
Document Custodian MyGinnieMae

U.S. Department of Housing and Urban
Development (HUD)

Ginnie Mae, Office of Securities Operations

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Application Details

Application Information	Description
Application Name	Home Equity Conversion Mortgage-backed Securities
Application Acronym	HMBS
Application Developer	BNY
Ginnie Mae SVP, Owner	
Ginnie Mae Director, Approver	Laticia Jefferson
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1 INTRODUCTION

This manual provides detailed guidance on utilizing the Home Equity Conversion Mortgage-backed Securities (HMBS) application within the MyGinnieMae portal, for Document Custodians responsible for certifying pools submitted by Issuers.

The primary roles of a Document Custodian approved to participate in the in the Ginnie Mae Mortgage-Backed Securities Program are to make required pool certifications and to maintain physical and custodial control of the related loan, pool, and loan package documents. Document Custodians work under direct contract with an approved Ginnie Mae Issuer but have fiduciary responsibilities to Ginnie Mae related to the pool or loan package documents under their custody.

Below are links that address common topics that pertain to the Home Equity Conversion Mortgage-Backed Securities (HMBS) application in the MyGinnieMae portal.

- Refer to [MyGinnieMae](#) to access MyGinnieMae portal.
- Refer to the [MyGinnieMae Getting Started User Manual](#) for System Prerequisites.
- Refer to [Accessing the Home Equity Conversion Mortgage-backed Securities \(HMBS\) application](#).
- Refer to [Certify Decline Issuer Submitted Pools](#).
- Refer to [MyGinnieMae Portal Dictionary](#) for terms and acronyms.

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1.1 Application Overview

The **Pools and Loans Certification** page offer an intuitive interface for managing tasks. Users can view pools and loan data, track their status through the My Pools dashboard, and certify or decline pools after completing their review.

1.2 Business Workflow

The high-level Business Workflow of the Home Equity Conversion Mortgage-backed Securities (HMBS) application is shown in the figure below:

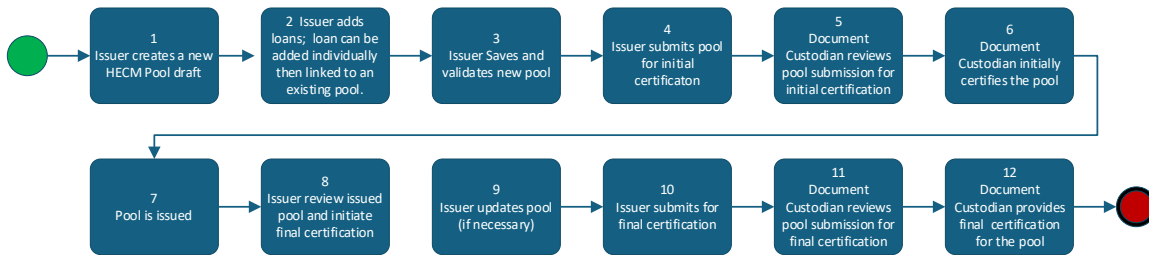


Figure 1: HMBS Business Workflow

This Business Workflow outlines the operational steps for HECM pool submission.

1	Issuers create and save a new HECM pool,
2	Issuer add loans,
3	Issuer perform validations.
4	The pool is submitted for Initial Certification by the Document Custodian in the MyGinnieMae portal.
5	Document Custodian reviews pool submission
6	Document Custodian initially certifies the pool (they can also decline to certify)
7	Pool is issued
8	Issuer reviews issued pool and initiates final certification
9	Issuer updates pool if necessary
10	Issuer submits pool for final certification
11	Document Custodian reviews pool submission for final certification
12	Document Custodian provides final certification of the pool (they can also decline to certify)
Note: Draft pools can be deleted and non-certified pools (Initial and Final) can be recalled	

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1.3 Functional Role

A functional role refers to a system access profile that is determined by business activities, ensuring end-users have the appropriate level of access necessary to fulfill their job functions and responsibilities. For pool certification, two specific functional roles are designated.

Role	User	Description
DC-Pool Certification Basic User	Document Custodian Basic User	Users can access Pools & Loans Certification, search for pools and loans, download HUD forms and reports related to Pools & Loans, and export Pool and Loan data in a flat file format.
DC-Pool Certification and Collateral Release Management Authorized Signer	Document Custodian Authorized Signer	Users can access Pools & Loans Certification, search for pools and loans, download HUD forms and reports related to Pools & Loans, and export Pool and Loan data as a flat file. Additionally, they can approve or decline issuer-submitted pools.

Table 1: Document Custodian Functional Roles

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1.4 Accessing Pool & Loans Certifications

To access the Pools & Loans Certifications, select the **Pools & Loans Certifications** tab at the top of the screen.



Figure 2: Pools & Loans Certification Tab

Another way to access the Pools & Loans Certifications page is through the **Tools** menu, by selecting the **Pools & Loans Certification** link in the drop-down menu.

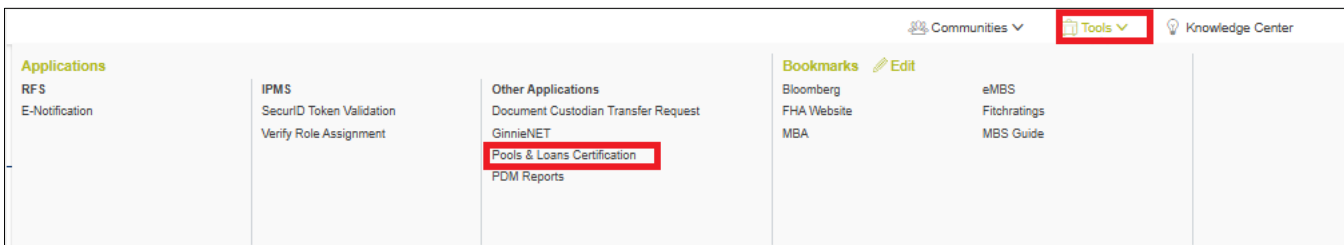


Figure 3: Pools & Loans Certification from Tools Menu

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2 POOLS & LOANS CERTIFICATIONS

2.1 Pools & Loans Certifications

The Pools and Loans Certifications page displays a list of pools associated with the selected Custodian ID (on the MyGinnieMae portal profile menu).

The screenshot shows the 'Pools & Loans Certification' interface. At the top, there are tabs for 'Initial' and 'Final'. Below the tabs is a progress bar with three stages: 'Posted' (1), 'Certified' (0), and 'Declined' (0). A message states: 'Filters will not apply when Pool Number is specified.' The filter section includes dropdowns for Issue Type, Issuer Number/Name, Pool Number, and Pool Type, and input fields for Loan Number and Issue Date (MM/DD/YYYY). There are also dropdowns for Status and HUD Form, along with 'Clear All Filters' and 'Apply Filters' buttons. Below the filters, a table displays the results. The table has columns: Pool Number, Issue Type, Pool Type, Issuer Number/Name, Issue Date, Edit Status, Status, OAA, Settlement Date, and Actions. One row is visible with Pool Number DK1682, Issue Type H, Pool Type RM, Issuer Number/Name 6013 - HMBS SYSTEM DEMO, Issue Date 01/01/2026, Edit Status (green checkmark), Status Posted, OAA \$325,000.00, and Settlement Date 01/26/2026.

Pool Number ↑	Issue Type	Pool Type ↓	Issuer Number/Name ↓	Issue Date ↓	Edit Status	Status ↓	OAA	Settlement Date ↓	Actions
DK1682	H	RM	6013 - HMBS SYSTEM DEMO	01/01/2026	✔	Posted	\$325,000.00	01/26/2026	!

Figure 4: Pools and Loans Screen

2.1.1 Initial Certification Pool Search

After users log into the MGM application, they are directed to the Pools and Loans Certification page with the IC (Initial Certification) tab selected. On this tab, users can search for pools using various filters. If a Pool Number is entered, other filters are disregarded. Select one or multiple filters and click **Apply Filters** to display the results. If no Filters are selected, then all pools for the logged in DC will be displayed on the screen.

This screenshot is similar to Figure 4 but highlights the filter section with a red border. The filter section includes dropdowns for Issue Type, Issuer Number/Name, Pool Number, and Pool Type, and input fields for Loan Number and Issue Date (MM/DD/YYYY). There are also dropdowns for Status and HUD Form, along with 'Clear All Filters' and 'Apply Filters' buttons. Below the filters, a table displays the results. The table has columns: Pool Number, Issue Type, Pool Type, Issuer Number/Name, Issue Date, Edit Status, Status, OAA, Settlement Date, and Actions. One row is visible with Pool Number DK1682, Issue Type H, Pool Type RM, Issuer Number/Name 6013 - HMBS SYSTEM DEMO, Issue Date 01/01/2026, Edit Status (green checkmark), Status Posted, OAA \$325,000.00, and Settlement Date 01/26/2026.

Pool Number ↑	Issue Type	Pool Type ↓	Issuer Number/Name ↓	Issue Date ↓	Edit Status	Status ↓	OAA	Settlement Date ↓	Actions
DK1682	H	RM	6013 - HMBS SYSTEM DEMO	01/01/2026	✔	Posted	\$325,000.00	01/26/2026	!

Figure 5: IC Pool Search

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2.1.2 Final Certification Pool Search

After users log into the MGM application, they are directed to the Pools and Loans Certification page with the IC (Initial Certification) tab selected. Users select **FC** tab, and they will be navigated to the **Final** page. On this tab, users can search for pools using various filters. If a **Pool Number** is entered, other filters are disregarded. Select one or multiple filters and click **Apply Filters** to display the results.

Showing 1 - 4 out of 4 | 20 | < First | Previous | 1 | Next | Last >

Pool Number	Issue Type	Pool Type	Submission Type	Issuer Number/Name	Issue Date	Edit Status	Status	OAA	Settlement Date	Actions
DK1452	H	SA	N/A	4021 - SUNWEST MORTGAGE COMPANY, INC	10/01/2024	✓	Posted	\$1,300,000.00	10/23/2024	[i]
DK0443	H	SA	N/A	6730 - TEST HMBS 6730	08/01/2025	✓	Posted	\$1,500,000.00	08/29/2025	[i]
DK1307	H	SA	N/A	4157 - NATIONSTAR MORTGAGE LLC	12/01/2025	✓	Posted	\$900,000.00	12/31/2025	[i]
DK1317	H	RM	N/A	4157 - NATIONSTAR MORTGAGE LLC	01/01/2026	✓	Posted	\$325,000.00	01/30/2026	[i]

Showing 1 - 4 out of 4 | 20 | < First | Previous | 1 | Next | Last >

Figure 6: FC Pool Search

2.1.3 Loan IC/FC Search Result

1. After selecting Initial tab, user can first search for a desired pool. After accessing pool detail page, select **Loan(s)** tab.

← Pool Number: DK1679

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules
RM	02/01/2026	02/27/2026	\$325,000.00	Declined	Passed

Pool Details | **Loans (3)**

< First | < Previous | Next > | Last >

▲ Header Info

Pool Number	Issue Type	Pool Type	Index Type
DK1679	H	RM	CMT

▲ General Info

Issue Date	Settlement Date	Security Rate	Security Rate Margin
02/01/2026	02/27/2026	8.308	0.000

Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FC FTN
129801244	6013/HMBS SYSTEM DEMO	000900/TEST BNVM DOCUMENT CUSTODIAN_1	6013000900DK1679HRM0223261011061

FRN: 6013000900DK1679HRM0303261443593 | Signed By: Document Custodian

Figure 7: Loan(s) Tab

Users can view all loans in the pool. To filter, choose options and click **Apply Filters**; otherwise, all loans display.

Issuer's Loan Number ↑	FHA Case Number ↓	
129800000000003	000516055085561	
129800000000001	005215804730255	
129800000000000	005484534592577	

Figure 8: 11706 Loan Search

Note: To search for a loan undergoing final certification, repeat the steps outlined in section 2.1.3. The user should select the **Final** tab to view pools included in final certification.

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2.2 Pools & Loans View

Securities are prepared and delivered in accordance with instructions provided by the **Issuer**.

A DC is authorized to access Issuer-submitted pools with **Posted** status, in addition to those marked as **Certified** and **Declined**. Data pertaining to Pools and Loans cannot be altered by a DC; however, they are permitted to review this information and undertake any appropriate actions following their assessment.

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2.3 Initial Certification

After an issuer submits a pool for initial certification, the DC user receives a notification. The user can then log in to the MGM application, view pools, and loan information, and take the necessary action.

The screenshot shows the 'Pools & Loans Certification' interface. At the top, there are tabs for 'Initial' and 'Final'. Below the tabs, there are three status indicators: '3 Posted', '580 Certified', and '0 Rejected'. A notification banner states: 'Other filters will not apply when Issuer ID and Pool Number are specified'. The filter section includes dropdowns for Issue Type, Issuer Number/Name, Pool Number, and Pool Type, along with input fields for Loan Number, Issue Date (MM/DD/YYYY), Status (set to 'Posted'), and HUD Forms. There are 'Clear All Filters' and 'Apply Filters' buttons. Below the filters, a table lists three HECM pools:

Pool Number	Issue Type	Pool Type	Issuer Number/Name	Issue Date	Edit Status	Status	OAA	Settlement Date	Actions
DK1302	H	RF	4157 - NATIONSTAR MORTGAGE LLC	01/01/2026	✓	Posted	\$900,000.00	01/30/2026	[Icon]
DK1322	H	SA	4157 - NATIONSTAR MORTGAGE LLC	01/01/2026	✓	Posted	\$900,000.00	01/30/2026	[Icon]
DK1323	H	RF	4157 - NATIONSTAR MORTGAGE LLC	01/01/2026	✓	Posted	\$900,000.00	01/30/2026	[Icon]

Figure 9: HECM Pool Listing

The screenshot shows the 'HECM Pool Details' screen for pool DK1682. The top section displays key information:

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Initially Certified	Passed	Document Custodian

Below this, there are sections for 'Header Info' and 'General Info'.

Header Info:

Pool Number	Issue Type	Pool Type	Index Type	Type Of ARM Note	Cap Structure
DK1682	H	RM	ARM	Monthly	5

General Info:

Issue Date	Settlement Date	Security Rate	Security Rate Margin	Mortgage Interest Rate	OAA
01/01/2026	01/26/2026	8.308	0.000	9.500 to 10.000	\$325,000.00

Additional details include Pool Tax ID (129801209), Issuer ID/Name (6013/HMBS SYSTEM DEMO), Custodian ID/Name (000900/TEST BNVM DOCUMENT CUSTODIAN_1), FTN (6013000900DK1682HRM0112261644261), and Description (Pool has been Certified). FCN (6013000900DK1682HRM0129261613291), Signed By (Document Custodian), P&I Acct Number (1234123490), and P&I ID (021000021) are also listed.

Figure 10: HECM Pool Details Screen

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2.3.1 Initial Certification Approve

1. Locate a pool with a "**Posted**" status, navigate to the pool's detail page, and thoroughly review both the pool and loan information.

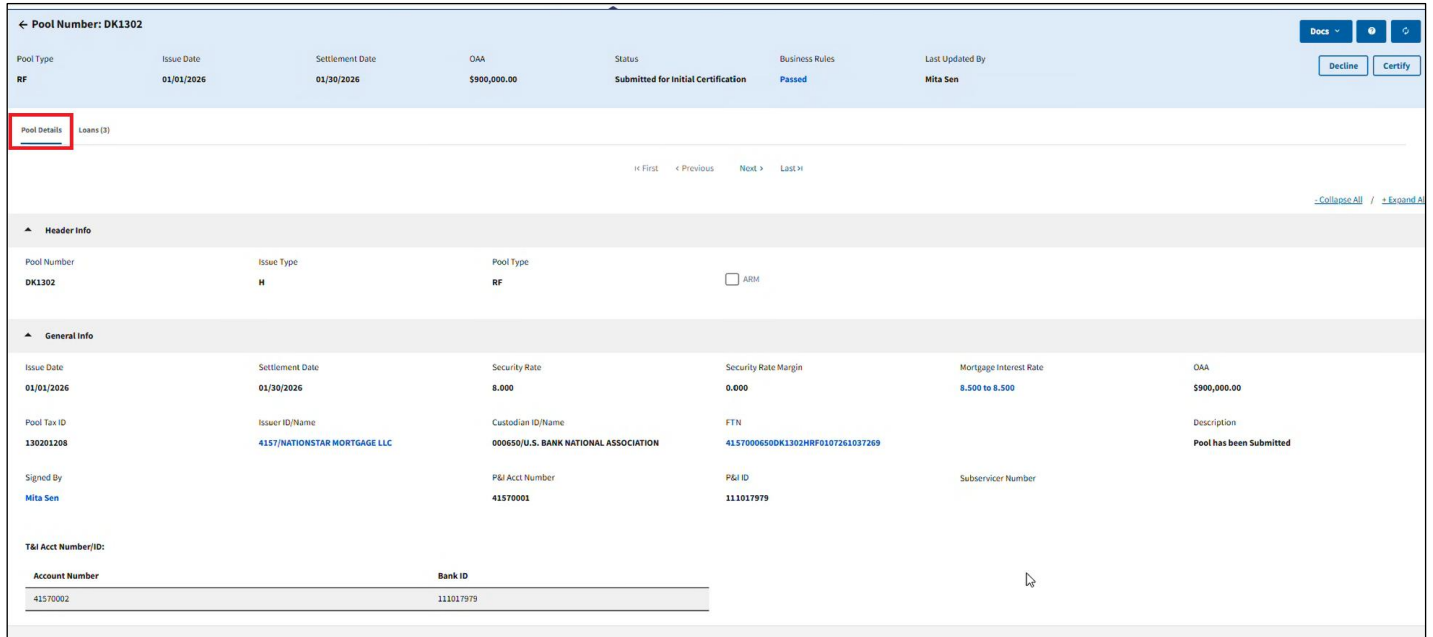


Figure 11: Pool in Posted Status

2. Select **Certify** button on the Pool's details page.

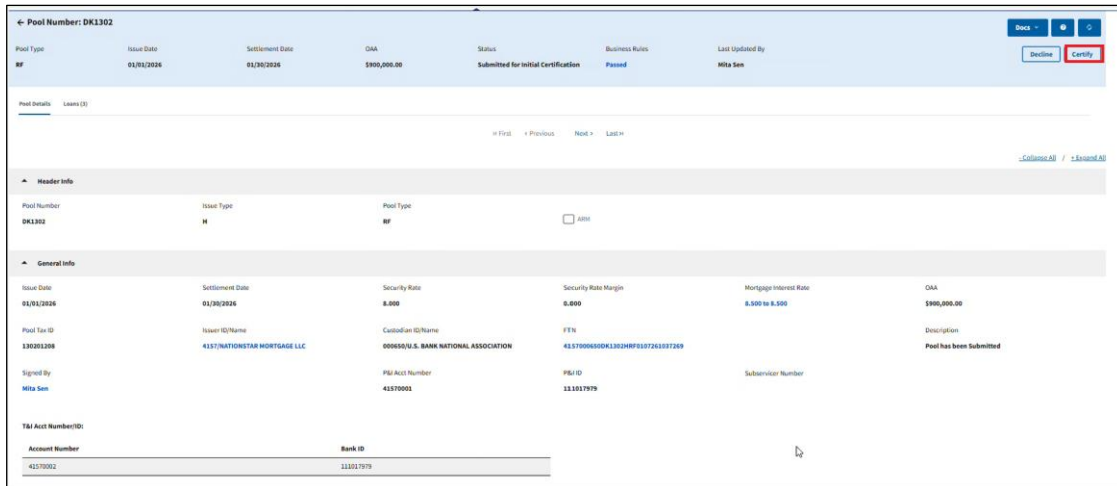


Figure 12: Certify Button

- Once **Certify** button is selected, then review the pop-up information and enter **RSA SecureID and Passcode**.

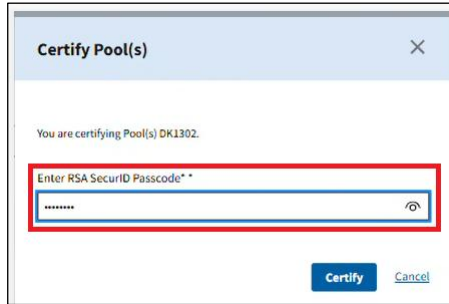


Figure 13: Certify Pop-Up

- Post success certification, success pool certification message will display on the screen.



Figure 14: Pool Certification Success Pop-Up

- Certification action can be performed by selecting **Certify** button from the pool's ellipses menu.

Pool Number ?	Issue Type	Pool Type ?	Issuer Number/Name ?	Issue Date ?	Edit Status	Status ?	OIA	Settlement Date ?	Actions
DK1679	H	RM	6013 - HMBS SYSTEM DEMO	02/01/2026	●	Posted	\$325,000.00	02/27/2026	Certify Decline Docs

Figure 15: Certify Button Ellipses

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2.3.2 Initial Certification Decline

- Locate a pool with a Posted status, select it to gain access, and carefully review both the Pool and Loan data.

Pool Number: DK1679

Pool Type	Issue Date	Settlement Date	OIA	Status	Business Rules	Last Updated By
RM	02/01/2026	02/27/2026	\$325,000.00	Submitted for Initial Certification	Passed	Anita Pathak

Pool Details Loans (0)

Header info

Pool Number	Issue Type	Pool Type	Index Type	Type of ARM Note	Cap Structure
DK1679	H	RM	CMT	Monthly	5

General info

Issue Date	Settlement Date	Security Rate	Security Rate Margin	Mortgage Interest Rate	OIA
02/01/2026	02/27/2026	8.308	0.000	9.500 to 10.000	\$325,000.00
Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description	
123801244	6013/HMBS SYSTEM DEMO	000900/TEST BNYM DOCUMENT CUSTODIAN_1	6013000900DK1679HM0223261011061	Pool has been Submitted	
Signed By	PSI/ Acct Number	PSI ID	Subservicer Number		
Anita Pathak	1234123490	021000021			

Figure 16: Pool in Posted Status

2. Select the **Decline** button on the Pool's details page.

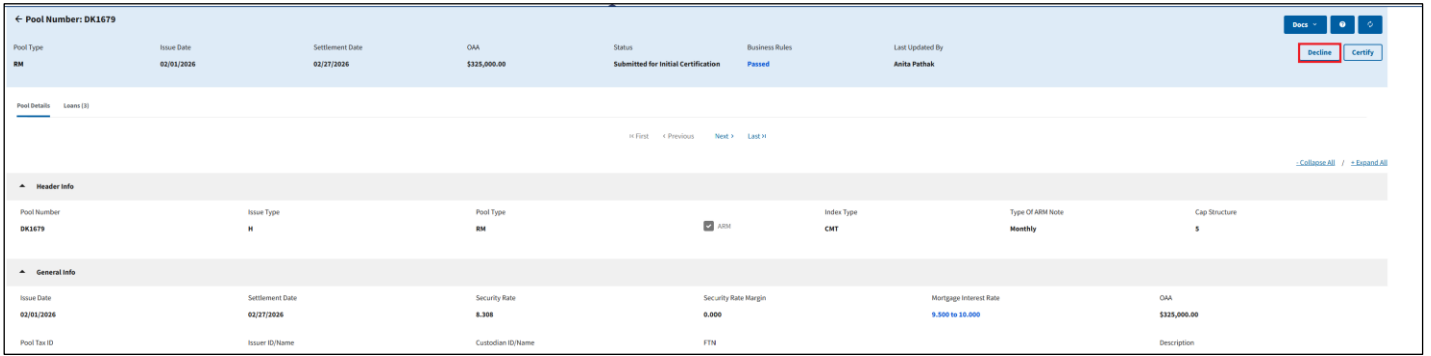


Figure 17: Decline Button

3. Once the **Decline** button is selected, then review the pop-up information and enter RSA SecurID and Passcode.

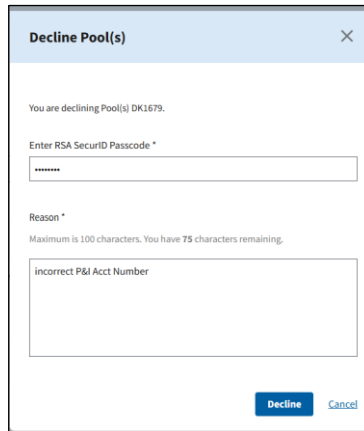


Figure 18: Decline Pop-Up

4. After a successful decline, confirmation messages will appear on the screen.



Figure 19: Decline Pool Status

5. The Decline action can be performed by selecting the **Decline** button from the pool's ellipses menu.



Figure 20: Decline Button Ellipses

6. Multiple posted pools can be selected, and users can select the Decline button from the top to perform bulk decline.

Pool Number	Issue Type	Pool Type	Issuer Number/Name	Issue Date	Edit Status	Status	OAA	Settlement Date	Actions
UA3950	H	RA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$4,290,458.00	03/12/2026	[Certify] [Decline] [Docs]
UA3951	H	RF	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$1,700,000.00	03/12/2026	[Certify] [Decline] [Docs]
UA3952	H	SA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$5,500,000.00	03/12/2026	[Certify] [Decline] [Docs]

Figure 21: Bulk Decline

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2.4 Final Certification

After an issuer submits a pool for Final certification, the DC user receives a notification. The user can then log in to the MGM application, view pools and loan information, and take the necessary action.

2.4.1 Final Certification Approve

1. After selecting **FC** tab, find a pool with Posted status, select it, and review the Pool and Loan data.

Pool Number	Issue Type	Pool Type	Submission Type	Issuer Number/Name	Issue Date	Edit Status	Status	OAA	Settlement Date	Actions
UA3950	H	RA	SA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$4,290,458.00	03/12/2026	[Certify] [Decline] [Docs]
UA3951	H	RF	SA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$1,700,000.00	03/12/2026	[Certify] [Decline] [Docs]

Figure 22: Pool in Posted Status (FC)

2. Select **Certify** button on the Pool's details page.

Pool Number	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
UA3950	03/01/2026	03/12/2026	\$4,290,458.00	Submitted for Final Certification	Posted	RM 40

Pool Number	Issue Type	Pool Type	Index Type	Type of ARM Rate	Cap Structure
UA3950	H	RA	LIBOR	Annual	0%

Issue Date	Settlement Date	Issue Type	Security Rate Range	Weighted Average Rate	OAA
03/01/2026	03/12/2026	H	0.00	0.00 to 0.00	\$4,290,458.00

Figure 23: Certify Button

3. Once the **Certify** button is selected, then review the pop-up information and enter **RSA SecureID** and **Passcode**.

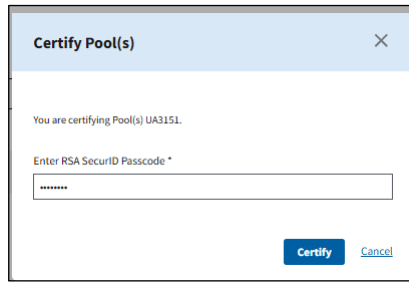


Figure 24: Certify Pop-Up

- After successful certification, a message confirming the success pool certification will appear on your screen.

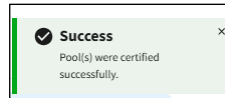


Figure 25: Success Certify Message

- Certification action can be performed by selecting the **Certify** button from the pool's ellipses menu.



Figure 26: Certify Button Ellipses

- Users can select multiple posted pools and then click the **Certify** button at the top to certify them all at once.

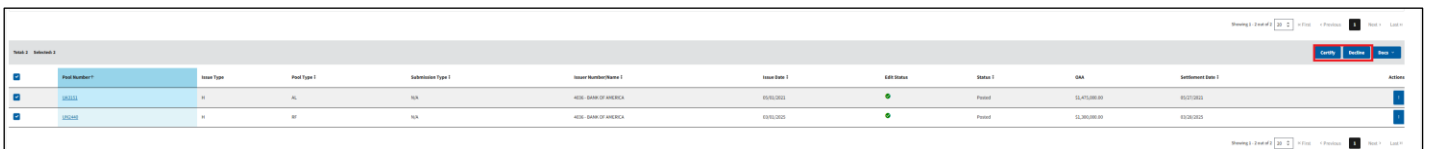


Figure 27: Bulk Certification

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2.4.2 Final Certification Decline

- Select FC tab and find a pool with Posted status, select it, and review the Pool and Loan data.

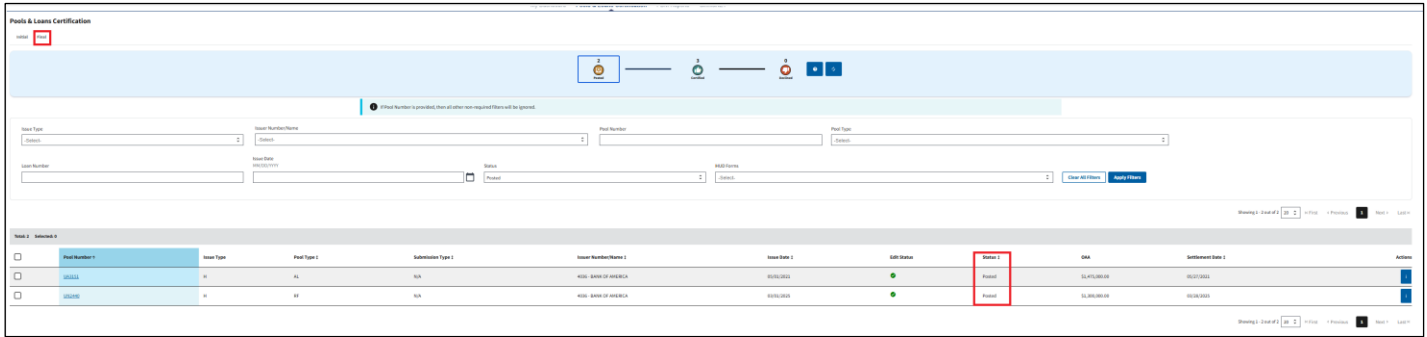


Figure 28: Pool in Posted Status (FC)

2. Select **Decline** button on the Pool's details page.

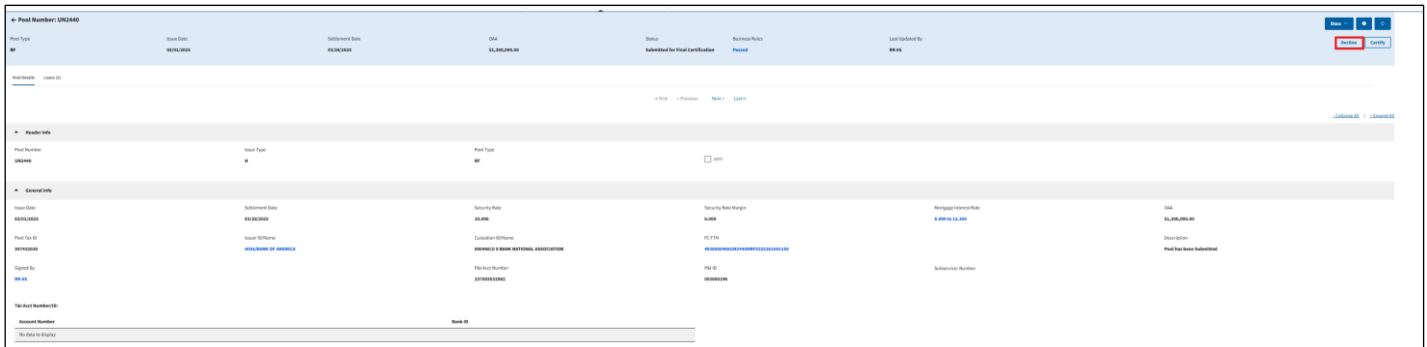


Figure 29: Decline Button

3. Once **Decline** button is selected, then review the pop-up information and enter **RSA SecureID and Passcode + Reason**. Select the **Decline** button from the **Decline Pool(s)** pop-up.

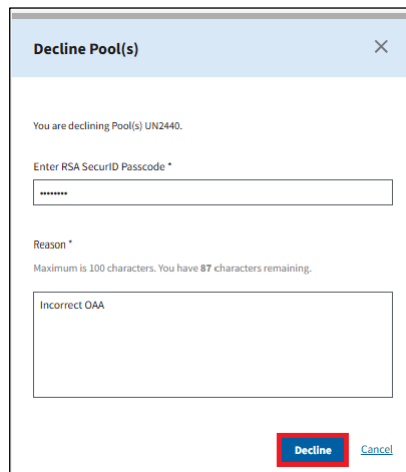


Figure 30: Decline Pop-Up

4. After a successful decline, confirmation messages will appear on the screen.

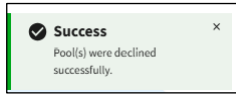


Figure 31: Success Decline Message

- The Decline action can be performed by selecting the **Decline** button from the pool's ellipses menu.

Pool Number	Issue Type	Pool Type	Submission Type	Issuer Number/Name	Issue Date	Edit Status	Status	OMA	Settlement Date	Actions
UA3850	H	RF	NA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$1,200,000.00	03/01/2026	Certify Decline Docs

Figure 32: Decline Button Ellipses

- Multiple posted pools can be selected, and users can select Certify button from the top to perform bulk **Decline**.

Pool Number	Issue Type	Pool Type	Issuer Number/Name	Issue Date	Edit Status	Status	OMA	Settlement Date	Actions	
<input checked="" type="checkbox"/>	UA3850	H	RA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$4,250,458.00	03/12/2026	1
<input checked="" type="checkbox"/>	UA3851	H	RF	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$1,700,000.00	03/12/2026	1
<input checked="" type="checkbox"/>	UA3852	H	SA	4036 - BANK OF AMERICA	03/01/2026	●	Posted	\$5,500,000.00	03/12/2026	1

Figure 33: Bulk Decline

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2.5 E-Notification for Document Custodian

Document Custodians will receive notifications via e-Notifications when HMBS Pools are submitted for either Initial or Final Certification. To access e-Notifications, Document Custodians need to follow steps as below:

- Once you log in to **MyGinnieMae** as a Document Custodian, go to the **Tools** menu and select **E-Notification** link under **Applications**.

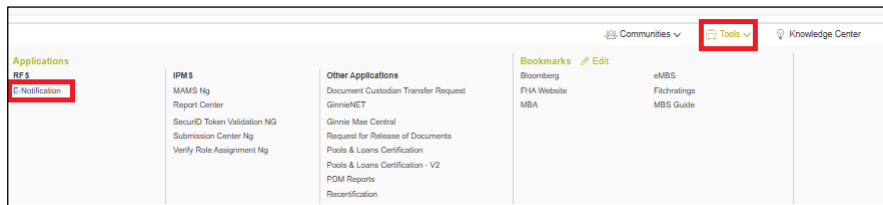


Figure 34: E-Notification Link

2. Once **E-Notification** link is selected, user is navigated to e-Notification page.

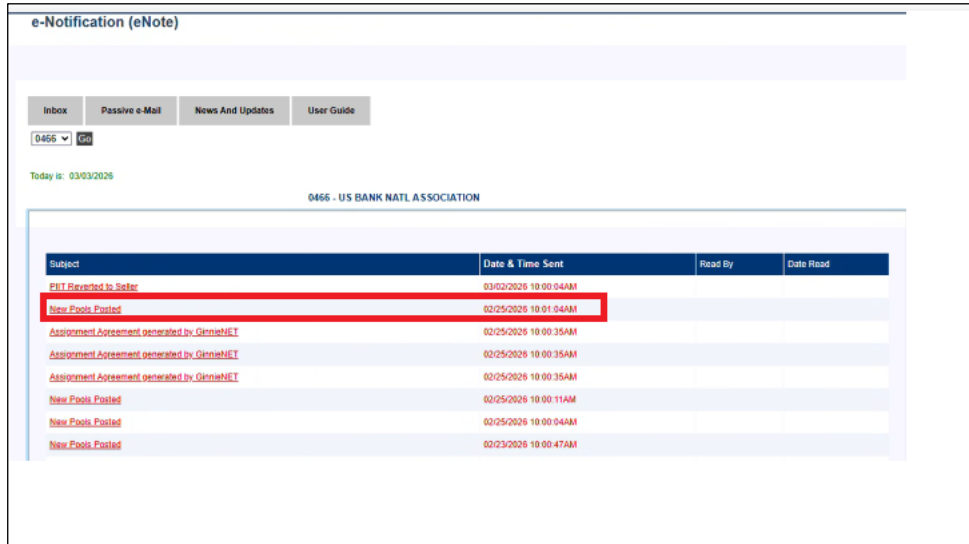


Figure 35: E-Notification Messages

3. Select **New Pool Posted** link to see e-Notification letter for posted pool.

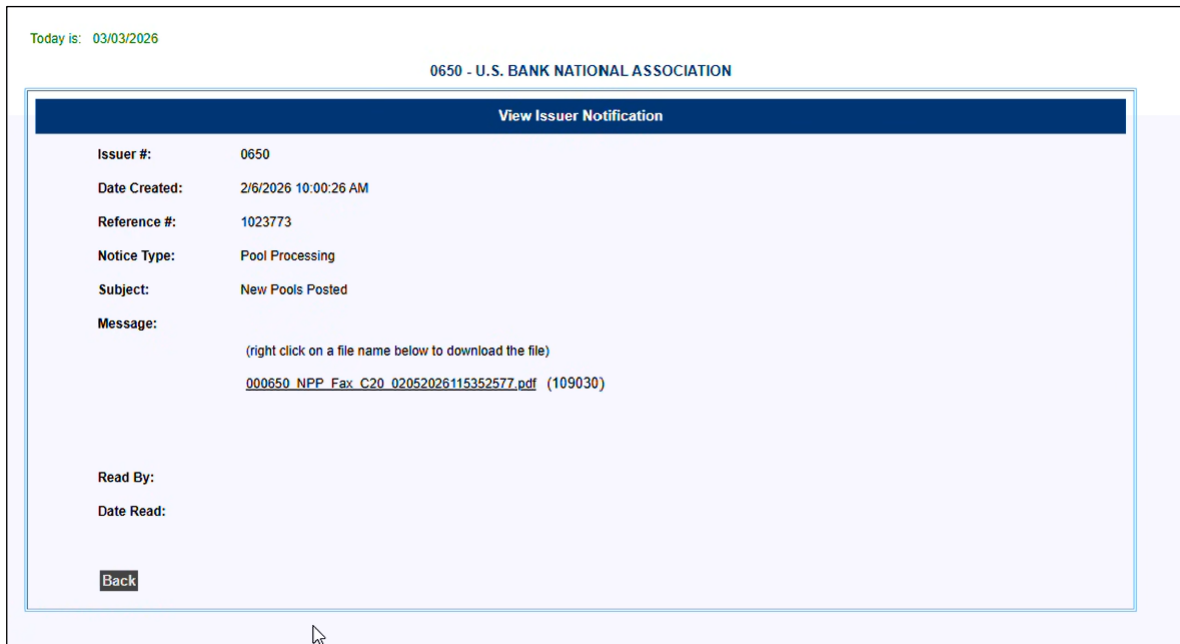


Figure 36: E-Notification Letter

4. Right click on the PDF link and select **Save Link as...**

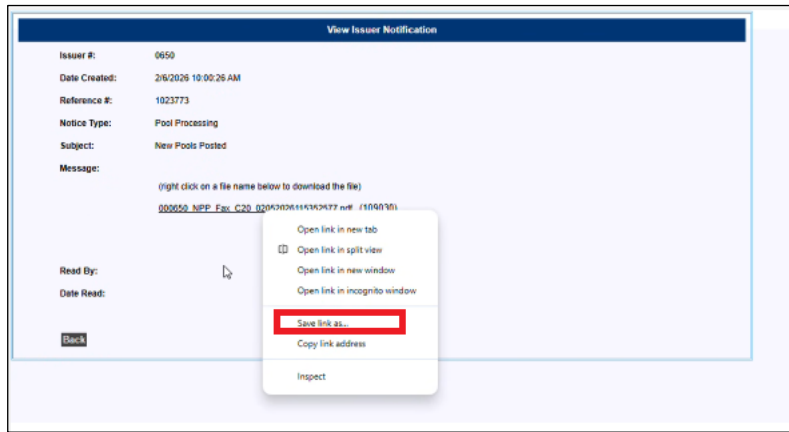


Figure 37: Saving E-Notification Letter

5. Save the PDF file in downloads.

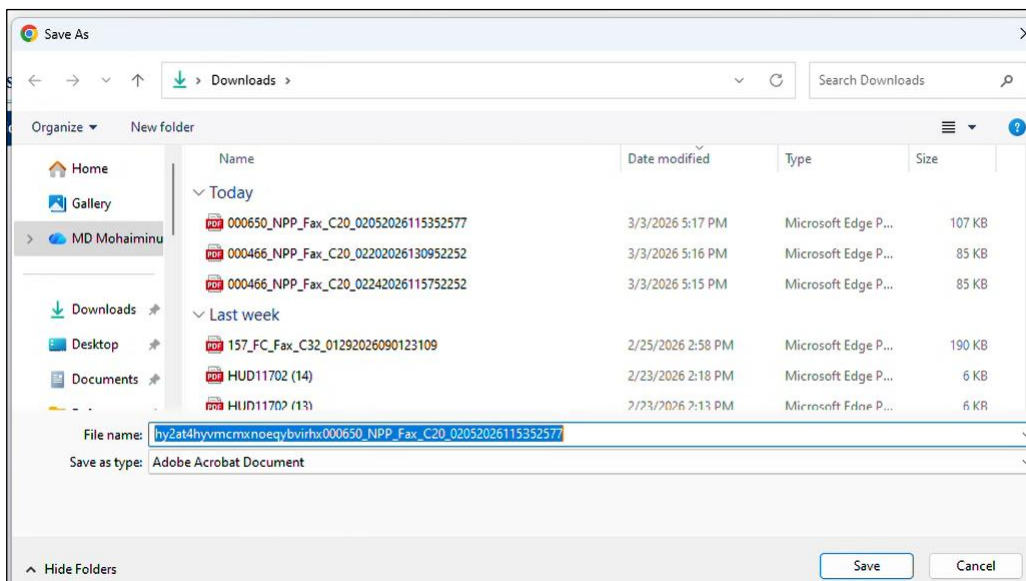


Figure 38: Saving E-Notification in PDF

- Open the saved e-Notification.pdf file to see posted pool's details.

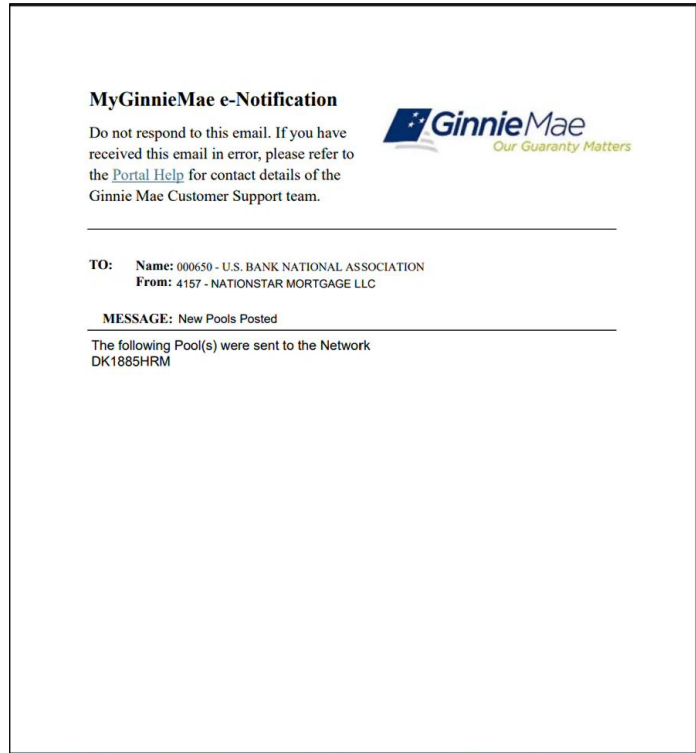


Figure 39: E-Notification Detail

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2.6 Exporting Pool and Loan Data

2.6.1 Exporting Pool Data

Use export functionality to export data from a Flat file.

- Select the **Pools and Loans Certification** tab.
- Select a pool and click on the pool's **ellipses** from the pool summary page.

Pool Number	Loan Type	Pool Type	Loan Number	Loan Date	LAR Status	Status	Date
000001	RM	RM	0001-0000-000000000000	01/01/2010	●	Certified	01/01/2010

Figure 40: Pool's Ellipses

- Once, ellipses is selected, under **Doc** button, select **Export Pool(s)**.

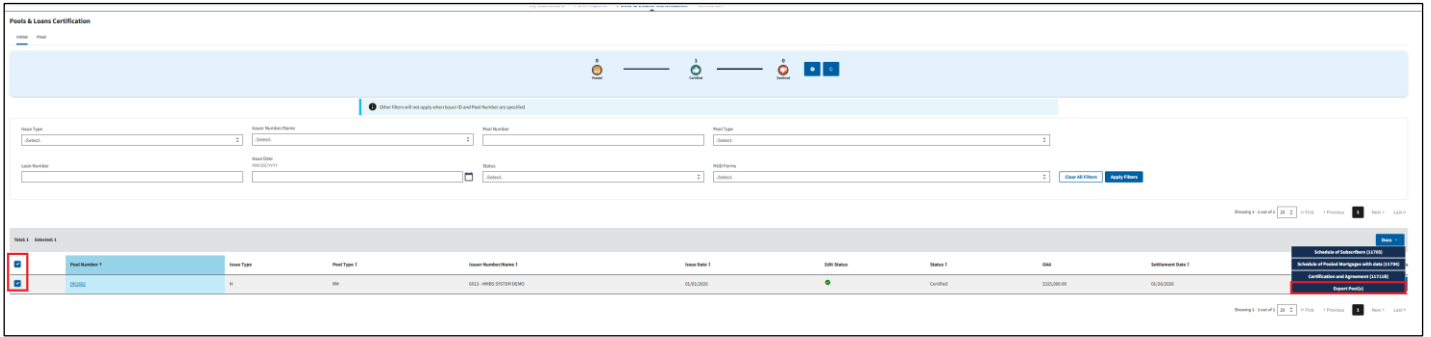


Figure 41: Export Pool(s)

- The .txt file will be saved in your downloads folder.

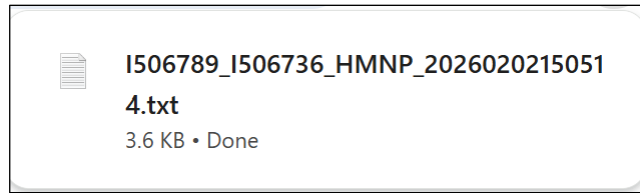


Figure 42: .txt File

- Select Doc button can also be accessed from Pool's detail page. Access a pool's detail page and click **Doc** button to see **Export Pool(s)** option.

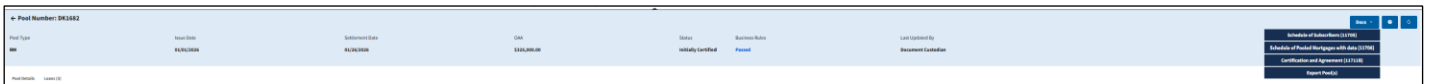


Figure 43: Export Pool(s)

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2.7 Generating HUD forms

To access this, Generating HUD forms, step through the following procedural flow:

- Select the **Pools & Loans Certification** tab.
- Select one of the reports from the **HUD Forms** drop down menu.
 - Schedule of Subscribers (11705).
 - Schedule of Pooled Mortgages (11706).
 - Schedule of Pooled Mortgages (11706-FC).
 - Certification and Agreement (11711B).

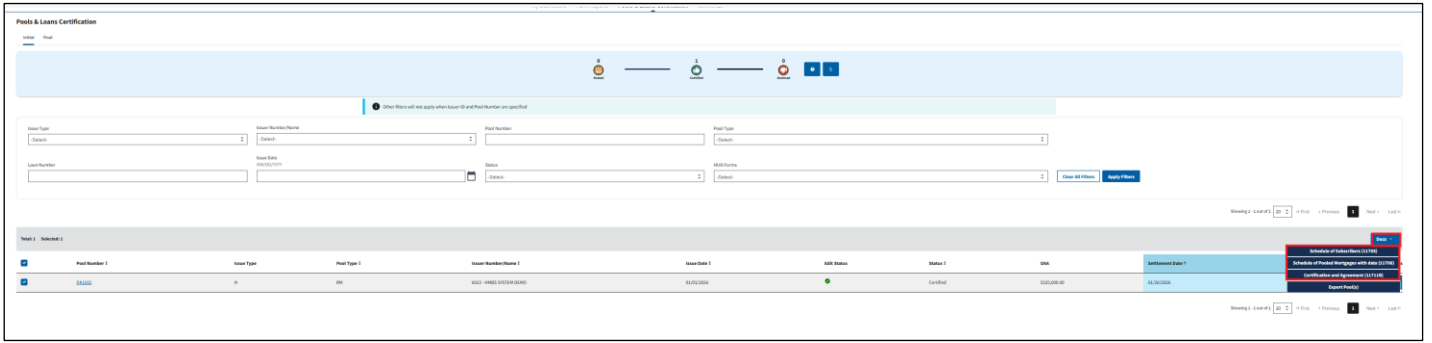


Figure 44: Generating HUD Forms

3. Select desired HUD form for download. Once a HUD form is selected and download is successful, user will be notified via a portal notification

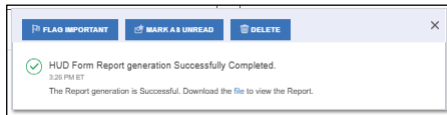


Figure 45: HUD Form Download Notification

4. Select File hyperlink to download the HUD form.

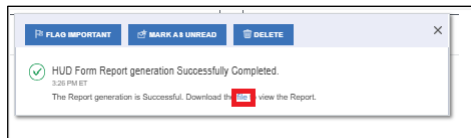


Figure 46: HUD Form Download Notification

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5. The HUD form will be downloaded into the Downloads folder.

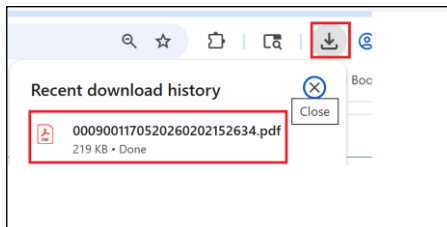


Figure 47: HUD Form Downloaded Folder

NOTE: HUD forms are available only in PDF format. Schedule of Pooled Mortgages (11706-FC) is only applicable for pools in Final Certification. Users must select **Final** tab to see pool in Final Certification.

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3 TROUBLESHOOTING AND SYSTEM ERRORS

3.1 Contingency Plan

“ADF_Faces-60101” error occurs intermittently.

What can be the cause of the error?

The following scenarios can result in error:

- The user clicks the **Back** button in the browser. An attempt to re-post the request with saved view state token. Token cannot be found in server for one of expiry reasons.
- The user keeps the same application open in several tabs for a long time. Session ends. User tries to use application further, restores session in one of tabs. Error is raised when trying to use application in other tabs.
- The user restarts the computer. The browser automatically starts up and tries to open the application (which was opened before it restarted). It failed due to changed session and unmatched token.
- The server restarts. User tries to continue working with previously opened application. Tokens purged; error is logged.
- After an extended period, users try to open the application from browser history. The saved client token is no longer available.

Recommendations for users to avoid this error:

- Avoid using the browser "Back" button while there is limited client state token size, thus limited hits on "Back".
- Avoid using the browser history.
- Always try to start the ADF/JSF application in a new browser window, by starting it from root context (i.e., [//myhost.com/myapp](http://myhost.com/myapp)). There should not be any parameters after ".../myapp".
- Try to use the application in a single browser window/tab.
- If after computer restart application is opened implicitly in the browser, close it and open again as described in point #3.
- If the server was restarted for some reason, open the application again like in point #3.

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4 RESOURCES

The Resources section provides information and resources to help navigate the HMBS application.

4.1 Training Resources

For additional help, training sessions and materials can be found on the [Issuer Training Page](#) of the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx.

4.2 QRCs

A Quick Reference Card or QRC is an abbreviated one to two-page reference document with step-by-step instructions on how to complete a specific action. A list of QRCs for the content provided in this User Manual is available in the [Appendix](#). QRCs are posted to the Ginnie Mae website at: https://www.ginniemae.gov/issuers/issuer_training/pages/qrcs.aspx.

4.3 Help Desk Contact Information

To contact Ginnie Mae Customer Support call 1-833-GNMA HELP (1-833-466-2435) or email at askGinnieMae@hud.gov.

4.4 MyGinnieMae Portal Dictionary

The MyGinnieMae Portal Dictionary is a reference resource for all portal users. The dictionary contains definitions for terms that provide clarification around portal pages, applications, processes, and general functionality pertaining to the MyGinnieMae portal. Refer to the [MyGinnieMae Portal Dictionary](#).

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5.1 QRCs

User Manual	QRC#	QRC Name	Description
Document Custodian MyGinnieMae	2.4 Accessing Pools and Loans Certifications	Document Custodian HMBS Access in MGM	This Quick Reference Card provides an overview of the steps and instructions for a Document Custodian accessing Pools and Loans Certification.
Document Custodian MyGinnieMae	2.7 Generating HUD Forms	Document Custodian Viewing & Generating HUD Forms	This Quick Reference Card provides an overview of the steps and instructions for viewing and generating HUD forms for a Document Custodian.
Document Custodian MyGinnieMae	1.4 Accessing Pool & Loan Certifications	Document Custodian Viewing Pools & Loans	This Quick Reference Card provides an overview of the steps and instructions for viewing Pools and Loans for a Document Custodian.
Document Custodian MyGinnieMae	2.1.1-2 IC/FC Pool Search	Document Custodian Pool Search	This Quick Reference Card provides an overview of the steps and instructions for searching for Pools.
Document Custodian MyGinnieMae	2.1.1-2 IC/FC Pool Search	Document Custodian Loan Search	This Quick Reference Card provides an overview of the steps and instructions for searching for Loans.
Document Custodian MyGinnieMae	2.3.1 Initial Certification Approve	Document Custodian Initial Certification Processing	This Quick Reference Card provides an overview of the steps and instructions for a Document Custodian certifying Pool Certification in Initial Certification.
Document Custodian MyGinnieMae	2.4.1 Final Certification Approve	Document Custodian Final Certification Processing	This Quick Reference Card provides an overview of the steps and instructions for a Document Custodian certifying Pool Certification in Final Certification.
Document Custodian MyGinnieMae	3.3.2/3.3.4 Initial/Final Certification Decline	Document Custodian Initial & Final Cert Decline Process	This Quick Reference Card provides an overview of the steps and instructions for a Document Custodian declining Pool Certification in Initial/Final.

Table 2: QRCs

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5.2 HUD Forms

Form	Sample																																																									
HMBS HUD- 11705	<div style="text-align: center;"> MyGinnieMae Form 11705 Schedule of Subscribers and Ginnie Mae Guaranty Agreement HMBS Electronic Pool Submission Version 7.1 </div> <p style="text-align: right;">Date : 03/03/2026 Time : 1:45:4</p> <p>Pool Number : DK1682 Pool Amount : \$325,000.00</p> <p>Issuer Number : 6013 Issuer Name : HMBS SYSTEM DEMO Specified Date for Ginnie Mae Pool Delivery : 01/26/2026</p> <p>File Transmission Number : 6013-000900-DK1682-H-RM-011226-164426-1 Delivery Instructions : Federal Reserve Bank of New York</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Issue Date</th> <th>Security Rate (WAC)</th> <th>Security Margin</th> <th>Issue Type</th> <th>Pool Type</th> <th>Pool Tax ID</th> <th>Guaranty Fee</th> <th>Index</th> <th>Cap Structure</th> </tr> </thead> <tbody> <tr> <td>01/01/2026</td> <td>8.308</td> <td>0.000</td> <td>H</td> <td>RM</td> <td>129801209</td> <td>0.06</td> <td>CMT</td> <td>5</td> </tr> </tbody> </table> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 60%;">Name of Subscriber/FED Clearing Bank /NCMMBS</td> <td style="width: 20%;">ABA Number 156898888</td> <td style="width: 20%; text-align: right;">Total Subscribed \$325,000.00</td> </tr> </table> <p style="text-align: right; margin-top: 10px;">Total : \$325,000.00</p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 30%;">Principal and Interest(P&I) Custodial Account Number</td> <td style="width: 20%;">P&I Bank ID Number</td> <td style="width: 20%;">Escrow Custodial (T & I) Account Number</td> <td style="width: 20%;">Escrow Bank ID Number</td> <td style="width: 10%;">Document Custodian ID Number</td> <td style="width: 10%;">Subcontract Servicer's Gin Issuer Number (if applic</td> </tr> <tr> <td>1234123490</td> <td>021000021</td> <td>1234123489</td> <td>021000021</td> <td>000900</td> <td></td> </tr> </table> <p>Purpose: This form authorizes the issuance of securities backed by Home Equity Conversion Mortgages under the Ginnie Mae II program and establishes the contract between the issuer and Ginnie Mae.</p> <p>Authorization: Ginnie Mae is instructed to prepare and deliver the securities to be issued by the undersigned against the Ginnie Mae Pool number specified below in conformity with the information provided in this form, which consists of () pages.</p> <p>Ginnie Mae Guaranty Agreement for Securities Backed by Participations Related to Home Equity Conversion Mortgages: The Issuer, by executing this form, and Ginnie Mae, by approving the proposed issue, and for other good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, agree as follows: (1) the Issuer and Ginnie Mae contract for the issuance and guaranty of securities backed by the mortgages and the related participations listed on the accompanying Schedule of Mortgages and Pooled Participations, which form is incorporated herein by reference, and the Issuer hereby certifies to the accuracy of the information contained therein; (2) the Issuer and Ginnie Mae incorporate by reference, and the Issuer agrees to comply with, all of the terms and conditions of the Ginnie Mae Mortgage-Backed Securities Guide in effect as of the issue date specified above (Ginnie Mae Handbook 5500.3, the "Guide"), and the Issuer acknowledges that it has received the complete text of the Guide and agrees that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of such Guide; (3) the Issuer and Ginnie Mae incorporate by reference all of the terms and conditions of the Guaranty Agreement included in the Guide for the pool type described above as of the issue date specified above and agree, further, that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of the Guaranty Agreement that is included in the Guide for that pool type as of the issue date specified above (which shall prevail over any inconsistent terms of the applicable Guide), and that the terms of any and all previously effect Guaranty Agreements and Contractual Agreements shall be null and void and of no further effect in defining the rights and obligations of the Issuer and Ginnie Mae with respect to any pool that is currently the responsibility of the Issuer; (4) the effective date of this form and Guaranty Agreement shall be the issue date specified above; and (5) pursuant to the Guide, the Issuer transfers, assigns, sets over and otherwise conveys to Ginnie Mae all of the Issuer's right, title, and interest in and to the mortgages and the related participations identified and described in the attached Schedule of Mortgages and Pooled Participations. Such transfer shall be effective as of the date and time of delivery of the securities by Ginnie Mae or the CPTA, but shall include: (a) for each mortgage related to a Participation, all unscheduled payments received after the date on which the original principal balance of the pool was determined for purposes of this Schedule, and (b) for each mortgage related to a Participation, (i) all advances made before, on, or after the issue date specified above for principal payments to or on behalf of the mortgagor, and (ii) all servicing fees, mortgage insurance premiums, and interest accruals before, on, or after the issue date specified above.</p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 35%;">Authorized Signature :</td> <td style="width: 30%;">Name : Anita Pathak</td> <td style="width: 20%;">Title : HMBS AS</td> <td style="width: 15%;">Date : 01/12/26</td> </tr> </table> <p>Approved for Issue : Ginnie Mae Authorized Signature :</p> <p style="text-align: right;">Date :</p> <p style="text-align: center;">Page : 1</p>	Issue Date	Security Rate (WAC)	Security Margin	Issue Type	Pool Type	Pool Tax ID	Guaranty Fee	Index	Cap Structure	01/01/2026	8.308	0.000	H	RM	129801209	0.06	CMT	5	Name of Subscriber/FED Clearing Bank /NCMMBS	ABA Number 156898888	Total Subscribed \$325,000.00	Principal and Interest(P&I) Custodial Account Number	P&I Bank ID Number	Escrow Custodial (T & I) Account Number	Escrow Bank ID Number	Document Custodian ID Number	Subcontract Servicer's Gin Issuer Number (if applic	1234123490	021000021	1234123489	021000021	000900		Authorized Signature :	Name : Anita Pathak	Title : HMBS AS	Date : 01/12/26																				
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Authorized Signature :	Name : Anita Pathak	Title : HMBS AS	Date : 01/12/26																																																							
HMBS HUD- 11706 (H)	<div style="text-align: center;"> SCHEDULE OF POOLED MORTGAGES FORM 11706 H HMBS ELECTRONIC POOL SUBMISSION RECAP </div> <p style="text-align: right;">DATE: 03/03/2026 TIME: 1:46:51 PM Version 7.1</p> <p>FILE TRANSMISSION NUMBER: 6013-000900-DK1682-H-RM-011226-164426-1 FILE CERTIFICATION NUMBER: 6013-000900-DK1682-H-RM-012926-161329-1</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>INTEREST RATE FOR MORTGAGES</th> <th>WEIGHTED AVERAGE</th> <th>POOL / LOAN PKG. NUMBER</th> <th>SECURITY ISSUE DATE</th> <th>ISSUE TYPE</th> <th>POOL TYPE</th> </tr> </thead> <tbody> <tr> <td>HIGHEST 10.000</td> <td>LOWEST 9.500</td> <td>8.308</td> <td>DK1682</td> <td>January 01, 2026</td> <td>H RM</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2">INDEX TYPE</th> <th rowspan="2">TYPE OF ARM NOTE</th> <th colspan="2">CAP STRUCTURE</th> </tr> <tr> <th>INITIAL (+/-) INTEREST RATE CAP</th> <th>LIFETIME (+/-) INTEREST RATE CAP</th> </tr> </thead> <tbody> <tr> <td>CMT</td> <td>Monthly</td> <td>N.A.</td> <td>5%</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>ISSUER ID</th> <th>NAME</th> </tr> </thead> <tbody> <tr> <td>6013</td> <td>HMBS SYSTEM DEMO</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3">DISTRIBUTION OF ALL LOANS IN POOL</th> </tr> <tr> <th>NUMBER</th> <th>AMOUNT</th> <th></th> </tr> </thead> <tbody> <tr> <td>FHA</td> <td>3</td> <td>\$325,000.00</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: right;">TOTAL AMOUNT UNPAID BALANCES \$325,000.00</td> </tr> <tr> <td>TOTAL</td> <td>3</td> <td>\$325,000.00</td> </tr> </tbody> </table> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 12.5%;">Escrow Custodial (T&I) Account #</td> <td style="width: 12.5%;">T&I Bank ID Number</td> <td style="width: 12.5%;">Escrow Custodial (T&I) Account #</td> <td style="width: 12.5%;">T&I Bank ID Number</td> <td style="width: 12.5%;">Escrow Custodial (T&I) Account #</td> <td style="width: 12.5%;">T&I Bank ID Number</td> <td style="width: 12.5%;">Escrow Custodial (T&I) Account #</td> <td style="width: 12.5%;">T&I Bank ID Number</td> </tr> <tr> <td>1234123489</td> <td>021000021</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	INTEREST RATE FOR MORTGAGES	WEIGHTED AVERAGE	POOL / LOAN PKG. NUMBER	SECURITY ISSUE DATE	ISSUE TYPE	POOL TYPE	HIGHEST 10.000	LOWEST 9.500	8.308	DK1682	January 01, 2026	H RM	INDEX TYPE	TYPE OF ARM NOTE	CAP STRUCTURE		INITIAL (+/-) INTEREST RATE CAP	LIFETIME (+/-) INTEREST RATE CAP	CMT	Monthly	N.A.	5%	ISSUER ID	NAME	6013	HMBS SYSTEM DEMO	DISTRIBUTION OF ALL LOANS IN POOL			NUMBER	AMOUNT		FHA	3	\$325,000.00			TOTAL AMOUNT UNPAID BALANCES \$325,000.00	TOTAL	3	\$325,000.00	Escrow Custodial (T&I) Account #	T&I Bank ID Number	Escrow Custodial (T&I) Account #	T&I Bank ID Number	Escrow Custodial (T&I) Account #	T&I Bank ID Number	Escrow Custodial (T&I) Account #	T&I Bank ID Number	1234123489	021000021						
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SCHEDULE OF POOLED MORTGAGES FORM 11706H
 HIMS ELECTRONIC POOL SUBMISSION
 LOAN DETAIL

DATE: 03/03/2026
 TIME: 1:46:51 PM
 Version 7.1
 2024

FILE TRANSMISSION NUMBER: 6013-00090-DK1682-H-RM-01226-164426-1										Pool Number: DK1682HRM	
FILE CERTIFICATION NUMBER: 6013-00090-DK1682-H-RM-01226-161229-1											
Issuer's Loan # / Case Number	PL # / LTV Ratio / Serv. Fee Code	Name of Mortgagor / Property Site Address	Sex / Birth / Joint or Single	Orig. Int. Rate / Current Int. Rate / Participation Interest Rate	Origination Date / Adjustment Date / Mort. Margin	Payment Option / Property Type / Loan Type Code	Maximum Claim Amount / Principal Limit / Principal Limit Factor	PB Securitized / PB Not Securitized / PB Previously Securitized			
Loan Origination Company / Property Valuation Amount	HECM Saver Flag / Purpose Code	Orig. Draw Amount / Monthly Scheduled Pay Amount	Orig. Term of Payments / Remaining Term of Lifetime	Expected Avg. Mort. Rate / Rate / Floor Rate	Orig. Fund. Date / Valuation Effect. Date	Orig. LOC Remaining / Remaining LOC Amount	Servicing Fee Set Aside Amount / Property Charges Set Aside Amount	Property Repair Set Aside Amount / Credit Line Set Aside Amt			
Co-borrower #1		Co-borrower #2		Co-borrower #3		Co-borrower #4					
Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth
Maximum Interest Rate	Non-Borrowing Spouse / Mandatory Property Charges Set Aside Flag	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	
Abbreviations: PL#-Participation Loan Number PB-Principal Balance											
226813058 129800000000004 0054643498276	001 11.00 Fixed Monthly	Anthony Walmsley 2 Hanson Place Brooklyn NY 11217	M 01/01/1982 Single	8.500 10.000 8.500	01/01/2018 02/01/2026	Modified Term Condominium FHA Single Family	\$200,000.00 \$100,000.00 500	\$100,000.00 \$100.00 \$200.00			
Long Island Company	Saver	\$0.00	10	8.500	01/01/2018		\$0.00	\$0.00			
\$25,000.00	Traditional	\$0.00	20	3.500	01/01/2018		\$0.00	\$100,000.00	\$0.00		
12.000	No										
226613057 129800000000005 00521584770254	001 11.00 Spread	Jeff Bradley 2 Hanson Place Brooklyn NY 11217	M 01/01/1990 Single	8.500 9.500 8.500	01/01/2013 02/01/2026	Term Single Family FHA Single Family	\$250,000.00 \$125,000.00 500	\$125,000.00 \$200.00 \$100.00			
Company E	Saver	\$0.00	10	8.500	01/01/2018		\$0.00	\$0.00			
\$1,000,000.00	Traditional	\$0.00	10	3.500	01/01/2018		\$0.00	\$0.00	\$0.00		
12.000	No										
226613058 129800000000006 000516505885560	001 12.00 Fixed Monthly	James Brown 2 Hanson Place Brooklyn NY 11217	M 01/01/1950 Single	8.500 9.500 8.500	01/01/2018 02/01/2026	Modified Tenure Single Family FHA Single Family	\$200,000.00 \$100,000.00 500	\$100,000.00 \$664.00 \$999.00			
Company happy	Refinance	\$0.00	0	8.500	01/01/2018		\$0.00	\$10.00	\$0.00		
\$10.00	Refinance	\$0.00	0	3.000	01/01/2018		\$0.00	\$0.00	\$0.00		
12.000	No										

Schedule of Pooled Mortgages Ginnie Mae Pool/Loan Package Number: DK1682HRM

Instructions for Custodian
 The custodian will review each mortgage or loan file in accordance with the applicable sections of the Ginnie Mae MBS Guide. You determine that all required documents have been properly executed and reviewed and that each document refers to the mortgage identified on the face of this form.
 Purpose: To provide a means of identifying and controlling the mortgages that constitute the designated MBS pool or loan package. Also provides a certification from the document custodian that certain required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.
 Upon completion of this certification, an authorized official of the custodian will sign the original and the required copies of this form in the space provided and forward the original to Ginnie Mae's post processing agent (either directly or through the issuer) and provide a signed copy to the issuer. Pursuant to the following, certification may be completed in two stages, "Initial" and "Final".

<p>Custodian's Certification (Initial Certification) <input checked="" type="checkbox"/></p> <p>The documents referenced in the applicable sections indicated below, pertaining to the mortgages listed on the face of this form, have been received and have been determined to satisfy the requirements of the Ginnie Mae MBS Guide, Rev. 1.</p> <p>For AL, ML, RA, RM, SA, and RP pools: Section 13-4(a) of the Ginnie Mae MBS Guide, Rev. 1.</p> <p>Custodian Name and Address (Including Zip Code/Postcode) TEST BAYM DOCUMENT CUSTODIAN, I 1800 Laurel Avenue, Buffalo, NY, 14203</p> <p>Authorized Signature _____ Name (Please Type) Document Custodian</p> <p>Title (Please Type) DC Date of Initial Certification 01/29/26</p>	<p>Custodian's Certification (Final Certification)</p> <p>The documents referenced in the applicable sections indicated below, pertaining to the mortgages listed on the face of this form, have been received and have been determined to satisfy the requirements of the Ginnie Mae MBS Guide, Rev. 1.</p> <p>For AL, ML, RA, RM, SA, and RP pools: Section 13-4(b) of the Ginnie Mae MBS Guide, Rev. 1.</p> <p>Custodian Name and Address (Including Zip Code/Postcode) _____ Custodian No. _____</p> <p>Authorized Signature _____ Name (Please Type) _____</p> <p>Title (Please Type) _____ Date of Final Certification _____</p>
--	--

Recertification Using an Updated List of Loans for the Referenced Pool

Pool Issuer: (Name of Seller) _____ Issuer ID No. _____ Current Issuer: (Name of Buyer) _____ Issuer ID No. _____

*Recertification of pooled loans requires the pool or loan package issuer and the custodian of mortgages reported by the issuer.
 The issuer certifies that the remaining loan balances conform to the balances reported on the Reporting and Feedback System Monthly Issuer Report of Pool and Loan data.
 The Document Custodian certifies in the following: (1) It has received the related documents for the loans listed on the attached; (2) It has verified that the loans on the attached were included on the original Schedule of Pooled Mortgages, if available. If not available, the Document Custodian must obtain from the issuer a written explanation why the original Schedule is missing. The Document Custodian must maintain a copy of the original Schedule or the written explanation for the missing Schedule in the Pool Master File with the recertification.
 The Document Custodian will not be required to maintain or reconcile the form HUD-1758 for loans liquidated prior to and not reported as active loans.

<p>Authorized Signature of Current Issuer _____</p> <p>Name (Please Type) _____</p> <p>Title (Please Type) _____</p> <p>Date _____</p>	<p>Custodian Name and Address (Including Zip Code/Postcode) _____</p> <p>Custodian No. _____</p> <p>Authorized Signature of Current Custodian _____</p> <p>Name (Please Type) _____</p> <p>Title (Please Type) _____</p> <p>Date _____</p>
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Previous editions are obsolete. Page 3 of 3 ref: Ginnie Mae Handbook 2023, Rev. 1, form HUD-1758H

HMBS
HUD-
11706
(FC)

SCHEDULE OF POOLED MORTGAGES FORM 11706 H
HMBS ELECTRONIC POOL SUBMISSION
RECAP

DATE: 03/03/2026
TIME: 1:55:16 PM
Version 7.1

FC FILE TRANSMISSION NUMBER: 6730-000466-DK1159-H-RM-110625-014130-3
FC FILE CERTIFICATION NUMBER: 6730-000466-DK1159-H-RM-110625-014904-5

INTEREST RATE FOR MORTGAGES		WEIGHTED AVERAGE	POOL / LOAN PKG. NUMBER	SECURITY ISSUE DATE	ISSUE TYPE	POOL TYPE
HIGHEST	LOWEST					
10.000	9.500	8.400	DK1159	November 01, 2025	H	RM

INDEX TYPE	TYPE OF ARM NOTE	CAP STRUCTURE	
		INITIAL (+/-) INTEREST RATE CAP	LIFETIME (+/-) INTEREST RATE CAP
CMT	Monthly	N.A.	5%

ISSUER ID	NAME
6730	TEST HMBS 6730

DISTRIBUTION OF ALL LOANS IN POOL		
	NUMBER	AMOUNT
FHA	3	\$250,000.00
		TOTAL AMOUNT UNPAID BALANCES \$250,000.00
TOTAL	3	\$250,000.00

SCHEDULE OF POOLED MORTGAGES FORM 11706H DATE: 03/03/2026
 HMBS ELECTRONIC POOL SUBMISSION TIME: 1:55:16 PM
 LOAN DETAIL Page 2 of 7.1

FC FILE TRANSMISSION NUMBER: 6730-000466-DK1159-H-RM-110625-014130-3		Pool Number: DK1159-HRM							
FC FILE CERTIFICATION NUMBER: 6730-000466-DK1159-H-RM-110625-014604-5									
Loan Key / Loan # / Case Number	PL # / LTV Ratio / Serv. Fee Code	Name of Mortgagor / Property Site Address	Sex / Date of Birth / Joint or Single	Orig. Int. Rate / Current Int. Rate / Participation Interest Rate	Origination Date / Adjustment Date / Mort. Margin	Payment Option / Property Type / Loan Type Code	Maximum Claim Amount / Principal Limit / Principal Limit Factor	PB Securitized / PB Not Securitized / PB Previously Securitized	
Loan Origination Company / Property Valuation Amount	HECM Saver Flag / Purpose Code	Orig. Draw Amount / Monthly Scheduled Pay Amount	Orig. Term of Payments / Remaining Term of Payments	Expected Avg. Mort. Int. Rate / Lifetime Floor Rate	Orig. Fund. Date / Valuation Effect Date	Orig. LOC Amount / Remaining LOC Amount	Servicing Fee Set Aside Amount / Property Charges Set Aside Amount	Property Repair Set Aside Amount / Credit Line Set Aside Amt	
Co-borrower #1		Co-borrower #2		Co-borrower #3		Co-borrower #4			
Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	
Maximum Interest Rate	Non-Borrowing Spouse / Mandatory Property Charges Set Aside Flag	Non-Borrowing Spouse #1		Non-Borrowing Spouse #2		Non-Borrowing Spouse #3			
	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth	Full Name	Sex	Date of Birth
Abbreviations: PL#-Participation Loan Number PB-Principal Balance									
22588002 10224488573777 004827522795543	001 11.00 Fixed Monthly	Anthony Weiner 2 Hanson Place Brooklyn NY 11217	M 01/01/1952 Single	8.500 10.000 8.300	01/01/2018 12/01/2025	Modified Term Condominium 1 FHA Single Family	\$200,000.00 \$100,000.00 500	\$100,000.00 \$0.00 \$50,000.00	
Long Island Company	Saver \$25,000.00	\$0.00 \$0.00	10 20	8.500 3.500	01/01/2018 01/01/2018	\$0.00 \$0.00	\$0.00 \$100,000.00	\$0.00 \$0.00	
12.000	No								
22588003 651891742362777 000318632655557	001 12.00 Fixed Monthly	James Brown 2 Hanson Place Brooklyn NY 11217	M 01/01/1950 Single	8.500 3.500 8.300	01/01/2018 12/01/2025	Modified Tenure Single Family 1 FHA Single Family	\$200,000.00 \$100,000.00 500	\$100,000.00 \$0.00 \$50,000.00	
Company happy	Standard \$10.00	\$0.00 \$0.00	0 0	8.500 3.500	01/01/2018 01/01/2018	\$0.00 \$0.00	\$10.00 \$0.00	\$50,000.00 \$0.00	
12.000	No								
22588004 769891742788888 003788633058334	001 11.00 Spread	Jeff Bradley 2 Hanson Place Brooklyn NY 11217	M 01/01/1950 Single	8.500 3.500 8.000	01/01/2013 12/01/2025	Term Single Family 2 FHA Single Family	\$100,000.00 \$50,000.00 500	\$50,000.00 \$0.00 \$20,000.00	
Company E	Standard \$1,000,000.00	\$0.00 \$0.00	10 10	8.500 3.500	01/01/2018 01/01/2018	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
12.000	No								

Schedule of Pooled Mortgages	Ginnie Mae Pool/Loan Package Number DK1159HRM
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Instructions for Custodian
 The custodian will review each mortgage or loan file in accordance with the applicable sections of the Ginnie Mae MBS Guide, Rev. 1 to determine that all required documents have been properly executed and received and that such documents relate to the mortgages identified on the front of this form.
Purpose: To provide a means of identifying and controlling the mortgages that collateralize the designated MBS pools or loan packages. Also provides a certification from the document custodian that certain required mortgage documents are being held by the document custodian on behalf of Ginnie Mae.
 Upon completion of each examination, an authorized official of the custodian will sign the original and the required copies of this form in the space provided and forward the original to Ginnie Mae's pool processing agent (either directly or through the issuer) and provide a signed copy to the issuer. Pursuant to the following, certification may be completed in two stages, 'initial' and 'final'.

Custodian's Certification (Initial Certification) <input checked="" type="checkbox"/> The documents referenced in the applicable sections indicated below, pertaining to the mortgages listed on the front of this form, have been received and have been determined to satisfy the requirements of the Ginnie Mae MBS Guide, Rev. 1. For AL, ML, RA, RM, SA, and RF pools: Section 13-4(A) of the Ginnie Mae MBS Guide, Rev. 1.	Custodian's Certification (Final Certification) <input checked="" type="checkbox"/> The documents referenced in the applicable sections indicated below, pertaining to the mortgages listed on the front of this form, have been received and have been determined to satisfy the requirements of the Ginnie Mae MBS Guide, Rev. 1. For AL, ML, RA, RM, SA, and RF pools: Section 13-4(B) of the Ginnie Mae MBS Guide, Rev. 1.
Custodian Name and Address (including Zip Code)(Please Type) US BANK NATL ASSOCIATION 1133 Rankin Street, St Paul, MN, 55116	Custodian No. 000466
Authorized Signature Name (Please Type) Maria Zverinsky	Custodian Name and Address (including Zip Code)(Please Type) US BANK NATL ASSOCIATION 1133 Rankin Street, St Paul, MN, 55116
Title (Please Type) Custodian	Date of Initial Certification 11/03/25
Title (Please Type) Maria Zverinsky	Date of Final Certification 11/06/25

Recertification Using an Updated List of Loans for the Referenced Pool

Prior Issuer: (Name of Seller)	Issuer ID No.	Current Issuer: (Name of Buyer)	Issuer ID No.
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The attached list of pooled loans represents the pool or loan package principal and the total number of mortgages reported by the issuer.
 The issuer certifies that the remaining loan balances conform to the balances reported via the Reporting and Feedback System Monthly Issuer Report of Pool and Loan data.
 The Document Custodian certifies to the following: (1) it has received the related documents for the loans listed on the attached; (2) it has verified that the loans on the attached were included on the original Schedule of Pooled Mortgages, if available. If not available, the Document Custodian must obtain from the Issuer a written explanation why the original Schedule is missing. The Document Custodian must maintain a copy of the original Schedule or the written explanation for the missing Schedule in the Pool Master File with the recertification.
 The Document Custodian will not be required to maintain or reconcile the form HUD-11708 for loans liquidated prior to and not reported as active loans.

Authorized Signature of Current Issuer	Custodian Name and Address (including Zip Code)(Please Type)	Custodian No.	Authorized Signature of Current Custodian
Name (Please Type)			Name of Custodian (Please Type)
Title (Please Type) Custodian			Title of Custodian (Please Type)
Date			Date

Form	Sample						
HMBS HUD- 11711 B	<div style="border: 1px solid black; padding: 10px;"> <p style="text-align: center;">Certification and Agreement</p> <p style="text-align: center;">U.S. Department of Housing and Urban Development Government National Mortgage Association FTN: 6013-020900-DK162-14-REM-011225-164426-1 <small>OMB Approval No. 2550-0033 (Exp. 04/30/2026)</small></p> <p><small>Public reporting for this information collection is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a current, valid OMB control number.</small></p> <p><small>Ginnie Mae is authorized to collect this information pursuant to Section 308(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5000.3, Rev. 1. The purpose of this collection is to provide for certification by the issuer that the releases (Forms HUD 11711A) submitted to the document custodian encompass all mortgages in a pool or loan package. The information collected will not be disclosed outside the Department except as required by law.</small></p> <p>With respect to mortgages (loans) represented by Ginnie Mae Pool number: DK162HRM</p> <p>In the case of Home Equity Conversion Mortgage loans (HECMs), "pooled mortgages" and "mortgages" shall include the mortgages, Participations related to such loans and any amounts related to such mortgages that do not constitute participation interests.</p> <p>The issuer named below certifies: (Check the appropriate box)</p> <p><input checked="" type="checkbox"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (Form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.</p> <p><input type="checkbox"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.</p> <p>The issuer agrees that after the delivery of securities backed by the referenced pool or loan package, it will not encumber any pooled mortgage by pledge or otherwise.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Name: HMBS SYSTEM DEMO</td> <td>Authorized Signature: Anita Pathak, HMBS AS</td> </tr> <tr> <td>Issuer ID Number: 6013</td> <td>Date: 01/12/2026</td> <td>Title: HMBS AS</td> </tr> </table> <p style="font-size: small; text-align: center;">Form HUD-11711B (10/2007) ref. Ginnie Mae Handbook 5000.3, Rev. 1</p> <p style="font-size: x-small;">Previous editions are obsolete</p> </div>	Name: HMBS SYSTEM DEMO		Authorized Signature: Anita Pathak, HMBS AS	Issuer ID Number: 6013	Date: 01/12/2026	Title: HMBS AS
Name: HMBS SYSTEM DEMO		Authorized Signature: Anita Pathak, HMBS AS					
Issuer ID Number: 6013	Date: 01/12/2026	Title: HMBS AS					

Table 3: HUD Forms

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