7]: replace to reflect balloon payment change

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

Pool Details Loans	Loan 938283923939233 ×			
- General Information				
issuer Loan Number 38283923939233	* Mortgage Type FHA	* Mortgage Interest Rate 8.550 %	Balloon Payments	
pproval Date 4/01/2019	Mortgage Amounts	* Unpaid Balance \$ 7,495,770.97	Term of Mortgages	Months 0 Mortgage Note Dates * Lean Origination
			05/01/2019 * Last 04/01/2049	01/01/2019 Initial Endorsement 01/01/2019 * Final Endorsement 01/01/2019
Propayment Provisions Archines of propayment O Yes To No	Indicators MIN MOM © Yes ® No	Agency Details * FHAUSDA Cases Number 0000003392030 Section of the Act 2077222(I) Refinance or Purchase of Existing Multifamily Rental Housing	Loan Type Code FHA Multifamily Development Cost \$ 0.00	
Ratios Debt Service Coverage Ratio	Loan to Value Ratio			
Annex-Special Disclosures Aldentifier Annex Special Disc1 Description This pool mortgage is	Non-Level Payment Provisions * Identifier Non Level Payment * Description This pool mortgage is			
Non-Level Payment Schedule				
Mortgagor Information				
Name of Mortgagor Sest Mortgagor	* Property Site Address 2 Hanson Place	* City Brooklyn	* State New York	* Zip Code 11217-

Figure 9088: Project Loan (RX) Loan Details Page

May 2019



#### Loan Details Page

- 1. From the Pool Details screen, click the Loans tab.
- 3. Enter the Issuer Loan Number.
- 4. Select a Mortgage Type from the dropdown.
- 5. Enter a Mortgage Interest Rate.
- 6. Enter an Original Principal Balance.
- 7. Enter an Unpaid Balance.
- 8. Enter a Principal & Interest amount.
- 9. Enter a Term of Mortgage in Years.
- 10. Select a First Pay Date from the date calendar.
- 11. Select a Last Pay Date from the date calendar.
- 12. Select a Loan Origination date from the date calendar.
- 13. Select an Initial Endorsement date from the date calendar.
- 14. If there are Prepayment Provisions, complete the applicable terms.
- 15. Enter a FHA/USDA Case Number.
- 16. Select a Loan Type Code.
- 17. Select a Section of the Act from the dropdown.
- 18. Select an Annex-Special Disclosures value.
- 19. Select a Non Level Payment
- 20. Complete the Mortgager Information section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code

21. Click BAVE

- 22. Click VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
- 23. Click the \* SUBMIT button.



24. Complete the Certification confirmation, click + CONTINUE

25. Enter the SecurID PIN and Passcode, click SUBMIT



# 3.12 Special Instructions for Error Correction

### 3.12.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (\*) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover over is below:



Figure 91: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

### 3.12.2 Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings are below:

Pool Details Loans	Loan 534624612341234 ×		
<ul> <li>All Errors and Warnings (6 Fatal Errors</li> </ul>	)		
	valid/missing - Amount should be \$5,303.28. missing ( 500,000.00 ) - Must be equal to ca	culated Unpaid Balance Amount 497,583.33.	
<ul> <li>▲ (F) If answer to 'Prepayment F</li> <li>▲ (F) Prepayment Penalty Desc</li> </ul>		or 'Prepayment Premium Period' should be available.	
▲ (F) Loan Type Code is require			
Warnings ① (W) Annex-Special Disclosure	is Invalid/missing - Field should not be emp	ty.	
+ General Information			
* Issuer Loan Number 534624612341234	* Mortgage Type FHA	* Mortgage Interest Rate 5.000 %	Approval Date

Figure 92: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.



Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.



## 3.12.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:



Figure 93: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15<sup>th</sup> day of each month.

### 3.12.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

# 4 Using the Solution (Batch)

## 4.1 Pool/Loan Import

To import pool/loan data.

1. Click on the <sup>O ADD POOLS</sup> button to enter pool information manually or to import pool/loan data.



Add Pools	×
Enter Pool Data Manually	Import pool data file Wernes for valid Pool file Internet file barriers files during ment In oversite proof the subments Internet files files during ment Internet files during ment In
Figur	e <u>94</u> : Add Pools

2. Under 'Import pool data file', click the browse... button to locate a compatible file containing pool/loan data to import.

Note: MFPDM requires a .TXT file for import.

Open		
🕞 🕞 - 💻 Desktop 🔸	•	Search Desktop
Organize 👻 New folde		88 - 🛄 🚷
<ul> <li>☆ Favorites</li> <li>Desktop</li> <li>Downloads</li> <li>Recent Places</li> <li>Recent Places</li> <li>Downsets</li> <li>Music</li> <li>Pictures</li> <li>Videos</li> </ul>	Linexis, Linexis	
F Computer Windows (C:) Network Drive (H:)		
File na	MF_sample_Pool_Sample.txt	Test Document     Open     Cancel

Figure <u>95</u>: Open File

- 3. Select a compatible file and click Open.
- 4. If desired, select either/both checkbox:
  - a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
  - b. 'Override prior file submissions' to replace previously entered/imported data.
- 5. Select SUBMIT.

Note: Clicking Cancel closes the file selection screen and removes the selected file from import.

**Note::** If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).



# 5 Reporting

# 5.1 Report Capabilities

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

Table 1	11: Fo	orms &	& Rep	orts
---------	--------	--------	-------	------

	MFPDM Form	HUD Name	Pool Types	Available
1.	Schedule of Subscribers - 11705	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - 11711B	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	Prospectus Ginnie Mae I Project Loan Securities - 1724	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/P N/RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans – 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	Modified Loan Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	Loans with Annex - Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	LM	Any time- not specific to a single pool, displays a list of pools that contain an Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/R X/CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Validation Report	N/A	ALL	After validation



## 5.2 Report Procedures

Pool BH0148      Dratt  Issue Type: X - Multifamily (Ginnie Mae ()  Issue Date: 03001/2018  Pool Type: CL-Con			+ MORE	VALDATE	
Polar Solar		Submission Type: 01-Initial Constructio Security Rate: 4.000 % Interest Rate: 4.500 % Maturity Date: 03/15/2028	n Lo o celete -> EXPORT D DOCS	VALDATE	♦ SLEMAT 🗹 EDIT 🞜
Enser Enser Enser Enser Catalogical Cat	22 Contrast	COMPANY	D6 D6 Data	Grovie Mas Account Executive	DANNY ROBERSON (412)264-0776

Figure 96: Pool Details Docs Drop Down

To generate a form/report from the **Pool Details, Loans, Loan Details and Draw History** pages, click on the **Docs** button on the top right corner of the Pool Header and select the desired report.

Total: 1 Selected: 0													
	â		BH0148	CL	03/01/2018	1	000433 / ALASKA USA TRUST COMPANY				vilian		<u>.</u>
		Loaded all rows				11705							
								11706					
								11706 Data					
								11711B					
								Annex Special Disclosure					
								Edits Report					
								Non-Level Payment Provisions					

Figure 97: Pools & Loans Row Action Docs Drop Down

To generate a form/report from the **Pools & Loans** page click on the  $\frac{1}{2}$  (row action) button on the right side of each pool, click on the DOCS button, and select the desired report.

Note: To see forms and reports samples please go to Appendix A: References.



# 6 Appendix A: References

The following table summarizes the documents referenced in this document.

## Table 12 - References

Document Name	Description	File
Forms and Reports	Samples of all forms and reports users can generate and print	Forms_Reports.zip
Common Error and Warning Messages	Sample of most commonly seen Error and Warning messages for Multifamily pools and loans.	Common MFPDM Error Messages.docx

# Field Code Changed

**Commented [A8]:** HUD-1724 and HUD-1731 forms not updated with Balloon Payments fields in Annex section under "Other"



# 7 Appendix B: Key Terms

Table 13 - Key Terms

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
cs	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module
MM/DD/YYYY	Month/Day/Year
ΜΜ/ΥΥΥΥ	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
ОРВ	Original Principal Balance
ОТР	One-Time Password
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
РРА	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)