## Document Revision Sheet

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<th>RELEASE NO.</th>
<th>DATE</th>
<th>REVISION DESCRIPTION</th>
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<tr>
<td>Rev 1.0a</td>
<td>08/01/2010</td>
<td><strong>GinnieNet Issuer Single-Family Training Guide</strong> Template and Checklist</td>
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<td>1. Full document optimization and compliance standardization</td>
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<td>2. Full compilation and compression of <strong>multiple</strong> (9) external files</td>
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<td>3. Captioning/labeling of all document <strong>FIGURE</strong> and <strong>TABLE</strong> items</td>
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<td>4. Regenerated all Index entities for <strong>TOC, LOF, and LOT</strong></td>
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<td>Rev 1.0c</td>
<td>10/06/2010</td>
<td>All senior SME change recommendations posted/document updated</td>
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<td>11/07/2013</td>
<td>• Removed Ginnie Mae logo from screen shots</td>
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<td>• Added M2SYS Bioplugin Client Installation Guide for Windows 7</td>
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<td>• Updated hardware and software Operating System requirements, Appendix, <strong>FORM HUD 11710D</strong> Reporting Frequency</td>
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<tr>
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<td>05/01/2015</td>
<td>Updated Hardware and Software Requirements, Fingerprint Scanner, Maintenance, and Investor Reporting.</td>
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<td>08/05/2015</td>
<td>Removed: <strong>GinnieNet Security</strong> section; RSA Public and Private Key Generation Software Overview; Fingerprint Verification; Remaining <strong>Principal Balances</strong> (RPB) Reporting; Investors Quarterly Certifications (CAVs); HMBS RPB, WAC and Payment Report</td>
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<td>Added custom Extended Term Loans Section 5.11 (9/21)</td>
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<td>Updated Section 5.11. Added screen shot of Banner Notification, Extended Term Loans (11/21)</td>
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A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

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1977 000123 152020 XSF 050599 095732 9

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1 GENERAL INFORMATION - SECURITY

1.1 GINNIE.NET SECURITY

There are two types of users for Ginnie.NET On The Web:

- **Data Entry user** does data entry, data imports and generates reports.
- **Authorized Signer** has network access and initiates communication with the network by sending and/or receiving pools, inquiries, etc. The Data Entry user may also be granted access as an authorized signer.

*Requesting access to MGM:*

Please consult the following resources to gain access to the MyGinnieMae Portal and the User Guide which will assist you with step by step instructions on navigating the MGM Portal:

- Registering for an Account
- Logging Into MyGinnieMae and Accessing Applications
- Registering with Oracle Mobile Authenticator
- MyGinnieMae Portal Getting Started User Guide

There is no installation required. To access Ginnie.NET On The Web from your internet browser, type [https://my.ginniemae.gov/](https://my.ginniemae.gov/) This URL will take you to MyGinnieMae Portal.

1.2 HARDWARE AND SOFTWARE REQUIREMENTS

Equipment must meet the following minimum configuration requirements for acceptable Ginnie.NET performance.

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<td>Recommended Screen Resolution</td>
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GinnieNET Customer Service is available from 8:30 AM to 7:00 PM EST. Our Customer Service department will answer question pertinent to hardware and software problems, including the SecurID Token enrollment, installation and communications. The toll free number and email address is:

1-833-GNMA HELP /
1-833-466-2435
Portal Help

GinnieNET Customer Service is closed on all Federal and Bank holidays.

1.3 DOCUMENT TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS
A list of all terms, definitions, acronyms and abbreviations used in context within this GinnieNET ISF Training Guide document may be viewed in full in Appendix A.
2 **SECURID TOKEN**

2.1 **OBTAIN GMEP LOGIN AND PASSWORD**

1. Complete the Ginnie Mae Systems Access Issuer User Registration Form found on the Ginnie Mae’s 2015 Modernization webpage: 

2. Submit the request form to one of your Security Officers. Your Security Officer will process the request and provide your GMEP User ID and initial password.

2.2 **OBTAIN AND ACTIVATE SECURID TOKEN**


2. Submit the request form to one of your Security Officers.

3. Your Security Officer will process the request and send you your assigned SecurID Token once approved by Ginnie Mae Relationship Services.

4. To activate your SecurID Token after receiving it, contact the SecurID Client Assistance Center at 800-332-4550 (Option 8).

5. Log in to GMEP to validate the SecurID Token and receive your 4 digit PIN. Additional instructions on how to enable and validate your SecurID Token are available on Ginnie Mae’s website.

2.3 **COMPLETE VERIFICATION IN GMEP**


2. Navigate to Tools

3. Click the IPMS link and navigate to the Verify Role Assignment option.
4. Enter a User ID.

5. Enter a Company ID number.

6. Click the Display button.

![GinnieNet Enterprise Portal](image)

**Figure 2: Verify User Assignment Screen**

The validation flag indicates the overall status of the validation. A red indicates at least one validation resulted in a failure and green indicates that you have successfully passed all validations. Details for each validation and the associated result can be found in the grid displayed on the screen.

![Validation Results](image)

**Figure 3: Validation Results Screen**
3 MAINTENANCE

The GinnieNET Maintenance functions are navigated via Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Master Agreements
- Subservicer
- Custodian
- FRB Subscriber

![GinnieNET On the Web Main Menu Screen (w/Maintenance Link)](image)

**Important Note:** This information is updated in GinnieNET based on what was approved on the MAMS/ePortal. The Issuer has only the ability to view an account.

To begin the view Master Agreement process, the Enrollment Administrator will log onto [https://my.ginniemae.gov/](https://my.ginniemae.gov/) and enter their assigned MyGinnieMae User ID and password. The MyGinnieMae Portal screen will display.

3.1 MASTER AGREEMENTS

A Master Agreement is a set of documents, prepared by an Issuer that eliminates the redundant use of forms HUD 11707, 11709, 11715 and 11720. This initiative was the foundation for paperless pools. The Master Agreement documents define the relationships and responsibilities of the Issuer, the Subservicer, and the Document Custodians.

4.1.1 View a Master Agreement Record

[Step 1] From the Main Menu screen, click the Maintenance link.
[Step 2] Click the Master Agreements link. The Master Agreements screen will be displayed.

![Screen Shot](image1.png)

**FIGURE 21: GINNIE\textsc{NET} MAST ER AGREEMENTS SCREEN**

### 4.2 S UBCONTRACT S ERVICER (SUBS ERVICER)

An approved Ginnie Mae Issuer that, with Ginnie Mae’s prior written approval, services the mortgages in a pool, or loan package, under a subcontract with the Ginnie Mae Issuer that is responsible for the pool or loan package.

**Important Note:** This information is updated in Ginnie\textsc{NET} based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

#### 4.2.1 View a Subservicer Record

[Step 1] From the Main Menu screen, click the Maintenance link.

[Step 2] Click the Subservicer link. The Subservicer screen will be displayed.

![Screen Shot](image2.png)

**FIGURE 22: GINNIE\textsc{NET} SUBSCRIBER SCREEN**

### 4.3 C USTODIAN

**Important Note:** This information is updated in Ginnie\textsc{NET} based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.
4.3.1 View a Custodian record

[Step 1] From the Main Menu screen, click the Maintenance link.

[Step 2] Click the Custodian link. The Custodian screen will be displayed.

![GinnieNet On The Web](image)

**FIGURE 23: GINNIE NET CUSTODIAN SCREEN**

4.4 Federal Reserve Bank (FRB) Subscriber

The Federal Reserve Bank of New York is the depository for Ginnie Mae new pool issues. The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen, for the various pool types, will default to FRBNY as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank (s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks with the complete and accurate account information for each one. **If not, there could be a delay in the pool’s delivery.**

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA#</td>
<td>The account number assigned to the participant. Required</td>
</tr>
<tr>
<td>Deliver to:</td>
<td>The name of the FRB participant. Required, (e.g., cust/g12345/)</td>
</tr>
</tbody>
</table>
4.4.1 **Add an FRB Subscriber Record**

**[Step 1]** From the Main Menu screen, click the Maintenance link.

![GinnieNet Main Menu Screen (w/FRB Subscriber Link)](image)

**FIGURE 24: GinnieNet Main Menu Screen (w/FRB Subscriber Link)**

**[Step 2]** Click the FRB Subscriber link. The FRB Subscriber screen will display.

![GinnieNet FRB Subscriber Screen](image)

**FIGURE 25: GinnieNet FRB Subscriber Screen**

**[Step 3]** Enter the nine-digit ABA# and the Deliver to (Clearing Bank’s Name) information in each respective field ensuring correct entry.
[Step 4] Click the Add button to add the new FRB Subscriber record to the system. When the record has been successfully been saved to the system, the confirmation message will be displayed.

![Add a new record](image)

**FIGURE 26: CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTOMER)**

**NOTE:** Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of GinnieNET completely.

4.4.2 **Edit an FRB Subscriber Record**

[Step 1] From the Main Menu screen, click the Maintenance link.

[Step 2] Click the FRB Subscriber link. The FRB Subscriber screen will display with a listing of all records entered in the system at that time.

![FRB Subscriber screen](image)

**FIGURE 27: GINNIE.NET FRB SUBSCRIBER SCREEN**

[Step 3] Select the desired FRB Subscriber record you now wish to edit and click the Edit link adjacent to the list item.

[Step 4] Enter/update the FRB Subscriber record as needed and click the Update link. The new FRB Subscriber record will be added to the system and a system message will display to indicate the success of the Edit Record action.
4.4.3  **Delete an FRB Subscriber Record**

[Step 1]  From the Main Menu screen, click the Maintenance link.

[Step 2]  Click the FRB Subscriber link. The FRB Subscriber screen will display with a listing of all records entered in the system at that time.

[Step 3]  Select the desired FRB Subscriber record you now wish to delete and click the Delete link adjacent to the list item.

[Step 4]  The system will request deletion confirmation.

[Step 5]  Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the FRB Subscriber screen.

[Step 6]  The system will confirm the success of the deletion action with a system-generated message, and return back to the FRB Subscriber screen.
5 NEW POOL PROCESSING—SINGLE FAMILY

5.1 POOL DETAIL INFORMATION

Securities are prepared and delivered in accordance with instructions provided by the Issuer on the form 
HUD 11705, Schedule of Subscribers and Ginnie Mae Guaranty Agreement.

All Ginnie Mae securities are settled through the FRB (Federal Reserve Bank), acting as Ginnie Mae’s Depository.

Single Family new pool information required on form HUD 11705, Schedule of Subscribers is entered on 
the Single Family Pool Details (11705) page in GinnieNET. A pool record must be created before 
Mortgage Detail records or FRB Subscriber data can be added. The fields on the Single Family Pool Details (11705) record are required for both data entry or system-generated.

The matrix, shown on the following page, lists the fields on the Ginnie Mae Single Family Pool Details 
(11705) data entry form in the order that they appear on the page. This page also allows you to Add/Edit 
Totals (Mortgage Summary) Information. For additional information, refer to the Ginnie Mae Mortgage-
Backed Securities Guide 5500.3 and/or the Glossary of Terms.

5.1.1 Restrictions

Issuers can edit records only when the Transfer Status has been defined as New Pool, Rejected or Deleted.

5.1.2 Single Family Pool Details—11705 Screen Elements

![Figure 30: GinnieNET Single Family Pool Details Screen](image-url)
<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool #</td>
<td>The Single Family Pool Number is a required field, unique, and either must be a six-digit number (first digit not &quot;0&quot;) or it must begin with two letters (first letter not &quot;M&quot; or &quot;P&quot;) and then followed by 4 digits. The number is pre-assigned by Ginnie Mae. If the Pool Number is under 920000, the first digit must be '8' for ARM pool type entry.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to X (Ginnie Mae I), C (Ginnie Mae II Custom), or M (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool)</td>
</tr>
<tr>
<td>Pool Type</td>
<td>Single Family Pool Types describe the type of mortgage collateral backing the pool. These include ARM-CMT Pools (AR and AQ, AT, AF, FT, AS, AX); ARM-LIBOR Pools (RL and TL, FL, FB, SL, XL, QL) and single family Pools to include SF, FS, BD, JM, GA, GD, GP, MH, RG and SN. Pool Type is required. See also Single Family Pool Types in the Glossary.</td>
</tr>
<tr>
<td>Index Type</td>
<td>CMT/LIBOR Index Type is required for ARM Pool Type. (Automatically generated when the pool header is validated).</td>
</tr>
<tr>
<td>Type of ARM Notes</td>
<td>Type of ARM Notes is displayed for ARM Pools only. (Automatically generated when the pool header is validated).</td>
</tr>
<tr>
<td>Cap Structure</td>
<td>Cap structure is displayed for ARM Pools only. (Automatically generated when the pool header is validated).</td>
</tr>
<tr>
<td>Look-back Period</td>
<td>Look-back Period is a required field and available for ARM pools only.</td>
</tr>
<tr>
<td>MIP #</td>
<td>Multiple Issuer Pool Number</td>
</tr>
<tr>
<td>File Transmission Number (FTN)</td>
<td>When transmitting a pool record, GinnieNET creates and appends a 32-character FTN prior to sending the pool to the GinnieNET Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off of the network. A unique FTN is created for each pool. This field is system-generated during transmission of pool data, which is performed in the GinnieNET Communications function. See also Glossary of Terms—File Transmission Number for more information.</td>
</tr>
<tr>
<td>Signed by</td>
<td>Identifies the person responsible for transmitting the pool. This individual must be listed on the form HUD 11702.</td>
</tr>
<tr>
<td>Issuer Name &amp; Number</td>
<td>The legal name of the Issuer and the four-digit number assigned to that Issuer. System-generated by GinnieNET based on software initialization. See Glossary of Terms, Issuer and Issuer Number.</td>
</tr>
</tbody>
</table>
| Custodian ID         | The Custodian ID is a six-digit number chosen from the drop-down list by selecting the down-button. The Custodian Record must be added to the system before it can be used on a Pool Details record. See section on Custodian Maintenance. This field is initially OPTIONAL, but ultimately REQUIRED. The user will be allowed to save a new pool record without entering the Custodian ID; however, you cannot transmit the record until the Custodian is identified. The Custodian ID represents "a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package or until it is replaced by another such institution."
| Custodian Name       | The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.                                                                            |
| Mortgage Interest Rate | The interest rate on the mortgage(s) that make up the pool. This field is retrieved by the system from Mortgage Details records when the pool mortgage data is added.                                             |
| Security Rate        | The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five (5) digits.                                                                      |
| Security Change Date | The Security change Interest Rate is required and accepts five (5) digits.                                                                                                                                   |
The Transfer Status of the record is system-generated. This field is system-generated when Mortgage Detail records are added for the pool.

Amortization Method
- The Amortization method for all pools is “CD” for Concurrent Dates and “IR” for Internal Reserve.
- This field is system-generated.

Term
- The number of years until the pool matures. The Pool Term field accepts entries up to 40.

Pool Tax ID
- The tax identification number assigned to the pool, if available. This is mandatory for issue type X and

Security Rate Margin
- Security Rate Margin is required for adjustable and custom pools type.

Edit Status
- The Edit Status of the record is system-generated. It is Updated during data entry and completed during Transmission of pool data, which is performed in the GinnieNET Communications function.

Transfer Status
- The Transfer Status of the record is system-generated. It is completed during transmission of pool data, which is performed in the GinnieNET Communications function.

Issue Date
- 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 and month of issue.

Maturity Date
- 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 for Ginnie Mae I pools and the twentieth of the month Ginnie Mae II pools. The field uses a MM/YYYY format, (e.g., 02/2035). The day (15) will be entered for the user. Required.

Initial Pay Date
- The date of the first security payment (system-generated).

Unpaid Balance Date
- The next mortgage payment date (system-generated).

Settlement Date
- The date on which Issuers execute settlement with their purchaser (investor). Required for all pools. When saving the pool record, the system will check to make sure that the Settlement Date is greater than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Settlement Date must be within the same month as the Issue Date. If the Settlement Date does not meet these conditions, the system will warn the user and/or change it.

Subservicer #
- The ID number of the Issuer servicing the mortgages. Optional: If this field is entered, be sure that the appropriate Master Agreements are on file with the Pool Processing Agent.
- Choose a Subservicer # from the drop-down list of Master Agreement Accounts by Selecting the down-arrow. When you choose a Subservicer # from the list, the P&I Account#, P&I ID #, T&I Account #, and T&I ID # fields will be automatically filled in.
- Master Agreement Account Information must exist in the Master Agreements table before it can be entered on a pool record. (See Section 4.1 Master Agreements)

P&I Account Number and ID
- The non-interest bearing account 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 account information must match the information on the hardcopy Master Agreements at the PPA. System-generated after selection of Subservicer #. This account is also known as the P&I Custodial Account.

T&I Account Number and ID
- The T&I Account is 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 account must match the information on the hardcopy Master Agreements at the PPA. System-generated after selection of Subservicer #.

5.1.3 Accessing the Pool Data Entry Screen
FIGURE 31: GINNIE Net MAIN MENU SCREEN (W/DATA ENTRY REVIEW SELECTION)

[Step 1] From the Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

5.1.4 Search a Pool Record

[Step 1] From the Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.
[Step 4] On the Single Family Pools Detail—11705 Search screen, enter the information that will be used to identify the record(s) you now wish to search. Click the down arrow [▼] adjacent to each search field to select either a Pool Number, Issue Type, Pool Type, Custodian #, Issue Date, or Transfer Status and add to the respective search fields to refine the search argument.

**NOTE:** An Issue Date must be selected when a Pool Number is not entered.

The more information entered in the search argument or criteria, the more likely the query results will focus on the record item(s) you wish to view.

[Step 5] Click the Search button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to Details Page directly.

### 5.1.5 Add a Pool Record

![GinnieNET Single Family Pools Detail—11705 Screen (w/ Data Entry Areas)](image)

**Figure 33: GinnieNET Single Family Pools Detail—11705 Screen (w/ Data Entry Areas)**

[Step 1] From the Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

[Step 4] Click the New button to add a Pool Record. The Single family Pools Detail—11705 data entry screen will display. Shown below in is a brief overview of some of the field entities on this screen accompanied by a brief description of each.

**Table 4 GinnieNET Single Family Pools Detail—11705 Screen (Form Elements)**

---

*Oct 2021*  
**Proprietary Notification**  
Not for use or disclosure without the express written consent of *Ginnie Mae.*  
*Intellectual property of the Organization.*
**Field Name** | **Description**  
--- | ---  
Pool # | The Pool Number is entered by the user.  
Issue Type | User selects an Issue Type from the list of Available Issue Types.  
Pool Type | User selects a Pool Type from the list of Available Pool Types.  
Custodian ID/Name | The Custodian Number (ID) is automatically retrieved which is associated with the logged-in user (Issuer). System-generated.  
Transfer Status | User selects the Transfer Status from the List of Available Transfer Status.  
Issue Date | By default, the Issue Date is the first of the current month. If Pool Number is not entered, the Issue Date must be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored.  

**IMPORTANT:** Though the Custodian ID is an optional field on the Single family Pool Details—11705 screen, you will not be able to transmit a new pool record until the Custodian is identified. You will be allowed to save your work even if the Custodian Record is not yet in the database, but you must remember to come back and edit the incomplete record before you attempt to transmit it.

**IMPORTANT:** If the intent is to add a new Custodian to a new pool record, you can save time by adding the Custodian record before you add the Pool record.

**Step 5** Enter a valid six-digit Pool Number to begin the Add New Pool Record process.

**Step 6** Select an Issue Type for Single Family Pools from those in the drop-down list. The cursor will automatically move to the Pool Type field once you enter the six-digit Pool Number.

**Step 7** In the Pool Type field, select a valid Pool Type from those in the drop-down list, and a Ginnie Mae Pool Type suffix for the new pool. To ensure that all entries are valid, click the Validate Header button at the top of the page.

Once you select a value for the Pool Type field, the screen cursor will automatically position itself in the Custodian ID/Name field. The system will automatically enter in the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool will also be provided in protected fields, if available.

The Look-back Period field will be available for ARM pools only with issuance of January 2015 or later. For pools with issuance prior to April 2015, select “30” from the look-back period dropdown list, and for pools with issuance starting with April 2015 and thereafter, the look-back period “45” will be system-generated and it will not be available for change. See the Adjustable Rate Mortgages section for additional instruction.
[Step 8] Select a valid Custodian ID by clicking on the down arrow [▼] adjacent to the field and selecting an ID from the list. If the Custodian ID is not found on the list, leave the field blank. You may save the record but will need to come back to enter the Custodian ID before transmitting the pool record information.

[Step 9] Enter the Security Rate. Here, valid entries will depend on the Mortgage Interest Rate, (which is entered on the Single Family Mortgage Details (form HUD 11706) data entry form which is explained later in this section). If the Security Rate is invalid, you will be notified at that time or when Ginnie Mae edits are applied.

[Step 10] The Original Aggregate Amount (OAA) will be applied to this record as associated Mortgage Details records are added and edited. It is not required and will remain empty on New Pool records.

[Step 11] Enter the Term of the loan in years. The Term must be within thirty (30) years for a Single Family Pool.

[Step 12] Enter the Pool Tax ID in this required field.

[Step 13] The Pool Issue Date is also a required field, and must be the FIRST DAY of the current month, or the FIRST DAY of the next month.

[Step 14] The Pool Maturity Date is required for all pool types and will be forced to the fifteenth (15th) of the month for a Ginnie Mae I pool, and to the twentieth (20th) if it is a Ginnie Mae II pool.

[Step 15] Change this date as appropriate, remembering that the Settlement Date must be greater than or equal to the Issue Date and the Current Date.

[Step 16] An optional Subservicer can also be selected from the drop-down list of Subservicers in the Master Agreements table. When you select a Subservicer, the P&I and T&I Account Numbers and IDs will be provided.

More information on T&I Account Numbers and IDs is available by clicking the More button adjacent to the field. If the Subservicer does not exist on the drop-down list, leave this field blank and enter it at a later time.
[Step 17] Users are required to add the Subservicer to the Master Agreements table before it can be entered here. See the Master Agreement section.

[Step 18] Click the Save button to save the current record or click the Cancel button to disregard the edits and to not save the record. The following Record Saved success message will be displayed.

FIGURE 35: GinnieNET ADD NEW POOL RECORD SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 19] Click the OK button to save the new Pool Record to the system and return to the previous Single family Pools Detail—11705 screen.

[Step 20] At this point, you may click the Edit button to modify or update any data already displayed on the screen.

NOTE: Selecting the Return to Main Menu link option in the upper right-hand will return to the previous Main Menu screen, while selecting the Logout link option will exit out of GinnieNET completely.

5.1.6 Edit a Pool Record

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

[Step 4] Select the desired Mortgage record you now wish to delete and click the Edit link adjacent to the list item. The Single Family Mortgage Details—11706 screen for that specific record will display.

[Step 5] Click the Edit link to edit the target Pool record, to make changes and to save those changes to the GinnieNET system.

[Step 6] Make all desired changes to the Pool record. You can edit any of the screen fields that are not pre-populated.

[Step 7] Once the desired record(s) have been edited, click the Update link at the top of the screen. If desired, you may alternatively click the Cancel link instead to exit the system without saving any of the editing changes.

5.1.7 Delete a Pool Record

[Step 1] Click the Delete button to delete the target Pool record.
[Step 2] The system will request deletion confirmation.

![Image](Microsoft%20Internet%20Explorer.png)

**FIGURE 36: CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)**

[Step 3] Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Single Family Mortgage Details—11706 screen.

**NOTE:** When a Pool Record is deleted, all associated mortgage and participant records are also deleted. This function does not allow you to delete Pool Records that have been certified and transmitted.

**NOTE:** Selecting the Return to Main Menu link option in the upper right-hand will return to the previous Main Menu screen; while selecting the Logout link option will exit out of GinnieNET completely.

### 5.2 SINGLE FAMILY MORTGAGE DETAILS — FORM 11706

The Single Family Mortgage Details screen is the mechanism for collecting the information required on the form HUD 11706 — Schedule of Pooled Mortgages which includes mortgagor's name, street, city and state address of mortgaged property, interest rate of mortgages, original principal balance, and unpaid principal balances. This form also collects information for the mortgage note and/or modifications for transmission to Ginnie Mae.

#### 5.2.1 Restrictions

Issuers can add or edit records ONLY when the Transfer Status has been defined as New Pool, Rejected, or Deleted.

The information below must be entered on the GinnieNET Single Family Mortgage Details — 11706 screen.

The fields are listed in the order that they appear on the screen. CMT ARMs fields are applicable for ARM pools only. For additional information, refer to the Ginnie Mae Mortgage-Backed Securities Guide 5500.3 and/or the Glossary of Terms.
5.2.2 Search Form Elements

[Step 1] On the Single Family Mortgage Details—11706 Search screen, enter the information that will be used to identify the record(s) you wish to search. You can initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian #, Transfer Status, or Issue Date and adding to the respective search fields to refine the search argument.

**NOTE:** An Issue Date must be selected when a Pool Number is not entered.

The more information entered in the search argument or criteria, the more likely the query results will focus on the record item(s) you wish to view.

Remember also that the Issue Type for Single Family Pools is always "X, C, and M".

[Step 2] Click the Search button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to Details Page directly.

5.2.3 Add a Mortgage Record: Data Entry Tips

**READ BEFORE YOU ADD THE NEW POOL RECORD:**

**IMPORTANT: Data Entry Tips**

- When entering cents (¢), or fractions (¼, ½, ¾), be sure to enter a decimal (".") point.
Dates are entered in a standard MM/DD/YYYY format, for example 01/01/2021, or in an MM/YYYY format, for example 01/2021. When the second format is used, the system automatically enters the day value.

- Use the Tab key to move between fields. Helpful messages will be displayed as you navigate through each of the fields that are required.

- If you enter data that is incorrectly-formatted, or inconsistent with values in other fields, the system will alert you to the problem and offer an appropriate recommended solution.

- All such "error" messages will not prevent you from updating the record on the screen. If the data is correct, you will be able to click the Save button at any time.

### TABLE 5: GINNIE\textit{NET} SINGLE FAMILY MORTGAGE DETAILS - 11706 SCREEN (FORM ELEMENTS)

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool #</td>
<td>The Pool Number is entered by the user</td>
</tr>
<tr>
<td>Issue Type</td>
<td>Issue Type is always &quot;X, C, or M&quot; for Single Family Pools, and is the default</td>
</tr>
<tr>
<td>Pool Type</td>
<td>User selects a Pool Type from the list of available Pool Types</td>
</tr>
<tr>
<td>Mortgage Number</td>
<td>Mortgage Number is entered by the user</td>
</tr>
<tr>
<td>Mortgage Type</td>
<td>User selects the Mortgage Type from the list of available Mortgage Types, for example FHA, RHS, VA, PIH</td>
</tr>
<tr>
<td>Transfer Status</td>
<td>User selects the Transfer Status from the list of available Transfer Statuses. By default, the Transfer Status is Not Selected</td>
</tr>
<tr>
<td>Issue Date</td>
<td>By default, the Issue Date is the first of the current month. If Pool Number is not entered, the Issue Date has to be selected to narrow the search and to limit the number of records retrieved.</td>
</tr>
</tbody>
</table>

#### 5.2.4 Add a Mortgage Record: Logical Flow

The following steps indicate the particulars of entering data for a new Single Family Mortgage Details record. Required fields and other edits are discussed in the context of their entry.

[Step 1] On the Single family Mortgage Details—11706 screen, click the down arrow [▼] adjacent to the Pool # field to select a valid Pool number from the drop-down list shown below. You must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.
After selecting a valid Pool number, the system will populate the Issue Type, Pool Type, Issue Date, Issuer ID and Issuer Name fields automatically, based on the Pool record.

[Step 2] Tab to the Issuer's Loan Number field and enter the 15 digit Issuer Loan Number. If you enter less than 15 digits, the system will pad the number with zeros on the left side.

Valid characters for the Issuer's Loan Number are included in the following string: "ABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789/".

[Step 3] The First Pay Date is a required field entry, and must meet the following conditions:

- It must be earlier than the Last Pay Date.
- First Pay Date entries may be future dates.

The system expects you to provide a month and year entry in the format of MM/YYYY, for example 01/2022. The system will automatically insert a day (01) entry.

[Step 4] The Last Pay Date entry is a required entry and must be later than the First Pay Date.

[Step 5] The Loan Origination Date is required for all Single Family Pools (HMBS and Multifamily excluded) and cannot be a future date, only a current or past date.

[Step 6] The Principal & Interest (P&I) amount is required and must be accurate. If this field is left blank and you click the Save button, GinnieNET will calculate the P&I amount and enter the result.

[Step 7] The Original Principal Balance (OPB) is a required field entry.

[Step 8] Unpaid Principal Balance (UPB) is also a required field entry and must be less than or equal to the OPB. If this field is left blank and you click the Save button, GinnieNET will calculate the OPB and offer a suggested entry.

[Step 9] Mortgage Interest Rate is determined by certain rules.
For all other Pool Types, the Interest Rate must meet the following conditions:

\[
\text{Security Rate} + .25 \leq \text{Interest Rate} \leq \text{Security Rate} + .5
\]

If an invalid Interest Rate is entered, GinnieNET will alert with the following system-generated message that will clearly define the rule:

**Interest Rate must be between 0.750 - 1.000**

**Step 10** FHA [Housing] Section is a required field entry.

**Step 11** FHA Insurance Type is required. Currently, Fully Insured is system-generated and will be set as the default.

**Step 12** The unique Ginnie Mae Loan Identifier is assigned by Ginnie Mae at pooling, and after initial Pool certification.

**Step 13** Loan Type Code is a required field entry.

**Step 14** Loan Purpose is optional unless required by the agency.

**Step 15** Living Units (1-4) is a required field entry.

**Step 16** LTV is optional unless required by the agency.

- **Loan-to-Value Ratio Percent**
  For 203(K) loans, the ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium to the “After Improved Value” (HUD Form 92700 Field A.3)

- **Combined Loan-to-Value Ratio Percent**
  For 203(K) loans, the ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, plus all subordinate mortgages to the “After Improved Value” (HUD Form 92700 Field A.3)

**Step 17** Down Payment Assistance Flag is a required field entry.

**Step 18** Credit Score is optional unless required by the agency.

**Step 19** Loan Status Code is optional unless required by the agency.

**Step 20** Upfront MIP Amount is optional unless required by the agency.

**Step 21** Annual MIP Amount is optional unless required by the agency.

**Step 22** Co-Borrower Name; up to four occurrences per loan, is optional unless required by the agency.

**Step 23** Co-Borrower SSN; up to four occurrences per loan, is optional unless required by the agency.

**Step 24** The Mortgagor Name and Address fields are all required field entries. Select a valid State abbreviation by clicking the down arrow [▼] adjacent to the State field and selecting an option from the drop-down list.

5.2.4.1 For ARM Pools
[Step 1] Initial Change Date of Note must be the same as Pool Security Change Date of Note.

[Step 2] For 5-year Hybrid ARMS, CAP Structure fields are required, and in all events should match the corresponding entry in the look-up table.
[Step 3] Click the Save button to save the record or click the Cancel button to disregard the edits and not save the current record. The system will generate a process success system message.

![Saved Successfully!](image)

**Figure 39: GinnieNET ARM Pool Saved Record Success Message**

5.2.5 *Edit a Mortgage Record*

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

[Step 4] Select the desired Mortgage record you now wish to edit and click the Edit link adjacent to the list item. The Single Family Mortgage Details—11706 screen for that specific record will display.

![Single Family Mortgage Details—11706 Screen](image)

**Figure 40: GinnieNET Single Family Mortgage Details—11706 Screen (Edit Mortgage Record)**

[Step 5] Apply all changes to the desired fields as needed. Once completed with the field updates, click the Update link in the left-hand column. You can alternatively click the Cancel link to exit the system without saving the editing changes.
5.2.6 **Delete a Mortgage Record**

**[Step 1]** From the GinnieNET Main Menu screen, click the Data Entry/Review link.

**[Step 2]** Click the New Pool Processing link.

**[Step 3]** Click the Single Family Processing link. The Single Family Mortgage Details—11706 screen will display.

**[Step 4]** Select the desired Mortgage record you now wish to delete and click the Delete link adjacent to the list item. The Single Family Mortgage Details—11706 screen, for that specific record, will display.

**[Step 5]** Click the Delete link to delete the target Mortgage record.

**[Step 6]** The system will request deletion confirmation.

**[Step 7]** Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Single Family Mortgage Details—11706 screen.

**NOTE:** Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of GinnieNET completely.

5.3 **ADJUSTABLE RATE MORTGAGES (ARM)**

FHA will no longer underwrite forward market 30 day look-back ARM pools after January 09, 2015. The current 30 day look back period will be replaced with the new 45 day look-back period to become effective on January 10, 2015 and thereafter. All changes to the ARM program will be for the forward market only.

*Look-back Period*
The ARM Look-back Period field will be a dropdown with possible values of 30 and 45 day. For pools with issuance prior to April 2015, look-back Period 30 has to be selected from the dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won’t be available for change.

![Figure 43: Lookback Period](image)

Ginnie Mae will securitize eligible 1-year ARMs and hybrid ARMs with initial interest rate periods of 3, 5, 7, and 10 years. Issuers may choose either the Constant Maturity Treasury (CMT) index, or the London Interbank Offered Rate (LIBOR) index. The custom pool type suffix options for use with the CMT index may be either “C AR”, “C AT”, “C AF”, “C FT”, “C AS” or “C AX”, while the multiple Issuer pool suffix may be “M AR”, “M AQ”, “M AT”, “M AF”, “M FT”, “M AS” or “M AX”. The custom pool suffix to be used with the LIBOR index may be either “C RL”, “C TL”, “C FL”, “C FB”, “C SL” or “C XL” while the multiple Issuer pool suffix may be either “M RL”, “M QL”, “M TL”, “M FL”, “M FB”, “M SL” or “M XL”.

**Note:** The Import Record Layout is described on the Help screen for Data Export/Import, for which you can use a Data Export/Import -> New Pool Processing -> Import Single-family Pools logical flow. Additionally, for records added manually, all fields—with the exception of Interest Rate Change Date field—will be system-generated.

### 5.3.1 Fields for ARM Pools

<table>
<thead>
<tr>
<th>ARM Pool Field</th>
<th>ARM Pool Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Range</td>
<td>System-generated in New mode, editable in Update mode</td>
</tr>
<tr>
<td>Index</td>
<td></td>
</tr>
<tr>
<td>Type of ARM Note</td>
<td></td>
</tr>
<tr>
<td>Initial(+-) Interest Rate Cap</td>
<td><strong>Required:</strong> System-generated in New mode, except for 5-year Hybrid ARM pools, where User is required to select a combination from the drop-down list on screen. Editable in both New and Update mode</td>
</tr>
<tr>
<td>Subsequent(+-) Interest Rate Cap</td>
<td></td>
</tr>
<tr>
<td>Lifetime(+-) Interest Rate Cap</td>
<td></td>
</tr>
<tr>
<td>Interest Rate Change Date</td>
<td>Must match Pool Security Change Date</td>
</tr>
</tbody>
</table>
5.3.2 Valid Entry for ARM Pools

TABLE 7: VALID ENTRY FOR ARM POOLS TABLE MATRIX

<table>
<thead>
<tr>
<th>ISSUE TYPE</th>
<th>POOL TYPE</th>
<th>RANGE</th>
<th>TYPE OF ARM NOTE</th>
<th>INDEX TYPE</th>
<th>INITIAL INTEREST RATE CHANGE</th>
<th>SUBSEQUENT RATE CHANGE</th>
<th>LIFETIME RATE CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>AQ</td>
<td>12-18</td>
<td>1 Year</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>AR</td>
<td>12-18</td>
<td>1 Year</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>AR</td>
<td>12-18</td>
<td>1 Year</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>AT</td>
<td>36-42</td>
<td>3 Year Hybrid</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>AT</td>
<td>36-42</td>
<td>3 Year Hybrid</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>AF</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>AF</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>CMT</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>FT</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>M</td>
<td>FT</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>C</td>
<td>AS</td>
<td>84-90</td>
<td>7 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>M</td>
<td>AS</td>
<td>84-90</td>
<td>7 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>C</td>
<td>AX</td>
<td>120-126</td>
<td>10 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>M</td>
<td>AX</td>
<td>120-126</td>
<td>10 Year Hybrid</td>
<td>CMT</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>C</td>
<td>RL</td>
<td>12-18</td>
<td>1 Year</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>TL</td>
<td>36-42</td>
<td>3 Year Hybrid</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>FL</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>FB</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>SL</td>
<td>84-90</td>
<td>7 Year Hybrid</td>
<td>LIBOR</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>C</td>
<td>XL</td>
<td>120-126</td>
<td>10 Year Hybrid</td>
<td>LIBOR</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>M</td>
<td>RL</td>
<td>12-18</td>
<td>1 Year</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>QL</td>
<td>12-18</td>
<td>1 Year</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>TL</td>
<td>36-42</td>
<td>3 Year Hybrid</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>FL</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>LIBOR</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>FB</td>
<td>60-66</td>
<td>5 Year Hybrid</td>
<td>LIBOR</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
</tbody>
</table>

5.4 ADDING A BOND CERTIFICATION

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pools securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.
5.4.1 **Edits**

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following enhancements:

- Type of issue must be “X” for Ginnie Mae I single family and “C” for Ginnie Mae II single family custom pools.
- All pool types are eligible with the exception of: MH, CL, CS, PL, PN, LS, LM and SN.
- Bond Finance pools must have a minimum pool amount of $25,000.00.
- The minimum number of loans for Bond Finance pools is one (1).

5.4.2 **Marking a Builder Bond Pool**

**[Step 1]** From the GinnieNET Main Menu screen, click the Data Entry/Review link.

**[Step 2]** Click the New Pool Processing link.

**[Step 3]** Click the Single Family Processing link. The Single Family Pool Details—11705 screen will display.

![GinnieNET Single Family Pool Details—11705 Screen (w/Bond Finance Checkbox)](image)

**Figure 44: GinnieNET Single Family Pool Details—11705 Screen (w/Bond Finance Checkbox)**
[Step 4] Click the Builder Finance checkbox (✓) and click the Show button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will display below the checkbox field.

![FIGURE 45: BOND FINANCE PROGRAM POOL SCREEN AREA](image)

[Step 5] Click the Final Pool radial button (◯). Be certain to read the Warning in this field:

**Warning: This must be a final pool to be issued under a particular Bond Financing Program.**

[Step 6] The financing program sponsor must be entered for a bond finance program. Therefore enter the program name in the area provided under the Enter the state or local housing bond program name field.

[Step 7] Click the Update button at the top of the screen. If desired, you may alternatively click the Cancel link to exit the system without saving the editing changes.

**NOTE:** Click on either the field’s Show button to reveal the Bond Finance Program Pool data entry screen area and to edit any of its fields, or the Hide button to collapse this field and to hide from view.

### 5.5 Bond-Financed Pool Consolidation

Introduction of the Bond Financed Pool Consolidation Program allows Issuers with pools originated under a specific bond series to consolidate some or all of those pools into one pool, upon completion of the series. The pools to be consolidated must be authorized for termination prior to the issuance of the consolidated pool.
5.5.1 Pooling Requirements for Bond Financed Pool Consolidations

The same edits that apply for Bond Financed pools will apply to the consolidated pool with the following exceptions:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool regardless of the terminated pools’ type of issue.
- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.
- The security rate of the consolidated pool must be the same rate as the terminated pools.
- Consolidated pools will not be eligible for immediate issuance transfer.
- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.
- Consolidated pools are required to complete final certification (current 12-month rule).

5.5.2 Marking a Bond-Financed Pool

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pool Details—11705 screen with its Bond Finance checkbox entity will display.
[Step 4] Click the Bond Finance checkbox (✓) and click the Show button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will display.

[Step 5] Click the Consolidation Pool radial button (⊙). The Consolidation Pools dialog box will display.

[Step 6] To add the new pool record, click the Add New button. The Bond-Financed Consolidation Pools data entry area will be displayed. A two-field data entry area will display for both the Pool # and RPB entries.
[Step 7] Enter a valid Pool number in the Pool# field, and a viable RPB amount in the RPB field and click the Add New button. The two screen areas will be populated with the new information.

![Figure 49: Bond Finance Screen Area (Consolidation Pools Dialog Box w/ Populated Fields)](https://www.ginnie.net/ginnieN/Internet)

**Note:** In the event that there is a difference between the system-generated RPB and the total RPB, the system will display an error message to inform of the discrepancy.

[Step 8] The system will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow the Issuer to identify all Bond-Financed Pools previously issued under one series that will be consolidated into one pool. The pool numbers will be identified along with the Remaining Principal Balances (RPB) of the pools being terminated.

**Note:** Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of GinnieNET completely.

### 5.5.3 Multiple Escrow Accounts

GinnieNET allows for thirty (30) T&I account numbers and Bank ID numbers to be added to a pool. The Multiple Escrow Account option prints on the form HUD 11706 report. The Escrow Account can be entered on the Pool Detail screen or when you are applying the Ginnie Mae edits.

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Processing link. The Single Family Pool Details—11705 screen will display.
[Step 4] To add an Escrow Account on the Pool Detail screen, click the More button and click the Add New button, or select the account to be changed if the action is to modify an existing record. The TI Accounts dialog box will display.

[Step 5] Enter the new TI Account information in the resulting screen field and click the Save button. If there is more than one Escrow Account to be entered, click the Add New button to add the new record and the Save button to add that next account.
### 5.5.4 Buydown Loans in Ginnie Mae II Pools

Buydown loan in multiple-issuer pool types cannot be greater than 10% of the aggregate unpaid principal balances of the loans in the multiple-Issuer pool. If the loan package satisfies all other applicable guidelines, the PPA will recommend re-submittal of the loan package as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. Issuers whose loan packages do not exceed the 10% buydown limit will not be subject to having their loan package removed from a multiple Issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed if a loan package contains buydown mortgages which exceed 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

![GinnieNET Issuer GNMA Edit Error Report](image)

**FIGURE 52: GinnieNET Issuer GNMA Edit Error Report**

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*Intellectual property of the Organization.*
5.5.4.1 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, RHS and PIH assigned case numbers/loan numbers on the form HUD 11706.

**Note:** Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

5.5.4.2 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position fixed length number, as described below.

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>LOCATION CODE</th>
<th>SERIAL NUMBER</th>
<th>CHECK DIGIT</th>
<th>FHA ADP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>First (2) digits</td>
<td>Next (3) digits</td>
<td>Next (6) digits</td>
<td>Next (1) digits</td>
<td>Last (3) digits</td>
</tr>
</tbody>
</table>

**Table 8: FHA Single Family Case Number (Case Number Description)**

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>LOCATION CODE</th>
<th>SERIAL NUMBER</th>
<th>CHECK DIGIT</th>
<th>FHA ADP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>011</td>
<td>456789</td>
<td>1</td>
<td>229</td>
</tr>
</tbody>
</table>

5.5.4.3 FHA Multi-Family Case(Project) Number

The Multi-Family case number is to be reported as a 15-position fixed length number, as described below.

**Table 9: FHA Single Family Case Number (Case Number Examples)**

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>LOCATION CODE</th>
<th>SERIAL NUMBER</th>
<th>CHECK DIGIT</th>
<th>FHA ADP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>00000000</td>
<td>031</td>
<td>45678</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.5.4.4 FHA Title 1 Case Number

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position fixed length number, as described in the table below:

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>CONTRACT NUMBER</th>
<th>SERIAL NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>12345</td>
<td>6789012</td>
</tr>
</tbody>
</table>
5.5.5.5 VA Loan Number

The VA Loan Number is to be reported as a 15-position fixed length number, as described in the table below:

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>LOCATION CODE</th>
<th>SERIAL NUMBER</th>
<th>CHECK DIGIT</th>
<th>FHA ADP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>011</td>
<td>456789</td>
<td>1</td>
<td>229</td>
</tr>
</tbody>
</table>

**Note:** The “LH” prefix will not be accepted on GinnieNET, and should not be entered in the Case Number field for VA loans.

5.5.5.6 RHS Case Number

The RHS case number is to be reported as a 15-position fixed length number, as described in the table below:

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>STATE CODE</th>
<th>COUNTY CODE</th>
<th>SSN</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>12</td>
<td>345</td>
<td>678901234</td>
</tr>
</tbody>
</table>

5.5.5.7 PIH Case Number

The PIH case number is to be reported as a 15-position fixed length number, as described in the table below:

<table>
<thead>
<tr>
<th>LEADING ZERO</th>
<th>AREA CODE</th>
<th>CASE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>12</td>
<td>678901234</td>
</tr>
</tbody>
</table>

5.6 Manufactured Home Loan Pools (MHL)

- MH Spread Variations: M
- Mortgage Insurance Premium (MIP) Paid Issuer for FHA.

<table>
<thead>
<tr>
<th>FIELD Mortgage / MH</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>F C</td>
<td>FHA Insured (MIP paid by Issuer) Spread minimum 3.25 Spread maximum 4.75</td>
</tr>
</tbody>
</table>

**Note:** MH Pools and MH Types should be entered on the Mortgage Detail screen in the MH Type/GP plan field. This field is shared with the GP pools.

At least 50% of the principal balance of the pool or loan package must be in loans with an original term equal to that of the longest loan maturity in the pool or loan package.

No loan may have a maturity that exceeds by more than 60 months the term of any other loan in the pool, or loan package.
5.7 **Graduated Payment Mortgage Pool (GPM)**

- Any GPM loan must be insured by FHA or guaranteed by VA.
- There are five (5) Plans for amortization of the loans:

<table>
<thead>
<tr>
<th><strong>Plan Type</strong></th>
<th><strong>Plan Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PLAN 1</strong></td>
<td>Monthly mortgage payments increase 2.50% each year, for five (5) years</td>
</tr>
<tr>
<td><strong>PLAN 2</strong></td>
<td>Monthly mortgage payments increase 2.50% each year, for five (5) years</td>
</tr>
<tr>
<td><strong>PLAN 3</strong></td>
<td>Monthly mortgage payments increase 7.50% each year, for five (5) years</td>
</tr>
<tr>
<td><strong>PLAN 4</strong></td>
<td>Monthly mortgage payments increase 2.00% each year, for five (5) years</td>
</tr>
<tr>
<td><strong>PLAN 5</strong></td>
<td>Monthly mortgage payments increase 3.00% each year, for five (5) years</td>
</tr>
</tbody>
</table>
5.8 **Graduated Payment Mortgage Pool (GPM)/Growing Equity Mortgage (GEM) Pools**

Under the Ginnie Mae I and Ginnie Mae II MBS programs, Issuers will not be able to enter buydown loans in a GPM and GEM pools on GinnieNET. A fatal edit has been implemented on GinnieNET to prevent the inclusion of buydown loans in a GPM and GEM pools.

![GinnieNET Issuer GNMA Edit Error Report](image)

**Figure 53: GinnieNET Issuer GNMA Edit Error Report**

5.9 **Serial Note—Schedule A**

The serial note pool suffix is “SN.” Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially-numbered security unit has a face value of $25,000.00, except for the last unit, which may exceed that amount but not by more than $49,999.99.

Schedule A is created on GinnieNET. The system generates the following fields:

- Serial Unit Number
- Face Amount of Units
- Months from Issue Date

The months from serial units are normally in units of 1 through 100 (beginning with “1”). The system generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae’s Pool Processing Agent and will be available upon request.

1. **Step 1** From the GinnieNET Main Menu screen, click the Data Entry/Review link.
2. **Step 2** Click the New Pool Processing link.
Click the Single Family Processing link. The Single Family Pool Details 11705 screen with the Single-family Serial Notes Schedule A link will display.

**FIGURE 54: GINNIE\text{\textsc{NET}} SINGLE-FAMILY SERIAL NOTES SCHEDULE A LINK**

Click the Single-family Serial Notes Schedule A link. The Single-family Serial Notes Schedule A link will display.

**FIGURE 55: GINNIE\text{\textsc{NET} SERIAL NOTES SCHEDULE A SCREEN (W/SEARCH FIELD)}**

### 5.9.1 Search Form Elements

**[Step 1]** On the Single-family Serial Notes Schedule A screen, click the down-arrow adjacent to the Pool# field to select the Pool you currently wish to locate.

**[Step 2]** Click the Search button at the top of the screen to retrieve the record(s) requested. When the records have been found by the system, Ginnie\text{\textsc{NET}} will display the search results page.
[Step 3] Select the desired Pool# from those listed and click the Pool# link to view the Serial Notes Schedule A screen. Click directly on any of the page number links shown at the bottom of the screen to navigate directly to the next or a different page.

The Single-family Serial Notes Schedule A screen will display. Note here that all field entries in red will be system-generated, and will pre-populate each of the fields as shown.

---

5.9.2 Edit a Serial Notes Schedule A Record

[Step 1] On the Single-family Serial Notes Schedule A screen, locate the desired record you now wish to edit.

[Step 2] Click the Edit button at the top of the screen, to enter or edit a date in the Unit Maturity Date (Unit Mat. Date) field.

[Step 3] Once completed, click the Save button to save the current record or click the Cancel button to disregard the edits and to not save the record.

[Step 4] The system will generate a Save success system message.
[Step 5] To view a different record, click any of the directional search arrow keys at the top of the screen to navigate either forward or backwards through the current Schedule A record.

<<  <<  >>  >>

FIGURE 58: GINNIE\textit{NET} SERIAL NOTES SCHEDULE A SAVED RECORD SUCCESS MESSAGE

\textbf{NOTE:} Selecting the Return to Main Menu link option in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of Ginnie\textit{NET} completely.

5.10 Pooling and Certification Guidelines for Re-Performing Loans: RG

Pooling of Re-Performing Loans will be facilitated via the Ginnie Mae MBS II custom RG pool type. All existing Single-family Issuers in good standing will be eligible to select and submit RG pools through Ginnie\textit{NET} (using either the import function or manual data entry option). Acknowledgment of the rules will be posted in a banner notification. Issuers will be required to also acknowledge, via UI popup, proper attestation of collateral pooled. This requirement shall also be available at the data entry level or provided as an acknowledgment flag in the import file. The system will validate data using the rules for the pooling of the RG loans, a process commonly known as applying the Ginnie Mae Edits.

[Step 1] Users to follow the steps to create a new pool found in section 5.1.3 and 5.1.5 of this guide, choosing Issue Type C and Pool Type RG. The RG Certification customer notification will be displayed.

[Step 2] Issuers are to check the box to certify the pool contains only Re-Performing Loans, Loan Purpose Code = 5.
**Figure 59a. Certification Check Box and Accompanying Narrative**

**[Step 3] RG Certification Pop-up:**

After the user selects the checkbox, a certification pop-up will appear on the screen and the user will click the button to Confirm Certification of this pool or hit cancel to exit the pop-up window.

**Figure 59b. Certification Pop-up**
[Step 4] User will add individual mortgages to the newly created custom RG Pool type on the 11706 screen according to steps 5.2, ensuring that the Loan Purpose Code selected, (5), is applicable to Re-Performing Loans.

Figure 59c. Loan Purpose Code: Re-Performing Loans

5.11 Pooling and Certification Guidelines for Extended Term Loans: ET

Pooling of Extended Term Loans will be facilitated via the Ginnie Mae MBS II custom ET pool type. Existing Single-family Issuers in good standing will be eligible to select and submit ET pools through GinnieNET (using either the import function or manual data entry option). Acknowledgment of the rules will be posted in a banner notification (see Figure 59G below). Issuer will also be required to acknowledge, via a UI popup, proper attestation of pooled collateral. This requirement shall also be available at the data entry level or provided as an acknowledgment through a flag in the import file. The system will validate data using the rules for the pooling of the ET loans, a process commonly known as applying the Ginnie Mae Edits (attestation screen is displayed below in Figure 59E).

[Step 1] Users are to follow the steps necessary to create a new pool type, as described in section 5.1.3 and 5.1.5 of this guide, choosing Issue Type “C” for custom pools and Pool Suffix “ET”. The ET Certification customer notification will be displayed as follows in Figure 59D.

[Step 2] Issuers will need to check the box to certify that the pool only contains extended term loans with a Loan Purpose Code (LPC) of either 3 and/or 4 (HAMP and non-HAMP).
[Step 3] ET Certification Pop-up:

After the user selects the checkbox, a certification pop-up will appear on the screen and the user will either click the button to Confirm Certification of this pool or click the Cancel button to exit the pop-up window. If the user cancels verification of the attestation check box, the Issuer will be ineligible to pool “ET” collateral.
[Step 4] The User will add individual mortgages to the newly created custom ET pool type on the 11706 screen according to steps 5.2, ensuring that the Loan Purpose Code (LPC) is either 3 or 4 (HAMP and non-HAMP).

---

**Figure 59E. Certification Pop-up**

**Figure 59F. Loan Purpose Code: Extended Term Loans**

**Figure 59G. Extended Term Loans – Banner notification**
5.12 FEDERAL RESERVE BANK ON GINNIENET

The Federal Reserve Bank of New York serves as Ginnie Mae’s depository, and all Ginnie Mae MBS are pooled in book entry form. The FRB Subscriber screen for the various pool types will thus default to FRBNY as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Banks accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks, with the complete and accurate account information for each one.
5.12.1 FRB Subscriber Screen Elements

**TABLE 18: FRB SUBSCRIBER SCREEN ELEMENTS MATRIX**

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool #</td>
<td>Pool Number is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Issue Type</td>
<td>Issue Type is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Pool Type</td>
<td>Pool Type is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Issuer ID</td>
<td>The Issuer Number (ID) is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Issue Date</td>
<td>The Issue Date is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Edit Status</td>
<td>Edit Status is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>Transfer Status</td>
<td>Transfer Status is taken from the Pool Details record when the user chooses a Pool ID. <em>System generated.</em></td>
</tr>
<tr>
<td>ABA #</td>
<td>The account number assigned to the participant. <em>Required</em></td>
</tr>
<tr>
<td>Deliver to</td>
<td>The name of the FRB participant. <em>Required</em></td>
</tr>
<tr>
<td>Description</td>
<td>Free form description field. <em>Optional.</em></td>
</tr>
<tr>
<td>Position</td>
<td>The par value of the pool. 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 $1000.00. <em>Required.</em></td>
</tr>
</tbody>
</table>
5.12.2 FRB Subscriber Search Form Elements

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool Number</td>
<td>The Pool Number is entered by the user.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>Single Family pools is &quot;X&quot; indicating that these are Ginnie Mae I pools, &quot;C&quot; indicating that these are Ginnie Mae II pools, &quot;M&quot; indicating that these are Ginnie Mae II Multiple Issuer pools. Issue Type is system-generated. (&quot;M&quot;, &quot;C&quot; for ARM pools).</td>
</tr>
<tr>
<td>Pool Type</td>
<td>User selects a Pool Type from the list of Available Pool Types.</td>
</tr>
<tr>
<td>Issuer Number</td>
<td>The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). System generated.</td>
</tr>
<tr>
<td>Edit Status</td>
<td>User selects the Edit Status from the List of Available Edit Status.</td>
</tr>
<tr>
<td>Transfer Status</td>
<td>User selects the Transfer Status from the List of Available Transfer Status. By Default, the Transfer Status is <strong>New Pool</strong>.</td>
</tr>
<tr>
<td>Issue Date</td>
<td>By default, the Issue Date is the first of the current month. If Pool Number is not entered, the Issue Date has to be selected to narrow the search and to limit the number of records retrieved.</td>
</tr>
</tbody>
</table>

5.12.3 Add a New Subscriber Record

You must know the Pool Number and Issuer Type to add a Subscriber record. Additionally, you must create a FRB Account for the clearing bank account if you are a first time user. The system will allow you to add the new Subscriber Account record as long as the FRB Account Record already exists in the system. You can add FRB Account records using the Maintenance Menu. See also Adding an FRB Subscriber Record in the Maintenance chapter.

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link. The Single Family Pool Details—11705 screen will display.

[Step 5] On the Single-family Subscriber A screen, click the down-arrow [▼] adjacent to the Pool# field to select a valid Pool number. **The Pool you choose must not yet be certified.** When you select a Pool, GinnieNET will populate the upper portion of the screen with key information.

![Figure 60: GinnieNET Single Family Subscriber Screen](image)

[Step 6] Enter a valid 9-digit ABA number and Deliver to information in the ABA#/Deliver To field, or click the down-arrow [▼] adjacent to the field to select one of the field options.

![Figure 61: GinnieNET Single Family Subscriber Screen (w/ABA#/Deliver To Field)](image)

[Step 7] If the event you enter an existing ABA# in the ABA# field, the system will automatically populate the Account Number and the Clearing Bank’s name for the option selected.

If you enter a new ABA# in the ABA# field, the system will **not** save the account information. You will be required to add that information under the FRB Subscriber option on the Maintenance menu.

[Step 8] Enter any descriptive information or notes that are pertinent to the current Subscriber record in the Description field. This will be an optional entry field.

[Step 9] In the next Position(in $) field, enter the Subscriber’s Position dollar amount. Each Subscriber’s Position may not be less than $1,000. The total must equal the Pool OAA.

[Step 10] Complete the current Add Subscriber record task by clicking the OK button to save the new subscriber record, or click the Cancel button to disregard the save and to select an existing Subscriber.
5.11.1.1 Restrictions

5.11.1.1.1 Issuers can edit Subscriber Records only when the Transfer Status is "New Pool" or "Rejected".

5.11.1.1.2 Issuers can add Subscriber Records only when the Transfer Status is "Not Yet Certified".

5.11.1.1.3 Description field entries are optional. Ginnie Mae edits will still be applied.

5.12.4 Access an FRB Subscriber Record

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.


[Step 5] On the Single Family Subscriber screen, enter any of the search parameters you wish to narrow the search argument. You may use entries in the Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, Transfer Status, or ABA Number field. Remember that the Issue Date has to be selected when Pool Number is not entered. The more information you enter, the more likely that the resulting query will focus on a desired record set.
[Step 6] Click the Search button to begin the search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to Details Page directly.

[Step 7] You may also navigate to the Search Results screen from the Data Entry screen by selecting the Search Results Page link in the upper right corner of the screen.

5.12.5 Delete an FRB Subscriber Record

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.


[Step 5] On the Single Family Subscriber screen, select the record you wish to delete and click the Delete button.
[Step 6] The system will request deletion confirmation.

![Confirmation Dialogue Box](image)

**Figure 67: Confirm Delete Record Action Query Screen (FRB Subscriber)**

[Step 7] Click the OK button to confirm the deletion, or click the Cancel button to terminate the deletion action.

[Step 8] The system will confirm the success of the deletion action with a system-generated message and return back to the FRB Subscriber screen.

**Note:** Selecting the Return to Main Menu link option in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link option will exit out of GinnieNET completely.

### 5.13 FORM HUD 11711B—CERTIFICATION AND AGREEMENT

The **HUD 11711B—Certification and Agreement** form is required to be submitted by the Issuer as part of the required pool or loan package submission documents. The New Pool Processing application module allows Issuers the opportunity to electronically submit this form to the Document Custodian.

#### 5.13.1 Search a Certification and Agreement Record

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.
[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.


[Step 5] Enter any of the search parameters you wish to narrow the search argument. You may use entries in the Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, Transfer Status, or Issue Date field. Remember that the Issue Date has to be selected when Pool Number is not entered. The more information you enter, the more likely the resulting query will focus on a desired record set.

[Step 6] Click the Search button to begin the search argument. When the desired record item(s) are found and display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to Details Page directly.

5.13.2 Add / Edit a Certification and Agreement Record

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.
[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.


[Step 5] On the Certification and Agreement – 11711B screen, enter your record information into each of the screen fields—whether adding a new, or updating an existing record—then review the two checkboxes immediately below the field entry areas.

If the Issuer selects the option for sending the form HUD 11711A to their Document Custodian, they should option the first “Form 11711A” radial button (○).

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...” radial 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 you to transmit their pool without sending the Form HUD 11711 information, if selected. You will receive a system-generated error message if they attempt to assemble the pool.

[Step 6] Once the desired record has been updated/edited, click the Update button in the left-hand
column. If desired, you may alternatively click the Cancel button to exit the system without saving the editing changes.

[Step 7] The system will generate a Save success system message.

![Saved Successfully](image.png)

**Figure 72: Certification and Agreement – 11711B Screen Saved Record Success Message**

[Step 8] To view a different record, click on any of the directional search arrow keys at the top of the screen to navigate either forward or backwards through the current Schedule A record.

<< < > >>

**Figure 73: Certification and Agreement – 11711B Screen Directional Search Arrow Keys**

**Note:** Selecting the Return to Main Menu link in the upper right-hand corner will return to the previous Main Menu screen, while selecting the Logout link will exit out of GinnieNET completely.

### 5.13 Apply Ginnie Mae Edits

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.
[Step 2] Click the New Pool Processing link.

[Step 3] Click the Single Family Pool Details link.


[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool. Click the “4” button to view more pool numbers. Click the » button to select all available pool numbers. The system can display both Warning (tolerance) messages, and Fatal Error messages as well.

**FIGURE 76: APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGE DESCRIPT IONS**

**IMPORTANT:** A pool will not be transmitted to the network with any fatal errors.

**TABLE 20 APPLY GINNIE MAE EDIT S SCREEN: WARNING AND FAT AL ERRORS MESSAGE DESCRIPT IONS**

<table>
<thead>
<tr>
<th>Warning Type</th>
<th>Warning Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warning</td>
<td>Indicates whether the Fixed Installment Control (FIC) or Unpaid Principal Balance (UPB) amounts are within the Ginnie Mae tolerance</td>
</tr>
<tr>
<td>Fatal 5</td>
<td>Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool will not transmit with a Fatal Error.</td>
</tr>
</tbody>
</table>

[Step 6] Click the Apply Edits button after selecting the pool(s).
5.14 ERROR MESSAGES

Presented below are a series of common error messages found on the Ginnie Mae Edit Report.

<table>
<thead>
<tr>
<th>MORTGAGE MESSAGE</th>
<th>SUGGESTED RESOLUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>A tolerance or warning exists for this mortgage. Enter the correct FIC or UPB value</td>
<td>Review the values entered in the FIC, UPB, OPB and/or unscheduled principal fields and correct as necessary. Tolerance messages are not acceptable for pool transmission</td>
</tr>
<tr>
<td>Minimum number of mortgages not entered for this pool</td>
<td>Add more mortgages and/or confirm issue type</td>
</tr>
<tr>
<td>Short term UPBs cannot exceed 10% of the pool OAA</td>
<td>Confirm the payment dates and UPB amount of each mortgage in the pool</td>
</tr>
<tr>
<td>At least 80% of the pool OAA must be mortgages that mature within thirty (30) months of the pool maturity date</td>
<td>Confirm the payment dates for each mortgage in the pool</td>
</tr>
</tbody>
</table>

[Step 1] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

![GinnieNET Issuer Ginnie Mae Edit Error Report](image)

**FIGURE 77: APPLY GINNIE MAE EDIT S SCREEN: GINNIE MAE EDIT ERROR REPORT**

[Step 2] If you click the Click to Print link at the top of the screen, the system will allow you to select a printer and the report will be routed to the selected printer. A summary of errors found at each of the pool and mortgage levels will be presented on the system-generated Error Summary report.
6 Certification

6.1 Final Certification

In order to electronically Final Certify a pool through GinnieNET On The Web, the pool must have been initially certified through GinnieNET and issued on or after May 1, 1998. The pool must not have been transferred prior to Final Certification except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

The Issuer must retrieve the schedule of Pooled Mortgages from the GinnieNET On The Web network, complete the Final Certification, and electronically resubmit the pool back to the network. Issuers and Document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

Final Certification consists of both the FC-FTN (Final Certification-File Transmission Number), and the FC-FRN (Final Certification File Rejection Number). It also displays Outstanding Aggregate Amounts (OAA), Rates, Dates, Terms and Total Number of Loans.

6.1.1 Accessing the Single Family Processing Pool Details (11705) Screen

The Pool Details screen, with its multiple options menu, provides access to Pool, Mortgage, Subscriber and Summary information.

To access the Pool Details screen, step through the following procedural flow:

[Step 7] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 8] Click the Certifications link.

[Step 9] Click the Single Family Processing link. The screen will refresh, and display three (3) menu options.
To initiate a search for a Pool Details record, step through the following procedural flow:

6.2.1 Searching the Pool Details Record

The Pool Number is the key identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN) digits 11 through 19 counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN), digits 11 through 19 counting in from the left.

To initiate a search for a Pool Details record, step through the following procedural flow:

[Step 1] From the Single Family Processing Pool Details (11705) screen click the Search button at the bottom of the screen. The Single Family Processing Pool Details—11705 Search options screen will display.

6.2.2 Search Form Elements

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool#</td>
<td>The Pool Number is entered by user.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>The user selects an Issue Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Pool Type</td>
<td>The user selects a Pool Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Custodian#</td>
<td>The user selects a Custodian# from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Issuer Date</td>
<td>The user selects an Issuer Date from the field’s drop-down values list.</td>
</tr>
</tbody>
</table>

![Figure 79: GinnieNet Single Family Processing Pool Details (11705) Screen (Search Function)](image-url)
Transfer Status  The user selects a Transfer Status from the field’s drop-down values list.

[Step 2] On the Single Family Processing Pool Details (11705) Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian #, Issue Date, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 3] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Details page directly.

The Single Family Processing Pool Details (11705) screen will display.

![Single Family Processing Pool Details (11705) Screen](image_url)

**FIGURE 80: GINNIE/NET SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN**

### 6.2.3 Add or Edit a Pool Details Record

[Step 1] On the Single Family Processing Pool Details (11705) screen, tab through each of the information fields and enter all required information.

**NOTE:** For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuers are required to identify and enter their Document Custodian’s Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at the time of acceptance of the Transfer Pool.

Issuers and their Document Custodians will be able to retrieve and certify Pools for final certification via GinnieNET, for pools that were affected by an Issuer transfer (Transfer of Issuer Responsibility), or Issuer Merger.

[Step 2] Click the Edit button at the top of the screen to both add and edit the Pool record.
[Step 3] The screen will refresh, and the fields will be populated with the new information.
[Step 4] Click the Edit button once again to either add another record or to edit an existing record. In Edit mode, use the Search function each time to locate a specific record and edit that record once found by the system.

6.2.4 Changing a Document Custodian

[Step 1] On the Single Family Processing Pool Details (11705) screen, locate the record you wish to update and click the Edit button. The Single Family Processing Pool Details (11705) screen will display.

![Figure 81: GinnieNet Single Family Processing Pool Details (11705) Screen (Screen Ent it ies)](image)

[Step 2] In the Custodian ID/Name field, select a valid Custodian ID by clicking on the down-arrow adjacent to the field (AREA OF DETAIL), and selecting a different ID from that list. The new ID selection will populate the field.

![Figure 82: Pool Details (11705) Screen: Custodian ID/Name Field](image)
[Step 3] Click the Update button to save the current record, or click the Cancel button to disregard the ID selection change and not save the record. The Contact Instruction message screen will be displayed.

![Contact Instruction Message Screen]

FIGURE 83: POOL DETAILS (11705) SCREEN: CONTACT INSTRUCTION MESSAGE SCREEN

[Step 4] Click the OK button. The Record Saved success message will be displayed.

![Record Saved Success Message]

FIGURE 84: POOL DETAILS (11705) SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 5] Click the OK button to save the current record to the system and return to the previous Single Family Processing Pool Detail—11705 screen.

6.3 THE MORTGAGE DETAILS (11706) SCREEN

Individual mortgage records include detailed loan and payment date information. On the Mortgage Detail (11706) screen a loan(s) can be viewed and edited.

To initiate a search for a Mortgage Details record, step through the following procedural flow:

[Step 1] From the Mortgage Details (11705) Final Certification screen click the Search button at the bottom of the screen. The Single Family Processing Mortgage Details—11705 Search options screen will display.
FIGURE 85: **GINNIE NET SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11706) SCREEN (FIELD ELEMENTS)**

### 6.3.1 Search Form Elements

**TABLE 24: GINNIE NET SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11705) SCREEN (FORM ELEMENTS)**

<table>
<thead>
<tr>
<th><strong>FIELD NAME</strong></th>
<th><strong>DESCRIPTION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool#</td>
<td>The Pool Number is entered by the user.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>The user selects an Issue Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Pool Type</td>
<td>The user selects a Pool Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Mort Type</td>
<td>The user selects a Mort Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Mortgage Number</td>
<td>The Mortgage Number is entered by the user.</td>
</tr>
<tr>
<td>Transfer Status</td>
<td>User selects the Transfer Status from the list of available Transfer Status. By default, the Transfer Status is Not Selected.</td>
</tr>
<tr>
<td>Issuer Date</td>
<td>By default, the Issue Date is the first of the current month. If Pool Number is not entered, the Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored.</td>
</tr>
</tbody>
</table>
[Step 1] On the Single Family Processing Mortgage Details (11706) Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Mortgage Type, Mortgage Number, Transfer Status, or Issue Date and adding to the respective search fields to refine the search argument.

[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Mortgage Details page directly.

6.3.2 Add or Edit a Mortgage Details Record

[Step 1] On the Single Family Processing Mortgage Details (11706) screen, tab through each of the information fields and enter all required information.

[Step 2] Click the Edit button at the top of the screen to add and edit the Mortgage record.

[Step 3] Either add the new mortgage pool record information, or edit an existing record.

[Step 4] Once completed with either the new add or edit record action, the screen will refresh and the fields will be populated with the new information.

[Step 5] Click the Edit button once again to either add another record or to edit an existing record. In Edit mode, use the Search function each time to locate a specific record and edit that record once found by the system.

6.4 APPLY GINNIE MAE EDITS —FINAL CERTIFICATION SCREEN

Ginnie Mae Edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected, and Ginnie Mae Edits must be applied again.

A pool is not available for transmission to the network until it passes all Ginnie Mae Edits.

The system will apply the Ginnie Mae Edits to the selected pool. A Pool-level edit and a Mortgage-level edit will be performed.

6.4.1 Accessing the Ginnie Mae Edits—Final Certification Screen

To access the Ginnie Mae Edits—Final Certification screen, step through the following procedural flow:

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the Certifications link.

[Step 3] Click the Single Family Processing link.

[Step 4] Click the Ginnie Mae Edits—Final Certification link. The Ginnie Mae Edits—Final Certification screen will display.
[Step 5] Click any of the checkboxes adjacent to the available pools to select that pool. Click the "+" button to view more pool numbers. Click the » button to select all available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.

Figure 87: Apply Ginnie Mae Edit s—Final Certification Screen: Warning and Fatal Errors Messages

[Step 6] Click the Apply Edits button after selecting the pool(s).

[Step 7] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

Figure 88: Apply Ginnie Mae Edit s—Final Certification Screen: Ginnie Mae Edit Error Report
[Step 8] If you click the Click to Print link option at the top of the screen, the system will allow you to select a printer and the report will be routed to the selected printer. A summary of errors found at each of the pool and mortgage levels will be presented on the system-generated Error Summary report.

**Figure 89: Ginnie Mae Edit Error Report Print Screen**

**Note:** The pool must pass the Apply Ginnie Mae Edits before it is transmitted to the network the pool.

### 6.5 Issuer (Transfer) Recertification

Recertifications submitted using GinnieNET would be submitted at a Pool level. Ginnie Mae will no longer require the submission of the Schedule of Pooled Mortgages to Ginnie Mae’s Pool Processing Agent for pools recertified through GinnieNET On The Web. However, Issuers and Document Custodians will continue to be required to maintain a copy of the Recertification, including the Schedule of Pooled Mortgages with the completed certification.

**Recertification:** RCI-FCN (Recertification Issuer Final Certification File Transmission Number); RCC-FCN (Recertification Custodian Final Certification File Certification Number); RCI-FRN (Recertification Issuer Final Rejection File Transmission Number); or RCC-FRN (Recertification Custodian Final Rejection File Certification Number). It also displays Outstanding Aggregate Amount (OAA), Rates, Dates, Term, and Total Number of Loans.

#### 6.5.1 Accessing the Issuer (Transfer) Recertification Screen

To access the Issuer (Transfer) Recertification screen, step through the following procedural flow:
[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

![GinnieNET Main Menu Screen: Issuer (Transfer) Recertification Link]

**FIGURE 90: GinnieNET MAIN MENU SCREEN: ISSUER (TRANSFER) RECERTIFICATION LINK**

[Step 2] Click the Certifications link.

[Step 3] Click the Common link.

[Step 4] Click the Issuer (Transfer) Recertification link. The Issuer (Transfer) Recertification screen will display.

### 6.5.2 Search Form Elements

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool#</td>
<td>The Pool Number is entered by user.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>The user selects an Issue Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Pool Type</td>
<td>The user selects a Pool Type from the field’s drop-down values list.</td>
</tr>
<tr>
<td>Issue Number</td>
<td>The Issuer Number (ID) is automatically retrieved, as associated with the logged-in user (Issuer). <em>System generated.</em></td>
</tr>
<tr>
<td>Custodian#</td>
<td>User selects a Custodian# from the field’s drop-down values list of available Custodians.</td>
</tr>
<tr>
<td>Recertification Date</td>
<td>If Pool Number is entered, the Recertification Date will not be included in the search criteria.</td>
</tr>
<tr>
<td>Transfer Status</td>
<td>User selects the Transfer Status from the list of available Transfer Status.</td>
</tr>
</tbody>
</table>

### 6.5.3 Search a Pool Record

[Step 1] On the Issuer (Transfer) Recertification Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian#, Recertification Date, or Transfer Status and adding to the respective search fields to refine the search argument.
[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Issuer (Transfer) Recertification Details page directly.

The Issuer (Transfer) Recertification screen will display.

![Issuer (Transfer) Recertification Screen](image)

**FIGURE 91: ISSUER (TRANSFER) RECERTIFICATION SCREEN (W/SEARCH FIELD ELEMENTS)**

[Step 3] Click the New button to add a new Issuer Recertification record. GinnieNET will open the Issuer (Transfer) Recertification data entry page.

6.5.4 **Restrictions**

Issuers can add or edit records ONLY when the Transfer Status is "Certified" or "Rejected".

6.5.5 **Glossary**
### Table 26: Recertification Final Definitions Matrix

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCI-FCN</td>
<td>Recertification Issuer Final Certification File Transmission Number</td>
</tr>
<tr>
<td>RCC-FCN</td>
<td>Recertification Issuer Custodian Final Certification File Certification Number</td>
</tr>
<tr>
<td>RCI-FRN</td>
<td>Recertification Issuer Final Rejection File Transmission Number</td>
</tr>
<tr>
<td>RCC-FRN</td>
<td>Recertification Custodian Final Rejection File Certification Number</td>
</tr>
</tbody>
</table>

### 6.5.6 Data Entry Field Elements

All of the information in this table must be entered on the GinnieNET Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

#### Table 27: Issuer (Transfer) Recertification Details Screen (Field Elements)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool #</td>
<td>The Recertification Pool Number is a unique, six-digit number between 000001 and 999999. The Pool Number is required.</td>
</tr>
<tr>
<td>Issue Type</td>
<td>The valid Issue Types for Issuer Recertification are X, C, M, Y. Issue Type is required.</td>
</tr>
<tr>
<td>Issuer ID/Name</td>
<td>The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by GinnieNET based on software initialization.</td>
</tr>
<tr>
<td>Previous Issuer ID</td>
<td>The four-digit number of the previous Issuer. The Previous Issuer ID is required.</td>
</tr>
<tr>
<td>Previous Issuer Name</td>
<td>The legal name of the Previous Issuer. The name is retrieved by the system from the Issuer Record based on the previous Issuer ID after the record is saved.</td>
</tr>
<tr>
<td>Custodian ID</td>
<td>The Custodian ID is a six-digit number chosen from the drop down list by selecting the down-button. The drop-down list contains all the eligible Custodian IDs. Required.</td>
</tr>
</tbody>
</table>
### Custodian Name

The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.

### File Transmission Number (RCI FTN)

When transmitting a pool record, GinnieNET creates and appends a 32-character FTN prior to sending the pool to the GinnieNET Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is System generated during transmission of pool data, which is performed in the GinnieNET Communications function. See Chapter on Glossary of Terms — File Transmission Number for more information.

### File Transmission Number

After the Custodian certifies or rejects the pool, GinnieNET creates and appends a 32-character FTN.

### Edit Status

Edit Status of the pool. Default value is not passed. *System generated.*

### Transfer Status

Transfer Status of the pool. Default value is *Certified.* *System generated.*

### Sent Date

This field will be updated when the data is sent to the network.

### Recert Date

The recertification date field is updated through GinnieNET.

### Received Date

This field will be updated when the Custodian receives the data on the network.

**6.5.7 Data Entry Tips**

1. Use the Tab key to move between fields. Helpful messages will assist in the navigation through each of the GinnieNET fields.

2. If you enter data that is incorrectly formatted, or inconsistent with values in other fields, the system will alert to the problem and will often suggest an appropriate solution.
6.5.8 Add a Recertification Record: Issuer (Transfer) Recertification

**FIGURE 92: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)**

**Step 1** From the Issuer (Transfer) Recertification screen, click the New button at the top to add the Pool record.

**Step 2** Enter a six-digit Pool number in the Pool# field to begin the Add Pool Record process.

**Step 3** Click the down arrow adjacent to the Issue Type field to select a valid Issue Type from that field’s values list.

**Step 4** Click the down arrow adjacent to the Pool Type field to select a valid Pool Type from that field’s values list.

**Step 5** Click the down arrow adjacent to the Previous Issuer ID/Name field to select a previous Issuer name and ID number from the field’s values list.

**Step 6** Click the down arrow adjacent to the Issuer ID/Name field to select a valid Issuer Number from the field’s values list.

**Step 7** Once all appropriate field information elements have been entered, the screen will refresh and the fields will be populated with the new information.

**Step 8** Click the Save button to save the current record or click the Cancel button to disregard the add pool record action and to not save the record. The following Record Saved success message will be displayed.

**FIGURE 93: ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)**
[Step 9] Click the OK button to save the current record to the system and return to the previous Issuer (Transfer) Recertification screen.

**IMPORTANT:** Ginnie Mae edits must be passed before a pool can be transmitted to the network.

### 6.5.9 Add a Recertification Record: Custodian (Transfer) Recertification

![Custodian (Transfer) Recertification Screen](image.png)

**FIGURE 94: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)**

[Step 1] From the Custodian (Transfer) Recertification screen, click the New button at the top to add the Pool record.

[Step 2] Enter a six-digit Pool number in the Pool# field to begin the Add Pool Record process.

[Step 3] Click the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field’s values list.

[Step 4] Click the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field’s values list.

[Step 5] Click the down arrow [▼] adjacent to the Previous Custodian ID/Name field to select a previous Custodian name and ID number from the field’s values list.

[Step 6] Click the down arrow [▼] adjacent to the Custodian ID/Name field to select a valid Custodian Number from the field’s values list.

[Step 7] Once all appropriate field information elements have been entered, the screen will refresh and the fields will be populated with the new information.

[Step 8] Click the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.
FIGURE 95: CUST ODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

[Step 9] Click the OK button to save the current record to the system and return to the previous Custodian (Transfer) Recertification screen.

6.5.10 Edit a Recertification Record

[Step 1] On the Issuer (Transfer) Recertification screen, click the Edit button at the top of the screen to edit the current Pool record.

[Step 2] Edit the existing Recertification record.

[Step 3] Once completed with the current edit record action, the screen will refresh and the fields will be populated with the new information.

[Step 4] Click the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.

FIGURE 96: RECERTIFICATION SCREEN: EDIT MODE (W/SAVED RECORD SUCCESS MESSAGE)

6.5.11 Delete a Recertification Record

[Step 1] On the Recertification screen, click the Delete button to delete the target Recertification record.

[Step 2] The system will request deletion confirmation.

FIGURE 97: CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS)
[Step 3] Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Recertification screen.

6.6 **APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN**

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the GinnieNET Main Menu screen, click the Certifications link.

![Figure 98: Apply Ginnie Mae Edits—Recertification Screen (Apply Ginnie Mae Edits Function)](image)

[Step 2] Click the Common link.

[Step 3] The Apply Ginnie Mae Edits screen will display.
**FIGURE 99: RECERTIFICATION SCREEN APPLY GINNIE MAE EDIT'S SCREEN**

**Step 4**  Click any of the checkboxes adjacent to the available pools to select that pool. Click the “<” button to view more pool numbers. Click the “>” button to select all available pool numbers.

**Important:** A pool will not be transmitted to the network with any fatal errors.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.

**FIGURE 100: APPLY GINNIE MAE EDIT'S SCREEN: WARNING AND FATAL ERRORS MESSAGES**

<table>
<thead>
<tr>
<th>WARNING TYPE</th>
<th>WARNING DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>FATAL</td>
<td>Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool with a Fatal Error will not be transmitted to the Network.</td>
</tr>
</tbody>
</table>

**Step 5**  Click the Apply Edits button after selecting the pool(s).
[Step 6] The system will generate the Ginnie Mae Edit Error Report and display the report results in the Apply Ginnie Mae Edits—Recertification screen after the Error Summary screens have been closed.

![Figure 101: Apply Ginnie Mae Edits—Recertification Screen (Error Report Screen)]

[Step 7] If you click the Click to Print link option at the top of the screen, the system will allow you to select a printer. The report will be routed to the selected printer.

![Figure 102: Ginnie Mae Edit Error Report Print Screen]

**Note:** The pool must pass the Apply Ginnie Mae Edits before it is transmitted to the network the pool.

### 6.7 HUD 11708 Request for Release of Documents Screen

GinnieNet On The Web provides users with the ability to receive and view the Investor report HUD 11708.

Using the electronic transmission feature in GinnieNet On The Web, these forms can be downloaded to the Custodian’s desktop computer and the electronic file transmission number affixed to the file at the time of that transmission.

The HUD 11708—Request for Release of Documents form lists the following reasons the Issuer is requesting the release of loan documents by release reason codes:
(1) Mortgage Paid in Full
(2) Repurchase of Delinquent Loan
(3) Foreclosure—With Claim Payment
(4) Loss Mitigation
(5) Substitution
(6) Other

An executed form HUD 11708 can be transmitted through GinnieNET On The Web to the Document Custodian.

6.7.1 Accessing the HUD 11708 Request for Release of Documents Screen

[Step 1] From the GinnieNET Main Menu screen, click the Certifications link.

![Figure 103: GinnieNET Main Menu Screen w/(HUD 11708 Link)](image)

[Step 2] Click the Common link.

[Step 3] Click the HUD 11708 link. The HUD 11708 Request for Release of Documents screen will display.

6.7.2 Search Form Elements

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool#</td>
<td>The Pool Number is entered by the user.</td>
</tr>
<tr>
<td>Loan#</td>
<td>The Loan Number is entered by the user.</td>
</tr>
<tr>
<td>Custodian</td>
<td>The Custodian Number is entered by the user.</td>
</tr>
<tr>
<td>Request Date</td>
<td>The Request Date is entered by the user.</td>
</tr>
</tbody>
</table>
[Step 1] On the HUD 11708 Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Loan Number; Custodian ID/Name, or Request Date, and adding to the respective search fields to refine the search argument.

[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the HUD 11708 Details page directly.

![Image](Fig104.png)

**Figure 104: HUD 11708 Screen (W/Field Entries)**

### 6.7.3 HUD 11708 Form Elements

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Custodian ID</td>
<td>Custodian ID is taken from the HUD11708 Detail record.*</td>
</tr>
<tr>
<td>Custodian Name</td>
<td>Custodian Name is taken from the HUD11708 Detail record.*</td>
</tr>
<tr>
<td>Status</td>
<td>Status is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Mortgagor Name</td>
<td>Mortgagor Name is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Mortgagor Address</td>
<td>Mortgagor Address is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Mortgagor City</td>
<td>Mortgagor City is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Mortgagor State</td>
<td>Mortgagor State is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Mortgagor Zip Code</td>
<td>Mortgagor Zip Code is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Date Prepared by Issuer</td>
<td>Date Prepared by Issuer is taken from the HUD11708 Detail record.*</td>
</tr>
<tr>
<td>Commitment/Pool Number</td>
<td>Commitment/Pool Number is taken from the HUD11708 Detail record.*</td>
</tr>
<tr>
<td>FHA/VA/RHS Number</td>
<td>FHA/VA/RHS Number is taken from the HUD11708 Detail record.</td>
</tr>
<tr>
<td>Issuer Loan Number</td>
<td>Issuer Loan Number is taken from the HUD11708 Detail record.*</td>
</tr>
</tbody>
</table>
### Field Name | Description
--- | ---
Settlement Expected Return Date | Settlement Expected Return Date is taken from the HUD11708 Detail record.
Reason Number | Reason Number is taken from the HUD11708 Detail record.*
Reason Text | Reason Text is taken from the HUD11708 Detail record.
Issuer Name | Issuer Name is system-generated.
Issuer ID Number | Issuer ID Number is system-generated.
Document Release Date | Document Release Date is system-generated.
Document Return Date | Document Return Date is system-generated.

* Required field entity.

### 6.7.4 Add or Edit a HUD 11708 Record

From the HUD 11708 (Document Release Form) screen, the Issuer can add or edit a HUD 11708 record.

![Figure 105: HUD 11708 Screen (Add/Edit Record)](image)

**[Step 1]** From the HUD 11708 screen, click the New button at the top to add the Pool record.

**[Step 2]** To enter a new HUD 11708 record, enter the new information into any of the screen fields, ensuring that each of the required field entries have also been entered. To edit an existing HUD 11708 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.
[Step 3] Click the Save button to save the current record or click the Cancel button to disregard the add pool record action and not save the record. The following Record Saved success message will be displayed.

![Saved Successfully]

FIGURE 106: HUD 11708 SCREEN: ADD/EDIT RECORD (w/SAVED RECORD SUCCESS MESSAGE)

6.7.5 **Delete a HUD 11708 Record**

[Step 1] On the HUD 11708 screen, click the Delete button to delete the target HUD 11708 record.

[Step 2] The system will request deletion confirmation.

![Do you wish to delete this record?]

FIGURE 107: CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

[Step 3] Click the OK button to confirm the deletion, or click the Cancel button to terminate the deletion action and return to the HUD 11708 screen.

6.8 **DOCUMENTS CUSTODIAN TRANSFER**

Ginnie Mae has mandated that all Document Custodian Transfer Requests be submitted via GinnieNET On The Web. The revised options for a Document Custodian Transfer Request are noted as follows.

6.8.1 **Complete Document Custodian Transfer Request**

An Issuer will select this option to execute a Complete Transfer of its Ginnie Mae portfolio from one document Custodian to another document Custodian. The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae’s system (file) for that Issuer number will be transferred to the new document Custodian identification number. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

6.8.2 **Partial Document Custodian Transfer Request**

An Issuer will select this option to execute a Partial Transfer of pools/loan packages for its Ginnie Mae portfolio from an old document Custodian to the new document Custodian. A pool list must be attached with this request and only the pools identified will be transferred to the new document Custodian identified. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.
6.8.3 Complete Document Custodian Merger Request

An Issuer will select this option to execute a Complete Merger-Related Transfer of its Ginnie Mae portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae’s system (file) for that Issuer number will be transferred to the new document Custodian identification number. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.8.4 Partial Document Custodian Merger Request

An Issuer will select this option to execute a Partial Merger-Related Transfer of pools/loan packages of its Ginnie Portfolio when a transfer if within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). A pool list must be attached with this request and only the pools identified (on the pool list) will be transferred to the new document Custodian. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

6.8.5 Accessing the Document Custodian Transfers Screen

[Step 1] From the GinnieNET Main Menu screen, click the Certifications link.

[Step 2] Click the Common link.

[Step 3] Click the Document Custodian Transfers link. The Document Custodian Transfers screen will display.

6.8.6 Search Form Elements

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Custodian</td>
<td>The user selects the New Custodian from the List of Available New Custodians.</td>
</tr>
<tr>
<td>Transfer Type</td>
<td>The user selects the Transfer Type from the list of available Transfer Types.</td>
</tr>
<tr>
<td>FIELD NAME</td>
<td>DESCRIPTION</td>
</tr>
<tr>
<td>-------------------------</td>
<td>--------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Transfer Date Month/Year</td>
<td>By default, the Transfer’s Date Month and Year is set as the current month and current year. The user selects a valid month from the list of Available Months, and a year from the list of Available Years.</td>
</tr>
<tr>
<td>Regulating Authority</td>
<td>The user selects the Regulating Authority from the List of Available Regulating Authorities.</td>
</tr>
<tr>
<td>Transfer Status</td>
<td>The user selects the Transfer Status from the list of available Transfer Statuses.</td>
</tr>
</tbody>
</table>

[Step 1] On the Document Custodian Transfers Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering a New Custodian, Transfer Type, Transfer Date Month/Year, Regulating Authority, or Transfer Status and adding to the respective search fields to refine the search argument.

[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Document Custodian Transfers Details page directly.

6.8.7 Add or Edit a Document Custodian Record

[Step 1] On the Document Custodian Transfers screen, click the New button at the top to add the Document Custodian record.

[Step 2] If to " enter a new Document Custodian record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If to edit an existing Document Custodian record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click the Save button to save the current record, or click the Cancel button to disregard the add pool record action and not save the record. The Record Saved success message will be displayed.

![Image](image.png)

FIGURE 109: DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

6.8.8 Delete a Document Custodian Record

[Step 1] On the Document Custodian Transfers screen, click the Delete button to delete the target Custodian record.
[Step 2] The system will request deletion confirmation.

![Image of deletion confirmation dialog box](image)

**FIGURE 110: CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)**

[Step 3] Click the OK button to confirm the deletion or click the Cancel button to terminate the deletion action and return to the Document Custodian Transfers screen.

### 6.8.9 Restrictions

- Issuers may edit records ONLY when the Transfer Status has been set to "New", "Updated", "Rejected", or "Deleted".
- Custodians can only view records. For them, this page will be READ-ONLY.

1. Only the New button will allow you to choose between a partial and complete Transfer/Merger.
2. User may select either the Complete Transfer, Partial Transfer, Complete Merger or Partial Merger screen options (radial buttons) at the bottom of the screen.

![Image of document custodian transfers screen](image)

**FIGURE 111: DOCUMENT CUSTODIAN TRANSFERS SCREEN (w/OPTIONS CHECKBOXES)**

(a) Document Custodian Mergers could be either a Complete Transfer or a Partial Transfer.

(b) For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.

(c) For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the previous Custodian(s) and existing Custodian(s).

(d) The Issuer should enter an Effective Date of Transfer as a business day of the month at least three days past the current date and not more than six months past the current date. The Issuer is required to enter this date.

(e) For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), the pool in question would be rejected in oppose to the entire
request being rejected. The rejected pools would be identified on the GinnieNET confirmation, which is currently faxed to Issuer.

(3) Notification of approval or rejection of the request is sent out by the GinnieNET network to the previous document custodian.

**NOTE:** The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

(4) A Complete Transfer or Merger requires each user to complete the New Custodian, Date of Transfer, Reg. Authority and the Custodians Compensation for Services screen fields. Click the down arrows \[\downarrow\] adjacent to each field to select an option for each of the fields on this screen. Once these have been added, you will be required to list the previous Custodian with the accompanying Pools.

(5) The pools may be imported or key entered directly into the application.

(6) To activate the Pool list for previous (or existing) Custodian, click the down arrow \[\downarrow\] adjacent to the field and select a valid previous/existing Custodian.

**NOTE:** The Issuer is responsible for resubmitting the two (2) rejected pools (if necessary) as a separate transfer request.

(7) Enter the Pool number and click the **Add** button next to the **Pool#** field.

(8) Click the **Save** button to complete record.

**EXAMPLE:** Four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer: two (2) pools do not belong to the Issuer; the (398) pools are processed and the two (2) pools are rejected and identified as Rejects on the confirmation.
7 INVESTOR REPORTING

Important Note: The reporting function has been disabled in GinnieNET. Please report using GMEP/RFS. The Issuer has the ability to view historical reports reported using GinnieNET.

Investor Reporting is used to view the following historic Investor reports that had been submitted though GinnieNET:

<table>
<thead>
<tr>
<th>REPORT TYPE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form HUD 11710D</td>
<td></td>
</tr>
<tr>
<td>Form HUD 11710DCorrections</td>
<td></td>
</tr>
<tr>
<td>Form HUD 11714 and 11714 SN</td>
<td></td>
</tr>
</tbody>
</table>

7.1 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The HUD 11710-D Issuer's Monthly Summary Report form is a report summary that notes an Issuer's outstanding pools or loan packages and provides a certification attesting to the accuracy of the information reported.

7.1.1 Search Form Elements

<table>
<thead>
<tr>
<th>FIELD NAME</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Month</td>
<td>The user enters the Report Month information.</td>
</tr>
<tr>
<td>Report Year</td>
<td>The user enters the Report Year information.</td>
</tr>
</tbody>
</table>
| Report Type        | • Ginnie Mae I  
                     | • Ginnie Mae II  
                     | • Both |

7.1.2 Searching the HUD 11710-D Issuer's Monthly Summary Report Record

[Step 1] On the HUD 11710-D Issuer's Monthly Summary Report Search screen, enter the information that will be used to identify the record(s) you wish to search. You can initiate a search by entering either a Report Month, Report Year, or Report Type in the respective search fields to refine the search argument.

[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns
only one record, GinnieNET will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen.

![Image of GinnieNET Main Menu Screen (w/HUD 11714 Link)](image)

**FIGURE 112: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)**

### 7.2 ISSUER’S MONTHLY REMITTANCE ADVICE—HUD 11714

The Issuer Monthly Remittance Advice includes P&I payment details for the certificated holders starting with the 1st business day of the payment month until the 15th calendar day.

#### 7.2.1 Accessing the Issuer’s Monthly Remittance Advice—HUD 11714 Screen

[Step 1] From the GinnieNET Main Menu screen, click the Data Entry/Review link.

[Step 2] Click the Investor Reporting link.

![Image of GinnieNET Main Menu Screen (w/HUD 11714 Link)](image)

**FIGURE 113: GinnieNET MAIN MENU SCREEN (W/HUD 11714 LINK)**

[Step 3] Click the Issuer’s Monthly Remittance Advice—HUD 11714 link. The Issuer’s Monthly Remittance Advice—HUD 11714 screen will display.
7.2.2 Searching the Issuer’s Monthly Remittance Advice Report Record

![Image](image_url)

**Figure 114: GinnieNet Main Menu Screen (With Issuer’s Monthly Remittance Advice—HUD 11714 Link)**

**[Step 1]** On the Issuer’s Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will be used to identify the record(s) you wish to search. You can initiate a search by entering a Pool number, Certificate Number, Reporting Month/Year, or Status in the search field to refine the search argument.

**[Step 2]** Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNet will switch the view to the Issuer’s Monthly Remittance Advice—HUD 11714 page.

7.2.3 Searching Form Elements

**Table 34 HUD 11714 Screen (Field Entries)**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool#</td>
<td>Pool Number.</td>
</tr>
<tr>
<td>Certificate#</td>
<td>Certificate Number.</td>
</tr>
<tr>
<td>Reporting Month/Year</td>
<td>Reporting month and year.</td>
</tr>
<tr>
<td>Status</td>
<td>Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).</td>
</tr>
</tbody>
</table>
7.2.4 Searching the Issuer’s Monthly Remittance Advice Report Record

FIGURE 115: GinnieNET MAIN MENU SCREEN (W/ISSUER’S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

[Step 1] On the Issuer's Monthly Remittance Advice— HUD 11714 Search screen, enter the information that will be used to identify the record(s) you wish to search. You can initiate a search by entering a Pool number, Certificate number, Reporting Month/Year, or Status in the search field to refine the search argument.

[Step 2] Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Issuer’s Monthly Remittance Advice— HUD 11714 page.
8 HOSTCOMMUNICATIONS

8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW

8.1.1 Accessing the Host Communications Screen Series

IMPORTANT: In order to be able access the functionality within the Host Communications screen series, it will be mandatory to successfully complete the SecurID Verification process. See the SecurID Token Verification section for additional information.

To access the Host Communications screen functions, step through the following procedural flow:

[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.

[Step 2] The Host Communications screen will display with six menu options.

TABLE 35: HOST COMMUNICATIONS MENU OPTIONS

<table>
<thead>
<tr>
<th>HOST COMMUNICATIONS SCREEN LINKS</th>
<th>HOST COMMUNICATIONS MENU OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuer Communications</td>
<td>• Submit Pool</td>
</tr>
<tr>
<td></td>
<td>• Delete Pool</td>
</tr>
</tbody>
</table>

FIGURE 116: GINNIE/NET MAIN MENU SCREEN (W/MENU OPTIONS)

FIGURE 117: GINNIE/NET MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

TABLE 35: HOST COMMUNICATIONS MENU OPTIONS
8.2 **SecurID Token Verification**

The SecurID Token validates that a user is authorized to perform submissions within Ginnie\(\text{NET}\) Host Communications. This section highlights the prerequisites a user must possess prior to successfully performing a Host Communications submission and how to access and use SecurID Token authentication.

8.2.1 *Confirming ability to submit in Ginnie\(\text{NET}\)*

Before you submit data in Ginnie\(\text{NET}\), you must first complete the items listed below.

1. You need to be listed on HUD Form 11702.
2. You need a valid GMEP (Ginnie Mae Enterprise Portal) Login and Password combination.
3. You need a SecurID Token Role Assigned in GMEP.
4. You also need the “Authorized Ginnie\(\text{NET}\) Signer” role assigned in GMEP.
5. You need an active SecurID Token.
6. You need to complete the “Verify Role Assignment” check in GMEP or have the Security Officer complete the check for you.
8.2.2 Accessing the Host Communications Screen Series

[Step 1] From the GinnieNET Main Menu screen, click the Host Communications link.

[Step 2] Select one of the available menu options presented on the screen.

[Step 3] Complete the tasks for the selected option.

[Step 4] Click the Submit button.

[Step 5] Enter the GMEP ID and GMEP Password.

![GinnieNET On The Web](image1)

**FIGURE 118: GMEP LOGIN CREDENTIALS**

[Step 6] Click the OK button.

[Step 7] Enter the four-digit Personal Identification Number (PIN) associated with your SecurID Token and the six-digit Authentication Code generated by the token on the SecurID Authentication screen.

![GinnieNET On The Web](image2)

**FIGURE 119: AUTHENTICATION WITH SEURID TOKEN**

[Step 8] Click the OK button.

After you complete the steps above, you will see a “Success” or “Failure” login message display. If your attempt to log in is unsuccessful, try to log in again, or contact the SecurID Client Assistance Center at: 800-332-4550 (Option 8).

![GinnieNET On The Web](image3)

**FIGURE 120: RESULT REPORT**
8.3 **ISSUER COMMUNICATION**

### TABLE 36: ISSUER COMMUNICATIONS MENU OPTIONS

<table>
<thead>
<tr>
<th>ISSUER COMMUNICATIONS SCREEN LINKS</th>
<th>ISSUER COMMUNICATIONS MENU OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuer Communications</td>
<td>Submit Pool</td>
</tr>
<tr>
<td></td>
<td>Delete Pool</td>
</tr>
<tr>
<td></td>
<td>Accept Pool</td>
</tr>
</tbody>
</table>

#### 8.3.1 **File Transmission Number (FTN)**

A File Transmission Number (FTN), assigned by the system at the time a pool is transmitted and used to identify pools on the Network. After pool data is verified, a FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and forms 11705 and 11706.

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (1977) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (000123) represent the **Custodian Number**.
- The next six (6) digits (152020) represent the **Pool Number**.
- The next three (3) characters (XSF) indicate the **Issue and Pool Types**.
- The next six (6) digits (050599) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (095732) indicate the **time** the pool was sent to the Network.
- The last digit (9) is a "check digit" for the communications session.

#### 8.4 **ISSUER COMMUNICATIONS—POOLSUBMIT**

**8.4.1 Issuer Communications—Pool Submit**

This screen series will allow you to select one or more pools for transmission, and will provide a notification to that user of the successfully execution of those transmissions, providing dates and times of each submission, as well as the FTN number generated upon successful transmission to the network.

To access the Issuer Communications screen functions, step through the following procedural flow:

**[Step 1]** On the GinnieNET Main Menu screen, click the Host Communications link.
**FIGURE 121: GINNIE\textsc{net} Menu Screen: Host Communications Links**

**[Step 2]** Click the Issuer Communications link. The Host Communications Selections screen will display.

**FIGURE 122: Host Communications Selections Screen (Pool Submit Function)**

**[Step 3]** On the Issuer Communications screen, click the Select Pools to Submit link at the top of the page to begin the pool transmission process.
The Pool Selection screen will be displayed and will contain information for pools that have already passed Ginnie Mae Edits and which are now available for transmission.

**Figure 123: Pool Selection Screen (w/Available Pools Column Entries)**

**Step 4** On the Pool Selection screen, click the double-arrow \( » \) button to select all pools listed in the Selected Pools column.

**Figure 124: Select Single Pools Function**

**Figure 125: Move Selected Pools Function**

**Step 5** Click on any of the individual checkbox fields [✓] to select a single or multiple pools in that Selected Pools column.

**Step 6** Once the desired pools have been selected, click the single-arrow \( 3 \) button to move those pools over to the Available Pools column of the screen.

**Step 7** Click the OK button. The Host Communications Selections screen will display.
[Step 8] On the Host Communications Selections screen, click the Submit button to initialize the SecurID Token Verification process.

![Host Communications Selections Screen (with Pools Entries)](image126)

**Figure 126: Host Communications Selections Screen (w/ Pools Entries)**

[Step 9] Step through the complete verification process, as described earlier in the SecurID Token Verification section.

[Step 10] Once the verification process is completed, the system will display a transmission status and review page.

![Host Communications Transmission Results Screen (Multiple Transmissions)](image127)

**Figure 127: GinnieNet Host Communications Transmission Results Screen (Multiple Transmissions)**

The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

In the sample record shown above, note that the record is in fact showing a Transfer Unsuccessful return, with a reason code cited as “Pool Not Certified”.

---

**Proprietary Notification**

Not for use or disclosure without the express written consent of Ginnie Mae.

Intellectual property of the Organization.
[Step 11] You may then either print the current results page report or click the Return to Main Menu link at the top of the page to return the GinnieNET Main Menu screen.

NOTE: After each successful transmission to the network, a notification to recap all activity on the GinnieNET server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

8.5 POOL DELETION

8.5.1 Issuer Communications—Pool Deletion

A pool can be deleted from the network up to the point at which the Custodian retrieves it from the network. Once has been retrieved by the Custodian, it may no longer be accessed unless the Custodian rejects it. A pool inquiry is recommended for pool status by the Issuer, should the Issuer need to delete a specific pool or group of pools.

A pool can be deleted from the network up to 12:00 PM EST, the next day after certification. A delete from the network does not delete the pool from your PC and you will still need to inform GinnieNET Customer Service. The pool can then be reassembled and transmitted to the network once again. A new File Transmission Number is then assigned when a pool is re-transmitted to the network.

To access this Delete Pools function, step through the following procedural flow.

[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.

![Figure 128: GinnieNET Main Menu Screen: Host Communications Link]
[Step 2] Click the Issuer Communications link. The Host Communications Selections screen will display.

![Host Communications Selections Screen](image1)

**Figure 129: Host Communications Selections Screen (Pool Deletion Function)**

[Step 3] On the Issuer Communications screen, click the Select Pools to Delete link in the middle of the page to begin the pool deletion process.

The Pool Selection screen will display and will contain information for pools that are targeted for deletion.

![Pool Selection Screen](image2)

**Figure 130: Host Communications Selections Screen (Pool Deletions)**

[Step 4] On the Pool Selection screen, click the double-arrow [»] button to select all pools listed in the Selected Pools column.
Click on any of the individual checkbox fields [ ] to select a single pool or multiple pools in the Selected Pools column.

Once the desired pools have been selected, click the single-arrow [ ] button to move those pools over to the Available Pools column of the screen.

Click the OK button. The Host Communications Selections screen will display.

Click the Submit button to begin the SecurID Token Verification process.

Step through the complete verification process described in the SecurID Token Verification section.
[Step 10] Once the SecurID Token verification process is completed, the system will display a transmission status and review (Results) page.

![GinnieNet Host Communications Transmission Results Screen](image)

**FIGURE 134: GinnieNet Host Communications Transmission Results Screen (Multiple Transmissions)**

1. The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

2. In the sample record shown above, note that the record is in fact showing a Delete Successful return.

[Step 11] You may then either print the current results page report or click the Return to Main Menu link at the top of the page to return the GinnieNet Main Menu screen.

**NOTE:** An error message will display if you try to delete a pool that has already been received or rejected by a Custodian—or that has been deleted from the network, or certified and processed by the Pool Processing Agent (PPA).

### 8.6 Immediate Issuance with Transfer Pool

An Issuer may elect to Transfer Issuer responsibility for certain types of new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for each pool type that can be submitted using GinnieNet. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Single Family Pool Detail—11705 screen.

Step through the following procedural flow to accommodate this processing task:
**[Step 1]** On the GinnieNET Main Menu screen, click the Data Entry/Review link.

**Figure 135: GinnieNET Single Family Pools Detail—11705 Screen: (w/Transfer-Issuer ID Field)**

**[Step 2]** Click the New Pool Processing link.

**[Step 3]** Click the Single Family Processing link. The Single Family Pools Detail—11705 screen will display.

**[Step 4]** On the Single Family Pools Detail—11705 screen, enter the Acquiring Issuers number in the Transfer-Issuer ID field shown above as “1501”.

**Note:** The acquiring Issuer MUST BE a GinnieNET user.

**[Step 5]** Click the Update button to save the current Transfer-Issuer ID field update.

**[Step 6]** Click the Host Communications link and select the Issuer Communications option.

### 8.7 The Acquiring Issuer—Immediate Issuance with Transfer Pool

For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuer will now be required to identify and enter their Document Custodian’s Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at time of acceptance of the Transfer Pool.

To access the Pools to be Accepted function, step through the following procedural flow:
Figure 136: GinnieNet Main Menu Screen (w/Issuer Communications Option)

[Step 1] On the GinnieNet Main Menu screen, click the Host Communications link.

[Step 2] Click the Issuer Communications Options link. The Issuer Communications screen will display.

Figure 137: GinnieNet Issuer Communications Screen

[Step 3] Enter a valid Pool number in the Pool Number field.

[Step 4] Enter an Issuer type in the Issuer Type field.

[Step 5] Enter a Pool type in the Pool Type field.

[Step 6] Click the down arrow [▼] adjacent to the Custodian ID field and select a desired Custodian ID.

**Note:** All field entries are required for all pools to be accepted by the Acquiring Issuer.
[Step 7] Click the Add button to add the current record and repeat this process for each pool transaction. The Issuer Communications screen will display.

![Screenshot of the Issuer Communications screen]

**FIGURE 138: GINNIE\textsc{NET} ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION)**

**NOTE:** You may also at any time click the Delete button to delete a pool record from those listed within the Pools to be Accepted screen area. Click the button adjacent to the Custodian ID column.

[Step 8] Once completed with all field entries, click the Submit button to complete the current Add Record action and to initialize the SecurID Token Verification process.

[Step 9] Step through the complete SecurID Token Verification process, as described earlier in the SecurID section. Once the verification process is completed, the system will display a transmission status and review page.

![Screenshot of the Host Communications Transmission Results screen]

**FIGURE 139: GINNIE\textsc{NET} HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)**

- The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
In the sample record shown above, note that the record is in fact showing a Delete Successful return.

[Step 10] You may then either print the current results page report, or click the Return to Main Menu link at the top of the page to return the GinnieNET Main Menu screen.

**Note:** After each successful transmission to the network, a notification to recap all activity on the GinnieNET server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

**Note:** For Immediate Issuance and Transfer Pools that are not accepted by the Buying/Transfer Issuer in a timely manner (two (2) business days after the Initial Certification is completed by the Selling (Originator) Issuer’s Document Custodian), the pool will automatically be issued to the Seller (Originator) of the pool/loan package.

### 8.8 CERTIFICATIONS COMMUNICATIONS

#### 8.8.1 Certifications Communications Link Options

<table>
<thead>
<tr>
<th>Table 37: Certifications Communications Menu Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Certifications Communications</strong></td>
</tr>
<tr>
<td>Certifications Communications</td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

#### 8.8.2 File Certification or Rejection Number (FCN/FRN)

- A File Transmission Number (FC-FTN, RCI-FTN or RCC-FTN), is assigned by the system at the time a pool is transmitted, is used to identify pools on the Network.

- After pool data is certified a FC-FCN, RCI-FCN or RCC-FCN is added to the pool record or after pool data is rejected a FC-FRN, RCI-FRN or RCC-FRN is added.

The file Certification or Rejection tracking number for the pool is displayed on the pool detail record and form HUD 11706.

#### 8.8.3 Final Certification

- **FC-FTN** (Final Certification File Transmission Number)
- **FC-FCN** (Final Certification File Certification Number)
- **FC-FRN** (Final Certification File Rejection Number)
8.8.4 Recertification

- RCI-FTN (Recertification Issuer Final Certification File Transmission Number)
- RCC-FCN (Recertification Custodian Final Certification File Certification Number)
- RCI-FRN (Recertification Issuer Final Rejection File Transmission Number)
- RCC-FRN (Recertification Custodian Final Rejection File Certification Number)

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). The FC-FTN/FC-FCN number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (1977) represent the Issuer Number, and are always the same.
- The next six (6) digits (000123) represent the Custodian Number.
- The next six (6) digits (152020) represent the Pool Number.
- The next three (3) characters (XSF) indicate the Issue and Pool Types.
- The next six (6) digits (050599) indicate the date the pool was sent to the Network.
- The next six (6) digits (095732) indicate the time the pool was sent to the Network.
- The last digit (9) is a "check digit" for the communications session.

8.9 RETRIEVE POOLS FOR FINAL CERTIFICATION

The Issuer must retrieve the schedule of Pooled Mortgages from the GinnieNET network, complete the Final Certification, and electronically resubmit the pool back to the network. Issuers and document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

There are two (2) retrieve options:

- Create List Manually: Create a list by enter the pool number.
- By Initial Certification Date: Select Range of Initial Certification Dates

To access the Certifications Communications screen options, step through the following procedural flow.

[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.
[Step 2] Click the Certifications Communications link. The Certifications Communications Selections screen will display.

8.9.1 Retrieve Pools by Creating a Manual List

[Step 3] In the Retrieve Pools for Final Certification field, click the Create List Manually radial button () in the middle of the screen to add a desired pool.

[Step 4] Enter a valid number in the Pool Number field.

[Step 5] Click the down arrow [▼] adjacent to the Issue Type field and select a desired Issue Type.

[Step 6] Click the down arrow [▼] adjacent to the Pool Type field and select a desired Pool Type.

[Step 7] Click the Add button adjacent to the Pool Type field to add the current record.
[Step 8] Repeat this process for each pool being manually added to the list. The Certifications Communications Selections screen will refresh and display the records indicated.

[Step 9] You can also click the Remove button at any time to remove a specific record.

[Step 10] Click the Submit button.

8.9.2 Retrieve Pools by Initial Certification Date
[Step 1] In the Retrieve Pools for Final Certification field, click the **By Initial Certification Date** radial button (Θ) in the middle of the screen, to add a desired pool.

[Step 2] Under the **Select Range of Initial Certification Dates** field, enter a valid FROM and TO date range in their respective fields.

**Note:** A system WARNING message is displayed if the pool retrieval **MAXIMUM** date range exceeds 30 days.

![Microsoft Internet Explorer](Image)

**Figure 144: Exceeds Pool Retrieval Maximum Date Range Warning Message**

[Step 3] If such a warning message is received, click the **OK** button to return to the previous **Certifications Communications Selections** screen and modify the problematic date range.

![GinnieNET On The Web](Image)

**Figure 145: Certifications Communications Screen (Select Pools to Retrieve Function)**

[Step 4] Click the Select Pools to Retrieve for Final Certification link to begin the report transmission process. The Select Pools to be Submitted screen will display.
**FIGURE 146: CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT POOLS TO RETRIEVE FUNCTION)**

[Step 5] Click on any of the individual checkbox fields [✓] to select a single or multiple reports in the left column.

[Step 6] Click the double-arrow [►] button to select all reports listed in the Selected Pools column.

**FIGURE 147: INVESTOR REPORTING COMMUNICATIONS SELECTION SCREEN (MOVE REPORTS)**

[Step 7] Once the desired reports have been selected, click the single-arrow [▌] button to move those reports over to the Available column of the screen.
[Step 8] Click the OK button. The Investor Reporting Communications Selections screen will display.

[Step 9] Click the Submit button to begin the SecurID verification process.

[Step 10] Step through the complete SecurID Token Verification process, as described earlier in the SecurID Token Verification section.

[Step 11] Once the verification process is completed, the system will display a transmission status and review (Results) page.

![Image of Investor Reporting Communications Selections screen]

**Figure 148: Investor Reporting Communications: 11714 Successful Results Screen**

1. The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

2. In the sample Master Agreement account shown above, note that the record is showing a 11714 Successful return.

[Step 12] You can then either print the current results page report or click the Return to Main Menu link at the top of the page, to return the GinnieNET Main Menu screen.

**Note:** After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.10 Issuer/Custodian Recertification

8.10.1 Recertification

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number)
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number)
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number)
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number)

To access the Issuer/Custodian Recertification screen functions, step through the following procedural flow.
[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.

![Image of GinnieNET Main Menu Screen](image1)

**FIGURE 149: GINNIE.NET MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)**

[Step 2] Click the Certifications Communications link. The Certifications Communications Selections screen will display.

![Image of Certifications Communications Screen](image2)

**FIGURE 150: CERTIFICATIONS COMMUNICATIONS SCREEN (ISSUER/CUSTodian RECERTIFICATION)**
[Step 3] Click the Select Issuer Recertification to Submit link or the Select Custodian Recertification to Submit link to begin the report transmission process. The Select Pools to be Submitted screen will display.

![Select Pools to be Submitted](Image)

**Figure 151: Certifications Communications Screen (Select Issuer / Custodian Recertification Function)**

[Step 4] Click any of the individual checkbox fields [✓] to select a single or multiple reports in the left column.

[Step 5] Click the double-arrow [»] button to select all reports listed in the Selected Pools column.

![Select Pools to be Submitted](Image)

**Figure 152: Certifications Communications Selections Screen (Move Reports)**

[Step 6] Once the desired reports have been selected, click the single-arrow [>] button to move those reports over to the Available column of the screen.

[Step 7] Click the OK button. The Certifications Communications Selections screen will refresh and display the moved records in the in the Available Pools column.
[Step 8] Click the Submit button to begin the SecurID Token verification process.

[Step 9] Step through the complete SecurID Token verification process described earlier in the SecurID Verification section.

[Step 10] Once the verification process is completed, the system will display a transmission status and review (Results) page.

![FIGURE 153: FIGURE CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN](image)

The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

[Step 11] You may then either print the current results page report, or click the Return to Main Menu link at the top of the page, to return the GinnieNET Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

This option will allow an Issuer to create a list or import pool(s) tor submitted for recertification.

[Step 1] Click the Certifications Communications link from the Host Communications menu.

![FIGURE 154: GINNIENET ON THE WEB: INVESTOR REPORTING COMMUNICATIONS OPTIONS SCREEN](image)
The Certifications Communications Selections screen will display.

![Certifications Communications Selections Screen](image1)

**FIGURE 155: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN**

**[Step 2]** Select the Create List Manually option to begin the pool Submission process.

Note: To create or import a pool(s) the Issuer has to submit the pool(s) via GinnieNET before completing the following steps.

- Select I for an Issuer Recertification or C for a Custodian Recertification.
- Enter the Pool Number.
- Select the Issue Type.
- Select the Pool Type.

![Add pool selection](image2)

**FIGURE 156: CERTIFICATIONS COMMUNICATIONS - RECERTIFICATIONS CREATE LIST MANUALLY**

**[Step 3]** Click Add to generate a list of pool(s).

**[Step 4]** Click Add to continue adding pools or Remove to remove the pool from the list.
To import pool(s) from a list, click the **Import** button.

**FIGURE 157: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN**

Review the File layout for the Import option:

**TABLE 38: IMPORT LAYOUT OPTIONS**

<table>
<thead>
<tr>
<th>Field #</th>
<th>Field Name</th>
<th>Position</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pool Number</td>
<td>1-6</td>
<td>XX9999</td>
</tr>
<tr>
<td>2</td>
<td>Issue Type</td>
<td>7</td>
<td>X, C, M, H</td>
</tr>
<tr>
<td>3</td>
<td>Pool Type</td>
<td>8-9</td>
<td>All valid Single-family, Multifamily, HMBS Pool Types</td>
</tr>
<tr>
<td>4</td>
<td>Recertification Type</td>
<td>10</td>
<td>I - Issuer, C- Custodian</td>
</tr>
<tr>
<td>5</td>
<td>Action Type</td>
<td>11</td>
<td>C - Certify, R - Reject</td>
</tr>
</tbody>
</table>

**Examples**

123456XSFCC

AB1234MARI

**FIGURE 158: IMPORT LAYOUT**

Select Browse to search for the pool file.

Select the file and click Open.

Select the Import button.
[Step 1] Complete the SecurID Token Authentication process as described in Section 7.2: SecurID Token Validation.

[Step 2] Once the verification process is complete, the system will display the Transmission Review screen.

[Step 3] This record indicates whether or not your request was executed successfully and will provide the date and time of submission and the FCN/FRN number generated upon successful transmission to the network.

[Step 4] To either print the screen, or to return to the Main Menu, simply click on either link in the top right-hand corner of the screen.

**Note:** After each successful transmission to the network, a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on eNotification to the corresponding users.

This record indicates whether or not your request was executed successfully and provides the date and time of submission and the FTN number generated upon successful transmission to the network.

### 8.11 Document Custodian Transfer/Merger Functions

#### 8.11.1 Document Custodian Transfer Screen Functions

- Document Custodian Transfers, could be a Complete Transfer, Partial Transfer, Complete Merger
or a Partial Merger.

- For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.

- For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the new Document Custodian, previous Custodian(s) and/or existing Custodian(s).

- The Issuer can enter an Effective Date of Transfer any day of the month. The Issuer is required to enter this date.

- For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), that specific pool(s) will be rejected and the remaining pools would be transferred. The rejected pools would be identified on the GinnieNET confirmation, which is currently faxed to Issuer.

For example, four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer, two (2) pools do not belong to the Issuer, the 398 pools are processed and the two (2) pools are rejected and identified as rejects on the confirmation.

**NOTE:** The Issuer is responsible to resubmit the two rejected pools, if necessary, as a separate transfer request. To access the Document Custodian Transfer screen functions, step through the following procedural flow:

[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.

![Figure 162: GinnieNET Main Menu Screen (w/Certifícations Communications Link)](image)

[Step 2] Click the Certifications Communications link. The Certifications Communications Selections screen will display.
[Step 3] Click the Select Transfer/Merger Requests to Submit link to begin the report transmission process. The Select Transfer/Merger Requests to be Submitted screen will display.

[Step 4] Click any of the individual checkbox fields [✔️] to select a single report or multiple reports in the left column.

[Step 5] Click the double-arrow [»] button to select all reports listed in the Selected Pools column.
Once the desired reports have been selected, click the single-arrow button to move those reports over to the Available column of the screen.

Click the OK button. The Certifications Communications Selections screen will refresh and display the moved records in the Available Pools column.

Click the Submit button to begin the SecurID Token verification process.

Step through the complete SecurID verification process, as described in the SecurID Verification section.

Once the verification process is completed, the system will display a transmission status and review (Results) page.

The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

You may then either print the current results page report or click the Return to Main Menu link at the top of the page to return the GinnieNET Main Menu screen.
NOTE: After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

8.11.2 Document Custodian Merger Screen Functions

To access the Document Custodian Merger screen functions, step through the following procedural flow:

[Step 1] On the GinnieNET Main Menu screen, click the Host Communications link.

![Figure 167: GinnieNET Main Menu Screen (W/Certifications Communications Link)]

[Step 2] Click the Certifications Communications link. The Certifications Communications Selections screen will display.

![Figure 168: Certifications Communications Screen (Document Custodian Merger)]

[Step 3] Click the Select Transfer/Merger Requests to Submit link to begin the report transmission process. The Select Transfer/Merger Requests to be Submitted screen will display.
[Step 4] Click any of the individual checkbox fields \( \checkmark \) to select a single or multiple reports in the left column.

[Step 5] Click the double-arrow \( \Rightarrow \) button to select all reports listed in the Selected Pools column.

[Step 6] Once the desired reports have been selected, click the single-arrow \( \downarrow \) button to move those reports over to the Available column of the screen.

[Step 7] Click the OK button. The Certifications Communications Selections screen will refresh and display the moved records in the Available Pools column.
[Step 8] Click the Submit button to begin the SecurID Token verification process.

[Step 9] Step through the complete SecurID Token verification process as described earlier in the SecurID Verification section.

[Step 10] Once the verification process is completed, the system will display a transmission status and review (Results) page.

![FIGURE 171: CERTIFICATIONS COMMUNICATIONS; QUARTCERT SUCCESSFUL RESULTS SCREEN](image)

1. The record shown will indicate whether or not the request was successfully executed, and provide the date and time of the submission as well as the FTN number generated upon successful transmission to the network.

2. In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

[Step 11] You may then either print the current results page report, or click the **Return to Main Menu** link at the top of the page to return the GinnieNET Main Menu screen.

**Note:** After each successful transmission to the network a notification indicating activity on the GinnieNET Server/Network is generated and sent by fax and posted on E-notification to corresponding users.
9 REPORTS

All reports can be viewed on the screen or printed using Abode Reader. Reports can also be saved to a .pdf (Portable Document Format) document file format.

All reporting functions are the same. Use the following reporting instructions for the generation of all reports within the Reports menu. The Reports menu options enable you to print all of the following:

- New Pool Processing reports
- Certifications reports
- Investor Reporting files

![Figure 172: GinnieNet Main Menu Screen (w/New Pool Processing Link)](image)

9.1 NEW POOL PROCESSING

- Schedule of Subscribers (11705) and Schedule of Subscribers (11705—HMBS)
- Schedule of Pooled Mortgages (11706) and Schedule of Pooled Mortgages (11706 – HMBS)
- Schedule of Pooled Mortgages with data—11706 and Schedule of Pooled Mortgages with data—11706 (HMBS)
- Schedule A of Serial Note Pools
- Certification and Agreement—11711B
- Prospectus Ginnie Mae I Project Loan Securities—1724
- Prospectus Ginnie Mae I Construction and Permanent Loan Securities—1731
- Certification for Construction Loans—1732
- Bond Finance Pool Certification
- Bond Finance Pool Consolidation Certification
- Master Agreement Certification
- Targeted Pool Report
- Targeted Loans Report—All loans in selected pools
• Targeted Loans Report—Specified loans
• Modified Loan Payment History
• Loans with Annex—Special Disclosures
• Loans with Non Level Payment Provisions
• Non Level Payment Schedule
• Certification for Mature Loans
• Certification and Agreement—11711B (HMBS).

9.2 CERTIFICATIONS
• 11706—Recertification
• Recertification Status Report
• Document Release Form (11708)
• Status Report (11708)
• Bond Finance Pool Certification
• Final Certification Status Report
• Final Certification Status Report (HMBS)
• Schedule [A] of Serial Note Pools
• Bond Finance Pool Consolidation Certification
• Builder Bond Consolidation Certification
• Master Custodial Agreement—11715
• Schedule of Pooled Mortgages—11706
• Schedule of Pooled Mortgages—11706 (HMBS)
• Schedule of Pooled Mortgages with data—11706
• Schedule of Pooled Mortgages with data—11706 (HMBS)

9.3 INVESTOR REPORTING
• Issuer’s Monthly Summary Report (11710D)
• Status Report (11710D)
• Form HUD-11714
• Form HUD-11714SN
• List of HUD-11714SN Monthly Remittance
• Monthly Remit
• Monthly Remittance Summary Report
9.4 **REPORTING FUNCTIONS**

All reporting functions are the same. Use the following reporting instructions for generation of all reports in the Reports menu.

9.4.1 **Search Form Elements**

9.4.2 **Searching Mortgage Records**

**[Step 1]** On the Schedule of Subscribers—11705 Search screen, enter the information that will be used to identify the record(s) you wish to search. You may initiate a search by entering either a Pool Number, Issue Type, Pool Type, Custodian ID, Issue Date, or Transfer Status and adding to the respective search fields to refine the search argument.

**[Step 2]** Click the Search button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, GinnieNET will switch the view to the Details page directly.

9.4.2.1 **Searching Single Records**

**[Step 1]** Enter a report query and click the Search button to initiate the search argument.

**[Step 2]** Once located, click the desired record.
[Step 3] Click the **Open** button to open the current record or click the **Save** button to save the record to a specified repository point.

### 9.4.2.2 Searching Multiple Records

By leaving the Pool Number field empty, and entering any other search query, Ginnie.NET will switch the view to a search results page that can display multiple records when multiple pools are entered on the system.
[Step 1] Enter a report query without entering a Pool Number, as mentioned above.

![Figure 177: Schedule of Subscribers—11705 Select Ion Screen.](image)

[Step 2] Click on any of the individual checkboxes (✓) in the Select column to select one or more record items.

[Step 3] Click the Display Selected Report Items button at the bottom of the screen, or click the Select All button to initiate the search argument.

[Step 4] A system-generated message screen will display with the following message:

![Figure 178: Print Request Message Log Display](image)

[Step 5] Click the OK button.

[Step 6] Click the Report Download link in the upper left-hand corner of the screen.

[Step 7] Select the desired Confirmation Number from the Confirmation# column.

[Step 8] Click the Open button to open the current record or click the Save button to save the record to a specified repository point.
[Step 9]  Click the Open button to open the current record or click the Save button to save the record to a specified repository point. Alternatively, click the Cancel button to abort the current Open/Save action and to exit Adobe Reader.
**APPENDIX A - TERMS, DEFINITIONS, ACRONYMS, AND ABBREVIATIONS**

**TABLE 39 DOCUMENT TERMS, DEFINITIONS, AND ACRONYMS**

<table>
<thead>
<tr>
<th>ACRONYM</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA#</td>
<td>Bank’s Routing Number</td>
</tr>
<tr>
<td>ACH</td>
<td>Automated Clearinghouse</td>
</tr>
<tr>
<td>ACS</td>
<td>Automated Collection System</td>
</tr>
<tr>
<td>ARM</td>
<td>Adjustable Rate Mortgage</td>
</tr>
<tr>
<td>CMT</td>
<td>Constant Maturity Treasury</td>
</tr>
<tr>
<td>C RG</td>
<td>Custom Re-performing pool type</td>
</tr>
<tr>
<td>EST</td>
<td>Eastern Standard Time</td>
</tr>
<tr>
<td>ET</td>
<td>Extended Term Loan Collateral Ginnie Mae Pool Type</td>
</tr>
<tr>
<td>EWODS</td>
<td>Enterprise-Wide Operational Data Store</td>
</tr>
<tr>
<td>.EXE or .exe</td>
<td>An Executable file type</td>
</tr>
<tr>
<td>FCN</td>
<td>File Certification Number</td>
</tr>
<tr>
<td>FC-FCN</td>
<td>Final Certification-File Certification Number</td>
</tr>
<tr>
<td>FC-FTN</td>
<td>Final Certification-File Transmission Number</td>
</tr>
<tr>
<td>FC-FRN</td>
<td>Final Certification-File Rejection Number</td>
</tr>
<tr>
<td>FHA</td>
<td>Federal Housing Administration</td>
</tr>
<tr>
<td>FIC</td>
<td>Fixed Installment Control</td>
</tr>
<tr>
<td>FRB</td>
<td>Federal Reserve Bank</td>
</tr>
<tr>
<td>FRBNY</td>
<td>Federal Reserve Bank of New York</td>
</tr>
<tr>
<td>FRN</td>
<td>File Rejection Number</td>
</tr>
<tr>
<td>FTN</td>
<td>File Transmission Number</td>
</tr>
<tr>
<td>GEM</td>
<td>Growing Equity Mortgage</td>
</tr>
<tr>
<td>GMEP</td>
<td>Ginnie Mae Enterprise Portal</td>
</tr>
<tr>
<td>GNMA</td>
<td>Government National Mortgage Association (Ginnie Mae)</td>
</tr>
<tr>
<td>GPM</td>
<td>Graduated Payment Mortgage</td>
</tr>
<tr>
<td>IR</td>
<td>Internal Reserve</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>LAN</td>
<td>Local Area Network</td>
</tr>
<tr>
<td>LIBOR</td>
<td>London Interbank Offered Rate</td>
</tr>
<tr>
<td>M2SYS</td>
<td>Accelerated Biometrics software vendor</td>
</tr>
<tr>
<td>MB</td>
<td>Megabytes</td>
</tr>
<tr>
<td>MBS</td>
<td>Mortgage-Backed Security</td>
</tr>
<tr>
<td>MH</td>
<td>Manufactured Home</td>
</tr>
<tr>
<td>MIP</td>
<td>Multiple Issuer Pool</td>
</tr>
<tr>
<td>ML</td>
<td>Code for a type of ARM pool</td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>Month/Day/Year</td>
</tr>
<tr>
<td>MM/YYYY</td>
<td>Month/Year</td>
</tr>
<tr>
<td>OAA</td>
<td>Original Aggregate Amount</td>
</tr>
<tr>
<td>ACRONYM</td>
<td>DEFINITION</td>
</tr>
<tr>
<td>-----------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>OPB</td>
<td>Original Principal Balance</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>Principal and Interest</td>
</tr>
<tr>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>PDF or .pdf</td>
<td>Portable Document Format</td>
</tr>
<tr>
<td>PIH</td>
<td>Public Indian Housing</td>
</tr>
<tr>
<td>PPA</td>
<td>Pool Processing Agent</td>
</tr>
<tr>
<td>QUARTCERT</td>
<td>Quarterly Certifications</td>
</tr>
<tr>
<td>RAM</td>
<td>Random Access Memory</td>
</tr>
<tr>
<td>RCC-FCN</td>
<td>Recertification Custodian Certification File Certification Number</td>
</tr>
<tr>
<td>RCI-FCN</td>
<td>Recertification Issuer Certification File Certification Number</td>
</tr>
<tr>
<td>RCC-FRN</td>
<td>Recertification Custodian Certification Final Rejection Number</td>
</tr>
<tr>
<td>RCI-FRN</td>
<td>Recertification Issuer File Rejection Number</td>
</tr>
<tr>
<td>RCC-FTN</td>
<td>Recertification Custodian File Transmission Number</td>
</tr>
<tr>
<td>RCI-FTN</td>
<td>Recertification Issuer File Transfer Number</td>
</tr>
<tr>
<td>RPB</td>
<td>Remaining Principal Balance</td>
</tr>
<tr>
<td>RD</td>
<td>Rural Development</td>
</tr>
<tr>
<td>RG</td>
<td>Re-performing Pool Type</td>
</tr>
<tr>
<td>ROM</td>
<td>Read Only Memory</td>
</tr>
<tr>
<td>SN</td>
<td>Serial Note</td>
</tr>
<tr>
<td>SO</td>
<td>Security Officer</td>
</tr>
<tr>
<td>SSN</td>
<td>Social Security Number</td>
</tr>
<tr>
<td>T&amp;I</td>
<td>Tax and Insurance</td>
</tr>
<tr>
<td>TLI</td>
<td>Targeted Lending Initiative</td>
</tr>
<tr>
<td>TOC</td>
<td>Table of Contents</td>
</tr>
<tr>
<td>UPB</td>
<td>Unpaid Principal Balance</td>
</tr>
<tr>
<td>URL</td>
<td>Universal Resource Locator</td>
</tr>
<tr>
<td>USB</td>
<td>Universal Serial Bus</td>
</tr>
<tr>
<td>VA</td>
<td>Veterans Administration</td>
</tr>
<tr>
<td>WAC</td>
<td>Weighted Average Coupon</td>
</tr>
<tr>
<td>MF</td>
<td>Multifamily</td>
</tr>
<tr>
<td>SF</td>
<td>Single Family</td>
</tr>
</tbody>
</table>