

Home Equity Conversion Mortgage-Backed Securities (HMBS) Issuer - MyGinnieMae

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1 INTRODUCTION

This manual provides instructions on how to use the Home Equity Conversion Mortgage-backed Securities (HMBS) application in the MyGinnieMae portal. Basic Users and Authorized Signers use the HMBS application in MyGinnieMae to manage the HECM pooling process. The functional roles associated with the application are:

- **HECM-Loan Delivery and Pooling Basic User**
- **HECM-Loan Delivery and Pooling Authorized Signer.**

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

- How to get access to [MyGinnieMae](#)
- Refer to the [MyGinnieMae Getting Started User Manual](#) for System Prerequisites
- [Accessing the Home Equity Conversion Mortgage-backed Securities \(HMBS\) application](#)
- [Importing File to Add a Pool](#)
- [Manually Adding a Pool](#)
- [Importing a New Loan](#)
- [MyGinnieMae Portal Dictionary](#)

1.1 Application Overview

The HMBS application provides a simplified interface for managing tasks. Users can either upload or manually input pool and loan information, and track progress through the **My Pools Dashboard** page. Document Custodians also certify pools using the **MyGinnieMae** portal.

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:

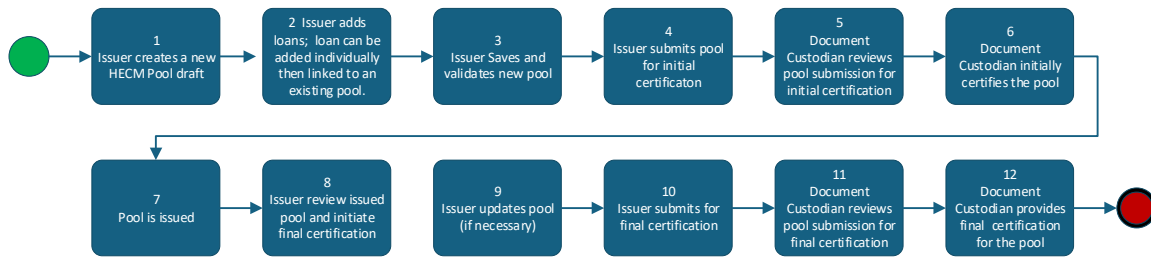


Figure 1: HMBS Business Workflow

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	

1.3 Accessing HMBS

Upon logging on, the user is presented with My Dashboard, which displays options for navigating the HMBS application. To access the HMBS application, select the **HMBS Pools & Loans** tab at the top of the screen.

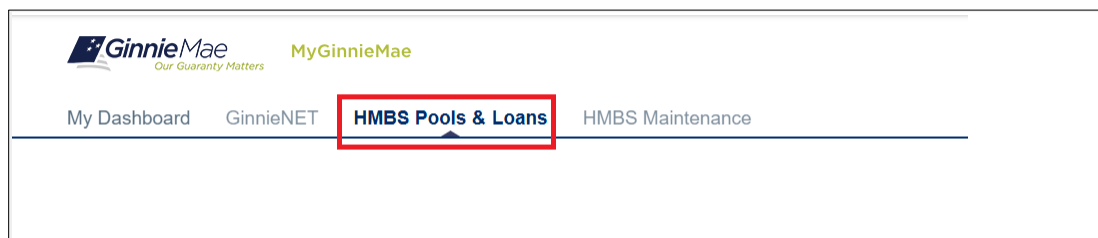


Figure 2: HMBS Pools & Loans Tab

Another way to access the HMBS application is from the **Tools** menu by selecting the **HMBS** link.

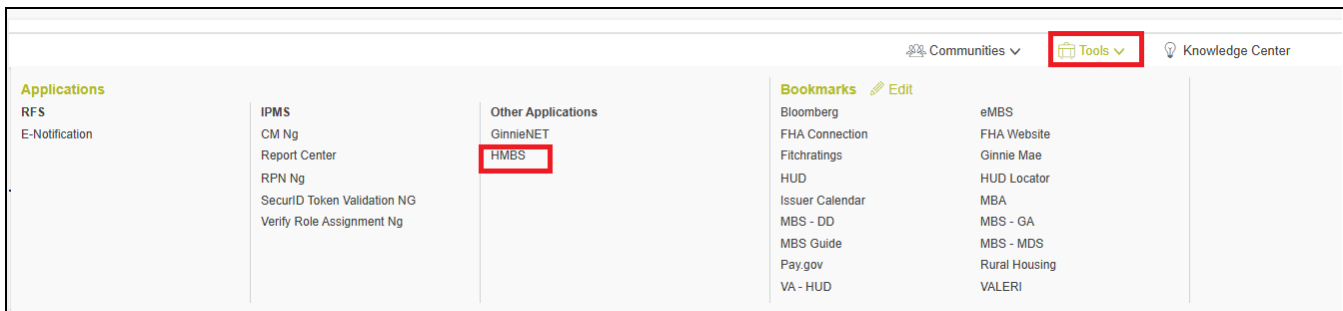


Figure 3: HMBS from Tools

2 POOLS & LOANS

2.1 HMBS Pools & Loans

The **HMBS Pools & Loans** page displays a list of pools associated with the selected **Issuer ID** (on the MyGinnieMae portal profile menu).

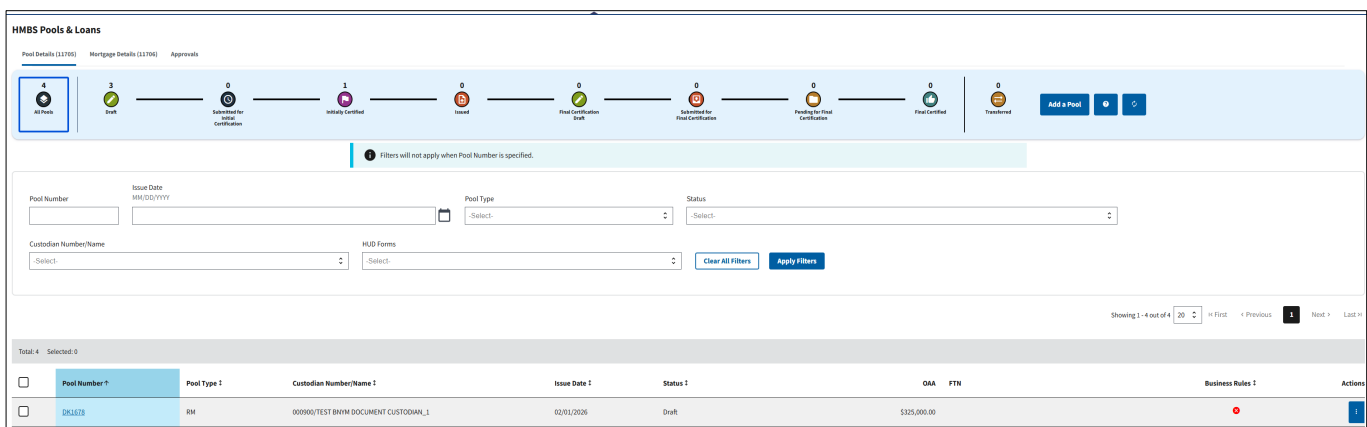


Figure 4: HMBS Pools and Loans Page

NOTE: If the Issuer has no pool data in HMBS proceed to [Section 2.3.1 Importing File to Add a Pool](#), or [Section 2.3.2 Manually Adding a Pool](#).

2.1.1 HMBS Pool Search

When users visit the **HMBS Pools & Loans** page, they can efficiently identify an existing pool by applying the filter options provided on the **Pool Details (11705)** tab.

Users can look for a specific pool or multiple pools by applying one or more filters such as **Pool Number**, **Issue Date**, **Pool Type**, **Status**, **Custodian Number/Name**, and/or **HUD Forms**. Once the desired filters are chosen, users need to

click **Apply Filters** to view the matching pool(s). If a **Pool Number** is provided along with other filters, the system will disregard all additional filters and exclusively search for the specified **Pool Number**.

Figure 5: Pool Search

2.1.2 HMBS Loan Search

Users can access the **Mortgage Details (11706)** tab to search for the loan they are interested in.

Users can look for a specific loan or multiple loans by applying one or more filters such as **Pool Number, Pool Type, Issuer’s Loan Number, FHA Case Number, Issue Date, and/or Status**. Once the desired filters are chosen, users need to click **Apply Filters** to view the matching loan(s). If a **Pool Number** is provided along with other filters, the system will disregard all additional filters and exclusively search for the specified pool number.

Figure 6: Mortgage Search

2.1.3 HMBS Pools & Loans Search Result

After all filters have been applied, the results will be displayed in the pool or loan listing. If no filters are selected, the list will show all available pools for the Issuer.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	GMA	FTM	Business Rules	Actions
11705	HM	WINDTEST BORN DOCUMENT CUSTODIAN_1	01/01/2025	Open		\$25,000.00	●	

Figure 7: 11705 Pool Search Result

Pool Type	Issue Date	Settlement Date	OIA	Status	Business Rules	Last Updated By
RM	02/01/2026	02/27/2026	\$325,000.00	Draft	Not Passed	Anita Pathak

Issuer's Loan Number	FHA Case Number	Interest Rate
12380000000000	0005160508560	8.500
12380000000000	00521504730254	8.500
12380000000000	00548454492576	8.500

Figure 8: 11706 Loans Search Result

Note: When a **Pool Number** filter is used to search for a pool, all other filters are ignored and only the specified pool will be displayed. If there is no matching pool, **No Data Found** will be displayed.

2.2 Pool Details Information

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

All Ginnie Mae securities are settled through FRBNY (Federal Reserve Bank of New York) as Ginnie Mae's depository.

HECM new pool information, required on the HUD (Housing and Urban Development) 11705 Form and Schedule of Subscribers, is either entered on the **Pool Details** screen or imported using a **.txt** file in HMBS. You must complete the required fields which are marked with an asterisk (*) on the **Pool Details** screen. There are also fields that may be system generated.

The matrix (See the Table below) lists the fields in the order they appear on the **Pool Details** screen. This screen also allows you to Add/Edit or view Totals (Mortgage Summary) Information.

Refer to "**Pool Details Icons**" in the Appendix for more information.

Refer to Table 2-1: **Pool Details** – 11705 Screen Elements below for more details on the Data elements.

Field Name	Description
Pool Number	Required. The HMBS Pool Number must be provided, must be unique, and should be either a six-digit number (with the first digit not "0") or two letters (where the first letter is not "M" or "P") followed by four digits. Ginnie Mae assigns this number. For ARM pool types, if the Pool Number is below 920000, the first digit must be '8'.
Issue Type	Required. Issue Type is 'H' for HECM pools and is read only.
Pool Type	Required. Pool Types describe the type of mortgages backing the pool. These include ARM-CMT Pool Types (RA, RM), ARM-LIBOR Pool Types (AL, ML), ARM-SOFR Pool Types (SA, AL, ML) and Fixed Rate Pool Type RF plus.

Field Name	Description
ARM Check box	Optional. Specifies whether the HMBS pool is ARM Type.
Index Type	Required for ARM pool type. <u>CMT, LIBOR or SOFR.</u>
Type of ARM Note	Automatically generated. Types of ARM Notes are displayed for ARM pools only.
Cap Structure	Required. Cap structure is displayed and required for ARM pools only.
Issue Date	Required. 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 next month of issue.
Settlement Date	Required. The date on which Issuers execute settlement with their purchaser. Required for all pools. When saving the pool record, the system will check to make sure that the Settlement Date is more 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 provide an alert.
Security Rate	Required. The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Decimals should be entered to indicate fractions.
Security Rate Margin	Required. Security Rate Margin is required for ARM pool types.
Mortgage Interest Rate	System generated. 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 mortgage data for the pools are added.
OAA	System generated. The Original Aggregate Amount of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system generated when Mortgage Detail records are added for the pool.

Field Name	Description
Pool Tax ID	Required. The tax identification number is assigned to the pool.
Issuer ID/Name	Required. The legal name of the Issuer and the four-digit number assigned to that Issuer.
Custodian ID/Name	Required. The Custodian Record must be added to the system before it can be used on a Pool Details record. See Section Custodian Maintenance. You 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."
FTN	System generated. Upon submission of a pool for initial certification, a 32-character File Transmission Number (FTN) is generated. This unique identifier is used by the network to distinguish each pool and enables the Custodian to retrieve the pool from the network. Each FTN is specific to an individual pool and is automatically created during the transmission of pool data within MyGinnieMae.
Description	System generated. The Description field displays the reason when a Custodian declines a pool record. This Description is entered during the New Pool Processing Inquiry in the MyGinnieMae Custodian application. Any reason for decline appears on the Pool Details screen. If the Pool Status on either the New Inquiries or Existing Inquiries screens show that a pool has been declined, users can refer to the HMBS Pool Details screen for further details and take corrective action as needed.
Signed By	System generated. "Signed by" this field identifies the person responsible for transmitting the pool.
P&I Acct Number/ID	Required. 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 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.

Field Name	Description
Subservicer Number	<p>Optional. The Subservicer number of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.</p> <p>Choose a Subservicer Number from the drop-down list of Master Agreement Accounts by clicking the down-arrow. When you choose a Subservicer # from the list, the P&I Account Number, P&I ID Number, T&I Account Number, and T&I ID Number fields will be automatically filled in.</p> <p>Master Agreement Account Information must exist on the Master Agreements table before it can be entered on a pool record</p>
T&I Account Number/ID	<p>Required. 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 must match the information on the hardcopy Master Agreements at the PPA.</p>
Subscribers	
ABA#	<p>Required. The account assigned to the participant.</p>
Description	<p>Optional. Free form.</p>
Deliver To	<p>Required. The name of the FRB participant.</p>
Position (in \$)	<p>Required. The amount of the pool the participant has purchased. 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 for. The total may not be less than \$25,000.</p>
Certification Agreement - 11711B	
Pool Document Required Indicator	<p>Required. Indicates that the Certification Agreement – HUD Form 11711B is required for the associated loans. This is required for all pools.</p>
Pool Document Submission Indicator	<p>Required. Indicates that the Certification Agreement – HUD Form 11711B has been Submitted. This is required for all pools.</p>
Document Form Publisher Number Identifier	<p>Required only if Pool Document Required Indicator is selected. The HUD Form 11711A Release of Security Form is utilized by the organization or</p>

Field Name	Description
	company responsible for producing, providing, or selling the form or its content.

2.3 Pool Details Screen Overview

The **Pool Details** Screen is made of multiple sections that you can expand or collapse. Select the **-Collapse All** button to see the sections or select **+Expand All** to see all sections.

Figure 9: HECM Pool Details Screen

2.3.1 Importing Flat File to Add a Pool

1. Select the **HMBS Pools & Loans** tab and select **Add a Pool**.

Figure 10: HMBS Pools & Loans Add a Pool Screen

2. Select the **choose from folder** button. You will need to navigate to the location where you saved the .txt files.

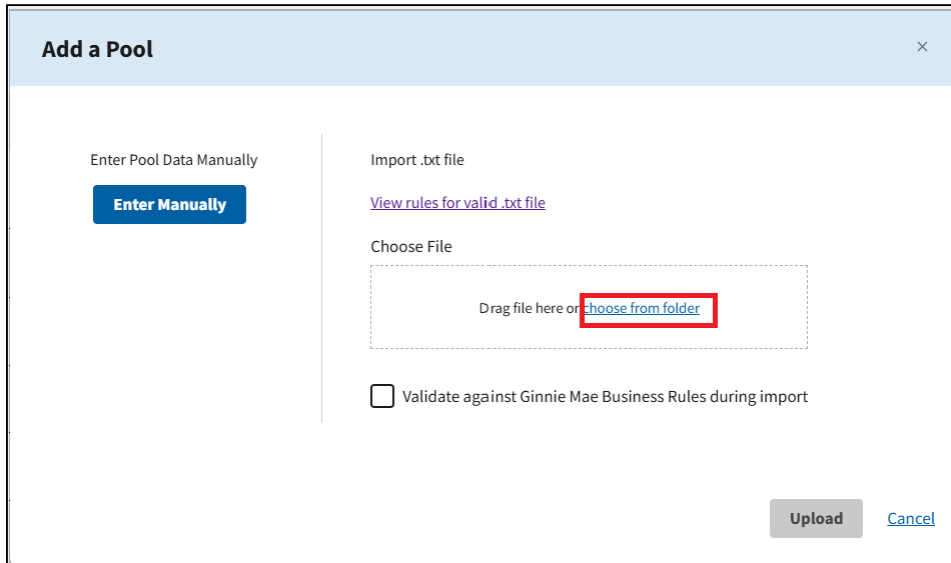


Figure 11: Add Pool Window

3. Select the **Upload** button. The **Pool Upload in Progress** window displays while the file is being processed.

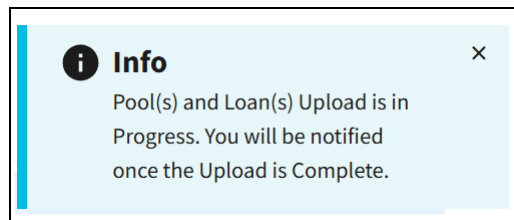


Figure 12: Pool Upload Successful Window

4. If the pool was successfully uploaded into HMBS, the **Pool Upload Submission Successfully Completed** notification message displays.

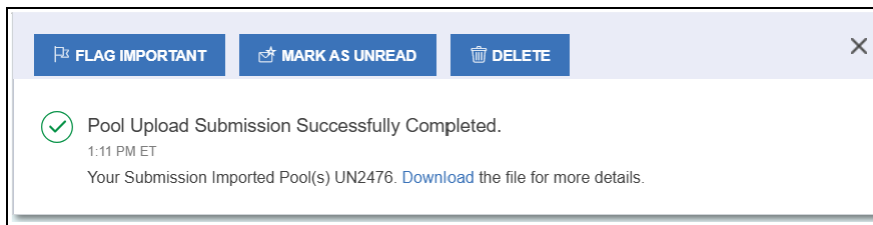


Figure 13: Upload Success Notifications

5. Select the **Validate** button or check mark Validate against Ginnie Mae Business rules during import to validate data entered for the pool. After you validate, the success message is displayed.

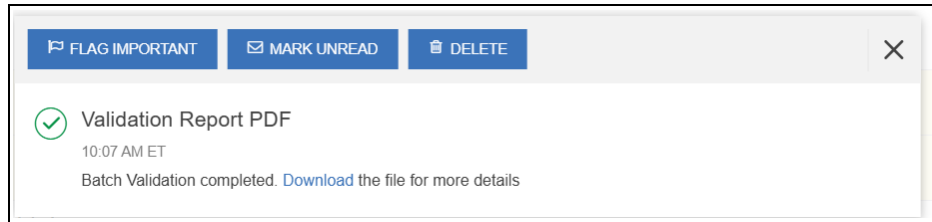


Figure 14: Validation Success Notification

6. Select the **Download** link to download the validation report and review any errors.

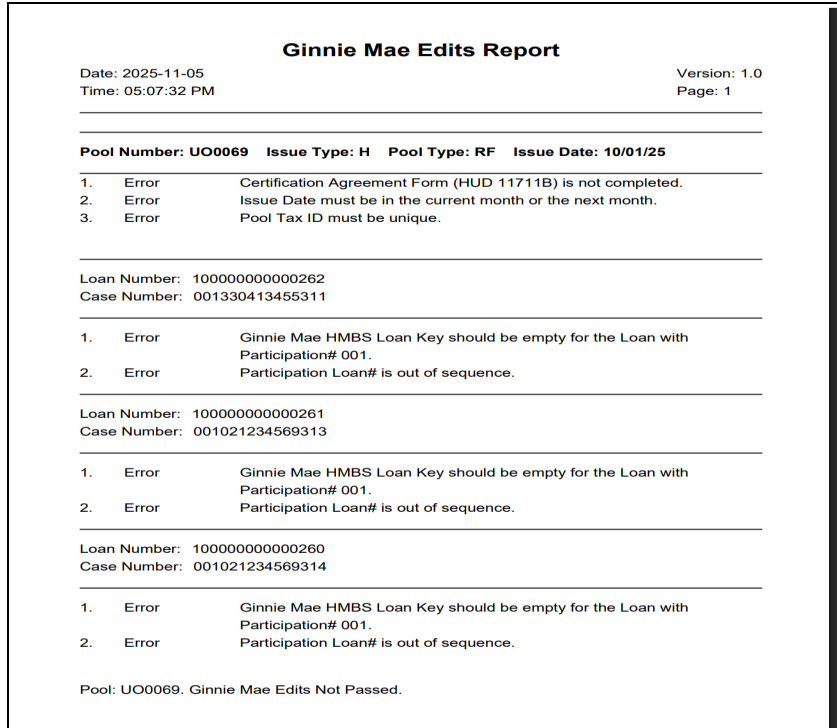


Figure 15: Validation Report

7. The user must fix all errors from the report and revalidate the pool and loans for the pool to pass BRE validation.

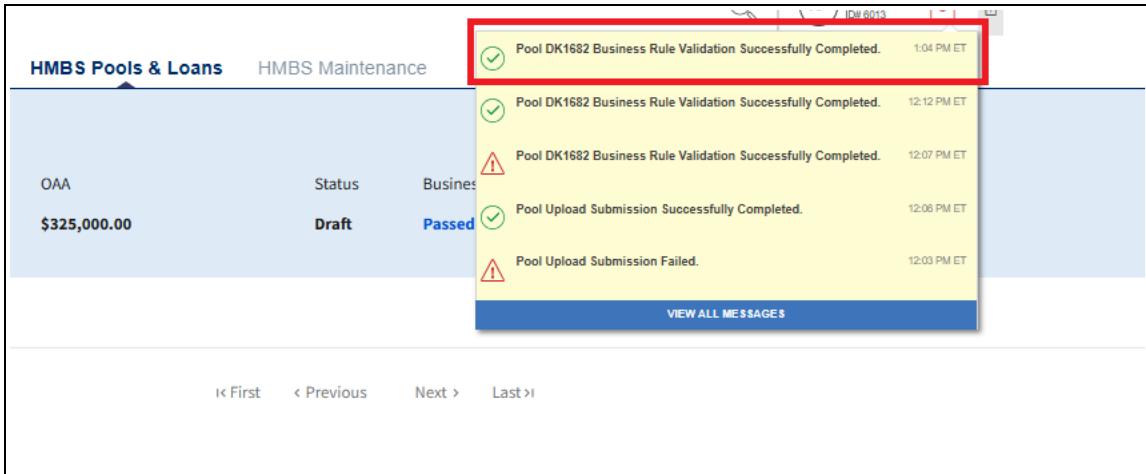


Figure 16: Validation Request Received Message

8. On the **Pool Details** screen, select the **Submit** button.

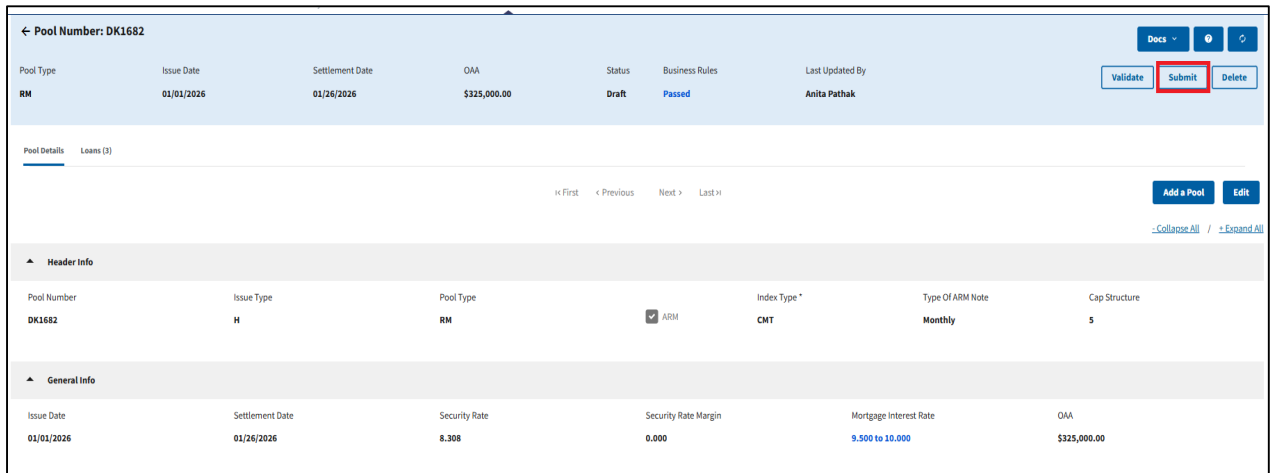


Figure 17: Pool Details Screen - Submit Button

9. Enter **RSA SecurID Passcode*** and select the **Submit** button.

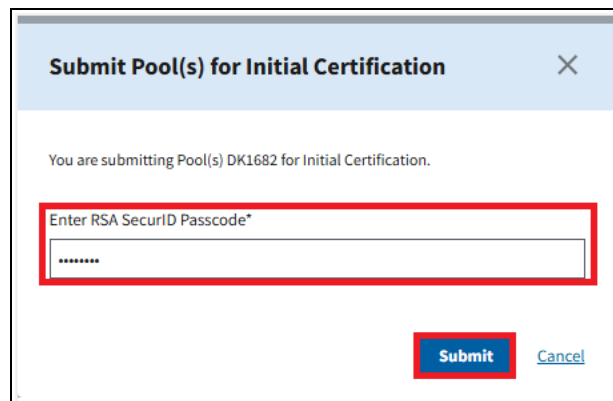


Figure 18: Pool Details Screen - Submit Button

2.3.2 Manually Adding a Pool

1. Select the **HMBS Pools & Loans** tab and select the **Add a Pool** button in the blue banner.

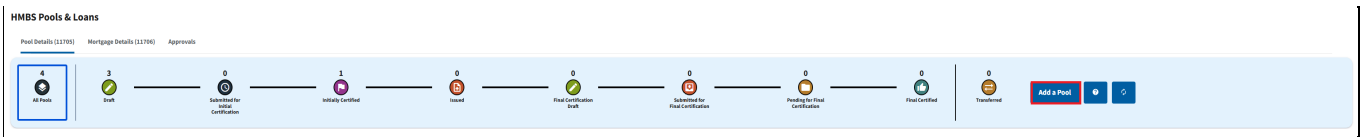


Figure 19: Add a Pool Button

2. Select the **Enter Manually** button.

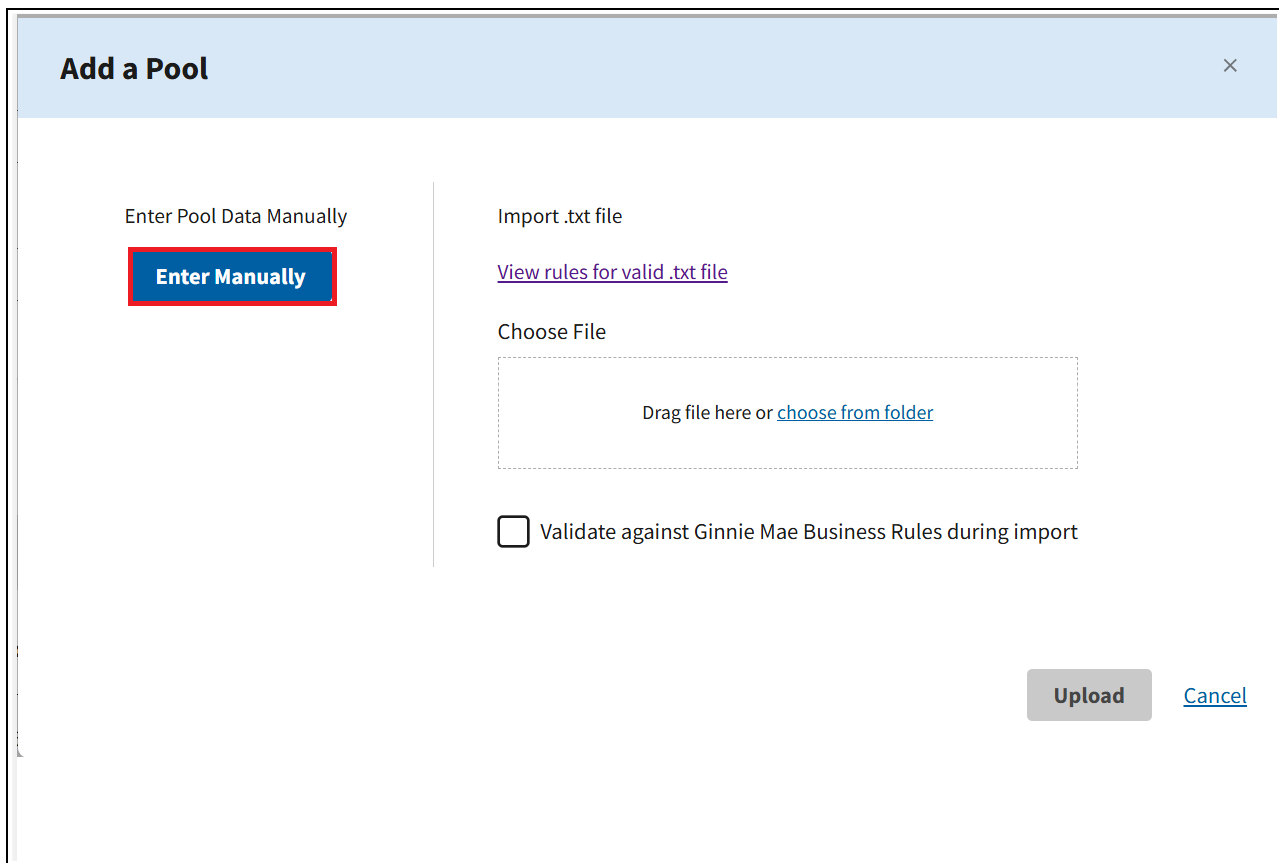


Figure 20: Enter Manually Button

3. Complete the **Header Info** fields, then complete the remaining fields by selecting the appropriate drop-down lists and/or entering values manually.
 - **Pool Number** - Enter manually.
 - **Pool Type** - Select from drop-down.
 - **ARM Check Box** - Select check box if creating ARM Pools.
 - **Index Type** - Select from drop-down.
 - **Cap Structure** - Enter manually.

Figure 21: Pool Details - Header Info

4. Manually enter and/or select from the drop-down fields in the **General Info** section.

- **Issue Date** - Select from drop-down.
- **Settlement Date** - Select a date from the calendar widget.
- **Security Rate** - Enter manually.
- **Pool Tax ID** - Enter manually.
- **Custodian ID/Name** - Select from drop-down.
- **P&I Acct Number/ID** - Select from drop-down.
- **Subservicer Number** - Select from drop-down.
- **T&I Acct Number/ID** - Select from drop-down.

Figure 22: General Info

5. Manually enter and/or select from drop-down fields in the **Subscribers** section.

- **ABA#** - Select from drop-down.
- **Delivered To** - Select from drop-down.
- **Description** - Enter manually.
- **Positions (in \$)** - Enter manually.

Figure 23: Subscribers

6. Select either one of the radio button options for the **Certification and Agreement – 11711B** section.

Certification and Agreement - 11711B

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.

Form HUD-11711A forwarded to Document Custodian

Yes

No

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.

Figure 24: Subscribers

NOTE: Prior to adding Subscriber Accounts on the **Pool Details** screen, add a Subscriber record on the HMBS Maintenance tab.

7. Select the magnifying glass icon  next to the **Positions (in \$)** field.

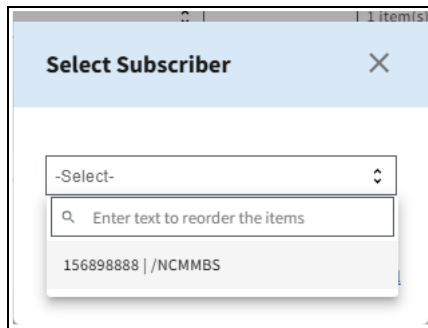


Figure 25: Select Existing Subscribers

8. Select a saved **Subscriber** from the drop-down list.
9. Select the **Update** button.

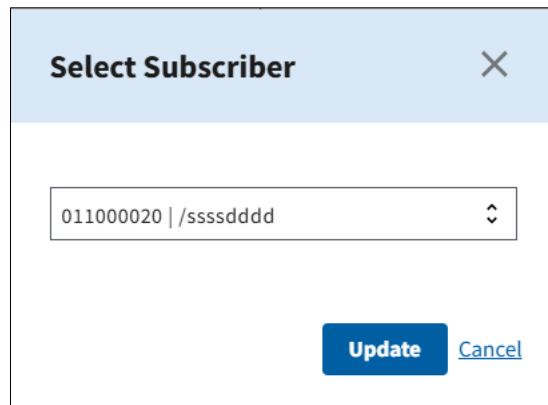


Figure 26: Select Subscriber

10. Enter **Description**.

Subscribers				
ABA# *	Deliver To *	Description	Position (in \$) *	Actions
156898888	/NCMMBS		\$325,000	Q

Figure 27: Description

11. Enter **Positions (\$)**.

ABA# *	Deliver To *	Description	Position (in \$) *	Actions
156898888	/NCMMBS		\$325,000	Q

Figure 28: Positions (in \$)

NOTE: You can add multiple subscribers by clicking **Add a Row**. Subscribers may be chosen from existing ones saved in Maintenance or added as new by entering details such as **ABA#, Deliver To, Description and Positions (\$)**.

12. Select either the **Yes** or **No** option in the **Certification Agreement – 11711B** section.

Certification and Agreement - 11711B	
<input checked="" type="radio"/> 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.	
Form HUD-11711A forwarded to Document Custodian	
<input checked="" type="radio"/> Yes	
<input type="radio"/> No	
<input type="radio"/> 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.	

Figure 29: Pool Details - Certification Agreement - 11711B

NOTE: The Pool Document Required Indicator defaults to **No**. If you change the option to **Yes**, the Pool Document Submission Indicator and the Document Form Publisher Number Identifier display.

NOTE: You need to add at least one loan to the pool you just created. Refer to section [2.6.4 Error! Reference source not found.](#) for instructions on how to import a loan.

2.3.3 Editing a Pool

You can edit a pool only if the pool's status is in Draft. Pool editing is not permitted if it is locked for validation or pending approval or any other status than Draft.

1. Select the **HMBS Pools & Loans** tab.
2. Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool.](#)

- Select the Pool Number link in the search results section to access the **Pool Details** screen.

The screenshot shows a search interface with the following filters: Pool Number (DK1682), Issue Date (MM/DD/YYYY), Pool Type (-Select-), Status (Draft), Custodian Number/Name (-Select-), and HUD Forms (-Select-). There are 'Clear All Filters' and 'Apply Filters' buttons. Below the filters, a table displays search results. The table has columns: Pool Number, Pool Type, Custodian Number/Name, Issue Date, Status, OAA, FTN, Business Rules, and Actions. One result is shown for Pool Number DK1682, Pool Type RM, Custodian Number/Name 000900/TEST BNYM DOCUMENT CUSTODIAN_1, Issue Date 01/01/2026, Status Draft, OAA \$325,000.00, and Business Rules (indicated by a circle icon). Navigation controls show 'Showing 1 - 1 out of 1' items.

Figure 30: Search Results Screen

- Make the desired changes to the fields in the pool.
- Select the **Save** button at the top of the screen.
- Select the **Validate** button.
- Select the **Submit** button if ready for submission.

The screenshot shows the 'Pool Details' screen for Pool Number DK1682. At the top, there are buttons for 'Docs', 'Add', and 'Refresh'. Below this is a summary row with fields: Pool Type (RM), Issue Date (01/01/2026), Settlement Date (01/26/2026), OAA (\$325,000.00), Status (Draft), Business Rules (Passed, highlighted with a red box), and Last Updated By (Anita Pathak). There are 'Validate', 'Submit' (highlighted with a red box), and 'Delete' buttons. Below the summary is a section for 'Pool Details' with 'Loans (3)' and buttons for 'Add a Pool', 'Edit', 'Collapse All', and 'Expand All'. The 'Header Info' section includes: Pool Number (DK1682), Issue Type (H), Pool Type (RM), ARM (checked), Index Type (CMT), Type Of ARM Note (Monthly), and Cap Structure (5). The 'General Info' section includes: Issue Date (01/01/2026), Settlement Date (01/26/2026), Security Rate (8.308), Security Rate Margin (0.000), Mortgage Interest Rate (9.500 to 10.000), OAA (\$325,000.00), Pool Tax ID (129801209), Issuer ID/Name (6011/HMBS SYSTEM DEMO), Custodian ID/Name (000900/TEST BNYM DOCUMENT CUSTODIAN_1), FTN, and Description.

Figure 31: Submitting a Pool from Pool Detail Screen

2.3.4 Deleting a Pool from the Pool Details Screen

- Select the **HMBS Pools & Loans** tab.
- Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
- Select the **Pool Number** link in the search results section to access the **Pool Details** screen.
- Select the **Delete** button.

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Draft	Not Yet Run	Anita Pathak

Pool Number	Issue Type	Pool Type	ARM	Index Type *	Type of ARM Note	Cap Structure
DK1682	H	RM	<input checked="" type="checkbox"/>	CMT	Monthly	5

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

Figure 32: Pool Details Screen Options

5. Select the **Delete** button on the **Delete Pool(s)** window to confirm the deletion or select the **Cancel** button to terminate the deletion action. If you cancel the Delete request, the system returns to the **Pool Details** screen. If you select the **Delete** button, the pool will be deleted.

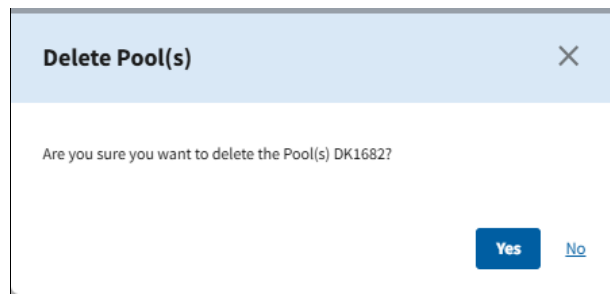


Figure 33: Delete Pool Confirmation Message

NOTE: When a pool record is deleted, all associated mortgage and participant records are also deleted. You can only delete pools that are in Draft Status.

2.3.5 Deleting a Pool from the Pools and Loans Screen

1. Select the **HMBS Pools & Loans** tab.
2. Scroll down in the list of pools and find the pool that has **Draft** in the **Status** column.
3. Select the checkbox at the far-left column. The **Delete** button will appear below the top blue banner and above the filter banner.

Figure 34: Delete Pool from HMBS Pool & Loans Screen

NOTE: You can also select the Actions button [...] for the Pool record and select the **Delete** button.

Total: 1 Selected: 0									
<input type="checkbox"/>	Pool Number ↑	Pool Type ↓	Custodian Number/Name ↓	Issue Date ↓	Status ↓	OAA	FTM	Business Rules ↓	Actions
<input type="checkbox"/>	DK1682	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft			\$325,000.00	<input type="button" value="Delete"/> <input type="button" value="Validate"/> <input type="button" value="Submit"/> <input type="button" value="Docs"/> <input type="button" value="⌵"/>

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

Figure 35: HMBS Pools & Loans - Delete Action

4. Select the **Delete** button.
5. HMBS displays a message to confirm your intent to delete the pool record you have selected.

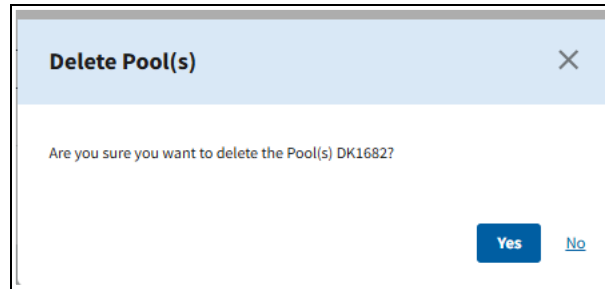


Figure 36: Delete Pool(s) Window

6. Select the **Delete** button on the **Delete Pool(s)** window to confirm the deletion or select the **No** button to terminate the deletion action. If you cancel the Delete request, the system returns to the Pool List screen (HMBS Pools and Loans).

NOTE: When you delete a pool, all associated loans and subscriber records are also deleted. You can only delete pools that are in **Draft** state.

2.4 Initial Certification

Confirming Ability to Submit

1. You need to be listed on **HUD Form 11702** (Application for Approval of Government National Mortgage Association Mortgage-backed security Issuer).
2. You need a valid **MyGinnieMae Portal** Login and Password combination.
3. You need an **HECM-Loan Delivery and Pooling Authorized Signer** assigned by your Organization Administrator.
4. You need an active **RSA SecurID** Soft Token.
5. You need to complete the **Verify Role Assignment** check into the **MGM** portal.

2.4.1 Submitting Pool for Initial Certification

Only Authorized Signers can submit pools to the Document Custodian to be certified. Authorized Signers can submit one or multiple pools, and will receive notifications throughout the process, including submission confirmation, when the Document Custodian has received the submission, and any errors incurred. See section [7 - TROUBLESHOOTING AND SYSTEM ERRORS](#) for additional information.

Authorized Signers can view the pools created by the Basic Users prior to submitting them to the Document Custodian for certification.

The pool must pass the Business Rules before they can be submitted. Business Rules or Ginnie Mae edits are a set of rules or criteria that checks validity of the data in the pool. Ginnie Mae edits are implemented using the **Business Rules Engine** (BRE). The rules engine will also execute all the rules against the HMBS pools and loans information and return the outcome.

1. Select the **HMBS Pools & Loans** tab.
2. Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
3. Select the **Pool Number** hyperlink to access the **Pool Details** page.
4. Select the **Validate** button. Only validated pool can be submitted for initial certification.

Pool Number: DK1682

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Draft	Passed	Anita Pathak

Buttons: Validate (highlighted), Submit, Delete

Pool Details | Loans (3)

Buttons: Add a Pool, Edit

Collapsible sections: Header Info, General Info

Pool Number	Issue Type	Pool Type	ARM	Index Type *	Type Of ARM Note	Cap Structure
DK1682	H	RM	<input checked="" type="checkbox"/>	CMT	Monthly	5

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

Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description
129801209	6013/HMBS SYSTEM DEMO	000900/TEST BNYM DOCUMENT CUSTODIAN_1		

Figure 37: Initial Certification - Validate Button

5. Once the pool is successfully validated then select the **Submit** button.

Pool Number: DK1682

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Draft	Passed	Anita Pathak

Buttons: Validate, Submit (highlighted), Delete

Pool Details | Loans (3)

Buttons: Add a Pool, Edit

Collapsible sections: Header Info, General Info

Pool Number	Issue Type	Pool Type	ARM	Index Type *	Type Of ARM Note	Cap Structure
DK1682	H	RM	<input checked="" type="checkbox"/>	CMT	Monthly	5

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

Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description
129801209	6013/HMBS SYSTEM DEMO	000900/TEST BNYM DOCUMENT CUSTODIAN_1		

Figure 38: Initial Certification - Submit Button

NOTE: When you select the **Submit** button, the BRE will also run validation in HMBS.

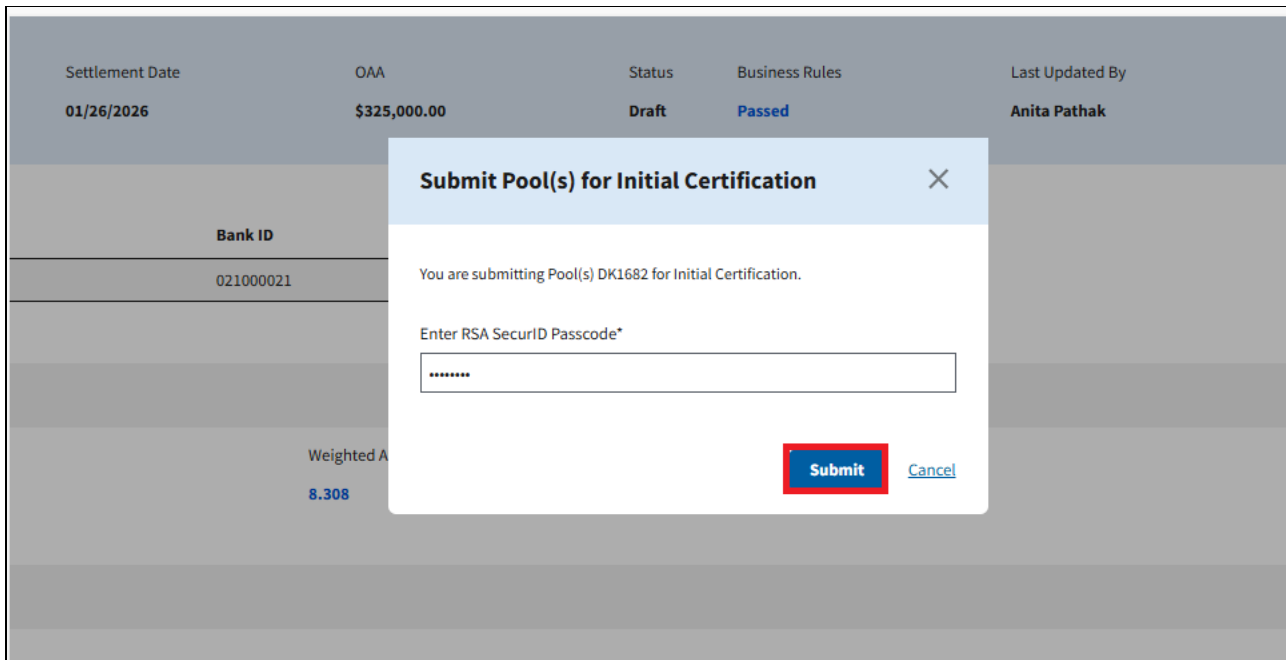


Figure 39: Submit Pool Window

- Once the pool(s) has been submitted, the **Pool Submission Request Received** screen will populate (See Figure below).

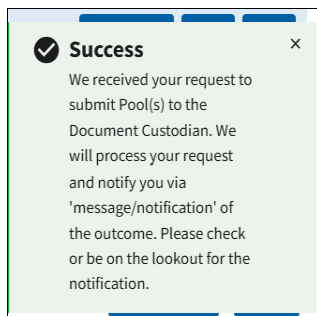


Figure 40: Success Message - Pool Submitted for Initial Certification

- Select the Pool ID number on the notification message. The **Pool Details** screen displays and the status of the pool changes to **Submitted for Initial Certification**.

My Dashboard PDM Reports **HMBS Pools & Loans** HMBS Maintenance GinnieNET

Pool Number: DK1637

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	05/01/2026	05/26/2026	\$325,000.00	Submitted for Initial Certification	Passed	Anita Pathak

Pool Details Loans (3)

Header Info

Pool Number	Issue Type	Pool Type	ARM	Index Type	Type Of ARM Note	Cap Structure
DK1637	H	RM	<input checked="" type="checkbox"/>	CMT	Monthly	5

General Info

Issue Date	Settlement Date	Security Rate	Security Rate Margin	Mortgage Interest Rate	OAA
05/01/2026	05/26/2026	8.308	0.000	9.500 to 10.000	\$325,000.00
Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description	
129807845	6013/HMBS SYSTEM DEMO	000900/TEST BNYM DOCUMENT CUSTODIAN_1	6013000900DK1637HRM0504261124567	Pool has been Submitted	
Signed By	P&I Acct Number	P&I ID	Subservicer Number		
Anita Pathak	1234123490	021000021			

Figure 41: Pool Submitted for Initial Certification

- Select one or more pools by selecting individual checkboxes or using the **Select All Pools** button to select all pools on all pages.
- MyGinnieMae Portal notification will be generated confirming the successful submission of the pool to the Document Custodian.

FLAG IMPORTANT MARK UNREAD DELETE

Pool UA3483 Submitted to Document Custodian for Initial Certification.
Jan 26, 2026 at 3:24 PM ET

Pool UA3483 is Successfully Submitted to the Document Custodian for Initial Certification. You will receive further notification once the Document Custodian takes an action.

Figure 42: Portal Notification

NOTE: If multiple users (ex: Basic User and Authorized Signer) are working on the same pool at the same time and one of the users deletes the pool, the pool will be deleted for all users. Upon saving, users will see the message “**Invalid Pool Number**” because the pool has been deleted.

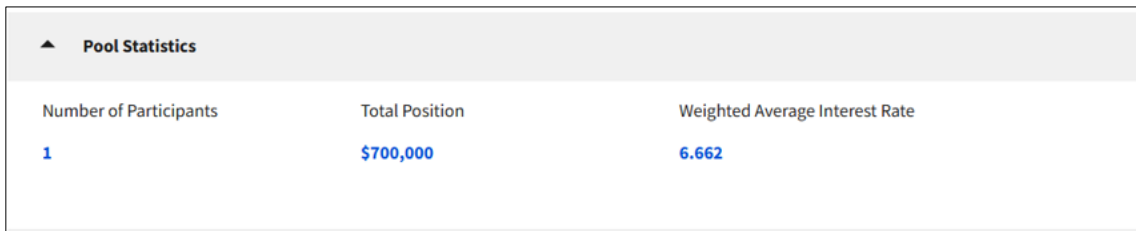
2.4.2 Reviewing Pool Statistics

The Pool Statistics screen provides Number of Participants, Total Position, and Weighted Average Interest Rate information.

Review **Pool Statistics** from the **Pool Details** page:

- Select the **HMBS Pools & Loans** tab.
- Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
- Select the **Pool Number** link to access the **Pool Details** page.

4. Scroll down to the **Pool Statistics** information section on the **Pool Details** page.
5. Review the information in the **Pool Statistics** window.



▲ Pool Statistics		
Number of Participants	Total Position	Weighted Average Interest Rate
1	\$700,000	6.662

Figure 43: Pool Statistics

See **Error! Reference source not found.** to review the list of screen elements.

Field Name	Description
Number of Participants	System generated. Each new pool and loan begins as Participation 001, with the user entering the FHA case name on the loan. For subsequent participations, use Participation 02 (and up), referencing the FHA case name and Loan Unique ID from Participation 01. This process repeats for all following participations.
Total Position	System generated. The total number of positions will be calculated by adding up all the position amounts in the pool.
Weighted Average Interest Rate	System generated. The HMBS pool Weighted Average Interest Rate is calculated by taking the sum of each collateral loan's principal balance securitized, weighted by its participation interest rate, and dividing that by the total principal balance securitized across all collateral loans.

Table 1: Pool Statistics - Screen Elements

NOTE: Pool statistics will be displayed on the pool page once the pool has been saved. Certain data within the pool statistics is generated based on the loans included in the pool.

2.4.3 Recalling a Pool

Once the pool has been successfully translated and initially certified, the initially certified pool can only be recalled until 12:00 PM EST the following business day.

An authorized signer can recall a pool that has been submitted to a Document Custodian. When a pool is recalled, it returns to draft state, allowing the user to continue editing.

1. Select the **HMBS Pools & Loans** tab.
2. Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
3. Select the **Pool Number** hyperlink to access the **Pool Details** screen.
4. On the **Pool Details** screen, select the **Recall** button. The button will be available until the time the pool is no longer eligible for recall.

Pool Number: DK1682

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Submitted for Initial Certification	Passed	Anita Pathak

Pool Details | Loans (3)

« First < Previous Next > Last »

[Add a Pool](#)

[-Collapse All](#) / [+ Expand All](#)

Header Info

Pool Number	Issue Type	Pool Type	ARM	Index Type*	Type Of ARM Note	Cap Structure
DK1682	H	RM	<input checked="" type="checkbox"/> ARM	CMT	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

Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description

Figure 44: Pool Details - Recall Button

- On the **Recall Pool(s)** window, enter passcode in **RSA SecurID Passcode** field.

Recall Pool(s) [X]

You are Recalling Pool(s) DK1682.

Enter RSA SecurID Passcode*

[Recall](#) [Cancel](#)

Figure 45: Recall Pool Submission Window

- Enter your eight-digit **RSA SecurID Passcode**.
- Select the **Recall** button.

2.5 Final Certification

2.5.1 Submitting Pool for Final Certification

- Select the **HMBS Pools & Loans** tab.
- Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
- Select the **Pool Number** hyperlink to access the **Pool Details** page. To submit a pool for Final Certification, the pool must be in **Issued** status, and the issuer must initiate final certification.
- The issuer can access **Initiate Final Certification** button for the pool's ellipses or by accessing Issued pool's detail page.

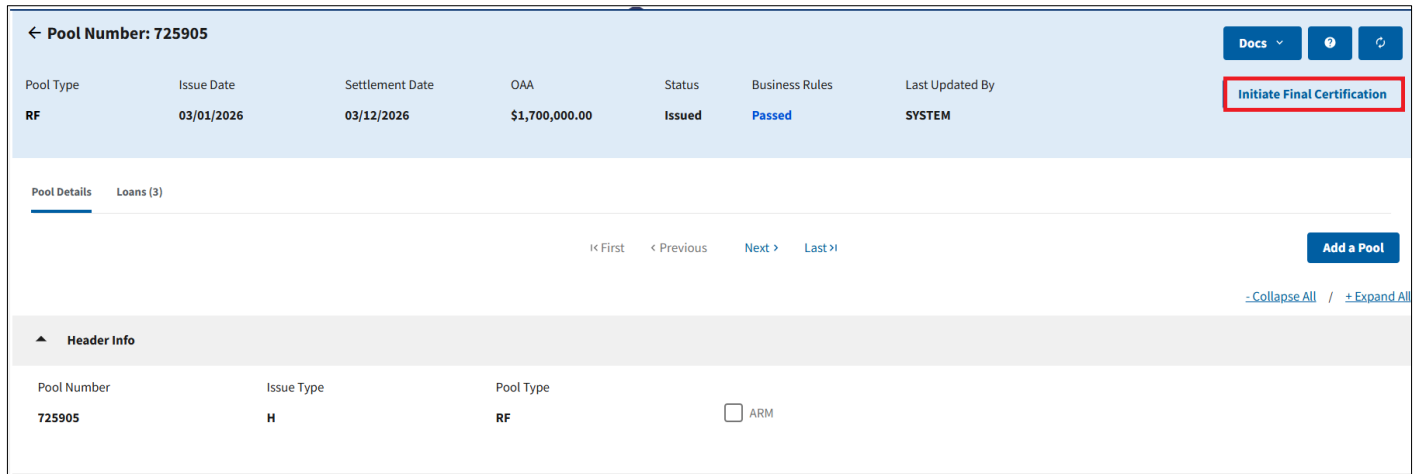


Figure 46: Initiate Final Certification Button

- The issuer must enter **RSA SecurID and Passcode** and select **Initiate Final Certification** button. The pool's status changes to **Final Certification Draft**.

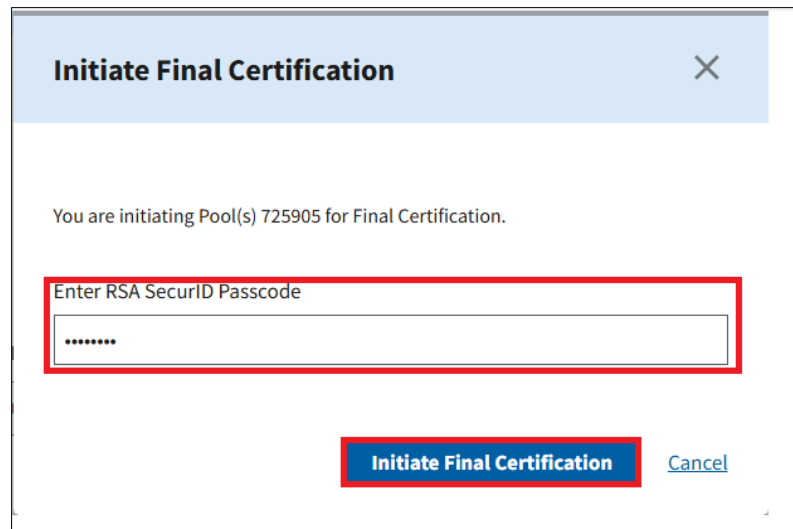


Figure 47: Initiate Final Certification Pop-up

- The issuer can review the pool and loans data and update allowable changes in final certification. Once changes are updated, the user must save the pool and loans data and validate the pool.

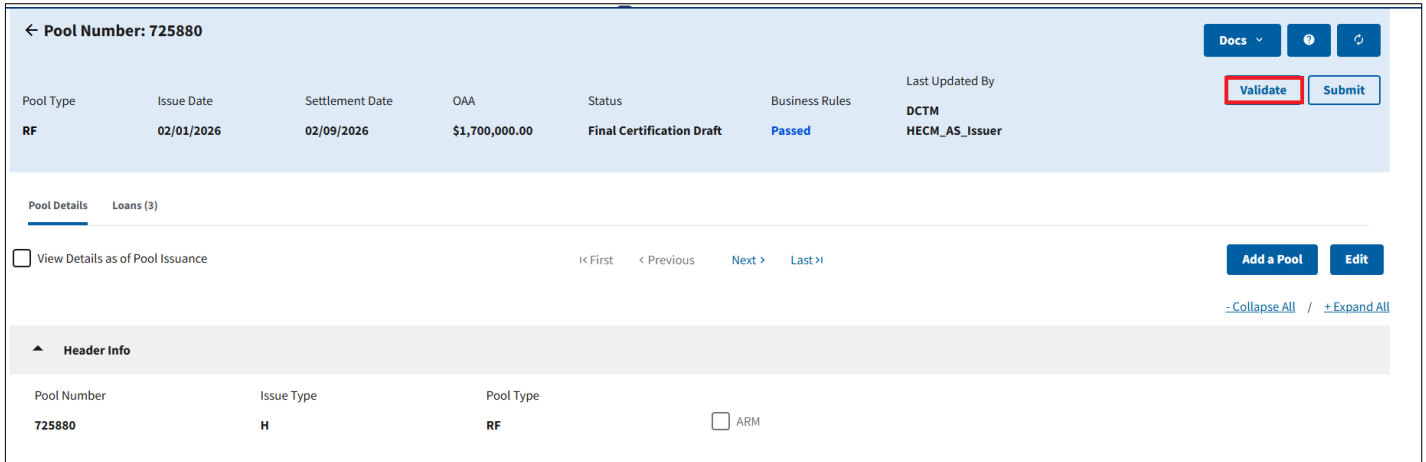


Figure 48: Validate Pool in Final Certification

7. Select the **Submit** button to submit the pool for Final Certification to be final certified by the Document Custodian.

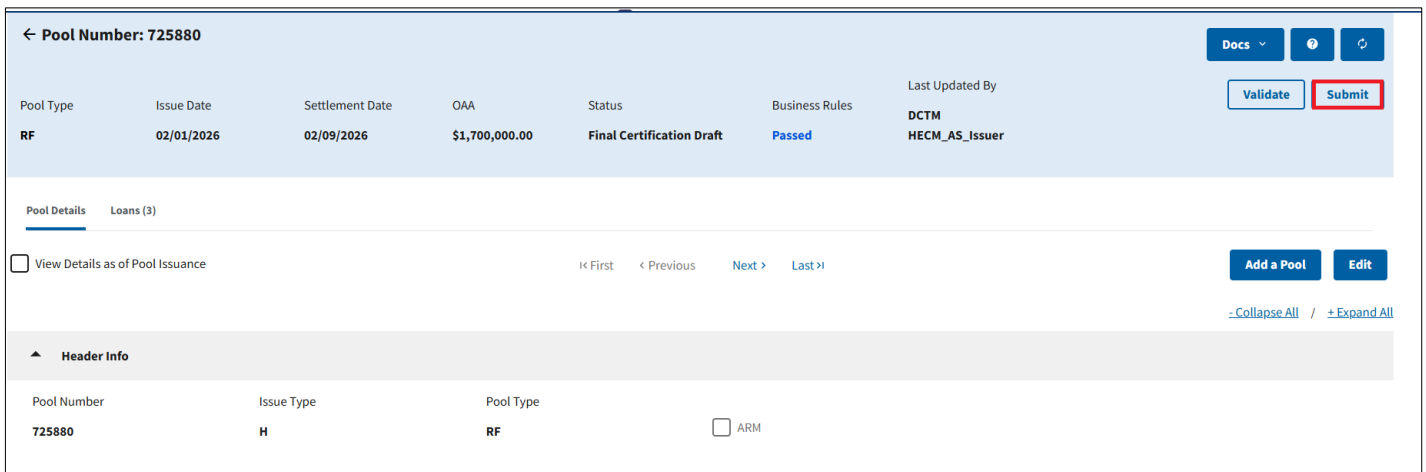


Figure 49: Submit Pool in Final Certification

8. Enter **RSA SecurID Passcode*** and select **Submit** button.

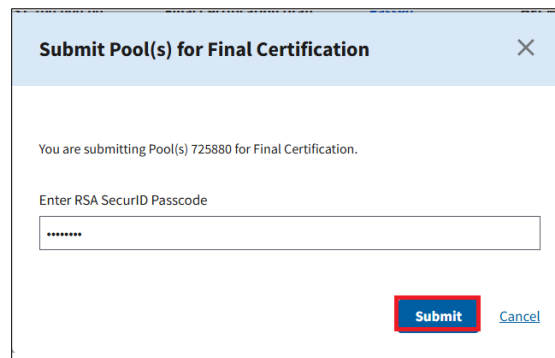


Figure 50: Submit Pool Window

- MyGinnieMae Portal notification will be generated confirming the successful submission of the pool to the Document Custodian.

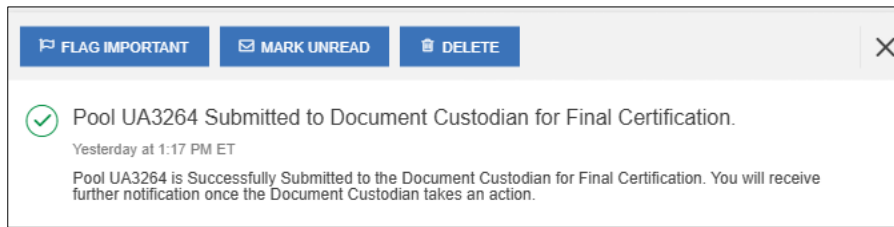


Figure 51: Portal Notification

- The **Pool Details** screen displays and the status of the pool changes to Submitted for Final Certification.

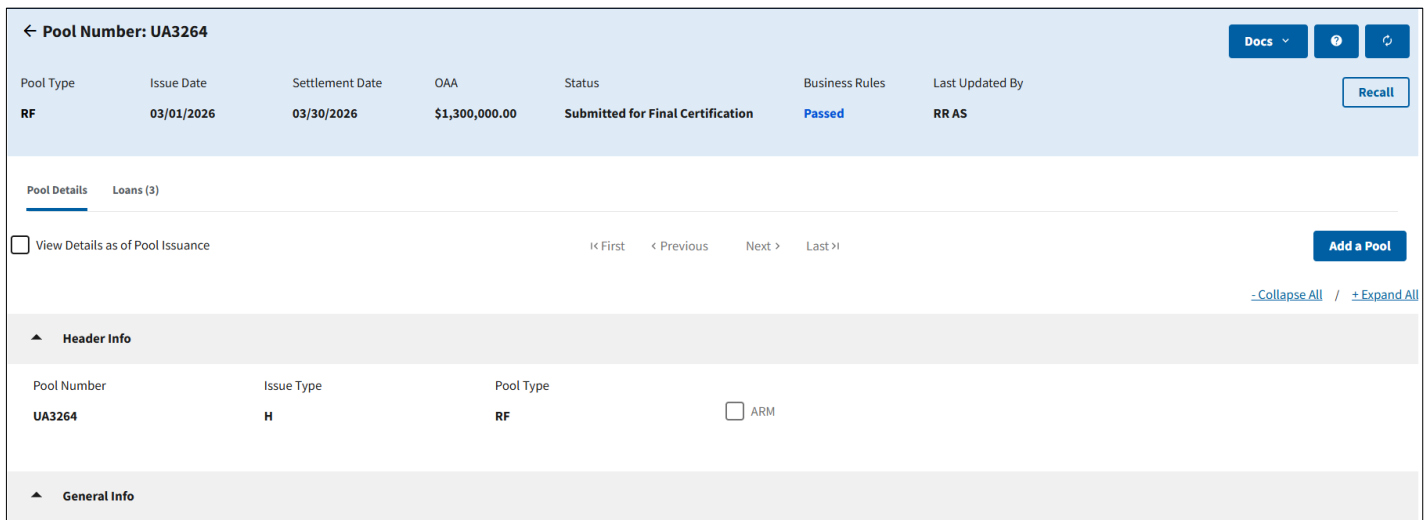


Figure 52: Pool Submitted For Final Certification

2.5.2 Recalling a Pool from Final Certification

An authorized signer can recall a pool that had been Submitted to a Document Custodian for Final Certification. If a pool is Recalled, it is returned to the **Final Certification Draft** status.

- Select the **HMBS Pools & Loans** tab.
- Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
- Select the **Pool Number** to access the **Pool Details** screen.
- On the **Pool Details** screen, select the **Recall** button.

Pool Number: UA3011																																		
Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By																												
RM	01/01/2020	01/22/2020	\$1,600,000.00	Submitted for Final Certification	Passed	RR AS																												
Recall																																		
Pool Details Loans (0)																																		
View Details as of Pool Issuance																																		
<table border="1"> <thead> <tr> <th colspan="7">Header Info</th> </tr> </thead> <tbody> <tr> <td>Pool Number</td> <td>Issue Type</td> <td>Pool Type</td> <td>ARM</td> <td>Index Type</td> <td>Type Of ARM Note</td> <td>Cap Structure</td> </tr> <tr> <td>UA3011</td> <td>H</td> <td>RM</td> <td></td> <td>CMT</td> <td>Monthly</td> <td>5</td> </tr> </tbody> </table>							Header Info							Pool Number	Issue Type	Pool Type	ARM	Index Type	Type Of ARM Note	Cap Structure	UA3011	H	RM		CMT	Monthly	5							
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Pool Number	Issue Type	Pool Type	ARM	Index Type	Type Of ARM Note	Cap Structure																												
UA3011	H	RM		CMT	Monthly	5																												
<table border="1"> <thead> <tr> <th colspan="7">General Info</th> </tr> </thead> <tbody> <tr> <td>Issue Date</td> <td>Settlement Date</td> <td>Security Rate</td> <td>Security Rate Margin</td> <td>Mortgage Interest Rate</td> <td colspan="2">OAA</td> </tr> <tr> <td>01/01/2020</td> <td>01/22/2020</td> <td>8.313</td> <td>0.000</td> <td>0.360 to 10.000</td> <td colspan="2">\$1,600,000.00</td> </tr> <tr> <td>Pool Tax ID</td> <td>Issuer ID/Name</td> <td>Custodian ID/Name</td> <td>FTN</td> <td colspan="3">Description</td> </tr> </tbody> </table>							General Info							Issue Date	Settlement Date	Security Rate	Security Rate Margin	Mortgage Interest Rate	OAA		01/01/2020	01/22/2020	8.313	0.000	0.360 to 10.000	\$1,600,000.00		Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description		
General Info																																		
Issue Date	Settlement Date	Security Rate	Security Rate Margin	Mortgage Interest Rate	OAA																													
01/01/2020	01/22/2020	8.313	0.000	0.360 to 10.000	\$1,600,000.00																													
Pool Tax ID	Issuer ID/Name	Custodian ID/Name	FTN	Description																														

Figure 53: Pool Details - Recall button

5. Enter your eight-digit **RSA SecurID Passcode***.

Recall Pool(s)
✕

You are Recalling Pool(s) UA3011.

Enter RSA SecurID Passcode* *

Recall
Cancel

Figure 54: Pool Details - Recall Pop-Up

6. Select the **Recall** button.
7. After a successful recall, users will be informed of the outcome, and the pool status will be updated to **Recalled**.

2.6 Loan Details – Form 11706

The Loan Details screen is the mechanism for entering the information required on form **HUD 11706 — Schedule of Pooled Mortgages**. Loan Details include the borrower’s name; street, city, and state address of loan property; interest rate of loans; original principal balance; and unpaid principal balances. This form also collects information for the loan note and/or modifications.

2.6.1 Restrictions

You can add or edit records only when the pool is in **Draft** state.

2.6.2 Viewing Loan Details

You can view or edit detailed loan and payment information on the loan details screen.

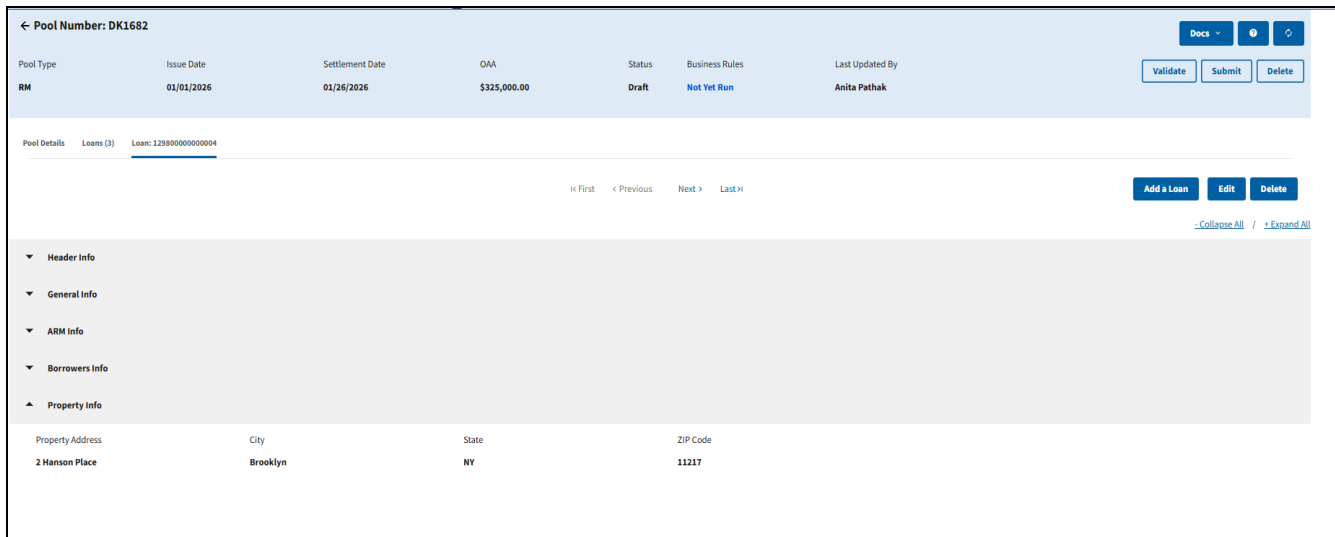


Figure 55: Loan Details Screen (with all sections collapsed)

To search for Loan Details, step through the following procedural flow:

1. Select the **HMBS Pools & Loans** tab.
2. Choose the filter options by navigating **Mortgage (11706)** tab. Refer to [2.1.2](#) for loan search.
3. Select the Loan ID link/Number under **Issuer Loan Number** column.
4. The loan details screen displays.
5. Enter a pool Number in the **Pool Number** as a filter option and select apply filter. All loans associated with the searched pool will be displayed.
6. Select the Loan ID link/Number under **Issuer's Loan Number** column.

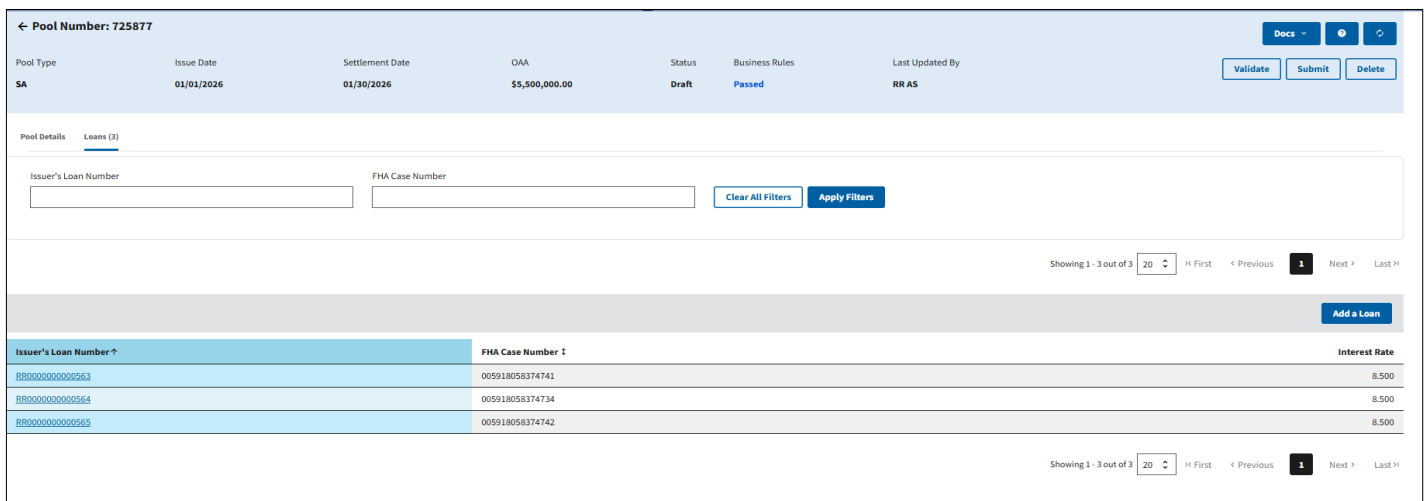


Figure 56: All Loans Screen

7. The loan detail screen displays.

← Pool Number: DK1679 Docs

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	02/01/2026	02/27/2026	\$325,000.00	Initial Certification Declined	P	Document Custodian

Pool Details Loans (3) Loan: 129800000000003

« First < Previous Next > Last »

[Collapse All](#) / [Expand All](#)

▲ Header Info

Pool Number	Issue Date	Issue Type	Pool Type
DK1679	02/01/2026	H	RM

▲ General Info

Loan Type	Loan Type Code	Issuer's Loan Number	FHA Case Number	Unique Loan ID	Participation Loan Number
FHA	FHASF	129800000000003	000516055085561		001
Original Interest Rate	Current Interest Rate	Participation Interest Rate	Mortgage Margin	LTV Ratio	Loan Servicing Fee Code
8.000	9.500	8.500	2.000	12.00	MON
Date of Origination	Joint or Single Loan	Property Type	Payment Option	Maximum Claim Amount	Principal Limit Factor
02/01/2026	F	FF	MTB	300,000.00	0.500

Figure 57: Loan Detail Screen

2.6.3 Loan Details – Screen Elements

See **Error! Reference source not found.** to review the screen elements.

Field Name	Description
Pool Type	System supplied. The Pool Type is retrieved from the HMBS Pool Details record after the user chooses a Pool Number.
Issue Date	System generated. The Issue Date is taken from the HMBS Pool Details record when the user chooses a Pool ID.
Settlement Date	Required. The Settlement Date refers to the specified date on which a pool is required to be settled.
OAA	System generated. The Original Aggregated Amount typically refers to the aggregated UPB of collateral loans for pools.
Status	System generated. Edit Status is taken from the HMBS Pool Details record when the user chooses a Pool ID.
Business Rules	System generated. Whether HMBS Business Rules validation is performed, if it is performed, then passed or failed.
Last Updated by	System generated. Last user who took an action on the pool.

Field Name	Description
General Info	
Loan Type	Required. Loan Type should be hard coded for 'F'-FHA.
Loan Type Code	Required. A code that identifies the specific type of loan: 1= FHA Single Family.
Issuer's Loan Number	Required. The Issuer 15-digit number assigned to the loan.
FHA Case Number	Required. The case number for FHA HECM loans is to be reported as a 15-position fixed length number.
Unique Loan ID	System generated for Participation 001 once a pool is initially certified.
Participation Loan Number	Required. This field is entered by the issuer. It should always be three digits. The unique number assigned to the portion of the loan being pooled.
Original Interest Rate	Required. The interest rate of the mortgage. The Interest Rate must be between the Security Rate + 0.25 and Security Rate + 0.5. The system will self-correct by calculating the limits if you make a mistake.
Current Interest Rate	Required. This field is used to verify the spread of the Participation Interest Rate.
Participation Interest Rate	Required. This field value depends on the Loan servicing fee code as described above.
Mortgage Margin	Required only for ARM pools. This field is available for ARM pool types only.
LTV Ratio	Required. The Loan-to-Value ratio is associated with this loan.
Loan Servicing Fee Code	Required. It has two options 1-Fixed Monthly, 2-Spread. For fixed Rate loans, the Current Interest Rate must be 6 to 75 basis points higher than the Participation Interest Rate. For Spread Loans, the Current Interest Rate must be 25 to 75 basis points higher than the Participation Interest Rate.

Field Name	Description
Date of Origination	Required. The date the HECM loan was originated.
Joint or Single Loan	Required. This field is a dropdown pick list with two options, Joint and Single. If joint is selected, the system will allow up to four co-borrowers.
Property Type	Required. This field is a dropdown pick list with four options: Single Family, Condominium, Manufactured Housing, and Planned Unit Development.
Payment Option	Required. This field is a dropdown pick list with the options of Tenure, Term, Line of Credit, Modified Term, Modified Tenure, and Single Disbursement Lump Sum.
Maximum Claim Amount	Required. The maximum claim amount is the lesser of the appraised value of the property or the maximum mortgage amount for a one-family residence that HUD will insure in an area under Section 203(b)(2) of the National Housing Act. The maximum claim amount is established when the Conditional Commitment is issued and represents the maximum amount that HUD will pay on a claim for insurance benefits.
Principal Limit Factor	Required. Principal Limit Factor/100*Maximum Claim Amount=Principal Limit.
Principal Limit	Required. It is the maximum HMBS mortgage amount. It equals the maximum claim amount times the principal limit factor.
Principal Balance Being Securitized	Required. This field will generate the OAA of the pool.
Principal Balance Not Being Securitized	Required. As of the close of the servicing/accounting period, this field represents the portion of the HECM loan's accumulated principal that has not been securitized in any HMBS.
Principal Balance Previously Securitized	Required. As of the close of the servicing/accounting period, this field represents the portion of the HECM loan that has already been securitized in all HMBS. It is the sum of the principal balances of the existing participations.
Expected Average Mortgage Interest Rate	Required. The original expected average mortgage interest rate per FHA guidelines as disclosed on the HECM Loan Agreement. It is fixed throughout the life of the loan and is used to determine payments to the

Field Name	Description
	<p>borrower. For a fixed rate loan, the expected rate is the fixed interest rate. For an adjustable rate loan, the expected rate is the sum of the lender's margin either (1) the U.S. Treasury Securities rate adjusted to a constant maturity of ten years if the loan interest rate adjusts based on the Constant Maturity Treasury (CMT) index, (2) the ten year London Interbank Offered Rate (LIBOR) swap rate if the loan interest rate adjusts based on the LIBOR index, or (3) the Secured Overnight Financing Rate (SOFR) if the loan interest rate adjusts based on the SOFR index.</p>
HECM Original Funding Date	<p>Required. The date the HECM loan was first funded.</p>
Property Valuation Effective Date	<p>Required. Effective date of the property valuation on the subject property as of the Origination Date.</p>
Loan Origination Company	<p>Required. The entity that processed the HECM Loan application.</p>
HECM Saver Flag	<p>Required. Code which indicates if this is HECM Saver Loan:</p> <ul style="list-style-type: none"> • N = Standard • Y = Saver
HECM Loan Purpose Code	<p>Required. The purpose for which the HECM loan originated was:</p> <ul style="list-style-type: none"> • 1 = HECM Traditional • 2 = HECM Refinance • 3 = HECM Purchase
Original Term of Payments	<p>Conditionally Required if payment option is = 2 or 4. Original number of monthly payments on a term or modified term loan as of the Pool Issue Date.</p>
Remaining Term of Payments	<p>Conditionally Required if payment option = 2 or 4. Remaining number of monthly payments on a term or modified term loan.</p>
Property Valuation Amount	<p>Required. Valid property valuation as of the Origination Date.</p>
Original Draw Amount	<p>Conditionally Required if payment option = 3, 4 or 5. The original amount drawn on a line of credit loan.</p>

Field Name	Description
Monthly Scheduled Payment Amount	Conditionally Required if payment option = 1, 2, 4 or 5. The monthly payment as of the Pool Issue Date scheduled to be made to the borrower, including if applicable, the amount that will be withheld from borrower monthly payment for property charges.
Servicing Fee Set Aside Amount	Optional. An amount initially set aside from the Principal Limit as indicated on the Payment Plan Exhibit to the HECM Loan Agreement, to be applied to payment due for a fixed monthly charge for servicing activities of Issuer or its Subcontract Servicer. Such servicing activities are necessary to protect Issuer interest in the property. A servicing fee set aside, if there is any, is not available to the Borrower for any purpose, except to pay for loan servicing.
Original Available Line of Credit (LOC) Amount	Conditionally Required if payment option = 3, 4 or 5. Original available line of credit amount.
Remaining Available Line of Credit (LOC) Amount	Conditionally Required if payment option = 3. Remaining line of credit balance at the Pool Issue Date. Reflects the remaining cash available to the borrower (net of any property charges, repairs, administration fees, and servicing fee set asides).
Credit Line Set Aside Amount	Conditionally Required if payment option = 4 or 5. In exchange for reduced monthly payments, the specified amount of money set aside at the Pool Issue Date for a line of credit, on which the borrower can draw until the line of credit is exhausted.
Property Repair Set Aside Amount	Optional. At closing, the amount that a borrower sets aside to cover property repairs, plus the repair administration fee.
Property Charges Set Aside Amount	Optional. At closing, the amount that a borrower sets aside to cover property charges such as taxes, insurance, ground rents, homeowner association fees
Non-Borrowing Spouse Flag	Required. If Non-borrowing spouse is identified at the time of loan closing, Y if Yes, N if No.
Mandatory Property Charges Set Aside Flag	Required. The results of the borrower financial assessment required mandatory property charges set aside. Y if Yes, N if No.

ARM Info	
Adjustment Date	Conditionally Required if loan is an ARM. The date on which the interest rate for security and the mortgages will change. This field should mirror the Security Change Date field for Single Family ARM pools. Valid months for Adjustment dates are January, April, July, and October. Editable in update mode/New Mode.
Index	Conditionally Required if loan is an ARM. "CMT", "LIBOR" or "SOFR" in Edit mode. System generated in New Mode.
Type of ARM Note	Conditionally Required if loan is an ARM. User selects the ARM Note from the List of Available ARM Notes. Available ARM Notes are "1 Year", "Monthly". System generated in New mode.
Lifetime Interest Rate Change Cap	Conditionally Required if loan is an ARM. A cap that limits the interest rate increase over the life of the loan. The value is "5" for 1-Year adjusting loans, and Issuer-defined for Monthly adjusting
Lifetime Floor Rate	Conditionally Required if loan is an ARM. The minimum interest rate that can be applied during the loan term. For annual and monthly adjusting loans, the Original Interest Rate minus the Lifetime Cap, but not less than the Margin.
Maximum Interest Rate	Conditionally Required if loan is Monthly ARM. The maximum interest rate on the note. This field requires only monthly adjusting loans.
Borrowers Info	
First Name	Required. The First Name of Borrower.
Last Name	Required. The Last Name of Borrower.
DOB	Required. The Birth date of Borrower. Borrower should be a minimum 62 years of age.
Sex	Required. The Sex of Borrower.

Borrower Property Info	
Property Address	Required. The property address for the mortgage.
City	Required. The City for the Mortgage.
State	Required. The State for the Mortgage.
Zip Code	Required. The Zip code for the Mortgage.

Table 2 : Loan Details - 11706 Screen Elements

2.6.4 Importing a Loan

1. Select the **HMBS Pools & Loans** tab.
2. Search for a pool. Refer to section [2.1.1 Error! Reference source not found.](#)
3. Select the **Pool Number** link to access the **Pool Details** page.
4. Select the **Add a Loan** button located on the All-Loans tab or on the **Loan Details** screen.
5. Select the **Browse** link, select **.txt file** and select **Upload** button.

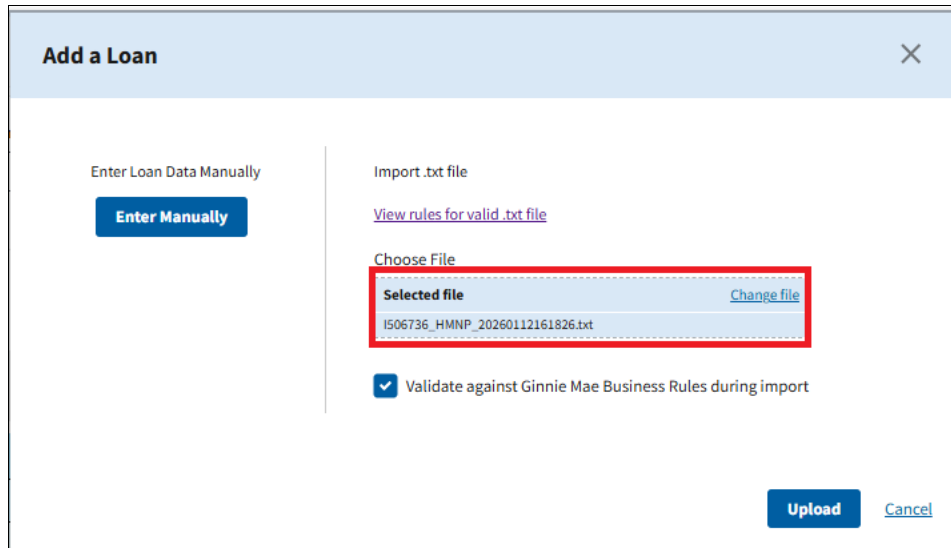


Figure 58: Loan Import

2.6.5 Entering New Loan Data Manually

1. Select the **HMBS Pools & Loans** tab.
2. Search for a pool. Refer to section [2.2.1 Error! Reference source not found.](#)
3. Select the pool ID link to access the **Pool Details** page.
4. Select the **Add a Loan** button located on the All-Loans tab or on the **Loan Details** screen.
5. Select the **Enter Manually** button.

Add a Loan
✕

Enter Loan Data Manually

Enter Manually

Import .txt file

[View rules for valid .txt file](#)

Choose File

Drag file here or [choose from folder](#)

Validate against Ginnie Mae Business Rules during import

Upload

Cancel

Figure 59: Enter Loan Data Manually

6. Complete the required fields in the **General Info** section.

General Info					
Loan Type	Loan Type Code	Issuer's Loan Number	FHA Case Number	Unique Loan ID	Participation Loan Number
FHA	FHA Single-Family	12800000000004	0034433492376		001
Original Interest Rate	Current Interest Rate	Participation Interest Rate	Mortgage Margin	LTV Ratio	Loan Servicing Fee Code
8.500	10.000	8.500	1.000	11.00	Fixed Monthly
Date of Origination	Joint or Single Loan	Property Type	Payment Option	Maximum Claim Amount	Principal Limit Factor
01/01/2018	Single	Condominium	Modified Term	\$200,000.00	0.500
Principal Limit	Principal Balance Being Securitized	Principal Balance Not Being Securitized	Principal Balance Previously Securitized	Expected Average Mortgage Interest Rate	HECM Original Funding Date
\$100,000.00	\$100,000.00	\$100.00	\$200.00	8.500	01/01/2018
Property Valuation Effective Date	Loan Origination Company	HECM Saver Flag	HECM Loan Purpose Code	Original Term of Payments	Remaining Term of Payments
01/01/2018	Long Island Company	Saver	Traditional	10	20
Property Valuation Amount	Original Draw Amount	Monthly Scheduled Payment Amount	Servicing Fee Set Aside Amount	Original Available Line of Credit (LOC) Amount	Remaining Available Line of Credit (LOC) Amount
\$25,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Credit Line Set Aside Amount	Property Repair Set Aside Amount	Property Charges Set Aside Amount	Non-Borrowing Spouse Flag	Mandatory Property Charges Set Aside Flag	
\$0.00	\$0.00	\$100,000.00	No	No	

Figure 60: New Loan - General Section

7. Complete the required fields in the **Borrowers Info** and **Co-Borrowers** section.

Borrowers Info			
Borrower Info			
First Name Anthony	Last Name Weiner	DOB 01/01/1952	Sex M
Co-borrower Info			
First Name	Last Name	DOB	Sex
First Name	Last Name	DOB	Sex
First Name	Last Name	DOB	Sex
First Name	Last Name	DOB	Sex

Figure 61: New Loan- Borrowers Info & Co-Borrowers

8. Complete the required fields in the **Property Info** section.

Property Info			
Property Address	City	State	ZIP Code
2 Hanson Place	Brooklyn	NY	11217

Figure 62: Property Info Section

9. Select the **Save** button.

Header Info					
Pool Number DK1882	Issue Date 01/01/2025	Issue Type H	Pool Type RM		
General Info					
Loan Type FHA	Loan Type Code * FHA Single Family	Issuer's Loan Number * 12760000000004	FHA Case Number * 0004834502076	Unique Loan ID	Participation Loan Number * 001
Original Interest Rate * 8.500	Current Interest Rate * 8.500	Participation Interest Rate * 8.500	Mortgage Margin * 1.000	TV Ratio * 11.00	Loan Servicing Fee Code * Fixed Monthly
Date of Origination * MM/DD/YYYY 01/01/2018	Joint or Single Loan * Single	Property Type * Condominium	Payment Option * Modified Term		
Maximum Claim Amount * \$200,000.00	Principal Limit Factor * 0.00	Principal Limit * \$180,000.00	Principal Balance Being Secured * \$100,000.00	Principal Balance Not Being Secured * \$100.00	Principal Balance Previously Secured * \$200.00
Expected Average Mortgage Interest Rate * 8.500	HECM Original Funding Date * MM/DD/YYYY 01/01/2018	Property Valuation Effective Date * MM/DD/YYYY 01/01/2018	Loan Origination Company * Long Island Company	HECM Saver Flag * Saver	HECM Loan Purpose Code * Traditional
Original Term of Payments 30	Remaining Term of Payments 20	Property Valuation Amount * \$25,000.00	Original Draw Amount \$0.00	Monthly Scheduled Payment Amount \$0.00	Servicing Fee Set Aside Amount \$0.00
Original Available Line of Credit (LOC) Amount \$0.00	Remaining Available Line of Credit (LOC) Amount \$0.00	Credit Line Set Aside Amount \$0.00	Property Repair Set Aside Amount \$0.00	Property Charges Set Aside Amount \$100,000.00	Non-Borrowing Spouse Flag * No

Figure 63: New Loan is Created

2.6.6 Adding Loan Participations

Each new pool and loan begins as Participation 001, with the user entering the FHA case name on the loan. After initial certification, the system generates a Loan Unique ID. For subsequent participations, use Participation 02 (and up),

referencing the FHA case name and Loan Unique ID from Participation 01. This process repeats for all following participations.

2.6.7 Individually Add Loan

1. After establishing a pool, users may add a loan to either the newly created or an existing pool. Additionally, users have the option to add individual loans and subsequently associate them with an existing pool.

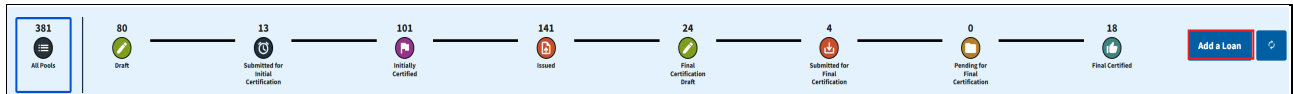


Figure 64: Add a Loan from Mortgages (11706)

2. Users can simply go to the **Mortgage (11706)** tab and select **Add a Loan** button from the blue banner. The loan can be added manually or by importing .txt file.

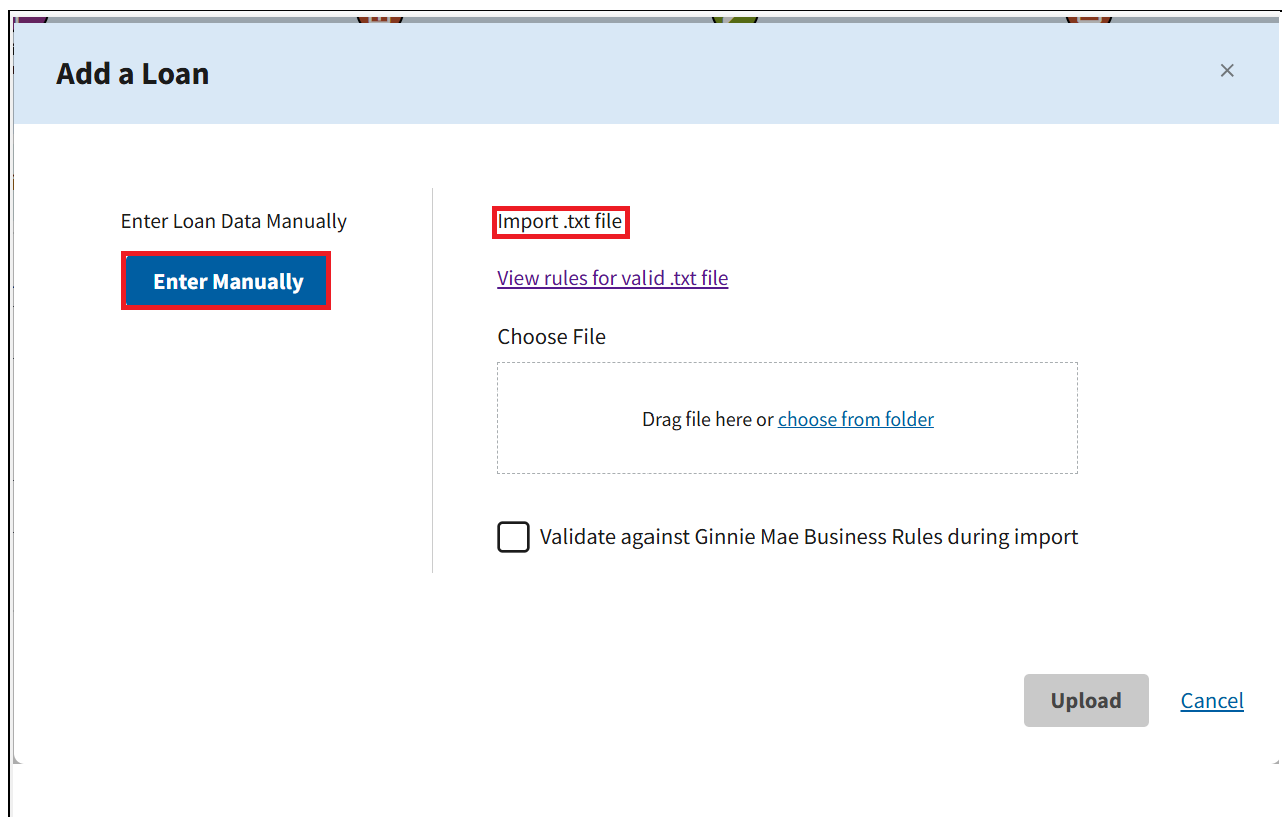


Figure 65: Add a Loan

2.6.8 Editing a Loan

1. On the **Pool Details** page, tab through each of the information fields and enter all required data.
2. Select the number of the loan under the Loan ID column.
3. Either add the new loan data or edit an existing loan. After you complete the addition of a new loan or edit an existing loan, the screen will refresh or the fields will be populated with the new data.
4. Select the **Save** button to save or select **Cancel** to discard the changes.
5. Select the **Validate** button to ensure all entries are successfully validated.

2.6.9 Deleting Loans

1. Select the **HMBS Pools & Loans** tab.
2. Choose the filter options by searching for the desired pool. For additional guidance, please refer to section [2.1.1 Searching for a pool](#).
3. Select the Pool ID hyperlink to access the **Pool Details** page.

Pool Number: DK1682

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Draft	Not Yet Run	Anita Pathak

Header Info

Pool Number	Issue Type	Pool Type	Index Type	Type Of ARM Rate	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	8.308 to 10.000	\$325,000.00

Pool Statistics

Number of Participants	Total Position	Weighted Average Interest Rate
1	\$325,000	8.308

Figure 66: Pool Details

4. Select the **Loans** tab.
5. Select the **Delete** button.

Pool Number: DK1682

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/26/2026	\$325,000.00	Draft	Not Yet Run	Anita Pathak

Header Info

Pool Number	Issue Date	Issue Type	Pool Type
DK1682	01/01/2026	H	RM

General Info

Loan Type	Loan Type Code	Issuer's Loan Number	FHA Case Number	Unique Loan ID	Participation Loan Number
FHA	FHA Single Family	12980000000004	009464334932376		001

General Info (continued)

Original Interest Rate	Current Interest Rate	Participation Interest Rate	Mortgage Margin	LTV Ratio	Loan Servicing Fee Code
8.500	10.000	8.500	1.000	11.00	Fixed Monthly

General Info (continued)

Date of Origination	Joint or Single Loan	Property Type	Payment Option	Maximum Claim Amount	Principal Limit Factor
01/01/2018	Single	Condominium	Modified Terms	\$200,000.00	0.500

General Info (continued)

Principal Limit	Principal Balance Being Secured	Principal Balance Not Being Secured	Principal Balance Previously Secured	Expected Average Mortgage Interest Rate	HECM Original Funding Date
\$100,000.00	\$100,000.00	\$100.00	\$200.00	8.500	01/01/2018

General Info (continued)

Property Valuation Effective Date	Loan Origination Company	HECM Saver Flag	HECM Loan Purpose Code	Original Term of Payments	Remaining Term of Payments
01/01/2018	Long Island Company	Saver	Traditional	10	20

Figure 67: Loan Details

NOTE: When you delete a loan, you cannot add it back to the pool.

2.6.10 Navigating Loans

On the **Loans** screen, you can navigate through the loans using the **First, Previous, Next, Last** links.

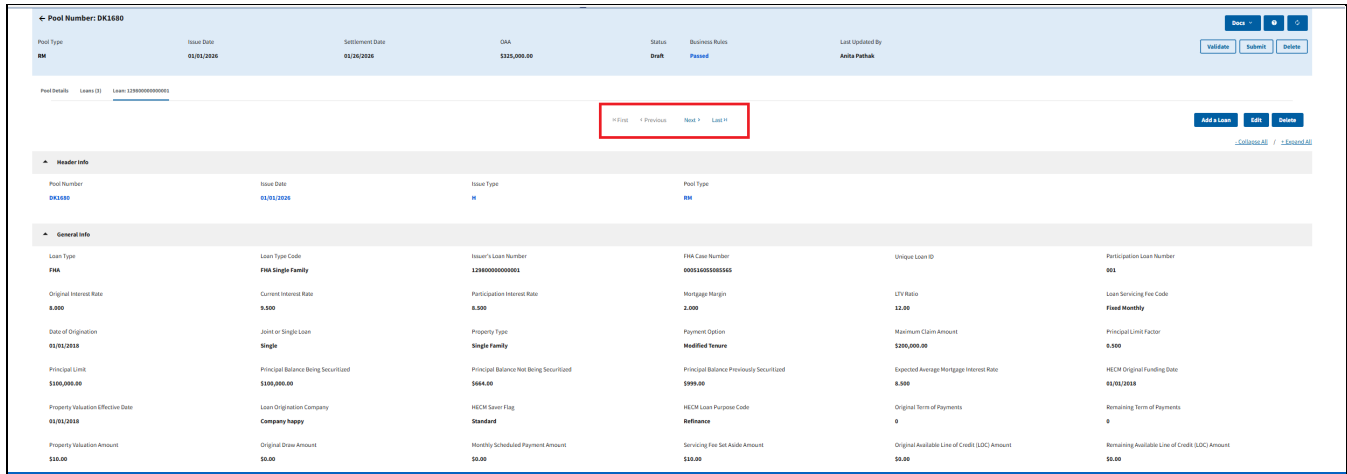


Figure 68: Navigating Loans

2.7 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA 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.

2.7.1 FHA HECM Case Number

The case number for FHA HECM loans is to be reported as a 15-position fixed length number. See Table below.

Leading Zero	Location Code	Serial Number	Check Digit	FHA ADP Code
First (2) digits	Next (3) digits	Next (6) digits	Next (1) digits	Last (3) digits
Leading Zero	Contract Number	Serial Number	Check Digit	FHA ADP Code
00	011	456789	1	229

Table 3 : FHA Single Family Case Number (Case Number Examples)

2.8 Exporting Pool and Loan Data

2.8.1 Exporting Pool Data – HMBS Pools and Loans Screen

Use this function to export data from the HMBS Pools & Loans page into a Flat file.

1. Select the **HMBS Pools & Loans** tab.
2. Select the pool's ellipses under **Actions** column at the end of the row to display the available options.

Pool Number ?	Pool Type ?	Custodian Number/Name ?	Issue Date ?	Status ?	OAA	FTN	Business Rules ?	Actions
DK1673	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	02/01/2026	Draft	\$325,000.00			[Action Icon]
DK1673	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	02/01/2026	Initial Certification Declined	\$325,000.00	60130009000K1479HM0021261611061		[Action Icon]
DK1680	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	02/01/2026	Locked For Initial Certification BRE	\$325,000.00			[Action Icon]
DK1682	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Initially Certified	\$325,000.00	60130009000K1482HM01122616044261		[Action Icon]

Figure 69: HMBS Pools & Loans Screen – Pool’s Ellipses

3. Select the **Export Pool(s)** option.

HMBS Pools & Loans

Pool Details (11795) Mortgage Details (11796) Approvals

Progress bar: 1. Add Pool, 2. Draft, 3. Submitted for Initial Certification, 4. Initially Certified, 5. Locked, 6. Initial Certification Draft, 7. Submitted for Final Certification, 8. Pending for Final Certification, 9. Initially Certified.

Filters: 1 Filters will not apply when Pool Number is specified.

Search filters: Pool Number, Issue Date, Pool Type, Status, Custodian Number/Name, MGD Forms.

Pool Number ?	Pool Type ?	Custodian Number/Name ?	Issue Date ?	Status ?	OAA	FTN	Business Rules ?	Actions
DK1682	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00			[Action Icon]
DK1682	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00			[Action Icon]

Export Action Menu:

- Export Pool(s)
- Schedule of Subscriptions (11794)
- Schedule of Pooled Mortgage With Data (11790)
- Certification and Agreement (11718)
- Export Edits Report (EDR)
- Export Edits Report (PDR)
- Export Pools

Figure 70: Export Action from HMBS Pools & Loans Screen

4. HMBS displays the success confirmation popup and exports a .txt file to the bottom of the browser window.

HMBS Pools & Loans

My Dashboard | GinnNET | HMBS Pools & Loans | HMBS Maintenance

Pool Details (11795) Mortgage Details (11796) Approvals

Progress bar: 1. Add Pool, 2. Draft, 3. Submitted for Initial Certification, 4. Initially Certified, 5. Locked, 6. Initial Certification Draft, 7. Submitted for Final Certification, 8. Pending for Final Certification, 9. Initially Certified.

Filters: 1 Filters will not apply when Pool Number is specified.

Search filters: Pool Number, Issue Date, Pool Type, Status, Custodian Number/Name, MGD Forms.

Export Successful: Your file has been downloaded.

Pool Number ?	Pool Type ?	Custodian Number/Name ?	Issue Date ?	Status ?	OAA	FTN	Business Rules ?	Actions
DK1680	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00			[Action Icon]
DK1682	RM	000900/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00			[Action Icon]

Figure 71: Successful Export Message

- Select the downloaded file to review the flat file.

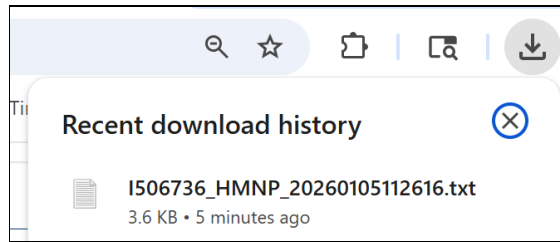


Figure 72: Export Pool File

2.9 Bulk Actions

2.9.1 Validating Multiple Pools

To validate multiple pools simultaneously, follow these steps in sequence:

- Select the **HMBS Pools & Loans** tab.
- Select the checkboxes for the pools you want to validate.
- Select the **Validate** button.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTN	Business Rules	Actions
<input checked="" type="checkbox"/> DK1682	RM	00000/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		●	[i]
<input checked="" type="checkbox"/> DK1682	RM	00000/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		●	[i]

Figure 73: Validate Multiple Pools

NOTE: After you select the **Validate** button, the success message displays.

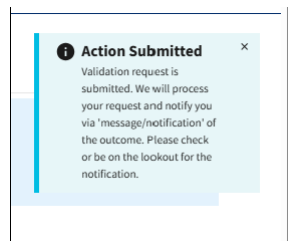


Figure 74: Success Message - Bulk Pool Validation Processing

- Select the **Ok** button to close the message and continue.
- Select the message icon to review the individual notification messages.
- Select the Pool ID hyperlink in the notification message to access the **Pool Details** screen.

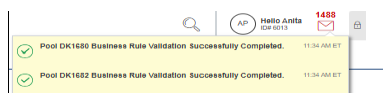


Figure 75: Notification Message - Business Rule Validation Successful

2.9.2 Submitting Multiple Pools

1. Select the **HMBS Pools & Loans** tab. Select one or multiple pools for bulk submission.
2. Once **Submit** button is selected, the **Submit Pool(s) for Certification** pop-up displays.

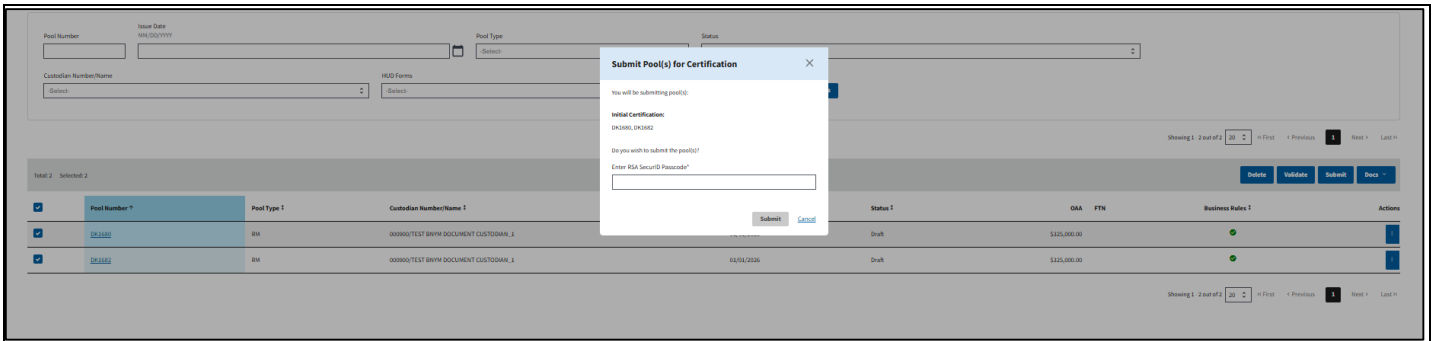


Figure 76: Submitting Multiple Pools

3. Enter **RSA SecurID Passcode** and select **Submit** button.

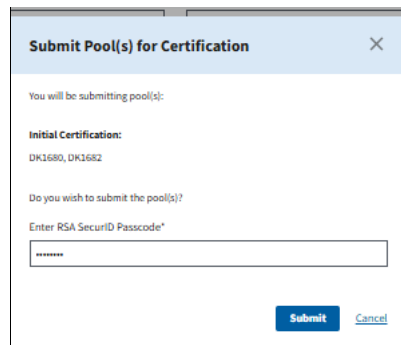


Figure 77: Submitting Multiple Pools

2.9.3 Initiate Final Certification Draft

1. Select the **HMBS Pools & Loans** tab.
2. Select the checkboxes for Issued pools you want to initiate for Final Certification.

Pool Number 1	Pool Type 1	Custodian Number/Name 1	Issue Date	Status 1	OAA	FTM	Business Rules 1	Actions
<input checked="" type="checkbox"/> UN2291	RM	000466/U S BANK NATIONAL ASSOCIATION	01/01/2026	Issued	\$1,600,000.00	4036000466UN9993HRM0112201122296		
<input checked="" type="checkbox"/> UD0493	RA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$4,250,458.00	4036000405UD0493HRA1202251738458		
<input checked="" type="checkbox"/> UD0495	RF	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$1,700,000.00	4036000405UD0495HRF1202251836011		
<input checked="" type="checkbox"/> UD0494	SA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$5,500,000.00	4036000405UD0494HSA1202251836010		
<input checked="" type="checkbox"/> UD0482	RA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$4,250,458.00	4036000405UD0482HRA1204251241514		

Figure 78: Multiple Issued Pools Selection

3. Select the **Initiate Final Certification** button from the screen.

Showing 1 - 26 out of 107 | 20 | < First | Previous | 1 | 2 | 3 | 4 | 5 | Next | Last >

Total: 107 Selected: 5

Initiate Final Certification Docs

<input type="checkbox"/>	Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTN	Business Rules	Actions
<input checked="" type="checkbox"/>	UN9591	RM	000466/U S BANK NATIONAL ASSOCIATION	01/01/2026	Issued	\$1,600,000.00	4036000466/U9591HRM0112261122256	●	
<input checked="" type="checkbox"/>	U00493	RA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$4,250,458.00	4036000405/U0493HRA1202251738458	●	
<input checked="" type="checkbox"/>	U00495	RF	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$1,700,000.00	4036000405/U0495HRF1202251836011	●	
<input checked="" type="checkbox"/>	U00494	SA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$5,500,000.00	4036000405/U0494HSA1202251836010	●	
<input checked="" type="checkbox"/>	U00482	RA	000405/DEUTSCHE BANK NATIONAL TRUST COMPANY	12/01/2025	Issued	\$4,250,458.00	4036000405/U0482HRA1204251241514	●	

Figure 79: Bulk Initiate Final Certification

- Select the **Submit** button after entering **RSA SecurID Passcode**.

Initiate Final Certification ✕

You are initiating Pool(s) UN9591, U00493, U00495, U00494, U00482 for Final Certification.

Enter RSA SecurID Passcode*

Initiate Final Certification
Cancel

Figure 80: Bulk Final Certification Pop-up

NOTE: A Final Certification Draft can only be issued for pools that are in Issued status, this action is permitted solely for an Authorized Signer.

2.9.4 Deleting Multiple Pools

When a pool is deleted, all associated loan and participant records are also deleted. Only pools that are in Draft status can be deleted.

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

- Select the **HMBS Pools & Loans** tab and select the checkboxes for the pools you want to mark for deletion

Showing 1 - 2 out of 2 | 20 | < First | Previous | 1 | Next | Last >

Total: 2 Selected: 2

Delete Validate Submit Docs

<input checked="" type="checkbox"/>	Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTN	Business Rules	Actions
<input checked="" type="checkbox"/>	201002	RM	000860/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		●	
<input checked="" type="checkbox"/>	201102	RM	000860/TEST BNYM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		●	

Showing 1 - 2 out of 2 | 20 | < First | Previous | 1 | Next | Last >

Figure 81: Delete Multiple Pools

- Select the **Delete** button.
The **Delete Pool(s)** confirmation message box displays.

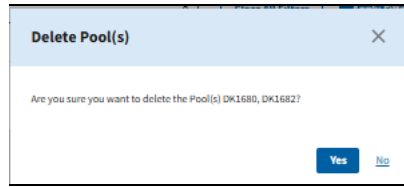


Figure 82: Delete Pools Confirmation Message Box

3. Select the **Delete** button on the confirmation message box. The success message displays, indicating the pools were deleted successfully.
4. Select the **Ok** button to close the success message and return to the **HMBS Pools & Loans** screen.



Figure 83: Success Message for Pool Deletion

2.9.5 Recalling Multiple Pools

To access Recall function, step through the following procedural flow.

1. Select the **HMBS Pools & Loans** tab.
2. Select the checkboxes for the pools you want to mark for **Recall**.

NOTE: Pools Submitted for Initial and Final certifications cannot be combined in Bulk Recall.

Pool Number ¹	Pool Type ¹	Custodian Number/Name ¹	Issue Date ¹	Status ¹	OAA	FTN	Business Rules ¹	Actions
<input checked="" type="checkbox"/> DK1680	RM	000990/TEST BMM DOCUMENT CUSTODIAN_1	08/01/2016	Submitted for Initial Certification	\$121,000.00	0013003000DK1680/RM011226464201	●	
<input checked="" type="checkbox"/> DK1682	RM	000990/TEST BMM DOCUMENT CUSTODIAN_1	08/01/2016	Submitted for Initial Certification	\$121,000.00	0013003000DK1682/RM011226464201	●	

Showing 1 - 2 out of 2 | 20 | < First < Previous 1 Next > Last >

Figure 84: Recall Multiple Pools

3. Select the **Recall** button. The **Recall Pool(s)** window box displays as Figure 85.
4. On the **Recall Pool(s)** window, enter your eight-digit **RSA SecurID Passcode***.
5. Select the **Recall** button.

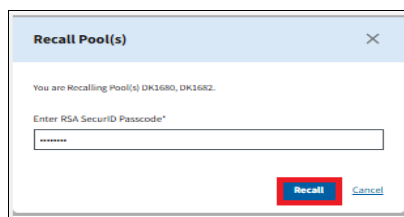


Figure 85: Recall Pool Submission Window

2.10 Adding Multiple Escrow Accounts

HMBS allows a maximum of thirty (30) T&I (Taxes and Interest) account numbers and Bank ID numbers that can be added to a pool. The Multiple Escrow Account option prints on 11706 reports. You can enter escrow accounts on the **Pool Details** screen or when you are applying the HMBS edits.

1. Select the **HMBS Pools & Loans** tab.
2. Search for the pool. Refer to section [2.2.1 Error! Reference source not found.](#) for more information.
3. Select the **Pool Number** hyperlink to access the **Pool Details** screen.
4. Scroll down to the **T&I Acct Number/ID** drop-down list.

Pool Number: 725920

Pool Type: RM | Issue Date: 01/01/2026 | Settlement Date: 01/21/2026 | OAA: \$6,976,348.00 | Status: Draft | Business Rules: Passed | Last Updated By: DCTM HECH_AS_Issuer

General Info

Issue Date * 01/01/2026 | Settlement Date * 01/21/2026 | Security Rate * 8.498 | Security Rate Margin 0.000 | Mortgage Interest Rate | OAA \$6,976,348.00

Pool Tax ID * 89042781 | Issuer ID/Name 4036/BANK OF AMERICA | Custodian ID/Name * 000405/DEUTSCHE BANK NATIONAL TRUST COMPANY | FTN | Description

Signed By | P&I Acct Number/ID * 237003532982/0530005196 | Subservicer Number 1746

T&I Acct Number/ID

- 2 Item(s) selected
- 237003532982/0240009993
- 2111036279/111017979

Number of Participants | Total Position | Weighted Average Interest Rate

Figure 86: T&I Acct Number/ID

5. Select one or multiple option(s) from the T&I Acct Number/ID.

2.11 Valid Entry for ARM Pools

An adjustable-rate mortgage is a mortgage with an amortization schedule that provides for changes in monthly payments based on adjustments to the interest rate of the mortgage. ARM fields are applicable for ARM pools ONLY.

1. Select the **HMBS Pools & Loans** tab.
2. Search for a pool. Refer to section [2.2.1 Error! Reference source not found.](#)
3. Scroll down to the **General Info** section.
4. Select **ARM** check box and desired pool type.
5. Select the down arrow on the **Index Type** drop-down list and select the Index Type option.

Pool Number: RR1243

Status: Draft | Business Rules: Not Yet Run

Pool Number * RR1243 | Issue Type H | Pool Type * RA | ARM | Index Type * CMT | Type Of ARM Note Annual | Cap Structure 2/5

General Info

Settlement Date *

Figure 87: Index Type

6. All necessary pool fields must be populated and saved.
7. On the loan, the **ARM Info** section must be populated along with necessary loan fields.

ARM Info					
Adjustment Date	Index	Type of ARM Note	Lifetime Interest Rate Change Cap	Lifetime Floor Rate	Maximum Interest Rate
02/01/2026	CMT	Monthly	5	3.500	12.000

Figure 88: ARM Info Section

8. Select the **Save** button.

See **Error! Reference source not found.** below to review the options when entering fields for ARM pools.

Pool Type	Note Type	Index Type	Cap Structure	Initial Rate Change	Lifetime Rate Change
RA	ANNUAL	CMT	2/5	2	5
RM	MONTHLY	CMT			
AL	ANNUAL	LIBOR	2/5	2	5
ML	MONTHLY	LIBOR			
SA	ANNUAL	SOFR	2/5	2	5
AL	ANNUAL	SOFR	2/5	2	5
ML	MONTHLY	SOFR			

Table 4 : Valid Entry for Arm Pools Matrix

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3 BASIC USER & AUTHORIZED SIGNER APPROVAL PROCESS

A Basic User has the capability to evaluate the HMBS application, establish new pools and loans, save information, perform validation checks, and Submit pools to an Authorized Signer for approval. Following this, the Authorized Signer reviews and approves the pool prior to forwarding it to the Document Custodian for certification. The Authorized Signer possesses all privileges of a Basic User and is additionally responsible for the final submission to the Custodian. Upon

submission by the Basic User, the pool is directed to the Authorized Signer, who verifies the pool and loan details before proceeding with certification by the Document Custodian.

3.1 Authorized Signer Approval

1. Once a Basic User submits an HMBS pool, the authorized signer user will be notified through the portal regarding the submission.
2. The Submitted pool appears in the **Approvals** tab on the **HMBS Pools & Loans** page.

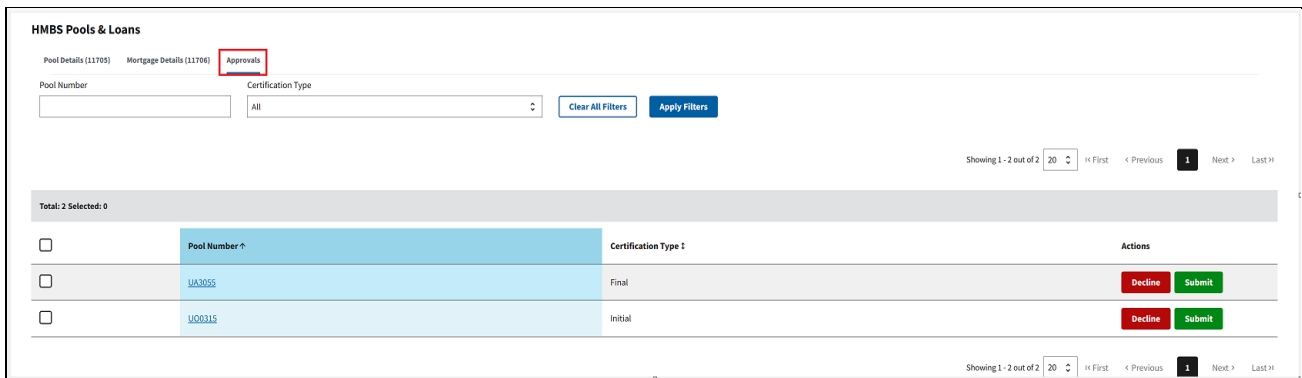


Figure 89: HMBS Pools & Loans Approval Tab

3. The authorized signer user can select a pool number link to view and review pool and loan data as needed. The authorized signer user may then choose either the **Decline** or **Submit** button. In both actions, users must enter **RSA SecurID Passcode*** and select **Ok** button.

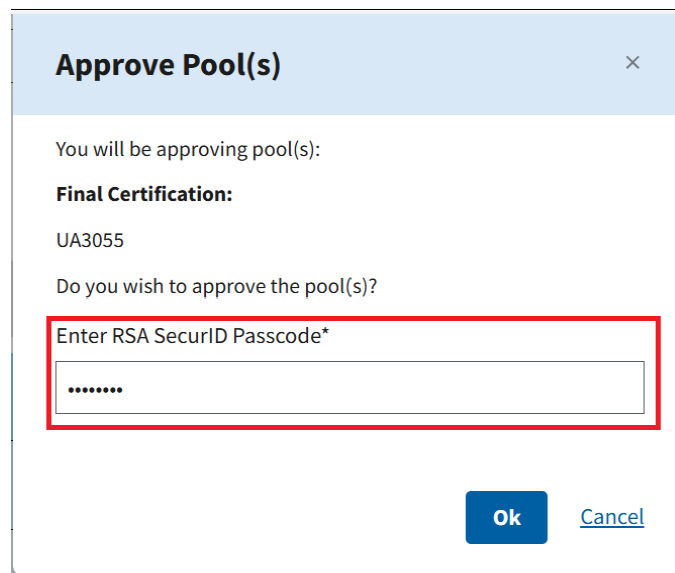


Figure 90: Submit Pop-up

4. If **Decline** button is selected, a confirmation pop-up will appear. Multiple pools can be declined at once through bulk selection. Once a pool is declined, a success message is displayed, and the declined pool is removed from

the **Approvals** tab. When the **Decline** button is selected, the user must confirm **Reject Pool(s)** pop-up by selecting **Ok**.

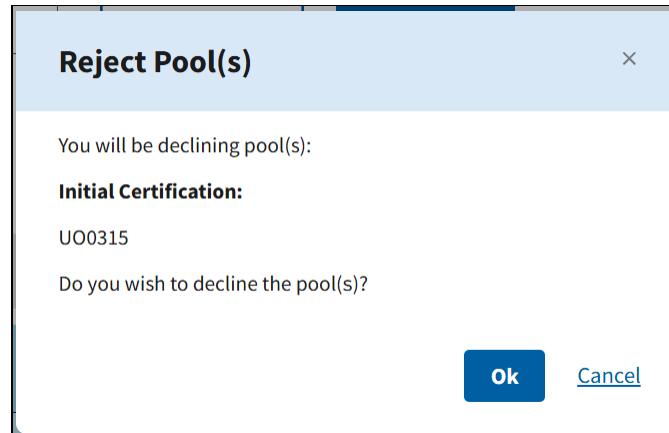


Figure 91: Decline Pop-up

5. If the **Submit** button is selected, an **Approval(s)** pop-up prompts the user to enter an **RSA SecurID Passcode** and select **Ok**. The pool is then sent to the Document Custodian for certification.

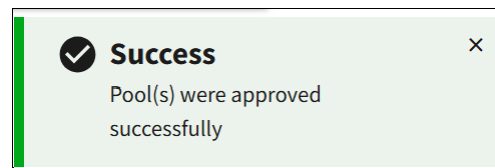


Figure 92: Approval Confirmation

6. Basic Users will receive portal notifications regarding pool submission for certification.

NOTE: Basic User submission and Authorized Signer approval for an HMBS pool only applies to initial certification pools; this process does not apply to pools undergoing Final Certification.

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4 MAINTENANCE

4.1 HMBS Maintenance Functions

The HMBS Maintenance functions are accessed from Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included in the New Pool

Figure 95: HMBS Custodian Screen

4.3 FRB Subscribers

The Federal Reserve Bank of New York is the depository for all Ginnie Mae new pools.

- 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** (Federal Reserve Bank of New York) 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 multiple 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.

See **Error! Reference source not found.** for more information.

Field Name	Description
ABA#	Required. The account assigned to the participant.
Deliver To	Required. The name of the FRB participant.

Table 5 : FRB Subscriber Screen Field Names and Descriptions

4.3.1 Adding an FRB Subservicer Record

1. Select the **HMBS Maintenance** tab.
2. Select the **FRB Subscriber** tab (See the Figure below).
3. Select the **Add a New Record** button.

Figure 96: FRB Subscriber Screen

4. Complete the following fields:

1. "ABA#".
2. "Deliver To".

Figure 97: Add a New Subscriber

5. Select the **Add** button to save. The Save Successfully Information message displays.



Figure 98: Successful Save Information Message

4.3.2 Editing an FRB Subscriber Record

1. Select the **HMBS Maintenance** tab.
2. Select the **FRB Subscriber** tab. The **FRB Subscriber** screen will then display a list of all Subscriber records.
3. Select the desired FRB Subscriber record you now wish to edit, and then select the **Edit** link for the item you want to edit.

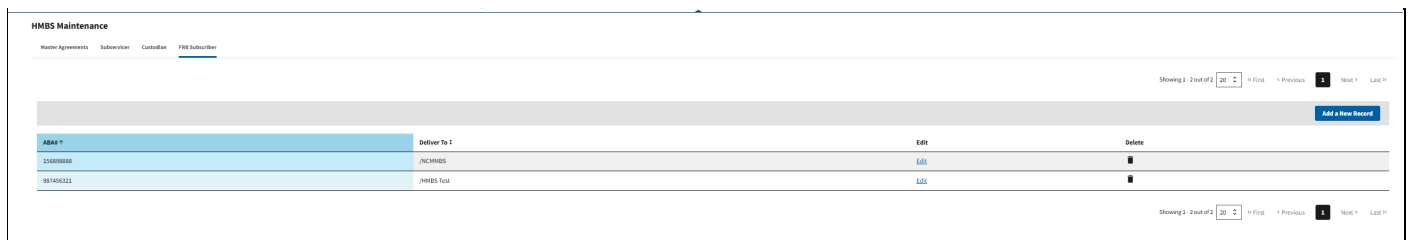


Figure 99: HMBS FRB Subscriber Screen

4. Edit the FRB Subscriber fields, then select the **Update** button.
The **Saved Successfully** Information message displays [See Figure 98: Save Success Information Message on the previous page].

Figure 100: Edit FRB Subscriber

The edited FRB Subscriber record will then be updated.

4.3.3 Deleting an FRB Subscriber Record

1. Select the HMBS Maintenance tab.
2. Select the **FRB Subscriber** tab. The **FRB Subscriber** screen will then display a list of all subscriber records.

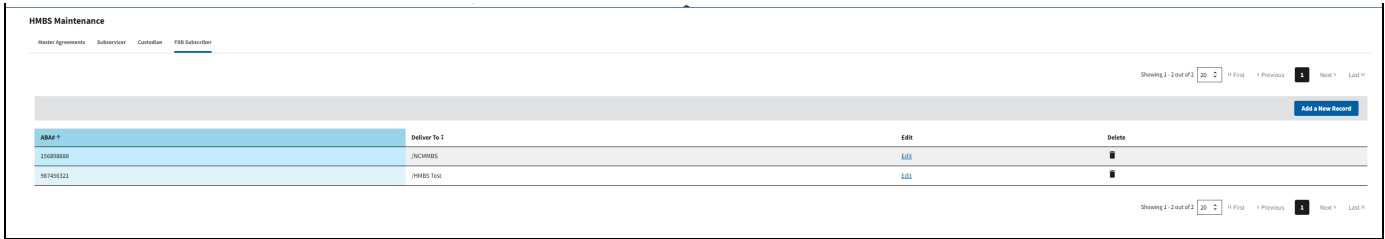



Figure 101: FRB Subscriber Screen

3. Select the desired FRB Subscriber record you now wish to delete and then select the  under **Delete** column.
4. Click **Yes** to confirm your intention to delete the FRB Subscriber (See the Figure below).

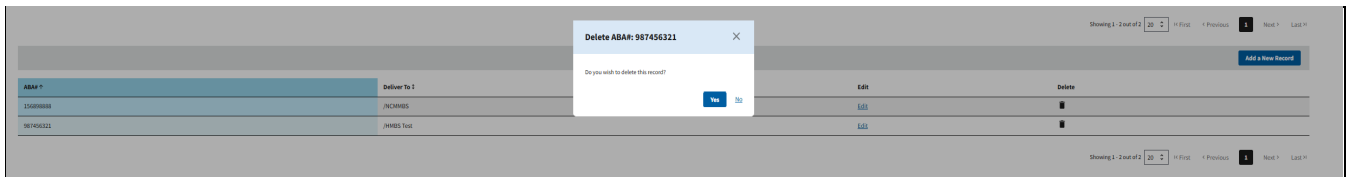


Figure 102: Confirm Delete Action (FRB Subscriber)

5. Select the **Yes** button to continue the deletion.

NOTE: If you select the **No** button, the FRB Subscriber will not be deleted.

6. HMBS displays a message that confirms the FRB Subscriber was successfully deleted (See the Figure below).

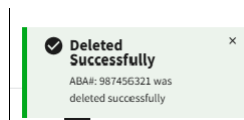


Figure 103: Successful Deletion Information Message

4.4 Master Agreements

The *Master Agreement* documents define the relationships and responsibilities of the Issuer, the Sub-servicer, and the Document Custodians. You can only view the information in the ACH Principal & Interest and the ACH Taxes & Insurance sections.

4.4.1 Viewing a Master Agreement Record

1. Select the **HMBS Maintenance** tab.
2. Select the **Master Agreements** tab.

3. The **Master Agreements** screen displays.

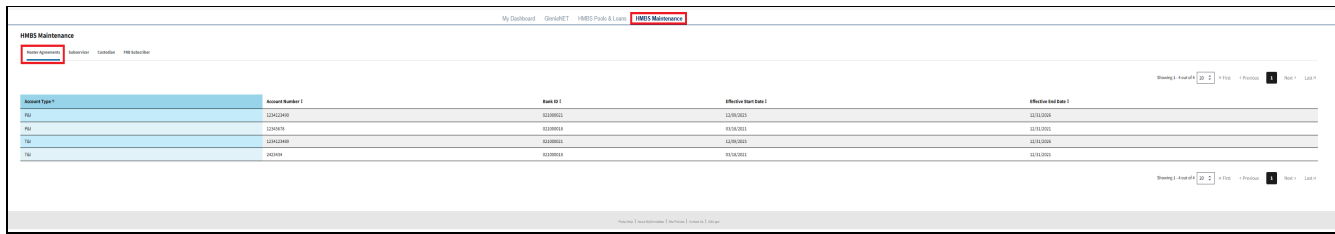


Figure 104: HMBS Maintenance Window

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5 HUD FORMS

5.1 Generating HUD Forms

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

1. Select the **HMBS Pools & Loans** tab.
2. Select one of the reports from the **HUD Forms** drop-down menu.
3. The following reports provide bulk generation of HUD Forms.
 - a. **Schedule of Subscribers (11705).**
 - b. **Schedule of Pooled Mortgages (11706).**
 - c. **Schedule of Pooled Mortgages (11706-FC).**
 - d. **Certification and Agreement (11711B).**

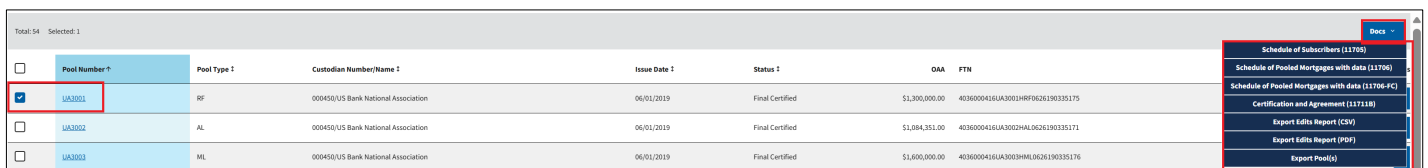


Figure 105: Generating HUD Forms

NOTE: HUD Forms are available only in PDF format.

3. Select the checkboxes for the pools you want to generate the HUD Forms for.
4. Select HUD Form that you need to generate from one of the options.

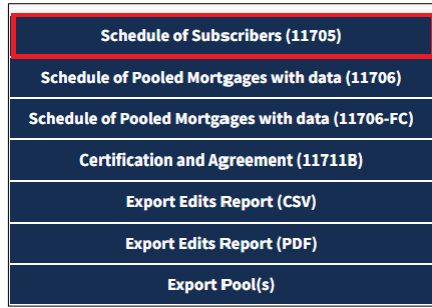


Figure 106: HUD Form Option

5. Selecting the button will display a popup message, and a portal notification will be generated.

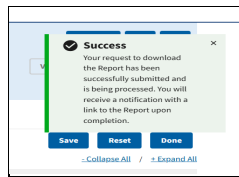


Figure 107: HUD Download Success Message

6. The notification will have a link to the report.

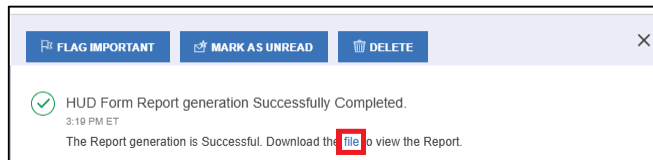


Figure 108: Report Link Message

7. Once the file hyperlink is selected, the HUD form will be downloaded to the designated download folder. The user may access the recent download history to view the form.

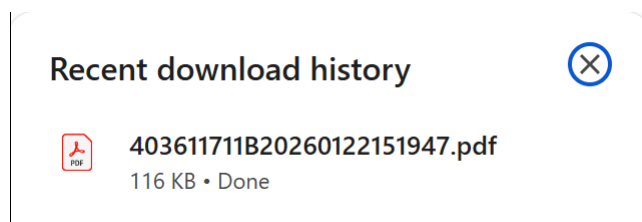


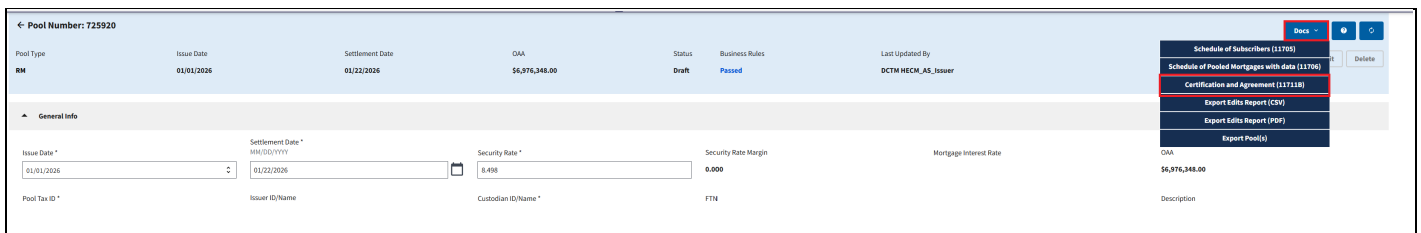
Figure 109: Download History

NOTE: The following procedures are applicable to other HUD Forms as well. Users can generate one HUD form at a time. HUD Forms may be generated or downloaded from the pool summary screen by selecting ellipses, → **Docs**, or by navigating to the detail page of a pool and using the **Docs** menu.

5.2 Generating the HUD 11711B Certification and Agreement Record

The **HUD 11711B—Certification and Agreement** form is a required form that must be submitted as part of the required pool or loan package submission documents. If the Pool Document Required Indicator is **Yes** in the Certification Agreement – 11711B section of the **Pool Details** page, you can electronically submit this form to the Document Custodian.

1. Select the **HMBS Pools & Loans** tab.
2. Search for a pool number. Refer to section 2.2.1 **Error! Reference source not found.**
3. Select the **Pool Number** hyperlink in the Search Results to display the **Pool Details** page.
4. Select the **Docs** button to display the list of pool level documents you can download.
5. Select the **Certification and Agreement (11711B)** option.



Pool Type	Issue Date	Settlement Date	GAA	Status	Business Rules	Last Updated By
RM	01/01/2026	01/22/2026	\$6,976,348.00	Draft	Passed	DCTM HECH_AS_Issuer

Docs [Download] [Refresh] [Delete]

- Schedule of Subscribers (11705)
- Schedule of Pooled Mortgages with data (11706)
- Certification and Agreement (11711B)**
- Export Edits Report (CSV)
- Export Edits Report (PDF)
- Export Pool(s)

General Info

Issue Date * 01/01/2026 Settlement Date * 01/22/2026 Security Rate * 8.49% Security Rate Margin 0.000 Mortgage Interest Rate GAA \$6,976,348.00

Pool Tax ID * Issuer ID/Name Custodian ID/Name * FTN Description

Figure 110: Docs Button

6. The user will receive a **Success** notification.

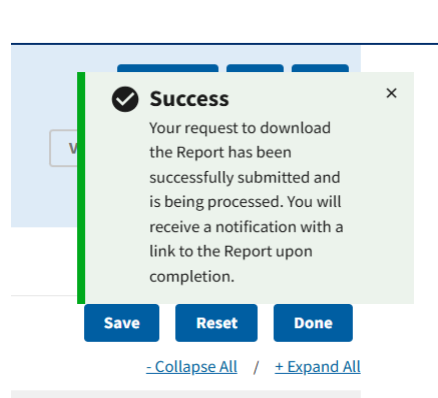


Figure 111: Success Notification

7. Once the HUD form has been successfully generated, the user will receive a notification through the portal.

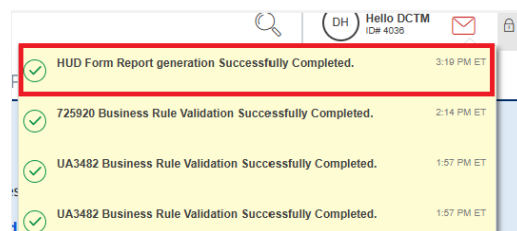


Figure 112: Portal Notification

8. The user can select **file** hyperlink to view the generated HUD Form.

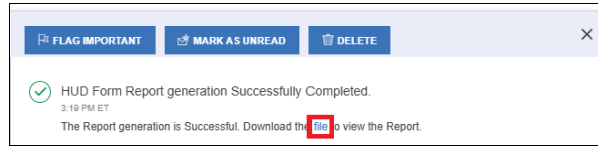


Figure 113: File Pop-up

9. Once file hyperlink is selected, the HUD form will be downloaded to the designated download folder. The user may access the recent download history to view the form.

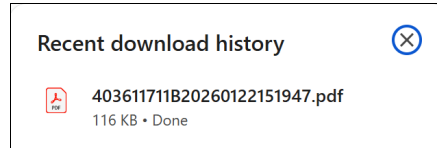


Figure 114: Download History

NOTE: The type of browser you use when accessing HMBS will determine how the downloaded report will display.

10. The 11711B Form displays the FTN (File Transmission Number), Ginnie Mae Pool Identifier, certification checkboxes selected, Company Name, Authorized Signature, Issuer ID, and Issuer's title.

Certification and Agreement

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

OMB Approval No. 2503-0033 (Exp. 04/30/2026)

FTN: 4036-000405-725922-H-RA-121925-104500-0

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.

Ginnie Mae is authorized to collect this information pursuant to Section 306(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, 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.

With respect to mortgages (loans) represented by Ginnie Mae Pool number: 725922HRA

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.

The issuer named below certifies:
(Check the appropriate box)

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.

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.

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.

Issuer BANK OF AMERICA		Authorized Signature RR AS, RR HMBS Auth Signer	
Issuer ID Number 4036	Date 12/19/2025	Title RR HMBS Auth Signer	

Previous editions are obsolete

Form HUD-11711B (10/2007)
ref. Ginnie Mae Handbook 5500.3, Rev. 1

Figure 115: Certification and Agreement (HUD form 11711B)

NOTE: For more information on the FTN, see **File Transmission Numbers** in the Appendix.

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6 GinnieNET HMBS Migrated Pools

All legacy GinnieNET HMBS pools will be transferred to HMBS in MGM. Users will have access to the pool, enabling them to review both pool and loan data, download HUD Forms, and perform related activities. Only Issued pools are eligible for migration. The **Last Updated By** field on the pool detail screen will display **SYSTEM**, signifying that these HMBS pools have been migrated from GinnieNET.

← Pool Number: UN2438						
Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
RF	01/01/2024	01/05/2024	\$1,300,000.00	Issued	Passed	SYSTEM

Figure 116: HMBS Migrated Pool

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7 TROUBLESHOOTING AND SYSTEM ERRORS

7.1 Field-Level Validation

Ginnie Mae Business Rules must pass before a pool can be submitted. This function checks the pool and loan information against Government National Mortgage Association Mortgage-backed Security Guide requirements. If there are errors, individual pool or loan records must be corrected and Business Rules validation must be applied again.

When a HECM pool or loan is saved, Business Rules validation will be executed. All BRE errors pertaining to the pool and loan pages will be displayed. If any mandatory fields are incomplete, the system will highlight these fields and present the corresponding errors at the top of the screen. Validation occurs at both the pool and loan levels when the **Validate** button is selected. You will receive a Portal Notification indicating whether the pool has successfully passed or failed validation. After receiving this notification, you may refresh the pool by clicking the refresh button.

If there are any validation errors found for any pools, errors will display in red. You may also view the validation errors in the Edit report located under the **Docs** button. You will need to review the errors and make corrections before saving your changes. After you save your changes, the business validation will be run again to ensure that all errors have been properly corrected.

The following example contains five errors. The first error indicates that the pool does not contain the required minimum of three loans, which is a business requirement for HMBS Pools. Users must add at least three loans to resolve this

issue. The second error relates to the **Issue Date** field, as it is not a valid date. A valid pool's **Issue Date** should be either the first day of the current month or the first day of the following month. All five errors must be addressed and corrected before validating the pool to achieve validated status.

! Business Rule Errors

1. A pool should have at least 3 loans.
2. Issue Date must fall on the first day of the month.
3. The sum of the FRB subscriber's positions must equal the pool OAA
4. OAA Amount for Issue Type: H, Pool Type: RM must be >= \$250,000
5. The pool Security Rate should equal the Calculated Weighted Average.

Figure 117: Error Messages

Review the instructions in the All Errors and Warning message. Enter valid dates for both the **Issue Date** (in the **Header Info** section) and **Settlement Date** (in the General Info section), select the **Save** button, select the **Validate** button, and then select the **Submit** button.

NOTE: There are field validations that are managed in the BRE, while others are enforced in the UI.

7.1.1 Generate Ginnie Mae Edits Report

If a pool has any errors that were identified during validation, you can download an error report as a PDF file that you can open from a new tab in your browser.

1. Select the **HMBS Pools & Loans** tab.
2. Sort Business Rule column and select a pool with a pool business rule not passed.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTN	Business Rules	Actions
051002	RM	00000/TEST BRNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$125,000.00		✖	1
051003	RM	00000/TEST BRNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$125,000.00		✔	1

Figure 118: Business Rule Not Passed

3. Select the checkbox for the pool that did not pass business rules. If a pool has failed validation, you'll see a red cross under **Business Rules** column.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTN	Business Rules	Actions
<input checked="" type="checkbox"/>	051002	RM	00000/TEST BRNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$125,000.00	✖	1
<input type="checkbox"/>	051003	RM	00000/TEST BRNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$125,000.00	✔	1

Figure 119: Pools with Error out Status

4. Select ellipses at the end of the row to review the list of actions you can perform on the pool.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTM	Business Rules	Actions
021652	RM	00000/TEST BNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		Business Rules	Delete, Validate, Submit, Docs
021650	RM	00000/TEST BNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		Business Rules	Delete, Validate, Submit, Docs

Figure 120: Pool Actions

5. Select the **Docs** icon.
6. Select the **Edits Report (PDF)** or **Edits Report (CSV)** on the **Pool Details** screen.

Pool Number	Pool Type	Custodian Number/Name	Issue Date	Status	OAA	FTM	Business Rules	Actions
021652	RM	00000/TEST BNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		Business Rules	<ul style="list-style-type: none"> Schedule of Subscribers (11705) Certification and Agreement (11713) Export Edits Report (CSV) Export Edits Report (PDF) Export Pool(s)
021650	RM	00000/TEST BNM DOCUMENT CUSTODIAN_1	01/01/2026	Draft	\$325,000.00		Business Rules	Delete, Validate, Submit, Docs

Figure 121: Pool Edits Open

The selected report will be downloaded for your review. If you select **Export Edits Report (PDF)**, you will have the option to select the last generated version or generate a new document. If you select **Export Edits Report (CSV)**, the last generated version will open.

7. Select the report that will appear as a new tab in your browser (if PDF format) or downloaded file (if CSV format).

Ginnie Mae Edits Report

Date: 2026-01-30 Version: 1.0
 Time: 01:23:48 PM Page: 1

Pool Number: 725877 Issue Type: H Pool Type: SA Issue Date: 01/01/2026

1. Error The sum of the FRB subscriber's positions must equal the Pool OAA.
2. Error The pool Security Rate should equal the Calculated Weighted Average.

Pool: 725877. Ginnie Mae Edits Not Passed.

Figure 122: Ginnie Mae Edits Report in PDF Format

NOTE: If you are accessing **Pool Details** or the **Loans** screens, be sure to generate the **Ginnie Mae Edits Report** to review the list of errors before you select the **Save** button on the **Pool Details** page or the **Save** button on the **Loans** screen.

- Review the errors listed on the Edits Report and make necessary corrections to the pool record.
- Select **Loans** tab to access the All-Loans screen.

Pool Details Loans (3)

Issuer's Loan Number FHA Case Number [Clear All Filters](#) [Apply Filters](#)

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Issuer's Loan Number ↑	FHA Case Number ↓	Interest Rate
001099000233333	001021234569305	8.500
010299899434466	001330123455312	8.500
050930203033499	001021214564293	8.500

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Figure 123: Loans Link

- Select the **Issuer's Loan Number** link to access the individual loan.

Pool Details Loans (3)

Issuer's Loan Number FHA Case Number [Clear All Filters](#) [Apply Filters](#)

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Issuer's Loan Number ↑	FHA Case Number ↓	Interest Rate
001099000233333	001021234569305	8.500
010299899434466	001330123455312	8.500
050930203033499	001021214564293	8.500

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Figure 124: Individual Loans

- Make the corrections to the loans listed on the **Ginnie Mae Edits Report**.
- Select the **SAVE** button to save your changes.

← Pool Number: 725877 [Docs](#) [?](#) [↻](#)

Pool Type	Issue Date	Settlement Date	OAA	Status	Business Rules	Last Updated By
SA	01/01/2026	01/30/2026	\$5,500,000.00	Draft	Not Passed	DCTM HECM_AS_Issuer

[Validate](#) [Submit](#) [Delete](#)

Pool Details Loans (3) [Loan: RR000000000000563](#)

[First](#) [Previous](#) [Next](#) [Last](#) [Save](#) [Reset](#) [Done](#)

[- Collapse All](#) / [+ Expand All](#)

Header Info

Pool Number	Issue Date	Issue Type	Pool Type
725877	01/01/2026	H	SA

General Info

Loan Type	Loan Type Code *	Issuer's Loan Number *	FHA Case Number *	Unique Loan ID	Participation Loan Number *
FHA	FHA Single Family	RR000000000000563	005918058374741		001

Figure 125: Loan Details

13. Select the **Validate** button.

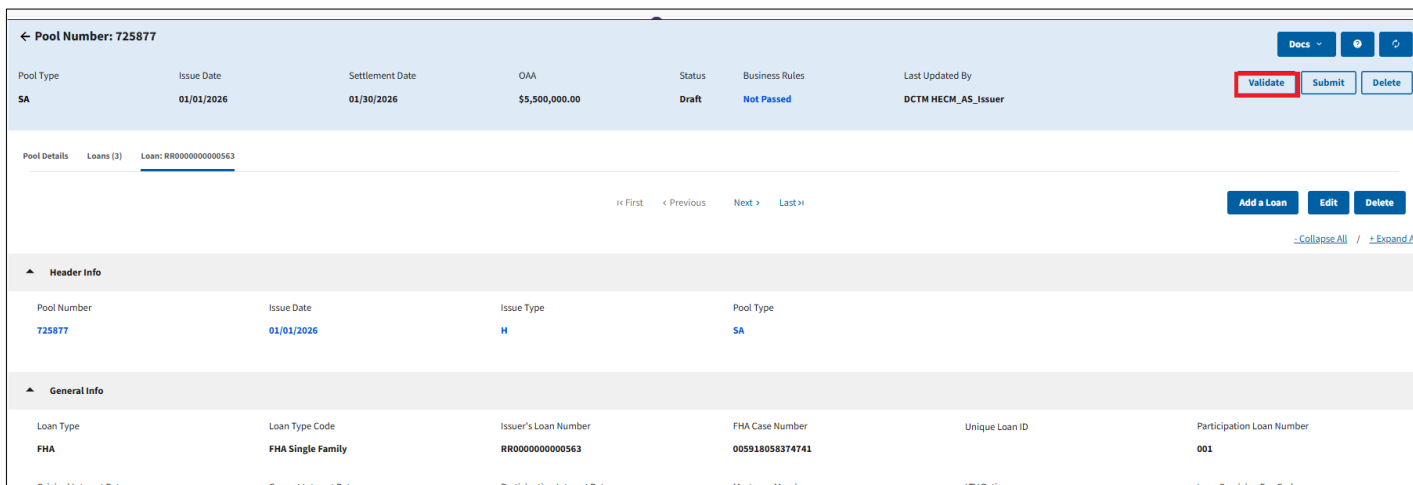


Figure 126: Validate Pool

14. If there are no validation errors, then select the **Submit** button. If there are validation errors, repeat steps 4 - 14 above.

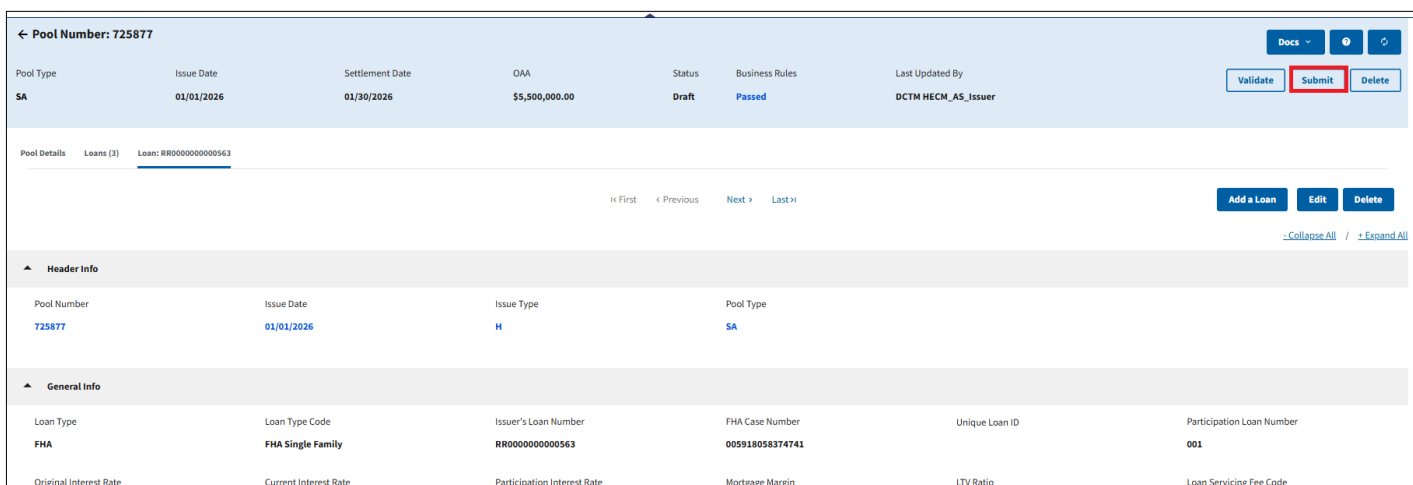


Figure 127: Submit Pool

7.1.2 Contingency Plan

“ADF_Faces-60101” error occurs intermittently. What can be the cause of the error?

- User clicks the Back button in the browser. The browser attempts to repost the request with a saved view state token. The token cannot be found on the server due to one of the expiration scenarios.
- User keeps the same application open in multiple tabs for a long time. The session ends. The user tries to continue using the application and restores the session in one of the tabs. An error is raised when the user tries to use the application in the other tabs.

- User restarts the computer. The browser automatically starts and tries to open the application that was open before the restart. It fails because the session has changed and the token no longer matches.
- Server restarts. The user tries to continue working with the previously opened application. The tokens are purged, and an error is logged.
- After an extended period, the user tries to open the application from browser history. The saved client token is no longer available.

Recommendations for users to avoid this error:

- Avoid using browser "Back" button while there is limited client state token size, thus limited hits on "Back".
- Avoid using 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.
- If the server is restarted, open application again.
- After a longer period (when session timeouts), open application again.

NOTE: To avoid errors, it is not recommended to use the browser Back/Refresh buttons, instead the Back/Refresh buttons or the navigation buttons available in the application should be used if the Pool cannot be processed in HMBS

The Issue can be resolved by contacting the Helpdesk, as an exception for this emergency.

Recommendations for users to avoid this error: Submit the same Pool data under a new, available Pool ID.

[\[Back to Table of Contents\]](#)

8 RESOURCES

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

8.1 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.

8.2 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.

8.3 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

8.4 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](#).

[\[Back to Table of Contents\]](#)

9 APPENDIX

9.1 Quick Reference Cards

User Manual	QRC#	QRC Name	Description
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 1.3	Navigating in HMBS	This Quick Reference Card provides an overview of HMBS tabs and relevant components.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.1.3	Searching for Pools using Filters	This Quick Reference Card provides an overview of the steps and instructions on searching for Pools using the filter options.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.1.3	Searching for Loans using Filters	This Quick Reference Card provides an overview of the steps and instructions on searching for Loans using the filter options.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.3.1	Importing a Pool	This Quick Reference Card provides an overview of the steps and instructions to Import a Pool.

User Manual	QRC#	QRC Name	Description
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.3.2	Adding a Pool Manually	This Quick Reference Card provides an overview of the steps and instructions to manually add a Pool.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.3.7	Submitting for Initial Certification	This Quick Reference Card provides an overview of the steps and screens required to submit an HMBS Pool for Initial Certification.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.7.2	Submitting for Final Certification	This Quick Reference Card provides an overview of the steps required to submit a HMBS for Final Certification in SFPDM.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.4.2	Entering New Loan Data Manually	This Quick Reference Card provides an overview of the steps and instructions to create a Loan manually.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.4.1	Entering New Loan Data Import	This Quick Reference Card provides an overview of the steps and instructions to Import a Loan.
Home Equity Conversion Mortgage-Backed Securities	QRC-HMBS: 2.7.1	Run Validation	This Quick Reference Card provides an overview of the steps and instructions to perform the business rules validation for a Pool. Validation will be performed at both the Pool and Loan level.

Table 6 : QRCs

9.2 HUD Forms

HMBS
HUD-
11705

MyGinnieMae Form 11705
Schedule of Subscribers and Ginnie Mae Guaranty Agreement
HMBS Electronic Pool Submission

Version 7.1

Pool Number : DK1682 Pool Amount : \$325,000.00 Date : 03/03/2026 Time : 1:45:40 PM
 Issuer Number : 6013 Issuer Name : HMBS SYSTEM DEMO Specified Date for Ginnie Mae Pool Delivery : 01/26/2026
 File Transmission Number : 6013-000900-DK1682-H-RM-011226-164426-1 Delivery Instructions : Federal Reserve Bank of New York

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					ABA Number	Total Subscribed		
/NCMMBS					156898888	\$325,000.00		

Total : \$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 Ginnie Mae Issuer Number (if applicable)
1234123490	021000021	1234123489	021000021	000900	

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.
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.

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 effective 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.

Authorized Signature : Name : Anita Pathak Title : HMBS AS Date : 01/12/26
 Approved for Issue : Ginnie Mae Authorized Signature : Date :

Page : 1

HMBS
HUD-
11706
(IC)

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

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

FILE TRANSMISSION NUMBER: 6013-000900-DK1682-H-RM-011226-164426-1
 FILE CERTIFICATION NUMBER: 6013-000900-DK1682-H-RM-012926-161329-1

INTEREST RATE FOR MORTGAGES		WEIGHTED AVERAGE	POOL / LOAN PKG. NUMBER	SECURITY ISSUE DATE	ISSUE TYPE	POOL TYPE
HIGHEST	LOWEST					
10.000	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 # 1234123489	T&I Bank ID Number 021000021	Escrow Custodial (T&I) Account # 1234123489	T&I Bank ID Number 021000021	Escrow Custodial (T&I) Account # 1234123489	T&I Bank ID Number 021000021	Escrow Custodial (T&I) Account # 1234123489	T&I Bank ID Number 021000021
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SCHEDULE OF POOLED MORTGAGES FORM 11706H
HMBS ELECTRONIC POOL SUBMISSION
LOAN DETAIL

DATE: 03/03/2026
 TIME: 1:46:51 PM
 Version 7.1
 Page 2 of 7

FILE TRANSMISSION NUMBER: 6013-000900-DK1682-H-RM-011226-164426-1 Pool Number: DK1682HFM
 FILE CERTIFICATION NUMBER: 6013-000900-DK1682-H-RM-011226-161129-1

Issuer's 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 / Factor	PB Secured / PB Not Secured / PB Previously Secured
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
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: **PLB-Participation Loan Number** **PB-Principal Balance**

226613056	001	Anthony Weiner	M	8.500	01/01/2018	Modified Term	\$200,000.00	\$100,000.00
128800050000004	11.00	2 Hanson Place	01/01/1982	10.000	02/01/2026	Condominium	\$100,000.00	\$100,000.00
05545451492576	Fixed Monthly	Brooklyn NY 11217	Single	8.500		1 FHA Single Family	.500	\$200.00
Long Island Company	Saver			8.500	01/01/2018		\$0.00	\$0.00
\$25,000.00	Traditional		\$0.00	10	3.500		\$0.00	\$0.00
			\$0.00	20	3.500		\$100,000.00	\$0.00
12.000	No							
226613057	001	Jeff Bradley	M	8.500	01/01/2013	Term	\$250,000.00	\$125,000.00
128800050000005	11.00	2 Hanson Place	01/01/1990	10.000	02/01/2026	Single Family	\$125,000.00	\$250.00
059210804730254	Spread	Brooklyn NY 11217	Single	8.500		2 FHA Single Family	.500	\$100.00
Company E	Standard		\$0.00	10	8.500		\$0.00	\$0.00
\$1,000,000.00	Traditional		\$0.00	10	3.500		\$0.00	\$0.00
12.000	No							
226613058	001	James Brown	M	8.500	01/01/2018	Modified Term	\$200,000.00	\$100,000.00
128800050000006	12.00	2 Hanson Place	01/01/1950	9.500	02/01/2026	Single Family	\$100,000.00	\$654.00
000516055085560	Fixed Monthly	Brooklyn NY 11217	Single	8.500		2 FHA Single Family	.500	\$999.00
Company happy	Standard		\$0.00	0	8.500		\$0.00	\$0.00
\$10.00	Refinance		\$0.00	0	3.000		\$0.00	\$0.00
12.000	No							

Schedule of Pooled Mortgages Ginnie Mae Pool Loan Package Number: DK1682HFM

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. 10 to determine that all required documents have been properly executed and received and that such documents relate to the mortgage identified on the front of this form.
Purpose: To provide a means of identifying and controlling the mortgage that constitutes 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 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 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 steps: "Initial" and "Final".

Custodian's Certification (Initial Certification) **Custodian's Certification (Final Certification)**

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.

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, RE, SA, and SF pools: Section 13-A(N) of the Ginnie Mae MBS Guide, Rev. 1. For AL, ML, RA, RE, SA, and SF pools: Section 13-4(B) of the Ginnie Mae MBS Guide, Rev. 1.

Custodian Name and Address (including Zip Code/Phone Type): **TEST BNYM DOCUMENT CUSTODIAN, 1 1000 Laurel Avenue, Buffalo, NY, 14203** Custodian No: **00090** Custodian Name and Address (including Zip Code/Phone Type): _____ Custodian No: _____

Authorized Signature: _____ Authorized Signature: _____

Name (Please Type): **Document Custodian** Name (Please Type): _____

Title (Please Type): **DC** Date of Initial Certification: **01/29/26** Title (Please Type): _____ Date of Final Certification: _____

Recertification Using an Updated List of Loans for the Referenced Pool

File Issued: (Name of Issuer) _____ Name (Please Type) _____ Current Issuer: (Name of Issuer) _____ Name (Please Type) _____

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 RECORDE THE FORM HUD-11708 FOR LOANS IS/UPDATED PRIOR TO AND NOT REPORTED AS ACTIVE LOANS.

Authorized Signature of Current Issuer: _____ Custodian Name and Address (including Zip Code/Phone Type): _____ Custodian No: _____ Authorized Signature of Current Custodian: _____

Name (Please Type): _____ Name of Custodian (Please Type): _____

Title (Please Type): _____ Title of Custodian (Please Type): _____

Date: _____ Date: _____

Previous editions are obsolete Page 2 of 3 © Ginnie Mae Handbook 1086.3, Rev. 1, form HUD-11708

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-110625-014804-5

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 7.1

FC FILE TRANSMISSION NUMBER: 6730-000466-DK1159-H-RM-110625-01430-3										Pool Number: DK1159HRM	
FC FILE CERTIFICATION NUMBER: 6730-000466-DK1159-H-RM-110625-014904-5											
Issuer's 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 / 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	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											
225388002	001	Anthony Weiner	M	8,500	01/01/2018	Modified Term	\$200,000.00	\$100,000.00	\$100,000.00	\$0.00	
10222438825777	11.00	2 Hanson Place	01/01/1952	10,000	12/01/2025	Condominium	\$100,000.00	.500			
004827522795543	Fixed Monthly	Brooklyn NY 11217	Single	8,500		FHA Single Family					
Long Island Company	\$25,000.00	Saver Traditional	\$0.00	10	8,500	01/01/2018	\$0.00	\$0.00	\$0.00	\$0.00	
			\$0.00	20	3,500	01/01/2018	\$0.00	\$100,000.00	\$0.00	\$0.00	
12,000		No									
		No									
225388003	001	James Brown	M	8,500	01/01/2018	Modified Tenure	\$200,000.00	\$100,000.00	\$100,000.00	\$0.00	
863889742282777	12.00	2 Hanson Place	01/01/1950	8,500	12/01/2025	Single Family	\$100,000.00	.500			
000116252655567	Fixed Monthly	Brooklyn NY 11217	Single	8,500		FHA Single Family					
Company happy	\$10,000	Standard Refinance	\$0.00	0	8,500	01/01/2018	\$0.00	\$10,000.00	\$0.00	\$50,000.00	
			\$0.00	0	3,500	01/01/2018	\$0.00	\$0.00	\$0.00	\$0.00	
12,000		No									
		No									
225388004	001	Jeff Bradley	M	8,500	01/01/2013	Term	\$100,000.00	\$50,000.00	\$50,000.00	\$0.00	
789889742788888	11.00	2 Hanson Place	01/01/1950	9,500	12/01/2025	Single Family	\$50,000.00	.500			
001788252633334	Spread	Brooklyn NY 11217	Single	8,000		FHA Single Family					
Company E	\$1,000,000.00	Standard Traditional	\$0.00	10	8,500	01/01/2018	\$0.00	\$0.00	\$0.00	\$0.00	
			\$0.00	10	3,500	01/01/2018	\$0.00	\$0.00	\$0.00	\$0.00	
12,000		No									
		No									

Schedule of Pooled Mortgages	Ginnie Mae Pool/Loan Package Number DK1159HRM
-------------------------------------	--

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. 1to 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"/>		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.		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.		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	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		Authorized Signature	
Name (Please Type) Maria Zverinsky		Name (Please Type) Maria Zverinsky	
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.
--------------------------------	---------------	---------------------------------	---------------

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- 11711B	<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p>Certification and Agreement</p> <p>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.</p> <p>Ginnie Mae is authorized to collect this information pursuant to Section 306(j) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, 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.</p> <p>With respect to mortgages (loans) represented by Ginnie Mae Pool number: DK1624RM</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> </div> <div style="width: 65%;"> <p style="text-align: center;"> U.S. Department of Housing and Urban Development <small>Government National Mortgage Association</small> FTN: 6013-00900-DK1624-RM-011226-164426-1 <small>OMB Approval No. 2503-0033 (Exp. 04/30/2026)</small> </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 style="width: 50%;"><small>Issuer</small> HMBS SYSTEM DEMO</td> <td style="width: 50%;"><small>Authorized Signature</small> Anita Patrak, HMBS AS</td> </tr> <tr> <td><small>Issuer ID Number</small> 6013</td> <td><small>Date</small> 01/12/2026</td> </tr> <tr> <td></td> <td><small>Title</small> HMBS AS</td> </tr> </table> <p style="font-size: small; text-align: right;">form HUD-11711B (10/2007) nt. Ginnie Mae Handbook 5500.3, Rev. 1</p> <p style="font-size: x-small;">Previous editions are obsolete</p> </div> </div>	<small>Issuer</small> HMBS SYSTEM DEMO	<small>Authorized Signature</small> Anita Patrak, HMBS AS	<small>Issuer ID Number</small> 6013	<small>Date</small> 01/12/2026		<small>Title</small> HMBS AS
<small>Issuer</small> HMBS SYSTEM DEMO	<small>Authorized Signature</small> Anita Patrak, HMBS AS						
<small>Issuer ID Number</small> 6013	<small>Date</small> 01/12/2026						
	<small>Title</small> HMBS AS						

Table 7 : HUD Forms

9.3 Pool Details Icons







Icon	Description	Comments
	New Pool Created	New Pool created manually.
	Edit Errors	Validation errors need to be corrected before the pool can be Submitted.
	Business Rules are not yet run	Validation has not run yet.
	Business Rules passed validation	Validation is performed and the pool is validated successfully without an error.
	Business Rules did not pass validation	Detailed information about the pool will appear in red font.
	The pool is locked for edits	Fields on the Pool Details screen are not enabled.

Table 8 : Pool Details Icons

9.4 File Transmission Numbers

HMBS assigns a **File Transmission Number** (FTN) to the pool when the pool is transmitted. The FTN is used to identify pools on the Network. After pool data is verified, an 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 the 11705 and 11706 Forms.

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 HRF 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 (**HRF**) 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.

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