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## APPENDIX I-6

### FORM HUD 11709-A — ACH DEBIT AUTHORIZATION

- Applicability:** Ginnie Mae I and II MBS Programs.
- Purpose:** To authorize the depository, as security holder of all book-entry Ginnie Mae I MBS, to make Automated Clearing House (ACH) debits to an issuer's central P&I custodial account for all payments due on such securities, and to authorize the CPTA, as Ginnie Mae's agent, to make ACH debits to an issuer's central P&I custodial account for all payments due on Ginnie Mae II MBS and all guaranty fees due to Ginnie Mae with respect to all Ginnie Mae I and II MBS. An issuer may establish a separate central P&I custodial account for each Program or a single central P&I custodial account for both Programs. Each such account must be either a new P&I custodial account established using form HUD 11709 (Appendix III-2) or a pre-existing P&I custodial account established using form HUD 11709, in either case maintained by a bank qualified under Section 16-8 of the Ginnie Mae MBS Guide.
- Prepared by:** Issuer.
- Prepared in:** Electronic form via Ginnie Mae Enterprise Portal
- Completion Instructions:** General instructions to complete and submit this form to Ginnie Mae are as follows:
1. Login into GMEP;
  2. Select the IPMS tab;
  3. Then select Master Agreements Management Application;
  4. Enter the data points listed below; and
  5. Select Submission Center tab to submit the agreement.
- Note:** **Form HUD 11702 must be submitted and approved prior to submission of the remaining agreements. Failure to do so will prevent the acceptance of other required Master Agreements.**
- For detailed instructions, see Master Agreement Management User Manual which can be accessed via GMEP.

#### Issuer/Program Detail

- Ginnie Mae Type: Click the radio button corresponding to the applicable program(s).
- Issuer Name/Number: Type or select the Issuer Number from the drop down menu, the Issuer name will display.
- Address: Enter building name, street address and suite number (if applicable) of the Issuer.
- City/State/Zip: Enter Issuer's office location.

- Signed By/Title: These fields cannot be edited and default to the name of the User authenticating the request.
- Document Date: Utilizing the calendar icon, select the date the ACH Debit Authorization form is being executed.
- Custodial Account Changed: Click appropriate radio button; Yes or No; response defaults to NO for initial input.

Central P&I Custodial Account:

- Account Number: Enter the Issuer's account number. Input must be numeric only, no symbols/dashes.
- Account Name: Enter the full legal name of the Issuer's account.
- ACH Routing Code: ABA Number (also referred to as Bank Routing Number).
- Name of Bank: Enter the full legal name of the Financial institution where the account is maintained.
- Address: Specify the building name and/or number and street address.
- City, State, ZIP: Enter location of the Financial Institution.

**PAPER FORMS ARE ONLY TO BE USED FOR CONTINUITY OF BUSINESS IN THE EVENT GINNIE MAE SYSTEMS ARE NOT AVAILABLE. YOU MUST RECEIVE PRIOR APPROVAL FROM YOUR GINNIE MAE ACCOUNT EXECUTIVE BEFORE A REQUEST CAN BE SUBMITTED IN PAPER FORM.**

Completion instructions for the form.

Check the appropriate box to indicate if the central P&I custodial account is for only Ginnie Mae I MBS only Ginnie Mae II MBS or for both.

1. Full legal name and address of issuer.
2. Issuer number previously assigned by Ginnie Mae (if not yet assigned, leave blank).
3. Signature of authorized officer whose name appears on a form HUD 11702 (Appendix I-2) filed with the PPA.
4. Date form is prepared by issuer.
5. The box should be checked if this authorization is in connection with a change in the central P&I custodial account.
6. Full legal name of the bank.
7. Full street address of the bank. If the account is held at a branch of the bank, give the address of the branch.
8. Full name of the account, as recorded by the bank.
9. Central P&I custodial account number assigned by the bank.
10. Bank's ACH routing code or identification number. This number can be obtained from the bank and must be a nine (9) digit number.

**ACH Debit Authorization**

**U.S. Department of Housing  
and Urban Development**  
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 05/31/2016)

Public reporting burden for this collection of information is estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number.

The information is required by Sec. 306(g) of the National Housing Act, 24 CFR Part 300 and/or by Ginnie Mae Handbook 5500.3, Rev. 1. The information collected is required to authorize the depository, as security holder of all book-entry Ginnie Mae I MBS, to make ACH debits to an issuer's central P&I custodial account for all payments due on such securities, and to authorize the CPTA, as Ginnie Mae's agent, to make ACH debits to an issuer's central P&I custodial account for all payments due on Ginnie Mae II MBS and all guaranty fees due Ginnie Mae with respect to all Ginnie Mae I and II MBS. The information collected will not be disclosed outside the Department except as required by law.

The Central Paying and Transfer Agent (CPTA), as Ginnie Mae's agent, is hereby authorized to initiate ACH debits against the issuer's central principal and interest (P&I) custodial account at the bank, referenced below, for monthly guaranty fees due in connection with all Ginnie Mae I pools and loan packages, and for monthly P&I payments and guaranty fees due in connection with all Ginnie Mae II pools and loan packages for which the issuer named below is responsible. The Ginnie Mae Depository is authorized to initiate ACH debits against the central P&I custodial account at the bank referenced below, for monthly P&I payments and prepayment penalties on multifamily loans due in connection with all book-entry securities backed by Ginnie Mae I pools and loan packages for which the issuer named below is responsible.

The referenced central P&I custodial account has been established using the Master Agreement for Servicer's Principal and Interest Custodial Account, form HUD-11709, which is already on file with Ginnie Mae, or which accompanies this submission. The account number, shown below, is the same as the account number of the central P&I custodial account established with form HUD-11709.

The amount for P&I payments and prepayment penalties due security holders and guaranty fees due Ginnie Mae, based on the RPB data reported by the Issuer, shall be charged against this account. Any discrepancies in the amount debited from this account in connection with Ginnie Mae I and Ginnie Mae II guaranty fees and P&I payments for Ginnie Mae II pools and loan packages are to be reported to the CPTA. Discrepancies in connection with P&I payments for Ginnie Mae I pools and loan packages and prepayment penalties are to be reported to the Depository. The CPTA, in connection with Ginnie Mae II pools and loan packages, and the Depository, in connection with Ginnie Mae I pools and loan packages and prepayment penalties, will credit, in favor of this account, any amount that was debited over the amount required by the properly reported RPB or prepayment penalty data, where applicable. Discrepancies with respect to Ginnie Mae guaranty fees shall be referred to Ginnie Mae's Data Collection, Analysis and Risk Management Agent for resolution.

This authorization will remain in effect until such time as: (a) a change of bank account is requested and approved by Ginnie Mae, or (b) all applicable pools and loan packages are terminated.

Please check the appropriate box for which this account pertains. If the same account is not used for both Ginnie Mae I and Ginnie Mae II pools and/or loan packages, a separate authorization must be executed for each account.

<input type="checkbox"/> Ginnie Mae I	<input type="checkbox"/> Ginnie Mae II	<input type="checkbox"/> Ginnie Mae I & II
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Issuer Name	Address
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Issuer Number	Authorized Signature	Date
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**This authorization is in connection with a change in the central P&I custodial account.**

<b>Central P&amp;I Custodial Account</b>	
Name of Bank	Address
Account Name	Account Number

Bank's ACH Routing Code