

Modernization Outreach Call

August 20, 2015



Agenda

- Streamlined Investor Reporting
- GinnieNET RSA SecurID Token
- Ginnie Mae Summit
- Questions

Effective Dates for Streamlined Investor Reporting

Activity	Effective Date	Notes
Remaining Principal Balance (RPB)	October 1, 2015 (reporting September activity)	RPB files submitted to GinnieNET will not be accepted.
Multifamily Prepayment Penalty	October 1, 2015	Submit through GMEP instead of GinnieNET
Quarterly Custodial Account Verifications	December 10, 2015 (quarterly submission)	Submit through GMEP instead of GinnieNET

NOTE: No Change to Current GinnieNET Reporting Process in 2015 for Monthly Issuer Summary Report (11710D) and Remittance Advice (11714, 11714SN)

GinnieNET Host Communications

GinnieNET On The Web

Main Menu

[Change My Password](#)
[Select Active Issuer](#)

- ⊕ Data Entry/Review
- ⊕ Data Export/Import
- ⊖ Host Communications
 - [Issuer Communications](#)
 - [Investor Reporting Communications](#)
 - [Certifications Communications](#)
 - [HMBS Issuer Communications](#)
 - [HMBS Investor Reporting Communications](#)
 - [HMBS Certifications Communications](#)
- ⊕ Reports
- ⊕ Maintenance

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 - [HMBS Investor Reporting Communications](#)
 - [HMBS Certifications Communications](#)
- ⊕ Reports
- ⊕ Maintenance



Investor Reporting Submenu

[Change My Password](#)
[Select Active Issuer](#)

Investor Reporting Communications Selections

[Select RPB Reports to Submit](#)

RPB Reports to be Submitted
No RPB Reports to be Submitted

[Select Remittance Advices to Submit](#)

Remittance Advices to be Submitted
No Remittance Advices to be Submitted

[Select Q-Certifications to Submit](#)

Q-Certifications to be Submitted
No Q-Certifications to be Submitted

[Select 11710D to Submit](#)

11710D to be Submitted
No 11710D to be Submitted

[Select Q-Certifications to Delete](#)

Q-Certifications to be Deleted
No Q-Certifications to be Deleted

[Select 11710D to Delete](#)

11710D to be Deleted
No 11710D to be Deleted

Send Prepayment Penalty for the month of July, 2015

Submit

Investor Reporting Submenu

[Change My Password](#)
[Select Active Issuer](#)

Investor Reporting Communications Selections

[Select RPB Reports to Submit](#)

RPB Reports to be Submitted
No RPB Reports to be Submitted

[Select Remittance Advices to Submit](#)

Remittance Advices to be Submitted
No Remittance Advices to be Submitted

[Select Q-Certifications to Submit](#)

Q-Certifications to be Submitted
No Q-Certifications to be Submitted

[Select 11710D to Submit](#)

11710D to be Submitted
No 11710D to be Submitted

[Select Q-Certifications to Delete](#)

Q-Certifications to be Deleted
No Q-Certifications to be Deleted

[Select 11710D to Delete](#)

11710D to be Deleted
No 11710D to be Deleted

Send Prepayment Penalty for the month of July, 2015

Submit

Disabled in
GinnieNET
and
Migrating to
GMEP

Remain in
GinnieNET

Investor Reporting Submenu (HMBS)

HMBS Investor Reporting Communications Selections

[Select RPB, WAC and Payment Reports to Submit](#)

RPB, WAC and Payment Reports to be Submitted
No RPB, WAC and Payment Reports to be Submitted

[Select ACH Debit Authorization \(11709-A\) to Submit](#)

ACH Debit Authorizations to be Submitted
No ACH Debit Authorizations to be Submitted

[Select Q-Certifications to Submit](#)

Q-Certifications to be Submitted
No Q-Certifications to be Submitted

[Select 11710D to Submit](#)

11710D to be Submitted
No 11710D to be Submitted

[Select Q-Certifications to Delete](#)

Q-Certifications to be Deleted
No Q-Certifications to be Deleted

[Select 11710D to Delete](#)

11710D to be Deleted
No 11710D to be Deleted

Submit

Investor Reporting Submenu (HMBS)

[Change My Password](#)
[Select Active Issuer](#)

HMBS Investor Reporting Communications Selections

[Select RPB, WAC and Payment Reports to Submit](#)

[RPB, WAC and Payment Reports to be Submitted](#)
[No RPB, WAC and Payment Reports to be Submitted](#)

[Select Q-Certifications to Submit](#)

[Q-Certifications to be Submitted](#)
[No Q-Certifications to be Submitted](#)

[Select Q-Certifications to Delete](#)

[Q-Certifications to be Deleted](#)
[No Q-Certifications to be Deleted](#)

[Select ACH Debit Authorization \(11709-A\) to Submit](#)

[ACH Debit Authorizations to be Submitted](#)
[No ACH Debit Authorizations to be Submitted](#)

[Select 11710D to Submit](#)

[11710D to be Submitted](#)
[No 11710D to be Submitted](#)

[Select 11710D to Delete](#)

[11710D to be Deleted](#)
[No 11710D to be Deleted](#)

Submit

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Remain in
GinnieNET

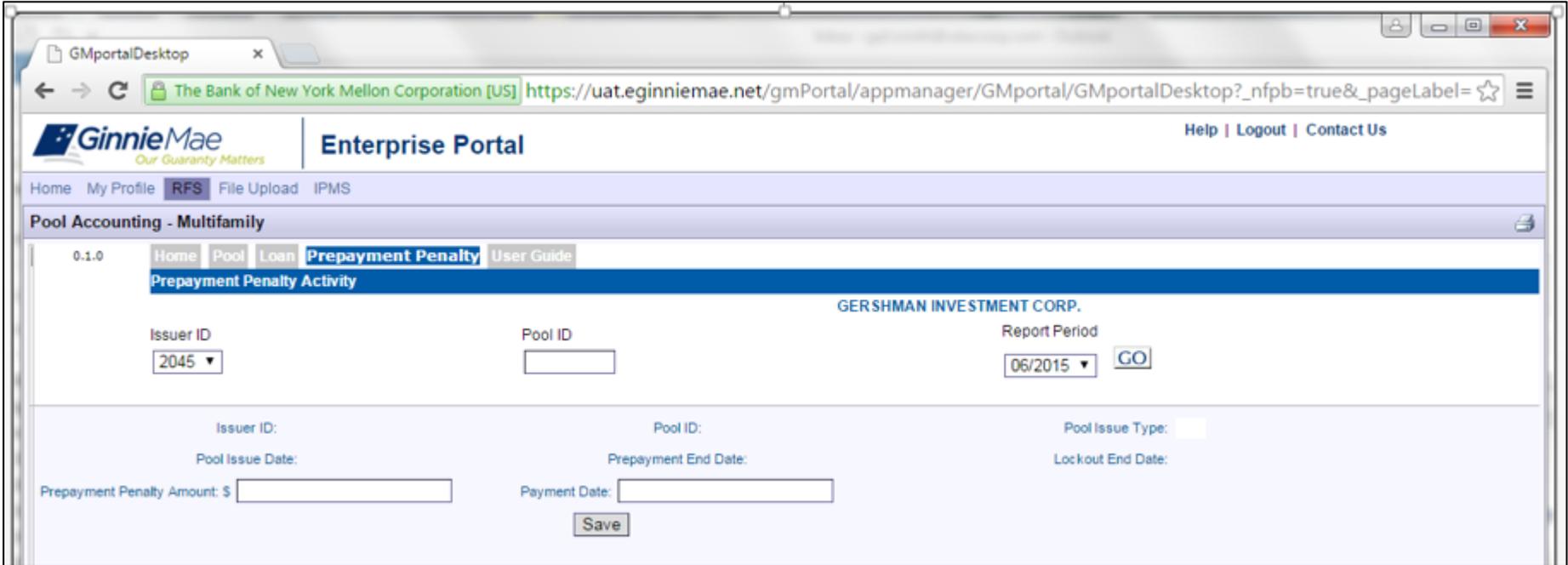
Remaining Principal Balance

- Continue to report RPB's as you today in RFS Pool and Loan level accounting
- RFS Exception Feedback will be the single source identifying necessary corrections

- NO MORE RBP FAILED EDIT REPORTS
- NO MORE RPB CORRECTION FAXES
- NO MORE RECONCILIATIONS BETWEEN RFS RPB AND GINNIENET RPB

Multifamily Prepayment Penalty Reporting in GMEP

Effective October 1, 2015



The screenshot shows a web browser window with the URL https://uat.eginniemae.net/gmPortal/appmanager/GMportal/GMportalDesktop?_nfpb=true&_pageLabel=. The page title is "Enterprise Portal" and the GinnieMae logo is visible. The navigation menu includes "Home", "My Profile", "RFS", "File Upload", and "IPMS". The main content area is titled "Pool Accounting - Multifamily" and contains a sub-menu with "Home", "Pool", "Loan", "Prepayment Penalty", and "User Guide". The "Prepayment Penalty" option is selected, and the page displays "Prepayment Penalty Activity" for "GERSHMAN INVESTMENT CORP.". The form includes fields for "Issuer ID" (set to 2045), "Pool ID", and "Report Period" (set to 06/2015). There are also fields for "Pool Issue Date", "Prepayment End Date", "Prepayment Penalty Amount", and "Payment Date". A "Save" button is located at the bottom of the form.

To Submit MFPP Online:

- Go to Existing RFS Multifamily Pool Accounting Menu in GMEP
- Select Prepayment Penalty
- Select Issuer ID and Report Period from Drop Down Menus
- Enter Pool ID, Prepayment Penalty Amount and Payment Date
- Save and Submit

To Submit MFPP as a File Upload:

- Go to Existing GMEP File Upload Menu
- Select Prepayment Penalty
- Upload Submission
- Save and Submit

Multifamily Prepayment Penalty File layout

Effective October 1, 2015

File Naming instructions for Multifamily Prepayment Penalty:

The naming convention is: **MFPPIIIIIMMYYSN.csv** where:

MFPP—is constant. Multifamily Prepayment Penalty

IIII – is the Issuer ID. E.g. 3937

MMYY – is the reporting period. Month Year

SN—is the file Sequence Number. Ex. 01, 02, 03 (In order to distinguish between multiple files, the Sequence Number should not be repeated in a given month).

E.g. **MFPP3937071501.csv**

Item	Field Name	Start	End	Type	Length	Remarks
1	Reporting Period	1	6	Date	6	YYYYMM
2	Issuer ID	7	10	Numeric	4	Must be a valid Issuer ID
3	Pool ID	11	16	Character	6	Must be a valid Pool ID
4	Pool Type	17	18	Character	2	Must be valid pool type for the pool
5	Penalty	19	31	Numeric	13	Dollars and cents amount of penalty 9999999999.99
6	Payment Date	32	39	Date	8	MMDDYYYY

1. Reporting Period: Ginnie Mae reporting period (YYYYMM).

2. Issuer ID: A number Ginnie Mae assigned to identify the organization.

3. Pool ID: A number uniquely assigned by Ginnie Mae to identify the pool.

4. Pool Type: The two-character value identifying the pool type of the pool.

5. Penalty: The prepayment penalty amount in dollar and cents. Must be a positive value.

6. Payment Date: The date the prepayment penalty was reported (MMDDYYYY). Must be in the current reporting period.

Custodial Account Verification (CAVS)

- September CAVS Quarterly report must be submitted in GinnieNET by September 10, 2015.
- December CAVS Quarterly report must be submitted in GMEP by December 10, 2015.
- Additional information will be provided on the October Outreach Call

No Changes to Reporting Timeframes

RFS Pool/Loan
Reporting, include
RPB

Initial reporting 1st-2nd BD (7 PM ET)

Corrections due no later than 4th BD (7 PM ET)

Pre-Collection Notices

Initial notice disseminated on 3rd BD

Final notice disseminated on 6th BD

Factor A and B Files

4th BD for A file

6th BD for B file

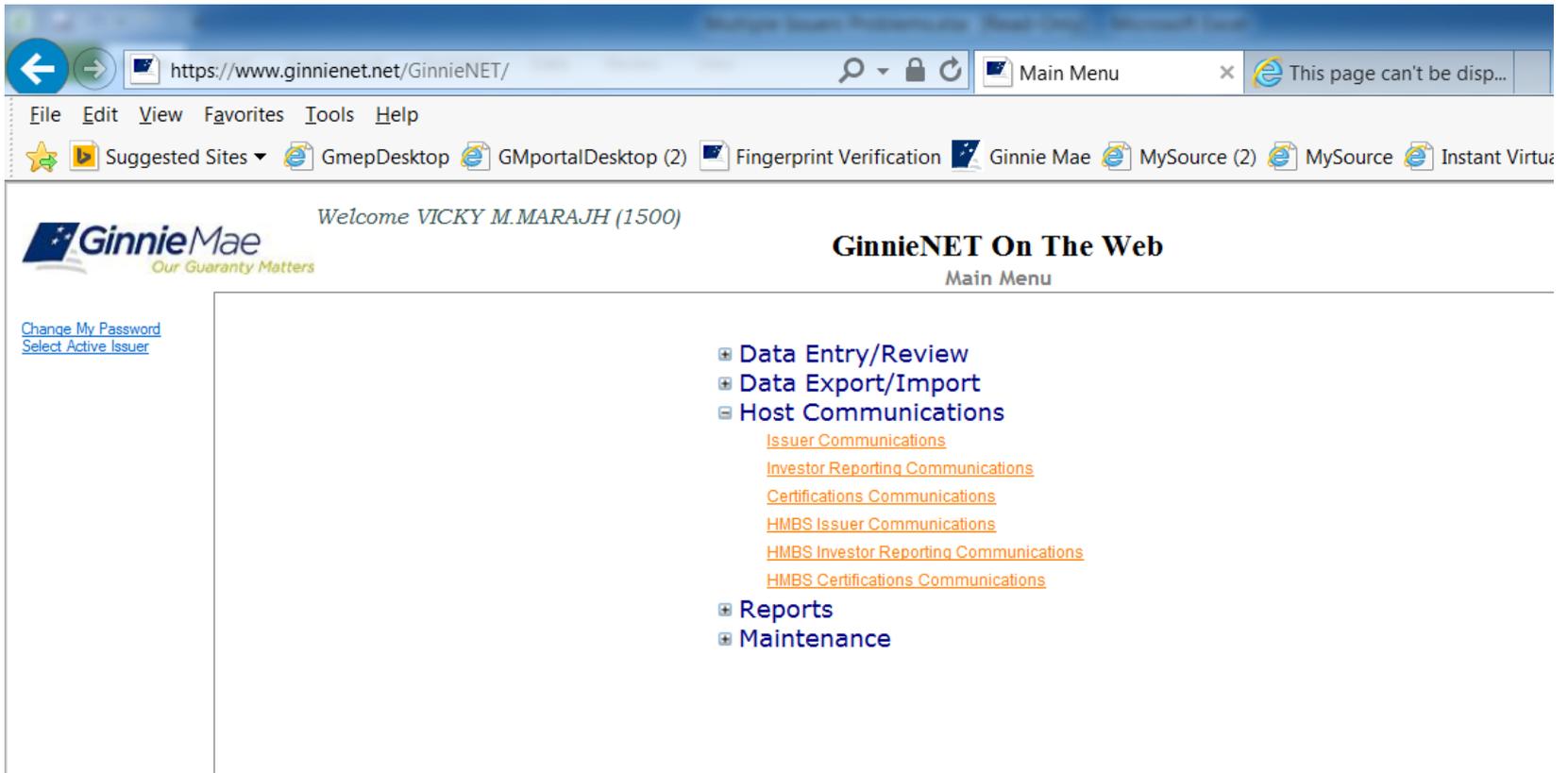
P&I and G-Fee

Draft dates remain on the same schedule



GINNIENET RSA SECURID TOKEN

GinnieNET Host Communications



https://www.ginnienet.net/GinnieNET/

File Edit View Favorites Tools Help

Suggested Sites GmepDesktop GMportalDesktop (2) Fingerprint Verification Ginnie Mae MySource (2) MySource Instant Virtua

Welcome *VICKY M. MARAJH (1500)*

 **GinnieMae**
Our Guaranty Matters

GinnieNET On The Web
Main Menu

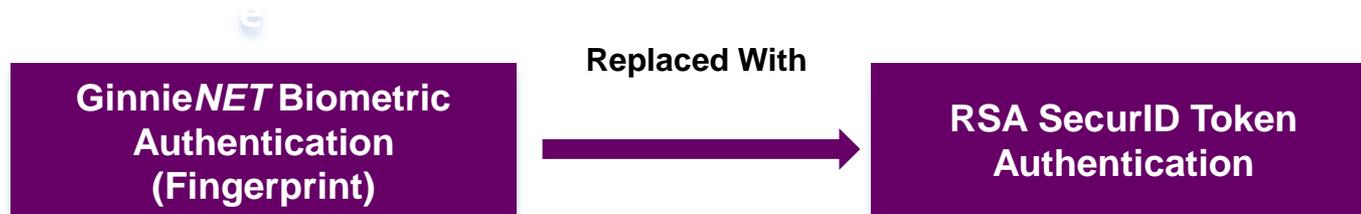
[Change My Password](#)
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- ▣ Reports
- ▣ Maintenance

GinnieNET RSA SecurID Token Update - New Requirement

- **NEW REQUIREMENTS**

- GinnieNET Users who Perform Any of the Functions that Require Biometric Authentication (Fingerprint Technology) must be assigned the **“Authorized GinnieNET Signer”** role by their Security Officers
- Security Officers assign User roles from September 16 through October 16, 2015
- Target implementation date middle of November



Security Officers and Enrollment Administrators

SAVE THE DATE: Training Outreach Call September 16, 2015 at 2 pm.

Training will include:

- Live Demonstration on how to assign each User an “Authorized GinnieNET Signer” Role in the Ginnie Mae Enterprise Portal (GMEP)
- Instructions on how to validate a User profile and ensure access is properly configured.
- Changes to Ginnie Mae Enrollment Administrator and Security Officer Roles and Related GinnieNET Processes to ensure Users have appropriate roles assigned in GinnieNET

GinnieNET RSA SecurID Token Update Checklist

GinnieNET Users who Perform Any Functions Requiring Biometric Authentication (Fingerprint Technology) Need to Have All of the Following Before Implementation:

- Name listed on the Form HUD-11702 Resolution of Board of Directors and Certificate of Authorized Signatures uploaded in MAMS
- Valid GMEP ID and password
- Ginnie Mae Issued RSA SecurID Token
- “Authorized GinnieNET Signer” Role Assigned by Security Officer in GMEP

November is the implementation Target Date for RSA SecurID Token

Ginnie Mae Systems Access Issuer User Registration Form

Ginnie Mae Systems Access Issuer User Registration

The name provided in the User Registration Form must match exactly with one of the names listed on the Organization's HUD-11702.

SO's must ensure that the user's name as registered in GMEP matches **exactly** the name provided in the registration form and the user's name as listed in the organization's form HUD-11702

Instructions

- (1) Complete the information in the boxes below – please print.
- (2) Select the requested roles(s).
- (3) Read the Rules of Behavior.
- (4) Sign and date this registration request.
- (5) Have your supervisor sign this registration request.
- (6) Submit this request to your Security Officer for processing.

Organization:	
Prefix (Mr., Ms., Mrs.):	
First Name:	
Middle Name:	
Last Name:	
Suffix:	
Office Phone Number:	
Office Email:	

All Forms are Available on the 2015 Modernization Section of Ginnie Mae's Website

Ginnie Mae Systems Access Issuer User Registration Form

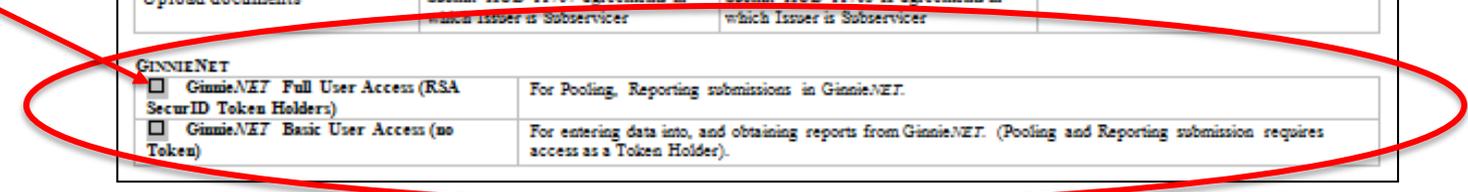
Select Roles (Select All That Apply):

RFS						
<input type="checkbox"/> Upload & Exception Feedback User	<input type="checkbox"/> Pool Accounting User	<input type="checkbox"/> SCRA User	<input type="checkbox"/> GPADS User	<input type="checkbox"/> HMBS User	<input type="checkbox"/> e-Notification User	<input type="checkbox"/> IOPP User
Exception feedback	Pool Accounting - Single Family	Servicesmembers Civil Relief Act (SCRA)	Issuer feedback	Pool accounting and reporting	Communication of system generated announcements	Issuer Feedback
Matching and Suspense (MAS)	Pool Accounting - Multifamily	File upload				
File upload	Exception feedback					
	Matching and Suspense (MAS)					
	File upload					

IPMS			
<input type="checkbox"/> RPN Issuer	<input type="checkbox"/> CM Issuer	<input type="checkbox"/> PTS Issuer	<input type="checkbox"/> RSA SecurID Token Holder
Enter pool number request	View requests and reports	Selling Issuer: Submit request for Transfer	Test users' token access
Request maximum pool number calculation override	Request commitment and accept commitment fee	Buying Issuer: Accept and authorize Transfer	
View reports			
<input type="checkbox"/> MAMS Issuer	<input type="checkbox"/> MAMS Subservicer	<input type="checkbox"/> MAMS Participation Agent	<input type="checkbox"/> RSA SecurID Temporary Bypass
Search and view agreements and reports	View HUD-11707 agreements in which Issuer is Subservicer	View HUD-11703-II agreements in which Issuer is Subservicer	Token holders authenticate if they have forgotten or lost their token
Create and submit agreements	Search HUD-11707 agreements in which Issuer is Subservicer	Search HUD-11703-II agreements in which Issuer is Subservicer	
Upload documents	Submit HUD-11707 agreements in which issuer is Subservicer	Submit HUD-11703-II agreements in which Issuer is Subservicer	

GINNINET	
<input type="checkbox"/> GinnieNET Full User Access (RSA SecurID Token Holders)	For Pooling, Reporting submissions in GinnieNET.
<input type="checkbox"/> GinnieNET Basic User Access (no Token)	For entering data into, and obtaining reports from GinnieNET. (Pooling and Reporting submission requires access as a Token Holder).

Check Box "GinnieNET Full User Access (RSA SecurID Token Holders)" if currently using GinnieNET Fingerprint Technology for Pooling & Reporting Submissions.



All Forms are Available on the 2015 Modernization Section of Ginnie Mae's Website

RSA SecurID Token Order Form – SAMPLE



RSA SecurID Token Order Form

For Ginnie Mae Use Only:

RSA SecurID Company ID: _____

Date: _____

Section I—Action Requested and Company Information

X New Add Delete Replace Lost/Damage

Ginnie Mae 4 digit Issuer Number: 2094 Or 6 digit Custodian Number:	Company Name: U.S. Bank, NA
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Section II – Security Office Information:

Name: John Smith		Telephone: (212) 815-0000	
Security Officer GMEP ID: I_JSMITH		Email address: john.smith@usbank.com	
Address: 123 Main Street			
New York	NY	10015	
City	State	ZIP	

Section III – Token Card Authentication

Note for Issuers - The user requesting the RSA Token must be an authorized signatory on the form HUD 11702 and must use the RSA tokens for authentication when making submissions.

Full Name	GMEP User ID	Signature	Token Serial No. <i>For Ginnie Mae Use Only</i>
Tom Jones	I_TJONES	<i>Tom Jones</i>	

Section IV – Approvals *For Ginnie Mae Use Only*

RSA SecurID Company ID: _____		Token Serial Assigned# _____	
Name (Please Print):	Initials:	Date:	Signature
GNMA - PPA Administrator:			

Security Officer
GMEP ID (NOT
GinnieNET ID)

User GMEP ID
(NOT GinnieNET
ID)

User
Requesting
Token must be an
Authorized
Signatory on
the Form
HUD -11702

User
Signature
(NOT SO
Signature)

Schedule of Important Dates

DATE	EVENT/ACTION
September 10, 2015	Last Custodial Account Verification in GinnieNET
	RPB Q&A Session
September 16, 2015	Security Officer and Enrollment Administrator Training Call
September 21-22, 2015	Ginnie Mae Summit in Crystal City
October 1, 2015	Effective date for RPB and Multifamily Prepayment Penalty Reporting Updates
October 22, 2015	Modernization Outreach Call
November 2015	Replacement of <i>GinnieNET</i> Biometric with RSA SecurID Token
December 10, 2015	Report Quarterly Custodial Account Verifications through GMEP
Forthcoming	APMs and Updates to MBS Guide for both Streamlined reporting and RSA SecurID

Documents Available on 2015 Modernization Section of Ginnie Mae Website

Ginnie Mae Systems Access Issuer User Registration

- User Registration for Issuer ONLY

Ginnie Mae Systems Access Custodian User Registration

- User Registration for Document Custodian ONLY

RSA SecurID Token Order Form

- Obtain new RSA SecurID Token for Issuers and Document Custodians

RSA SecurID Token Workflow Process

- RSA SecurID Token Pin Set Up and Login

Validation Instructions

- Validate new RSA SecurID Token

FAQs

- Frequently Asked Questions



GAMECHANGERS

2015 GINNIE MAE SUMMIT

SEPTEMBER 21-22, 2015

Join us in Crystal City, VA
for the third annual Ginnie Mae Summit

With the financial crisis receding, the mortgage industry landscape is vastly different – from originations to servicing to the capital markets – and changes are continuing. Ginnie Mae’s prominence in the mortgage finance industry is at an all-time high. Issues including ownership of MSR’s, the continuing rise of non-banks, and balancing risk are shaping the future.

The 2015 Ginnie Mae Summit provides an opportunity for networking and collaboration between leading lenders, document custodians, D.C.-based policy makers, members of Congress and staff, federal agencies, real estate trade groups and industry analysts. Educational sessions will also provide in-depth perspective on Ginnie Mae’s business and programs from a variety of perspectives.

Speakers include:



Hon. Ted Tozer
President
Ginnie Mae



Bill Cosgrove
Owner and CEO
Union Home
Mortgage Corp.



Mark Zandi
Chief Economist
Moody’s Analytics

And many more!

Attendees include:

- Leaders from Ginnie Mae business partners
- Individuals responsible for:
 - pooling
 - servicing
 - document management
 - investor reporting
- Housing finance stakeholders
- Anyone interested in learning more about Ginnie Mae

QUESTIONS?

***PLEASE TAKE A MOMENT TO ANSWER THE POLLING
QUESTIONS.***

YOUR FEEDBACK IS GREATLY APPRECIATED