

Modernization Outreach Call

June 25, 2015



Agenda

- Streamlined Investor Reporting
- GinnieNET RSA SecurID Token
- Questions

Streamlined Investor Reporting Overview

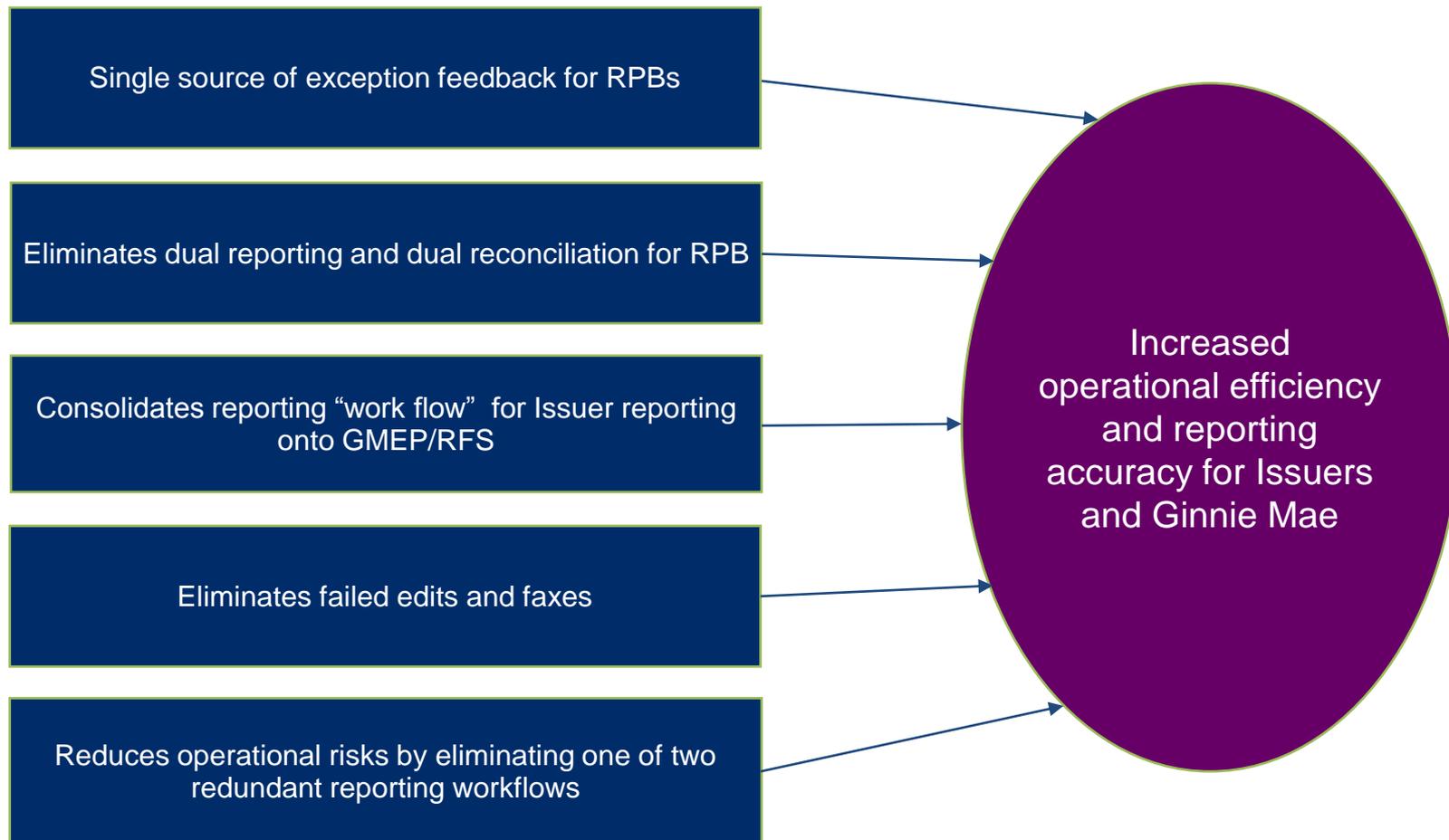
Streamlined Investor Reporting Objective

Ginnie Mae is undertaking an effort to streamline investor reporting by eliminating redundancies in current reporting processes. These redundancies will be eliminated through the retirement of the monthly investor reporting component of GinnieNET.

Current Reporting Process	Streamlined Reporting Process
Remaining Principal Balances (RPB) Reporting through GinnieNET and RFS	Reporting through RFS – Oct 2015
Multifamily Prepayment Penalty reported through GinnieNET	Reporting through GMEP – Oct 2015
Quarterly Custodial Account Verification reported through GinnieNET	Reporting through GMEP – Oct 2015
11714 Remittance Advice reported through GinnieNET	Reporting through GMEP – 2016
11710D Issuer Summary Report reported through GinnieNET	RFS Certification – 2016

Benefits

Ginnie Mae's effort to streamline investor reporting will produce significant value for both Ginnie Mae and its Issuers.



Issuer Impact - October 2015 Changes

Reporting and Related	Current State	Future State	What is Changing
RPB Reporting	<ul style="list-style-type: none"> ✓ Reported through RFS ✓ Reported through GinnieNET/sFTP 	<ul style="list-style-type: none"> ✓ Reported through RFS as done today 	<ul style="list-style-type: none"> ✓ No longer Report RPB through GinnieNET ✓ Continue to Report in the RFS Pool Report ✓ No Change to RFS Reporting ✓ No change to RFS Issuer/Servicer Systems
MF Prepayment Penalty	<ul style="list-style-type: none"> ✓ Reported through GinnieNET 	<ul style="list-style-type: none"> ✓ Reported through GMEP/Screen; File Upload 	<ul style="list-style-type: none"> ✓ No change in data reported ✓ Report Pre-Payment Penalty through GMEP ✓ The data entry point changes from GinnieNET to GMEP
Quarterly Custodial Account Verification	<ul style="list-style-type: none"> ✓ Reported through GinnieNET 	<ul style="list-style-type: none"> ✓ Reported in GMEP/Screen; File Upload 	<ul style="list-style-type: none"> ✓ No change in data reported; schedule ✓ Report Custodial Quarterly Account Verification through GMEP ✓ The point of data entry is changing

Issuer Impact - **Future 2016 Changes**

Reporting and Related	Current State	Future State	What is Changing
Monthly Issuer Summary Report (11710D)	<ul style="list-style-type: none"> ✓ Report Due NLT 4th BD ✓ Reported through GinnieNET ✓ Biometric Required* (Finger Print Scan) ✓ Data Interface to RFS for Exception Reporting 	<ul style="list-style-type: none"> ✓ Report Due NLT 4th BD ✓ Reported through GMEP ✓ RSA SecurID Token 	<ul style="list-style-type: none"> ✓ Certification Due NLT 4th BD ✓ form HUD11710D eliminated ✓ Issuer Certification of Reporting through GMEP ✓ RSA SecurID Token for Certification
Remittance Advice (11714, 11714SN)	<ul style="list-style-type: none"> ✓ Reported through GinnieNET 	<ul style="list-style-type: none"> ✓ Reported through GMEP 	<ul style="list-style-type: none"> ✓ No change in data reported; schedule ✓ Report 11714 to GMEP ✓ The data entry point changes from GinnieNET to GMEP

* - Fingerprint Scanner to be replaced with RSA SecurID token by September 21, 2015

No Changes to Reporting Timeframes

RFS Pool/Loan Reporting, Including RPB

- Initial reporting NLT 2nd BD
- Corrections due NLT 4th BD

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

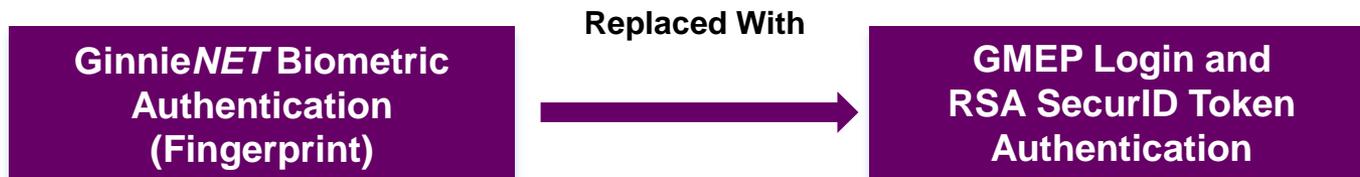
- Draft dates remain on the same schedule



REPLACEMENT OF GINNIENET FINGERPRINT SCANNER

Overview of What's Happening

- Starting September 21, 2015, GinnieNET users who perform any of the functions that require Biometric Authentication (Fingerprint Technology) will need to:
 - have or obtain a Ginnie Mae issued RSA SecurID Token, and
 - have or obtain a GMEP ID.



GinnieNET Users Who Will Not Be Affected

- GinnieNET users who already have a Ginnie Mae Issued RSA SecurID token (i.e. for GMEP Access)
- Any GinnieNET user whose job function does not require the use of a fingerprint scanner to submit information through GinnieNET (i.e. pooling, reporting)

Issuers and Document Custodians Impact

GinnieNET User Type	Current Authorized Access	Action To Be Taken
GinnieNET User with a GMEP Portal Login & RSA SecurID Token	<ul style="list-style-type: none"> ➤ Utilize the Fingerprint Technology to Submit in GinnieNET ➤ Currently have an Active GMEP Portal Login ➤ Do Have an Active RSA SecurID Token 	<ul style="list-style-type: none"> ➤ No Action is Required
GinnieNET User with a GMEP Portal Login	<ul style="list-style-type: none"> ➤ Utilize the Fingerprint Technology to Submit in GinnieNET ➤ Currently have an Active GMEP Portal Login ➤ Do Not Have an Active RSA SecurID Token 	<ol style="list-style-type: none"> 1. Must be on the form HUD-11702 Resolution of Board of Directors and Certificate of Authorized Signatures 2. Request RSA SecurID Token from your SO 3. Obtain and Validate the RSA SecurID Token
GinnieNET User Only <ul style="list-style-type: none"> • No GMEP Portal Access • No RSA SecurID Token 	<ul style="list-style-type: none"> ➤ Utilize the Fingerprint Technology to Submit in GinnieNET ➤ No Ginnie Mae Enterprise Portal (GMEP Portal) Access Today ➤ Do Not Have an Active RSA SecurID Token 	<ol style="list-style-type: none"> 1. Must be on the form HUD-11702 Resolution of Board of Directors and Certificate of Authorized Signatures 2. Request GMEP User ID and Password from your Security Officer (SO) 3. Once GMEP User Account is Set Up, Request RSA SecurID Token from your SO 4. Obtain and Validate the RSA SecurID Token

Act Now! After September 21st, Fingerprint Technology will NOT be Available

Forms to Obtain GMEP Login & RSA SecurID Token

➤ **To Obtain GMEP Login Access**

- **Issuers:** Fill out *Ginnie Mae Systems Access Issuer User Registration form* and Submit to your SO
- **Document Custodians:** Fill out *Ginnie Mae Systems Access Custodian User Registration form* and Submit to your SO

➤ **To Obtain RSA SecurID Token**

- Fill out *RSA SecurID Token Order Form* and Submit to your SO
- Issuers Signatories Must be on the form HUD-11702 Resolution of Board of Directors and Certificate of Authorized Signatures uploaded in MAMS

***All Forms are Available on the 2015
Modernization Section of Ginnie Mae 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	Service members 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"/> Ginnie.NET Full User Access (RSA SecurID Token Holders)	For Pooling, Reporting submissions in Ginnie.NET.
<input type="checkbox"/> Ginnie.NET Basic User Access (no Token)	For entering data into, and obtaining reports from Ginnie.NET. (Pooling and Reporting submission requires access as a Token Holder).

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

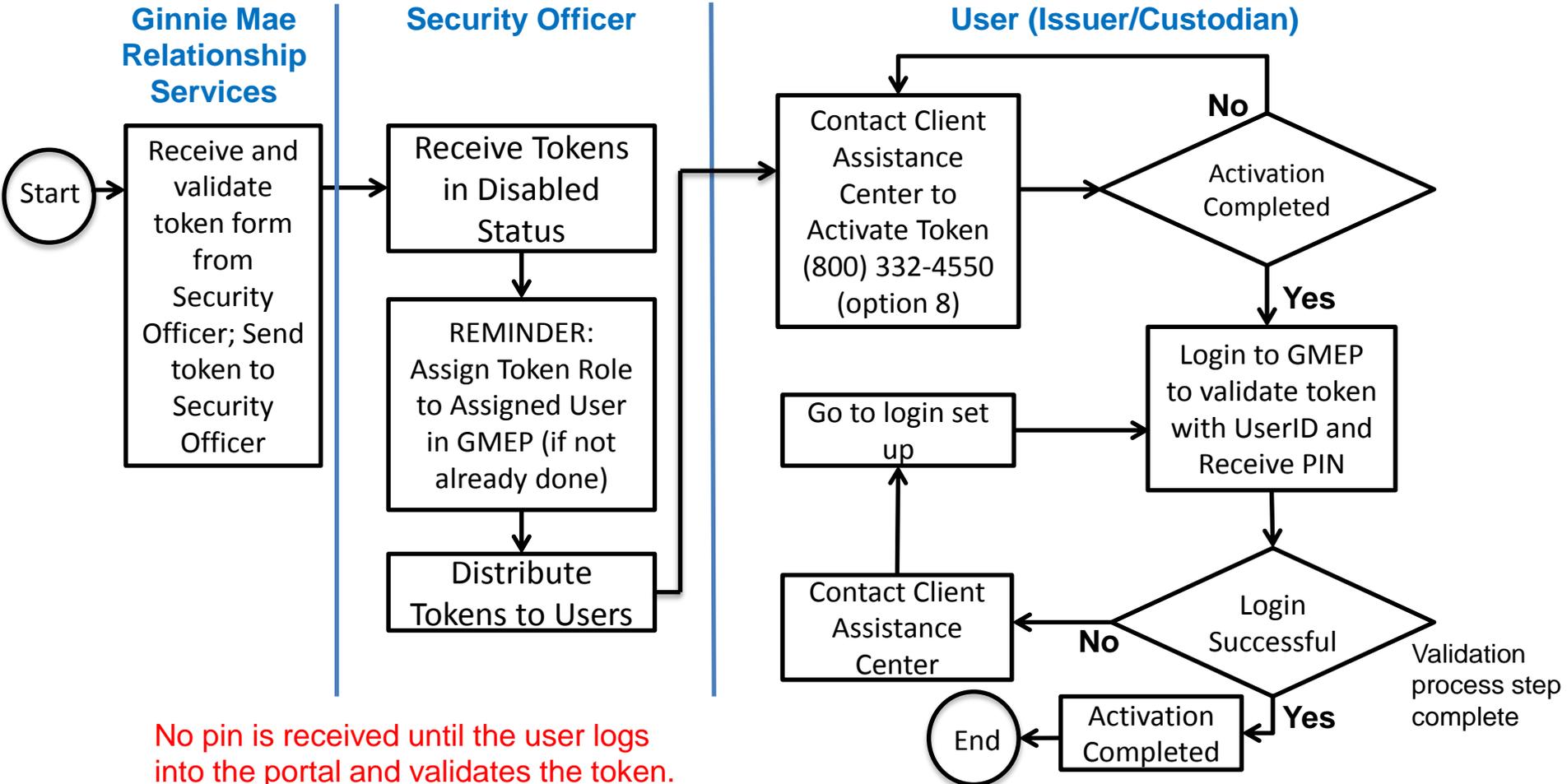
Ginnie Mae Systems Access Custodian User Registration Form

Select Roles (Select All That Apply):

<input type="checkbox"/> MAMS Document Custodian User Access to retain the physical document of the Master Agreement.	<input type="checkbox"/> PTS Document Custodian Report Access Access to view reports.
<input type="checkbox"/> RSA SecurID Token Holder Provide means for users to test their token access.	<input type="checkbox"/> eNotification User e-Notification (eN)
<input type="checkbox"/> RSA SecurID Temporary Bypass Provide means for token holder to authenticate if they have forgotten or lost their token.	<input type="checkbox"/> GinnieNET RSA SecurID Token Holder For pool certifications and HUD-11708 processing in GinnieNET

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

RSA SecurID Token Pin Set Up & Login Workflow



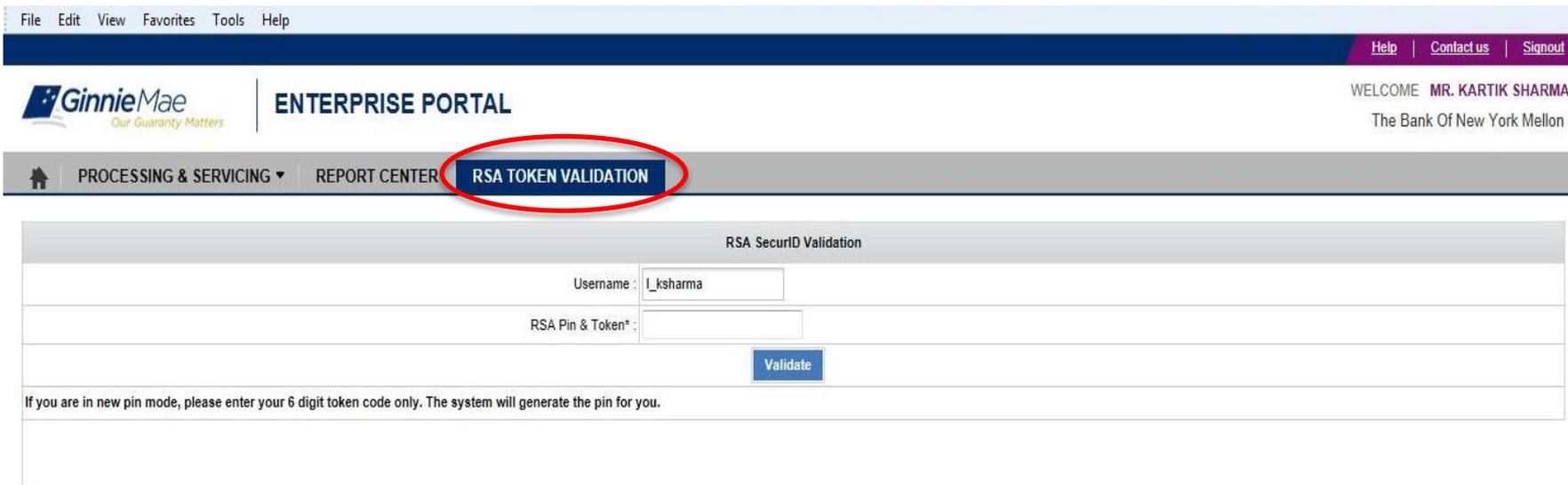
RSA SecurID Token Validation Instructions are Available on the 2015 Modernization Section of Ginnie Mae Website

RSA SecurID Token Validation Process

Acquiring Initial Token PIN

Step 1.0

After you have called into the RSA SecurID token Activation Line to enable your RSA SecurID Token, your token will now be in new pin mode. **Log in to the GMEP Portal** (www.eginniemae.net) and click on the “**RSA TOKEN VALIDATION**” tab. Next, **enter your “User ID”** (not case sensitive) in the “User ID” field and **enter your 6-digit Tokencode** (*the 6 digits displayed on your RSA SecurID token*).



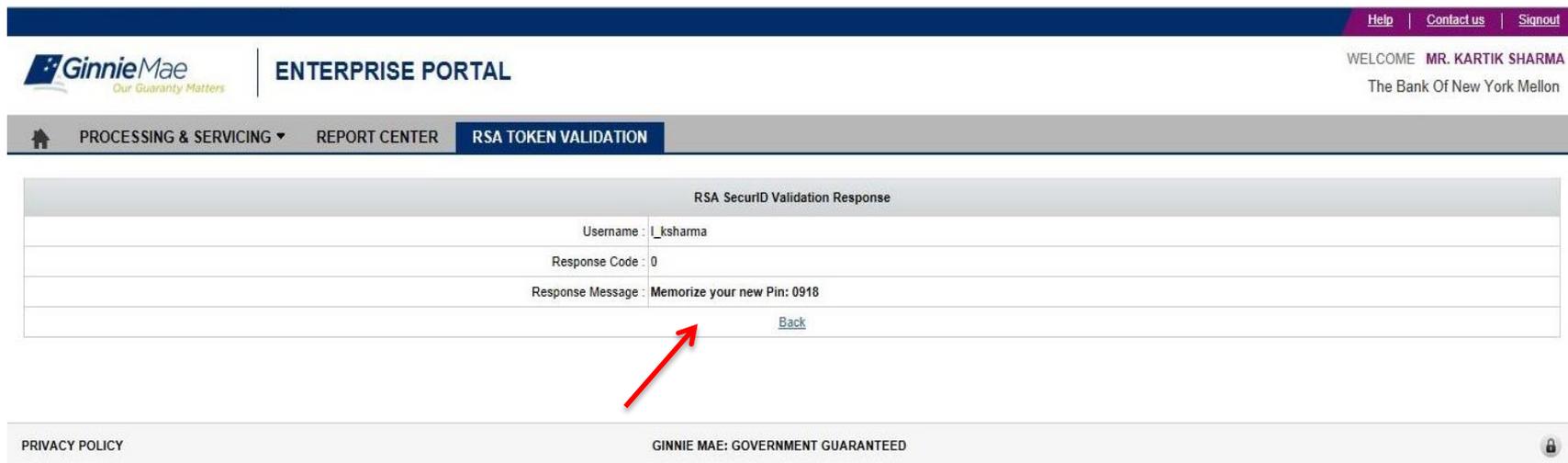
The screenshot shows the GinnieMae Enterprise Portal interface. At the top, there is a navigation bar with 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. On the right side of the navigation bar, there are links for 'Help', 'Contact us', and 'Signout'. Below the navigation bar, the GinnieMae logo and 'Our Guaranty Matters' tagline are on the left, and 'ENTERPRISE PORTAL' is in the center. On the right, it says 'WELCOME MR. KARTIK SHARMA' and 'The Bank Of New York Mellon'. Below this, there is a menu bar with 'PROCESSING & SERVICING', 'REPORT CENTER', and 'RSA TOKEN VALIDATION'. The 'RSA TOKEN VALIDATION' tab is highlighted with a red circle. Below the menu bar, there is a form titled 'RSA SecurID Validation'. The form has two input fields: 'Username : L_ksharma' and 'RSA Pin & Token* :'. Below the input fields is a 'Validate' button. At the bottom of the form, there is a message: 'If you are in new pin mode, please enter your 6 digit token code only. The system will generate the pin for you.'

RSA SecurID Token Validation Process

Acquiring Initial Token PIN

Step 2.0

Memorize the new pin shown on the screen. This PIN will now be your 4-digit PIN which will be part of the passcode for token authentication. Next, follow the token authentication validation procedures to now validate your token.



The screenshot shows the GinnieMae Enterprise Portal interface. At the top right, there are links for Help, Contact us, and Signout. The user is logged in as MR. KARTIK SHARMA. The main navigation bar includes links for PROCESSING & SERVICING, REPORT CENTER, and RSA TOKEN VALIDATION. The RSA SecurID Validation Response screen displays the following information:

RSA SecurID Validation Response	
Username :	l_ksharma
Response Code :	0
Response Message :	Memorize your new Pin: 0918
	Back

A red arrow points to the 'Response Message' field, highlighting the instruction to memorize the new PIN.

If you receive the following response “RSA Authentication Failed for UserID XXXXXX. Access Denied.”, your token already has a PIN. If you do not know the PIN you will need to contact the RSA SecurID Token Activation Line at 1-800-332-4550 (Option 8).

RSA SecurID Token Validation Process

Token Authentication Validation

Step 1.0

Log in to the **GMEP Portal** (www.eginniemae.net) and click on the **“RSA TOKEN VALIDATION”** tab. Next, enter your **“User ID”** (not case sensitive) in the **“User ID”** field and enter your **“PASSCODE”**

*Note: The **“PASSCODE”** is your 4-digit PIN followed by your 6-digit Tokencode (the 6 digits displayed on your RSA SecurID token). Please ensure when entering your **“PASSCODE”** that there are no spaces between your 4-digit PIN and your 6-digit Tokencode.*

Example: If my User ID is ABC123, then enter ABC123 in the User ID field. If my 4 Digit PIN is 9876 and the 6 Digit Number that is currently being displayed on my RSA SecurID Token is 289437, then I would enter 9876289437 in the Enter RSA SecurID Passcode field.



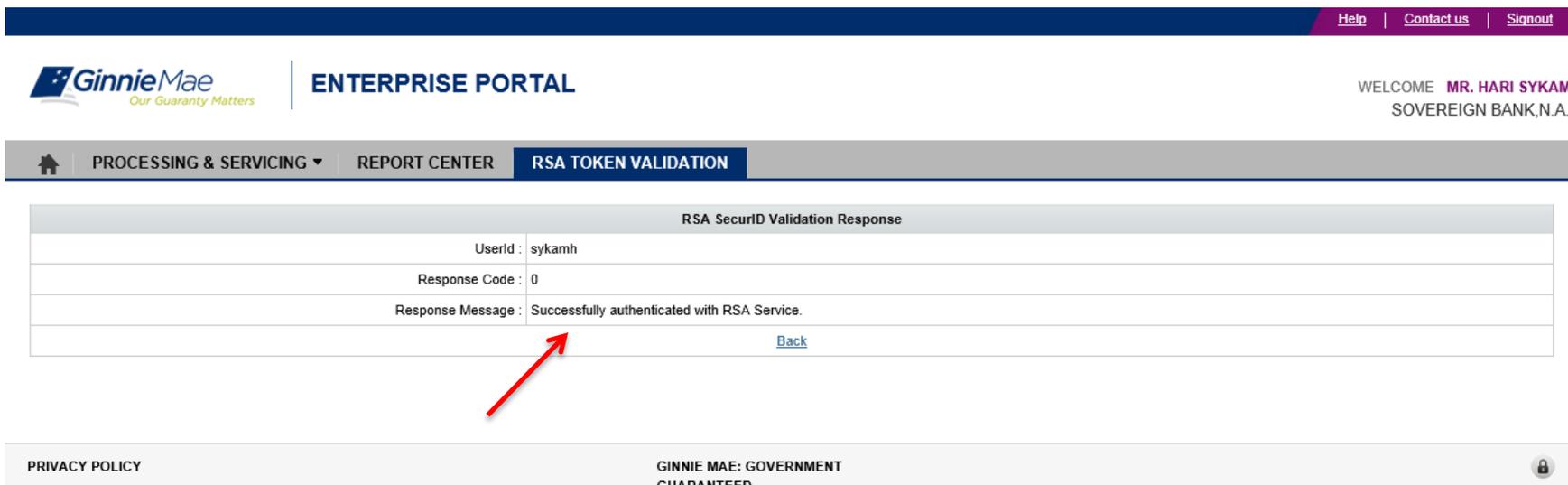
The screenshot shows the GinnieMae Enterprise Portal interface. At the top right, there are links for Help, Contact us, and Signout. The main header includes the GinnieMae logo and the text 'ENTERPRISE PORTAL'. Below this, a navigation bar contains a home icon, 'PROCESSING & SERVICING', 'REPORT CENTER', and 'RSA TOKEN VALIDATION', which is circled in red. The main content area is titled 'RSA SecurID Validation' and contains two input fields: 'User Id' and 'Enter SecurID Passcode'. A 'Validate' button is located below the passcode field. At the bottom of the page, there is a footer with 'PRIVACY POLICY', 'GINNIE MAE: GOVERNMENT GUARANTEED', and a lock icon.

RSA SecurID Token Validation Process

Token Authentication Validation

Step 2.0

A **Valid Authentication** will yield the following screen depicting a Response Code of “0” and a response message: **Successfully authenticated with RSA service.**



The screenshot shows the Ginnie Mae Enterprise Portal interface. At the top right, there are links for Help, Contact us, and Signout. The main header includes the Ginnie Mae logo and the text "ENTERPRISE PORTAL". On the right side of the header, it says "WELCOME MR. HARI SYKAM SOVEREIGN BANK, N.A.". Below the header is a navigation bar with a home icon, "PROCESSING & SERVICING", "REPORT CENTER", and "RSA TOKEN VALIDATION". The main content area displays the "RSA SecurID Validation Response" screen with the following details:

RSA SecurID Validation Response	
Userid :	sykamh
Response Code :	0
Response Message :	Successfully authenticated with RSA Service.
	Back

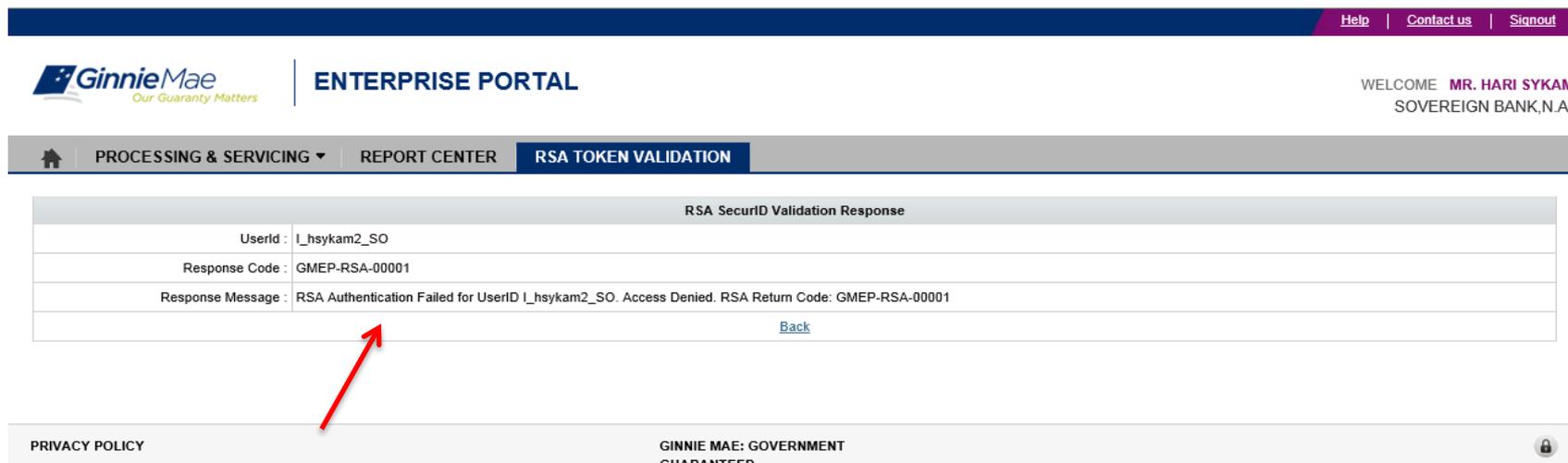
A red arrow points to the "Response Message" field.

At the bottom of the page, there is a footer with "PRIVACY POLICY", "GINNIE MAE: GOVERNMENT GUARANTEED", and a lock icon.

RSA SecurID Token Validation Process

Token Authentication Validation

An **Invalid Authentication** will yield the following screen with the following response message: **RSA Authentication failed for USER <USER NAME><RSA RETURN CODE>**.



The screenshot shows the GinnieMae Enterprise Portal interface. At the top right, there are links for Help, Contact us, and Signout. The main header includes the GinnieMae logo and 'ENTERPRISE PORTAL'. On the right side of the header, it says 'WELCOME MR. HARI SYKAM SOVEREIGN BANK,N.A.'. Below the header is a navigation bar with 'PROCESSING & SERVICING', 'REPORT CENTER', and 'RSA TOKEN VALIDATION'. The main content area displays the 'RSA SecurID Validation Response' with the following details:

Userid :	I_hsykam2_SO
Response Code :	GMEP-RSA-00001
Response Message :	RSA Authentication Failed for UserID I_hsykam2_SO. Access Denied. RSA Return Code: GMEP-RSA-00001

A red arrow points to the 'Response Message' field. Below the response message is a 'Back' link. At the bottom of the page, there is a footer with 'PRIVACY POLICY', 'GINNIE MAE: GOVERNMENT GUARANTEED', and a lock icon.

If you receive an invalid authentication, repeat the log in process and ensure that information is entered correctly. If you still have issues with authentication being invalid, contact RSA SecurID Token Activation Line at 1-800-332-4550 (option 8).

Schedule of Upcoming Events

- June 25, 2015: Updated Forms Available on Website
- July 30, 2015: Modernization Outreach Call
- Early August 2015: APM and Updates to MBS Guide; Updates to GinnieNET Guide Published
- August 20, 2015: Modernization Outreach Call
- September 21, 2015: Target Date for Replacement of Biometric with RSA SecurID Token

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

RSA SecurID Token Workflow Process

- RSA SecurID Token Pin Set Up and Login

Validation Instructions

- Validate new RSA SecurID Token

FAQs

- Frequently Asked Questions

Questions??

Thank you for attending today's Outreach Call.

***For further questions, please email us at
GinnieMaeHelp@deloitte.com
with the subject line either "Streamlined
reporting" or "RSA SecurID Tokens."***