



# ISSUER OPERATIONAL PERFORMANCE PROFILE (IOPP) OVERVIEW

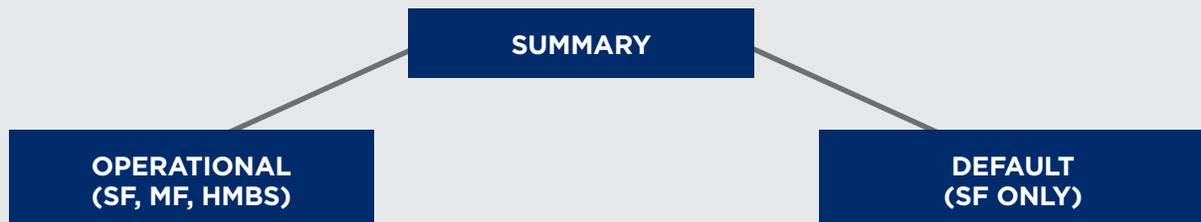
## OBJECTIVE

IOPP was created to enable Ginnie Mae's Issuer partners to better understand Ginnie Mae expectations and what metrics are important to Ginnie Mae. IOPP provides a framework and methodology that allow Issuers to gauge effectiveness against a pre-determined Ginnie Mae standard and against their peers.

## DEVELOPMENT

With Issuer feedback, Ginnie Mae designed appropriate measurable metrics, selected to give the Issuer direct control over performance in each area and to allow improvement to be directly reflected in IOPP performance. Each metric is also weighted in the overall performance score and – for single-family Issuers only – default management score. If an Issuer is deficient in one metric, the Issuer may be required to develop a remediation plan to improve performance. The number, type and weight of metrics may be adjusted as overall performance changes and Ginnie Mae collects more data.

### DASHBOARD STRUCTURE



#### Metric Examples

- Failure to Report (SF, MF, HMBS)
- RFS Exceptions (SF, MF)
- Percentage of Pools Not Certified (SF, HMBS)
- Disclosure Edits (MF)
- HRA Exceptions (HMBS)
- Insufficient Commitment Authority (MF)
- Manual Deletions (SF, MF, HMBS)

#### Metric Examples

- 60 to 90+ Day Roll Rate
- DQP Ratio
- Early Payment Default
- No Action on Delinquent Loan
- DQ Time
- Percentage of Loans in Foreclosure
- Workout Effectiveness

# IOPP DASHBOARD SCREENSHOT

## SUMMARY DASHBOARD

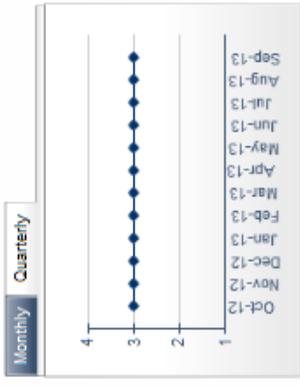
### ISSUER OPERATIONAL PERFORMANCE PROFILE

Period September 2013 Batch Print

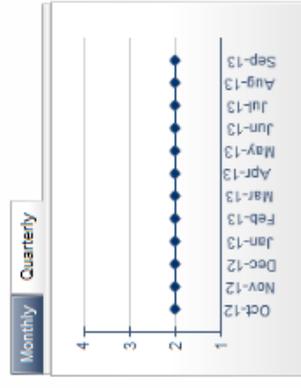
Summary Operational Default

Program Type  Single Family  Multifamily  HMBS

	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13
<b>Overall Operational Score</b>	3	3	3	3	3	3	3	3	3	3	3	3
<b>Reporting</b>												
Failure to Report	4	4	4	3	3	3	3	3	3	3	3	3
RFB Failed Edit Processes	2	2	2	2	2	2	2	2	2	2	2	2
Failure to Submit RFB Corrections by 4th BD	4	4	4	4	4	4	4	4	4	4	4	4
<b>Certification &amp; Compliance</b>												
RFS Exception	2	2	2	2	2	2	2	2	2	2	2	2
% of Pools Not Certified	3	3	3	3	3	3	3	3	3	3	3	3
Compliance Review Metric	2	2	2	2	2	2	2	2	2	2	2	2
Insurance Matching	3	3	2	3	3	4	4	3	3	4	4	4
<b>Pooling &amp; Insurance</b>												
Commitment Authority Shortage/Surplus	2	2	2	2	2	2	2	2	2	2	2	2
Number of DKs	1	1	1	2	2	2	2	2	2	2	2	2
Early Pool Terminations	1	1	1	1	1	1	1	1	1	1	1	1
Rejections of Initial Certification												



	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13
<b>Overall Default Score</b>	2	2	2	2	2	2	2	2	2	2	2	2
<b>60 to 90+ Day Roll Date</b>	1	1	1	1	1	1	1	1	1	1	1	1
<b>DQP Ratio</b>	2	1	1	1	1	1	2	2	2	2	2	2
<b>Early Payment Default (EPD)</b>	4	3	3	3	3	3	3	4	4	3	3	3
<b>No Action on Delinquent Loan</b>												
<b>DQ Time</b>	2	2	2	2	2	2	2	2	2	2	2	2
<b>% of Loans in Foreclosure</b>	2	2	2	2	2	2	2	2	2	2	2	2
<b>% of Claim Amounts Curtailed</b>												
<b>Workout Effectiveness</b>												



**Legend:** ■ Tier 1 ■ Tier 2 ■ Tier 3 ■ Tier 4

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