### Application Details

<table>
<thead>
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<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Application Name</td>
<td>Multifamily Pool Delivery Module</td>
</tr>
<tr>
<td>Application Acronym</td>
<td>MFPDM</td>
</tr>
<tr>
<td>Application Developer</td>
<td>Bank of New York Mellon (BNYM)</td>
</tr>
<tr>
<td>Ginnie Mae SVP, Owner</td>
<td>John Daugherty, SVP OSO</td>
</tr>
<tr>
<td>Ginnie Mae Director, Approver</td>
<td>Stewart Spettel, Director, OSO</td>
</tr>
<tr>
<td>Version/Release Number</td>
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### Document History

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<th>Author</th>
<th>Entity (Company or Department Author Represents)</th>
<th>Revision Description</th>
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<td>J. Janovsky</td>
<td>BNYM</td>
<td>Initial Draft</td>
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<td>T. Lee, W. Gayle</td>
<td>Ginnie Mae</td>
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<td>Add section for step by step per pool type</td>
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<td>J. Janovsky, D. Manor-Zahavi</td>
<td>BNYM</td>
<td>Updated section 3.11.1 and 3.11.2</td>
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<td>Ginnie Mae</td>
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<td>Ops approval</td>
<td>Ginnie Mae</td>
<td>Review and approval of screen shots replaced for annex/non-level</td>
</tr>
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<td>Approved</td>
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<tr>
<td>0.6</td>
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<td>D. Manor-Zahavi</td>
<td>BNYM</td>
<td>Per CAG removed all login related items, replaced Pools &amp; loans screen to reflect the added Issuer # column</td>
</tr>
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<td>D. Manor-Zahavi</td>
<td>BNYM</td>
<td>Update to add balloon payments</td>
</tr>
<tr>
<td>0.7</td>
<td>5-17-2019</td>
<td>M. Canaan</td>
<td>Ginnie Mae</td>
<td>Ops Review and Feedback</td>
</tr>
<tr>
<td>Version</td>
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<td>Author</td>
<td>Entity (Company or Department Author Represents)</td>
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<td>5-24-2019</td>
<td>D. Manor-Zahavi, J. Janovsky</td>
<td>BNYM</td>
<td>Updates based on feedback</td>
</tr>
<tr>
<td>0.7</td>
<td>7/2/2019</td>
<td>L. Jefferson, D. Manor-Zahavi</td>
<td>Ginnie Mae</td>
<td>Ginnie Mae CAG feedback and update</td>
</tr>
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<td>10/09/2019</td>
<td>Matheny, Micah – PM</td>
<td>Falcon Capital Advisors</td>
<td>Update document framework</td>
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<td>2.0</td>
<td>12-3-2019</td>
<td>D. Manor-Zahavi, BNYM Ops</td>
<td>BNYM</td>
<td>Updates per CXG and Ops feedback, Added back sections from dashboard and user profile as well as new section at the end under exceptions to cover back button</td>
</tr>
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<td>2.0</td>
<td>12-17-2019</td>
<td>Laticia Jefferson, Regina Chase</td>
<td>Ginnie mae</td>
<td>Review Feedback</td>
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<td>2.1</td>
<td>12-18-2019</td>
<td>D. Manor-Zahavi, BNYM Ops</td>
<td>BNYM</td>
<td>Update based on Ginnie Mae Feedback</td>
</tr>
<tr>
<td>2.1</td>
<td>1-23-2020</td>
<td>D. Manor-Zahavi,</td>
<td>BNYM</td>
<td>Updated the help desk number on the QRC footer and Reports section and URLs to be replaced</td>
</tr>
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</table>
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1 INTRODUCTION

1.1 Application Overview
A core Ginnie Mae function is to allow Issuers to submit pool and loan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). The Multifamily Pool Delivery Module (MFPDM) application provides an updated interface to those processes and procedures that are currently supported through the GinnieNET application. Pool and loan data can be submitted through the use of electronically uploaded files or by manual data entry and tracked through the pool processing workflow via a My Dashboard display called My Pools.

1.2 Features
The following features are available to users:
- My Dashboard
- Pools & Loans View
- Pool Details
- All Loans
- Loan Details
- Draw History Details
- Manually add pools, loans, and draws
- Import and Export pools, loans, and draws
- Modify pools, loans, and draws
- Delete and Recall pools
- Maintenance

1.3 Data Flows
The following data flow reflects the different operational activities for the Multifamily Pool Submission:
- Issuers create a new Multifamily Pool, save and validate
- Issuers can then add a Loan and Draws (if applicable), save and validate
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system
• Issuers can request pool Transfer at Issuance (TAI) in MFPDM, which needs to be certified by the Document Custodian and accepted by the Buying Issuer in GinnieNET before issuance

1.4 Authorized Use / Permission
Please refer to the My Ginnie Mae Portal – Getting Started Manual for authorized use and permission.

(Add link to My Ginnie Mae Portal – Getting Started Manual)

2 SYSTEM PREREQUISITES

The MFPDM application is implemented on the existing web based MyGinnieMae Portal. No new or enhanced hardware will be required to support MFPMD application. Pool Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

Please refer to the My Ginnie Mae Portal – Getting Started Manual for system prerequisites for accessing MyGinnieMae and associated applications.

(Add link to My Ginnie Mae Portal – Getting Started Manual)

3 GETTING STARTED

Upon logging into MyGinnieMae, MFPDM application is accessed via a tab on My Dashboard. Before being granted access to the application, the user must complete the MyGinnieMae Portal registration process. Privileged users called Organization Administrators, formerly known as Security Officers and Enrollment Administrators, facilitate the registration and access provisioning process to create user accounts and assign functional roles within each organization.

A functional role is a system access profile based on business activities used to ensure End Users have the appropriate level of access to be able to perform their job functions and responsibilities. There are two functional roles associated with MFPDM.

Table 1 - User Access

<table>
<thead>
<tr>
<th>Role</th>
<th>User</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MF-Loan Delivery and Pooling Basic User</td>
<td>Issuers</td>
<td>Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications and submit pools to Authorized Signers</td>
</tr>
<tr>
<td>MF-Loan Delivery and Pooling Authorized Signer</td>
<td>Issuers</td>
<td>Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit pools for immediate transfer</td>
</tr>
<tr>
<td>MF-Investor Reporting Basic User</td>
<td>Issuers</td>
<td>User with the ability to view pool and loan data and download related docs/reports</td>
</tr>
<tr>
<td>MF-Investor Reporting Authorized Signer</td>
<td>Issuers</td>
<td>User with the ability to view pool and loan data and download related docs/reports</td>
</tr>
</tbody>
</table>

Please refer to the [My Ginnie Mae Portal – Getting Started Manual](#) for gaining access and logging into MyGinnieMae and associated applications.

(Add link to My Ginnie Mae Portal – Getting Started Manual)

## 4 USING THE APPLICATION

Upon logon, the user is presented with My Dashboard which displays options for navigating to the MFPDM application. To access the MFPDM Application, click **MFPDM Pools & Loans** tab at the top of the screen.

![Figure 1: MFPDM Pools & Loans Tab](#)
### 4.1 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

#### 4.1.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.

#### Table 2: Pool Status Icons

<table>
<thead>
<tr>
<th>Icon</th>
<th>Stage</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="All MF Pools" /></td>
<td>All MF Pools</td>
<td>Summary of all pools in all stages.</td>
</tr>
<tr>
<td><img src="image" alt="Draft" /></td>
<td>Draft</td>
<td>Pools that have been saved but not yet submitted</td>
</tr>
<tr>
<td><img src="image" alt="Submitted for Final Certification" /></td>
<td>Submitted for Final Certification</td>
<td>Pools that the Issuer has sent to the Document Custodian for Final Certification.</td>
</tr>
</tbody>
</table>
### 4.1.2 Add Pools

Clicking on the `ADD POOLS` button provides the option to enter pool information manually or to import pool/loan data.

![Figure 4: Add Pools](image)

1. Under ‘Enter Pool Data Manually’, click the `ENTER MANUALLY` button to be taken to the Pool Details screen to manually create a new pool.

2. Under ‘Import pool data file’, click the `BROWSE...` button to locate a compatible file containing pool/loan data to import.
   a) Select ‘Validate against Ginnie Mae Business Rules during import’ to run the validation process during file import.
   b) Select ‘Override prior file submissions’ to replace previously entered/imported data.

### 4.1.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.

![Figure 5: Quick Filters](image)
4.1.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two (2) characters are entered.

![Figure 6: Search](image)

4.1.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

![Figure 7: Advanced Search](image)

Users can search based on one or more of the following fields:

- Pool Number
- Pool Type
• Issue Date

• Draw Number

• Custodian Number / Name

• Business Rules (Not Passed, Passed, Not Yet Run)
• Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)

• Transfer at Issuance

4.1.6 Clear Filter

Users can clear all filters at once by clicking Clear Filter on the right. Individual filters may be cleared by clicking on the
‘X’ on the respective filter.

4.1.7 Pools List

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

<table>
<thead>
<tr>
<th>Table 3: All Pools Columns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Column</td>
</tr>
<tr>
<td>Checkbox</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Favorite</td>
</tr>
<tr>
<td>Rejected</td>
</tr>
<tr>
<td>Pool Number</td>
</tr>
<tr>
<td>Pool Type</td>
</tr>
<tr>
<td>Issue Date</td>
</tr>
<tr>
<td>Draw Number</td>
</tr>
<tr>
<td>Custodian Number / Name</td>
</tr>
<tr>
<td>Business Rules</td>
</tr>
<tr>
<td>Pool Status</td>
</tr>
</tbody>
</table>

4.1.8 Pool Header

The Pool Header is can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens. The Pool Header provides vital information including the following items:

- Pool Number
- Favorite Status
- Pool Status
- Issue Type
- Issue Date
- Business Rules Status
- Draw Number (if applicable)
- Project Number
- Pool Type
• Pool Amount
• Mortgage Amount
• Submission Type
• Security Rate
• Interest Rate
• Maturity Date

4.1.9 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.

![Figure 10: Pool Actions](image)

<table>
<thead>
<tr>
<th>Function</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>🔄</td>
<td>Manually refreshes the screen.</td>
</tr>
<tr>
<td>📝 EDIT</td>
<td>If the pool has not yet been submitted, edit the pool/loan information.</td>
</tr>
<tr>
<td>✅ VALIDATE</td>
<td>Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.</td>
</tr>
<tr>
<td>☐ DELETE</td>
<td>Delete a pool, loan, or loans, when a pool is in Draft status.</td>
</tr>
<tr>
<td>☑ CANCEL</td>
<td>Cancel current edits on a screen.</td>
</tr>
<tr>
<td>☐ SAVE</td>
<td>Save changes.</td>
</tr>
<tr>
<td>✗ SUBMIT</td>
<td>Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.</td>
</tr>
<tr>
<td>⏬ RECALL</td>
<td>Available to pools that are in the Submitted for Final Certification and Final Certified status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)</td>
</tr>
<tr>
<td>✓ EXPORT</td>
<td>Export pool/loan data.</td>
</tr>
<tr>
<td>📝 DOCS</td>
<td>Create/generate forms or reports.</td>
</tr>
<tr>
<td>+ MORE...</td>
<td>When there are more than 4 action buttons available they will appear under More.</td>
</tr>
</tbody>
</table>

4.1.10 Contact Cards

![Figure 11: Contact Cards](image)

Contact Cards can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, and display the following information:
- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive
4.1.11 Pool Details Page

Based on the Schedule of Subscribers and GNMA Guaranty/Contractual Agreement (HUD-11705) form, this page allows Users to enter Pool data and complete the Certification and Agreement (HUD-11711-B) form.

![Pool Details Page](image)

**Figure 12: Pool Details Page**

**Note:** Fields marked with an asterisk (*) are required to save a pool.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool Number*</td>
<td>Header Information</td>
<td>The Pool Number is a required, unique, six-alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool Number are letters. The number is pre-assigned by Ginnie Mae.</td>
</tr>
<tr>
<td>Issue Date*</td>
<td>Header Information</td>
<td>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 of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).</td>
</tr>
<tr>
<td>Issue Type</td>
<td>Header Information</td>
<td>The Issue Type for Multifamily pools will always be &quot;X&quot; indicating that these are Ginnie Mae I pools. Issue Type is system-generated.</td>
</tr>
<tr>
<td>Pool Type*</td>
<td>Header Information</td>
<td>Multifamily Pool Types describe the type of mortgages backing the pool. • CL-Construction Loan • CS-Construction Loan Split-Rate • PN-Project Loan – Non-Level Payment • LM-Project Loan – Modified Loan/Mature Loan • LS-Project Loan – 538/515/Small Loans • RX-Project Loan – Mark to Market</td>
</tr>
<tr>
<td>Submission Type*</td>
<td>Header Information</td>
<td>The type of Multifamily pool submission. • 01-Initial Construction Loan • 02-Construction Loan Draw • 03-Project Loan Conversion • 04-Initial Project • 05-Final Draw/PN Conversion</td>
</tr>
<tr>
<td>Pool Tax ID*</td>
<td>General Information</td>
<td>The tax identification number assigned to the pool, if available.</td>
</tr>
<tr>
<td>Initial Pay Date*</td>
<td>General Information</td>
<td>The date of the first security payment (system generated).</td>
</tr>
<tr>
<td>Delivery Date*</td>
<td>General Information</td>
<td>The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.</td>
</tr>
<tr>
<td>Unpaid Balance Date</td>
<td>General Information</td>
<td>The next mortgage payment date (system generated).</td>
</tr>
<tr>
<td>Amortization Method</td>
<td>General Information</td>
<td>The Amortization Method for all Multifamily pools is ‘Concurrent Date (CD)’ (system generated).</td>
</tr>
<tr>
<td>Security Interest Rate*</td>
<td>General Information</td>
<td>The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions. Project Loans and Construction Loans &quot;Without Ginnie Mae’s prior written approval of a different rate, the interest rate on project loan securities is:</td>
</tr>
<tr>
<td>Field Name</td>
<td>Section</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------</td>
<td>--------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Mortgage Interest Rate</td>
<td>General Information</td>
<td>The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.</td>
</tr>
</tbody>
</table>
| Servicing Fee              | General Information      | The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula:  

\[
\text{Servicing Fee} = (\text{Mortgage Interest Rate} - \text{Security Interest Rate} - \text{Guarantee Fee})
\]

The Guaranty Fee for all Multifamily Programs is 13 basis points.                                                                                                                                                                                                                                                                                                                                                                                                         |
| Maturity Date*             | General Information      | The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan’s last payment date. If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions:

1. The Maturity Date of the initial draw has not expired; and
2. Ginnie Mae has approved the extension in writing.                                                                                                                                                                                                                                                                                                                                                     |
| Deferred First Principal Payment Date | General Information | For CL, CS, and PN conversion pools, the deferred date of the first principal payment amount.                                                                                                                                                                                                                                                                                                                                                                                        |
| Final Advance Amount       | General Information      | The final advance amount associated with a Construction Loan pool.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Change Mortgage Amount     | General Information      | A checkbox that indicates if the Mortgage Amount of a pool will be changed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| (Rates) Mortgage Amount    | General Information      | If the Change Mortgage Amount indicator is checked, the new mortgage amount for the pool.                                                                                                                                                                                                                                                                                                                                                                                                          |
| (Rates) P&I Amount         | General Information      | If the Change Mortgage Amount indicator is checked, the new Principal & Interest amount for the pool.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

• For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan;

• For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans.” (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Rates) Approval Date</td>
<td>General Information</td>
<td>If the Change Mortgage Amount indicator is checked, the date Ginnie Mae agreed to the mortgage change.</td>
</tr>
<tr>
<td>Cross-Reference Pool</td>
<td>General Information</td>
<td>PN/PL Pool ID which is reserved for the associated CL/CS Pool.</td>
</tr>
<tr>
<td>Security Interest Split Rate</td>
<td>General Information</td>
<td>For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.</td>
</tr>
<tr>
<td>PL/PN Security Rate</td>
<td>General Information</td>
<td>The security interest rate that applies to the PL/PN conversion pool</td>
</tr>
<tr>
<td>Custodian Number/Name</td>
<td>Master Agreements</td>
<td>The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution. Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian’s name appears.</td>
</tr>
<tr>
<td>Subservicer Number/Name</td>
<td>Master Agreements</td>
<td>The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.</td>
</tr>
<tr>
<td>Transfer at Issuance (TAI) Indicator</td>
<td>Master Agreements</td>
<td>Used to indicate if a pool is to be transferred upon issuance to the selected Issuer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>* Note: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.</td>
</tr>
<tr>
<td>Principal &amp; Interest ABA/Federal Routing Number</td>
<td>Master Agreements</td>
<td>The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&amp;I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.</td>
</tr>
<tr>
<td>Principal &amp; Interest Bank Account Number</td>
<td>Master Agreements</td>
<td>The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&amp;I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.</td>
</tr>
<tr>
<td>Escrow Accounts ABA/Federal Routing Number</td>
<td>Master Agreements</td>
<td>The ABA/federal routing number of 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 file with the PPA.</td>
</tr>
<tr>
<td>Escrow Accounts Bank Account Number</td>
<td>Master Agreements</td>
<td>The bank account number of 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 file with the PPA.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Section</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-----------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.</td>
<td>ABA Number/Deliver To</td>
<td>Subscriber</td>
</tr>
<tr>
<td>Description</td>
<td>Subscriber</td>
<td>The name of the FRB participant.</td>
</tr>
<tr>
<td>Position (in $)</td>
<td>Subscriber</td>
<td>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. The total may not be less than $1,000.00.</td>
</tr>
<tr>
<td>Total Position</td>
<td>Subscriber</td>
<td>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 Subscribers must be added until 100% of the pool has been accounted. The total may not be less than $1,000.00.</td>
</tr>
<tr>
<td>Pool Document Requirement Indicator</td>
<td>Certification and Agreement - Form 11711B</td>
<td>If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second “No Mortgages... ” radio button.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected, the User will receive a system-generated error message if they attempt to assemble the pool.</td>
</tr>
<tr>
<td>Total Amounts - P&amp;I Payment Amount</td>
<td>Pool Statistics</td>
<td>The total of all P&amp;I payment amounts from all loans associated with a pool.</td>
</tr>
<tr>
<td>Total Amounts - UPB Amount</td>
<td>Pool Statistics</td>
<td>The total of all UPB amounts from all loans associated with a pool.</td>
</tr>
<tr>
<td>FHA Totals - Quantity</td>
<td>Pool Statistics</td>
<td>The total number of FHA loans associated with a pool.</td>
</tr>
<tr>
<td>FHA Totals - UPB Amount</td>
<td>Pool Statistics</td>
<td>The total of all UPB amounts from all FHA loans associated with a pool.</td>
</tr>
<tr>
<td>USDA Rural Development Totals - Quantity</td>
<td>Pool Statistics</td>
<td>The total number of USDA loans associated with a pool.</td>
</tr>
<tr>
<td>USDA Rural Development Totals - UPB Amount</td>
<td>Pool Statistics</td>
<td>The total of all UPB amounts from all USDA loans associated with a pool.</td>
</tr>
<tr>
<td>Additional Information - Weighted Average Interest Rate</td>
<td>Pool Statistics</td>
<td>The calculated weighted average interest rate of all loans associated with a pool.</td>
</tr>
</tbody>
</table>
4.1.12 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

![ Loans Page Diagram ]

Figure 13: Loans Page

### Table 6: All Loans Field List

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuer Loan Number</td>
<td>The Issuer’s loan number.</td>
</tr>
<tr>
<td>Case Number</td>
<td>The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>The original loan amount.</td>
</tr>
<tr>
<td>Security Interest Rate</td>
<td>The rate of interest payable by the Issuer to the security holders.</td>
</tr>
<tr>
<td>Mortgage Interest Rate</td>
<td>The interest rate of the mortgage.</td>
</tr>
</tbody>
</table>

Clicking on the ![ADD LOANS Button](button.png) button provides the option to enter loan information manually on the Loan Details screen.
4.1.13 Loan Details Page

Based on the *Schedule of Pooled Mortgages* (HUD-11706) form, this page allows Users to enter Loan data.

**Figure 14: Loan Details Page**

*Note:* Fields marked with an asterisk (*) are required to save a loan.
Table 7: Loan Details Field List

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuer Loan Number</td>
<td>General Information</td>
<td>The Issuer’s loan number.</td>
</tr>
<tr>
<td>Mortgage Type</td>
<td>General Information</td>
<td>Select the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).</td>
</tr>
<tr>
<td>Mortgage Interest Rate</td>
<td>General Information</td>
<td>The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.</td>
</tr>
<tr>
<td>Balloon Payments</td>
<td>General Information</td>
<td>Issuer can identify a loan as having a Balloon Payment.</td>
</tr>
<tr>
<td>• Is this a Balloon Payment?</td>
<td>General Information</td>
<td>Indication if the loan is a Balloon Payment or not. If ‘Yes’ is selected there will be additional required fields.</td>
</tr>
<tr>
<td>• Amortization Basis Term Years</td>
<td>General Information</td>
<td>Selected Term in Years for the Amortization Basis of Balloon Payment.</td>
</tr>
<tr>
<td>• Amortization Basis Term Months</td>
<td>General Information</td>
<td>Selected Term in Months for the Amortization Basis of Balloon Payment.</td>
</tr>
<tr>
<td>• Confirmation Check Box</td>
<td>General Information</td>
<td>Confirmation by Issuer that the loan has a Balloon Payment.</td>
</tr>
<tr>
<td>• Approximate Balloon Payment Amount</td>
<td>General Information</td>
<td>System will auto-populate the expected Balloon Payment Amount.</td>
</tr>
<tr>
<td>Loan to Cost</td>
<td>General Information</td>
<td>Applies to USDA loans only. The standard loan-to-value of the mortgage.</td>
</tr>
<tr>
<td>Mortgage Amounts – Original Principal Balance</td>
<td>General Information</td>
<td>The original loan amount. The value must be more than or equal to $100,000.00.</td>
</tr>
<tr>
<td>Mortgage Amounts – Unpaid Balance</td>
<td>General Information</td>
<td>The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.</td>
</tr>
<tr>
<td>Mortgage Amounts – Principal &amp; Interest</td>
<td>General Information</td>
<td>The monthly Fixed Installment Control (Principal and Interest Amount).</td>
</tr>
<tr>
<td>Mortgage Amounts – Approval Date</td>
<td>General Information</td>
<td>If the loan amount has been changed, the date upon which this change was approved.</td>
</tr>
<tr>
<td>Term of Mortgage – Years</td>
<td>General Information</td>
<td>The length of the loan in years.</td>
</tr>
<tr>
<td>Term of Mortgage – Months</td>
<td>General Information</td>
<td>If the term of the loan includes a partial year, the number of months can be entered in conjunction with the number of years (i.e. 126 month total term would be entered as 10 years 6 months)</td>
</tr>
<tr>
<td>Pay Dates – First</td>
<td>General Information</td>
<td>The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Section</td>
<td>Description</td>
</tr>
<tr>
<td>------------</td>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>Pay Dates – Last</td>
<td>General Information</td>
<td>The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.</td>
</tr>
<tr>
<td>Mortgage Note Dates – Loan Origination</td>
<td>General Information</td>
<td>The date the loan was originated.</td>
</tr>
<tr>
<td>Mortgage Note Dates – Initial Endorsement</td>
<td>General Information</td>
<td>The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.</td>
</tr>
<tr>
<td>Mortgage Note Dates – Final Endorsement</td>
<td>General Information</td>
<td>Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.</td>
</tr>
<tr>
<td>Prepayment Provisions – Are there any prepayment provisions?</td>
<td>General Information</td>
<td>Yes / No radio button to show/hide Prepayment Provision options. ‘Yes’ is selected by default.</td>
</tr>
<tr>
<td>Prepayment Provisions – Lockout Term</td>
<td>General Information</td>
<td>The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.</td>
</tr>
<tr>
<td>Prepayment Provisions – Lockout End Date</td>
<td>General Information</td>
<td>The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 01-20-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.</td>
</tr>
<tr>
<td>Prepayment Provisions – Prepayment Premium Period</td>
<td>General Information</td>
<td>The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Section</td>
<td>Description</td>
</tr>
<tr>
<td>------------</td>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>Prepayment Provisions – Prepayment End Date</td>
<td>General Information</td>
<td>The provision to the mortgage note that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).</td>
</tr>
<tr>
<td>Prepayment Provisions – Prepayment Description</td>
<td>General Information</td>
<td>The provision to the mortgage note that identifies the prepayment premium period by years.</td>
</tr>
<tr>
<td>Indicators – MIN Number</td>
<td>General Information</td>
<td>The Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. Optional</td>
</tr>
<tr>
<td>Indicators – MOM Indicator</td>
<td>General Information</td>
<td>MERS as original mortgagee Yes or No.</td>
</tr>
<tr>
<td>Agency Details – FHA/USDA Case Number</td>
<td>General Information</td>
<td>The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.</td>
</tr>
<tr>
<td>Agency Details – Loan Type Code</td>
<td>General Information</td>
<td>FHA, FHA Title I, or USDA.</td>
</tr>
<tr>
<td>Agency Details – Section of the Act</td>
<td>General Information</td>
<td>The FHA Housing Section of the Act.</td>
</tr>
<tr>
<td>Agency Details – Development Cost</td>
<td>General Information</td>
<td>Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.</td>
</tr>
<tr>
<td>Ratios – Debt Service Coverage Ratio</td>
<td>General Information</td>
<td>The ratio of operating income available to debt servicing for interest and principal.</td>
</tr>
<tr>
<td>Ratios – Loan to Value Ratio</td>
<td>General Information</td>
<td>The standard loan-to-value of the mortgage.</td>
</tr>
<tr>
<td>Annex-Special Disclosures – Identifier</td>
<td>General Information</td>
<td>A brief identifier for an Annex-Special Disclosures value.</td>
</tr>
<tr>
<td>Annex-Special Disclosures – Description</td>
<td>General Information</td>
<td>Description of the prepayment of the project and any other Special Disclosure information related to the project.</td>
</tr>
<tr>
<td>Annex-Special Disclosures – Save to Maintenance</td>
<td>General Information</td>
<td>Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.</td>
</tr>
<tr>
<td>Non-Level Payment Provisions – Description</td>
<td>General Information</td>
<td>Text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Section</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>-----------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Non-Level Payment Schedule – Entry (Number)</td>
<td>General Information</td>
<td>The chronological number associated with a Non-Level Payment Schedule entry.</td>
</tr>
<tr>
<td>Non-Level Payment Schedule – Payment Change Date</td>
<td>General Information</td>
<td>The date associated with a change in payment for the loan.</td>
</tr>
<tr>
<td>Non-Level Payment Schedule – Security Rate</td>
<td>General Information</td>
<td>The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.</td>
</tr>
<tr>
<td>Non-Level Payment Schedule – Interest Rate</td>
<td>General Information</td>
<td>The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.</td>
</tr>
<tr>
<td>Non-Level Payment Schedule – P&amp;I</td>
<td>General Information</td>
<td>The monthly Fixed Installment Control (Principal and Interest Amount).</td>
</tr>
<tr>
<td>Modified Loan History – Entry (Number)</td>
<td>General Information</td>
<td>The chronological number associated with a Modified Loan History entry for LM Pool Types.</td>
</tr>
<tr>
<td>Modified Loan History – P&amp;I</td>
<td>General Information</td>
<td>The monthly Fixed Installment Control (Principal and Interest Amount).</td>
</tr>
<tr>
<td>Modified Loan History – Original Principal Balance</td>
<td>General Information</td>
<td>The original loan amount. The value must be more than or equal to $100,000.00.</td>
</tr>
<tr>
<td>Modified Loan History – Unpaid Balance</td>
<td>General Information</td>
<td>The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.</td>
</tr>
<tr>
<td>Modified Loan History – First Pay Date</td>
<td>General Information</td>
<td>The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.</td>
</tr>
<tr>
<td>Modified Loan History – Last Pay Date</td>
<td>General Information</td>
<td>The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.</td>
</tr>
<tr>
<td>Modified Loan History – Interest Rate</td>
<td>General Information</td>
<td>The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.</td>
</tr>
<tr>
<td>Certify Loan – “I Agree”</td>
<td>General Information</td>
<td>A checkbox indicating certification agreement for mature loans.</td>
</tr>
<tr>
<td>Name of Mortgager</td>
<td>Mortgager Information</td>
<td>The name of the person(s) to whom the mortgage was issued.</td>
</tr>
<tr>
<td>Property Site Address</td>
<td>Mortgager Information</td>
<td>The property site address for the mortgage.</td>
</tr>
<tr>
<td>City</td>
<td>Mortgager Information</td>
<td>The city for the mortgage.</td>
</tr>
<tr>
<td>State</td>
<td>Mortgager Information</td>
<td>The state for the mortgage.</td>
</tr>
</tbody>
</table>
### Field Name | Section | Description
--- | --- | ---
Zip Code | Mortgager Information | The zip code for the mortgage.

### 4.1.14 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different Draw Number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

#### Figure 15: Draw History Details Page

#### Table 8: Draw History Details Field List

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Draw Number</td>
<td>A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.</td>
</tr>
<tr>
<td>Draw Issue Date</td>
<td>The Issue Date taken from the Multifamily Pool Details record. System generated.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Advance Number</td>
<td>The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.</td>
</tr>
<tr>
<td>Approved Advances – Advance</td>
<td>The amount approved by HUD for the FHA Advance of Mortgage Proceeds.</td>
</tr>
<tr>
<td>Amount</td>
<td></td>
</tr>
<tr>
<td>Approved Advances – Cumulative</td>
<td>The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.</td>
</tr>
<tr>
<td>Approved Amount</td>
<td></td>
</tr>
<tr>
<td>Remaining Advance Amount</td>
<td>The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.</td>
</tr>
<tr>
<td>Status</td>
<td>The status of an individual draw associated with a pool.</td>
</tr>
<tr>
<td>Final Advance Amount</td>
<td>Balance of loan after most recent draw.</td>
</tr>
<tr>
<td>Approved Amount to Date</td>
<td>Total amount of approved mortgage to date.</td>
</tr>
<tr>
<td>Cumulative Requested Amount</td>
<td>Total amount of requested draws.</td>
</tr>
<tr>
<td>Modify Mortgage Amount</td>
<td>Section to allow Issuers to change the mortgage amount.</td>
</tr>
<tr>
<td>Old Mortgage Amount</td>
<td>The original, or previous, Mortgage Amount associated with a loan.</td>
</tr>
<tr>
<td>Old P &amp; I Amount</td>
<td>The original, or previous, Principal and Interest Amount associated with a loan.</td>
</tr>
<tr>
<td>New Mortgage Amount</td>
<td>The new Mortgage Amount associated with a loan.</td>
</tr>
<tr>
<td>New P &amp; I Amount</td>
<td>The new Principal and Interest Amount associated with a loan.</td>
</tr>
<tr>
<td>Comment</td>
<td>A text field to enter a brief note associated with changing of the Mortgage Amount.</td>
</tr>
<tr>
<td>Approval Date</td>
<td>The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.</td>
</tr>
</tbody>
</table>
4.2 Pool/Loan Data Export

4.2.1 Export via Pools & Loans

Below are the ways to export pool and loan details from the Pools & Loans screen:

![Figure 16: Export – Pools & Loans](image)

Multiple Pools

1. Select the checkbox ( ) on the row(s) of the pool(s) to be exported.

2. Click the button that appears just above the pool table.

![Figure 17: Export Pools Pop-up](image)
3. From the Export Pools pop-up, click the button again to confirm the action.
4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

**Note:** From the Export Pools pop-up, Users can select the ‘X’ next to a Pool Number to exclude it from being exported.

**Single Pool**

1. Hover-over the far-right side of the row of the pool to be exported.

![Figure 18: Export – Hover](image)

2. Click the Ellipsis (…) when it appears.

![Figure 19: Export – Row Actions](image)

3. Click the Export button.

![Figure 20: Export Pool Pop-up](image)
4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.

5. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

### 4.2.2 Export via Pool or Loan Details

Pool and loan information can also be exported using the Pool Header Menu options in the Pool Details page as seen below:

![Figure 21: Export - Pool Header](image)

1. From the Pool Details screen, select the **MORE ...** button* from the header.

2. Click the **EXPORT** button.

![Figure 22: Export Pool Pop-up](image)

3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.

4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

**Note:** The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the **MORE ...** button may not be shown. If the button is not shown, skip to Step 2.
4.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.

![Maintenance Page](image)

**Figure 23: Maintenance Page**

4.3.1 Add/Modify/Delete Annex-Special Disclosure

To **Add** an Annex-Special Disclosures value:

1. Click **EDIT** at the top right-hand corner of the Maintenance screen.
2. Click **ADD** button under Annex-Special Disclosures section.
3. Enter an Annex-Special Disclosures **Identifier** value.
4. Enter an Annex-Special Disclosures Description.
5. Click [SAVE].

To **Modify** an Annex-Special Disclosures value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.
2. Select the Annex-Special Disclosures Identifier or Description field to modify.
3. Enter the new field value.
4. Click [SAVE].

To **Delete** an Annex-Special Disclosures value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.
2. Select the [DELETE] button next to the Annex-Special Disclosures value to delete.
3. Click [SAVE].

To **Cancel** adding an Annex-Special Disclosures value:

1. Click [CANCEL] at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 4.3.2 Add/Modify/Delete Non-Level Payment Provision

To **Add** a Non-Level Payment Provisions value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.
2. Click [ADD] button under Non-Level Payment Provisions section.
3. Enter a Non-Level Payment Provision Identifier value.
4. Enter a Non-Level Payment Provision Description.

5. Click.

To Modify a Non-Level Payment Provisions value:

1. Click at the top right-hand corner of the Maintenance screen.
2. Select the Non-Level Payment Provisions Identifier or Description field to modify.
3. Enter the new field value.
4. Click.

To Delete a Non-Level Payment Provisions value:

1. Click at the top right-hand corner of the Maintenance screen.
2. Select the button next to the Non-Level Payment Provisions value to delete.
3. Click.

To Cancel adding a Non-Level Payment Provisions value:

1. Click at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.3 Add/Modify/Delete Subscriber

To Add a Subscriber:

1. Click at the top right-hand corner of the Maintenance screen.
2. Click button under Subscribers section.
3. Enter a Subscriber ABA Number.
4. Enter a Subscriber **Delivery To**.

5. Click **SAVE**.

To **Modify** a Subscriber:

1. Click **EDIT** at the top right-hand corner of the Maintenance screen.
2. Select the Subscriber’s **ABA Number** or **Delivery To** field to modify.
3. Enter the new field value.
4. Click **SAVE**.

To **Delete** a Subscriber:

1. Click **EDIT** at the top right-hand corner of the Maintenance screen.
2. Select the **Delete** button next to the Subscriber to delete.
3. Click **SAVE**.

To **Cancel** adding a Subscriber:

1. Click **CANCEL** at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 4.3.4 Modify Document Custodian Address

To **Modify** a Document Custodian address:

1. Click **EDIT** at the top right-hand corner of the Maintenance screen.
2. Select the address field to modify.
• Address 1
• Address 2
• City
• State
• Zip Code

3. Enter the new value(s) for any/all fields to be updated.

4. Click **SAVE**.

**Note:** Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

To **Cancel** changes made to Document Custodian(s):

1. Click **CANCEL** at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 4.4 Multiple Escrow Accounts

#### 4.4.1 Adding Additional Escrow Account(s)

To **Add** multiple Escrow Accounts to a pool:

1. Click **EDIT** at the top right-hand corner of the header on the Pool Details screen.
2. Under the Master Agreements section, click the **ADD** button under Escrow Accounts.
3. Select an **ABA / Federal Routing Number** value from the dropdown menu.

4. Select an **Account Number** value from the dropdown menu.

5. Click ![SAVE](image)

### 4.4.2 Removing an Escrow Account

**To Remove** an Escrow Account from a pool:

1. Click ![EDIT](image) at the top right-hand corner of the header on the Pool Details screen.
2. Under the Master Agreements section, click the button at the far right of the row of the Escrow Account to be removed.

3. Click .

4.5 Multiple Subscribers

4.5.1 Adding Additional Subscribers

To Add additional Subscribers to a pool:

1. Click at the top right-hand corner of the header on the Pool Details screen.

2. Under the Subscriber section, click  .

3. Select an ABA / Deliver To value from the dropdown menu.

4. Enter a brief Description. (optional)

5. Enter a Position (in $).

6. Click .

Figure 31: Subscriber – ABA / Deliver To

Figure 32: Subscriber – Position (in $)
4.5.2 Removing a Subscriber

To Remove a Subscriber from a pool:

1. Click at the top right-hand corner of the header on the Pool Details screen.

![Figure 33: Escrow Accounts – Remove](image)

2. Under the Subscriber section, click the button at the far right of the row of the Subscriber to be removed.
3. Click .

4.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

4.6.1 Subscriber

To Add a new Subscriber to Maintenance directly from Pool Details:

1. Click in the header to enable modification to the Pool Details screen.
2. Under the Subscriber section, click .
3. Click the ABA / DELIVER TO field.

![Figure 34: Subscriber – Add New](image)
4. From the dropdown menu that appears, click Add new.
5. Click the ABA / DELIVER TO field.

![Figure 35: Subscriber – Save to Maintenance](image)

6. Enter an ABA Number.
7. Enter a Deliver To value.
8. Click the checkbox to Save to Maintenance.
9. Enter a Description. (optional)
10. Enter a Position (in $).
11. Click .

**Note:** Only the ABA Number / Deliver To information is saved to Maintenance for future use.

### 4.6.2 Annex-Special Disclosures

To Add a new Annex-Special Disclosure directly from Loan Details:

1. Click in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the Identifier field.

![Figure 36: Annex – Add New](image)

3. From the dropdown, select Add new.
4. Enter an Identifier value.
5. Enter a Description.
6. Click the checkbox to **Save to Maintenance**.

7. Click ![Save Button](image).

*Note*: If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

### 4.6.3 Non-Level Payment Provisions

To **Add** a new Non-Level Payment Provision directly from Loan Details:

1. Click ![Edit Button](image) in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the **Non-Level** field.
3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.
6. Click the checkbox to **Save to Maintenance**.

7. Click **SAVE**.

*Note:* If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

### 4.7 Creating a Pool Manually

#### 4.7.1 Pool Details

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.

2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.

3. Enter the **Pool Number**.
   - Must be six (6) alphanumeric characters.
   - If alphanumeric, only the first two characters may be letters. (e.g. AB1234)
   - If numeric, cannot be all zero’s (e.g. 000000).

4. Select an **Issue Date** from the dropdown.
   - **Note:** The Issue Date is always the 1st of each month. Only the 1st of the current month, and the 1st of the next sequential month will be available as options. (e.g. If today is 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:
   - CL-Construction Loan
- CS-Construction Loan Split-Rate
- PN-Project Loan – Non-Level Payment
- LM-Project Loan – Modified Loan/Mature Loan
- LS-Project Loan – 538/515/Small Loans
- RX-Project Loan – Market to Market

6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:
   - 01-Initial Construction Loan
   - 02-Construction Loan Draw
   - 03-Project Loan Conversion
   - 04-Initial Project
   - 05-Final Draw/PN Conversion

7. Enter a **Pool Tax ID**. Must be nine (9) digits.

8. Select a **Delivery Date** from the date calendar.
   - Must be a valid business day.
   - Must be greater than or equal to the current date.
   - Must be within the month associated with the Issue Date.
Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

10. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.

11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

12. Select a **Subservicer Number / Name** from the dropdown menu.

13. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, select from the dropdown Issuer Number / Name transferee..

14. In the Principal & Interest Account box:
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   b. Select an **Account Number** from the dropdown menu.

15. In the **Escrow Accounts** section:
   a. Click .
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   c. Select an **Account Number** from the dropdown menu.

16. In the Subscriber section:
   a. Click .
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   c. Enter a **Description**. (optional)
   d. Enter a **Position (in $)**.

17. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.
      ii. 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.
   b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

18. Click .

4.7.2 Loan Details

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the **ADD LOANS** button.

3. Enter the Issuer Loan Number.
   - **a.** Must be 15 characters.
   - **b.** Numbers only.

4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.

5. Enter a Mortgage Interest Rate.
   - **a.** Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345%).

6. Balloon Payment indicator:
   - **a.** Is this a Balloon Payment? YES or NO.
     - If YES –
       - **b.** Enter Amortization Basis Term Years
       - **c.** Enter Amortization Basis Term Months
       - **d.** Select Confirmation Check Box
       - **e.** Approximate Balloon Payment Amount will auto populate

7. Select an Approval Date.
   - **a.** Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.

8. Enter an Original Principal Balance.

9. Enter an Unpaid Balance.

10. Enter a Principal & Interest amount.

11. Enter a Term of Mortgage in Years.
    - **a.** Must be between 5 and 40 years.
    - **b.** Term of Mortgage Months is optional

12. Select a First Pay Date from the date calendar. Must be the 1st of the month.

13. Select a Last Pay Date from the date calendar. Must be the 1st of the month.

14. Select a Loan Origination date from the date calendar.

15. Select a Final Endorsement date from the date calendar.

16. Enter a FHA/USDA Case Number.

17. Select a Loan Type Code. Available options are:
    - **a.** FHA Multifamily
    - **b.** USDA Multifamily

18. Select a Section of the Act from the dropdown (as seen in figure below).

19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provisions value.

21. Complete the Non-Level Payment Schedule section (if applicable).

22. Complete the Modified Payment History section (if applicable).

23. Complete the Certify this loan section (if applicable).

24. Complete the Mortgager Information section:
   a. Name of Mortgager
   b. Property Site Address
   c. City
   d. State
   e. Zip Code

25. Click .

![Figure 41: Section of the Act Dropdown Menu Options](image)

![Figure 42: Balloon Payment Indicator](image)
4.8 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submission Type 01 – Initial Construction Loan (CL/CS Pool Type Only)
- Submission Type 03 and 05 - Conversion (PN Pool Type only)
- Submission Type 04 - Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

**Table 9: Non-Level Payment Schedule Field List**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Number</td>
<td>A sequential ID that orders the Non-Level Payment Schedule. System generated.</td>
</tr>
<tr>
<td>Payment Change Date</td>
<td>The new payment date for the loan. The date reflects a change in the loan’s interest rates and/or P&amp;I payments. If more than one entry, the dates should be entered in chronological order when the changes and payments take place in the mortgage note(s).</td>
</tr>
<tr>
<td>Security Rate</td>
<td>The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.</td>
</tr>
<tr>
<td>Principal &amp; Interest</td>
<td>The P&amp;I amount at the time of the new payment change.</td>
</tr>
</tbody>
</table>

![Figure 43: Non-Level Payment Schedule](image)

1. From the Loan Details screen, check the Non-Level Payment Schedule checkbox.
2. Click the **ADD** button to add a new entry.
3. Select the Payment Change Date associated with the entry.
4. Enter the Security Rate associated with the entry.
5. Enter the Interest Rate associated with the entry.
6. Enter the P&I amount associated with the entry.

7. Click the button to add additional entries (as required).

8. When all entries have been added, click .

### 4.9 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA’s approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

**Table 10: Modified Loan History Field List**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Number</td>
<td>A sequential ID that orders the Modified Loan History. System generated.</td>
</tr>
<tr>
<td>Principal &amp; Interest</td>
<td>The Principal and Interest amount for the identified modified period (first and last payment dates).</td>
</tr>
<tr>
<td>Original Principal Balance</td>
<td>The loan’s principal balance amount at the start of the identified modified period (first and last payment dates).</td>
</tr>
<tr>
<td>Unpaid Balance</td>
<td>The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).</td>
</tr>
<tr>
<td>First Pay Date</td>
<td>The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered</td>
</tr>
<tr>
<td></td>
<td>in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.</td>
</tr>
<tr>
<td>Last Pay Date</td>
<td>The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and</td>
</tr>
<tr>
<td></td>
<td>payments take place in the mortgage notes and the modification(s) to the mortgage notes.</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>The Mortgage Interest Rate of the loan at the time of the modified payment change.</td>
</tr>
</tbody>
</table>

![Figure 44: Modified Loan History](image)

1. From the Loan Details screen, check the Modified Loan History checkbox.

2. Click the button to add a new entry.

3. Enter the Principal & Interest amount associated with the entry.
4. Enter the Original Principal Balance associated with the entry.
5. Enter the Unpaid Balance associated with the entry.
6. Select a First Pay Date associated with the entry.
7. Select a Last Pay Date associated with the entry.
8. Enter an Interest Rate associated with entry.
9. Click the button to add additional entries (as required).
10. When all entries have been added, click .

4.10 Certify Loan
When entering a new loan for a pool with a Pool Type of LM, the Certify Loan section must be completed.

![Certify Loan](image-url)
The text of the agreement is as follows:

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)

5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)

6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)

7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)

8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the I Agree checkbox to save the loan.
4.11 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

4.11.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

**Pools & Loans - Checkbox**

Figure 46: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the **Pools & Loans** page users select the checkbox(es) next to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

**Pools & Loans - Row Action**

Figure 47: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis button on the right side of each pool, and click the **Submit** button.

**Pool Details**

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:
Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

### 4.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the ‘Ready for Submission’ quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

![Certification Checkbox](image)

**Figure 49: Certification Checkbox**

1. Once the Authorized Signer has clicked the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select **CONTINUE**.

![SecurID and Pin](image)

**Figure 50: SecurID and Pin**
2. The SecurID tab will then be displayed. The user will be enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the **SUBMIT** button to Submit the pool.

![The pool is being processed.](image)

**Figure 51: Submission Processing Message**

3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to ‘Submitted for Final Certification’ in the Pool’s header and on the Pools & Loans page and the system will return an FTN.

**Note:** Certain actions such as ‘Validate’ or ‘Submit’ are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.
4.11.3 01 Initial Construction Loan (CL) Pool

Figure 52: 01 Initial Construction Loan (CL) Pool Details Page
Pool Details Page

1. From the Pools & Loans screen, click the button in the header.
2. Select the button to be taken to the Pool Details screen.
3. Enter the Pool Number.
4. Select an Issue Date from the dropdown.
5. Select CL-Construction Loan from the Pool Type dropdown menu.
6. Select 01-Initial Construction Loan from the Submission Type dropdown menu.
7. Enter a Pool Tax ID.
8. Select a Delivery Date from the date calendar.
9. Enter a Security Interest Rate.
10. Enter a PL/PN Security Rate.
11. Select a Maturity Date from the date calendar.
12. Select a Custodian Number / Name from the dropdown menu.
13. Select a Subservicer Number/Name, if applicable
14. In the Principal & Interest Account box:
   a. Select an ABA / Federal Routing Number from the dropdown menu.
   b. Select an Account Number from the dropdown menu.
15. In the Escrow Accounts section:
   a. Click .
   b. Select an ABA / Federal Routing Number from the dropdown menu.
   c. Select an Account Number from the dropdown menu.
16. In the Subscriber section:
   a. Click .
   b. Select an ABA Number / Deliver To value from the dropdown menu.
   c. Enter a Description. (optional)
   d. Enter a Position (in $).
17. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.
      ii. 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.
   b. If the first option is selected, select either Yes or No to identify if Form HUD-11711A has been forwarded to the Document Custodian.
18. Click .
Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the **Add Loans** button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator – No. (If yes, see sample details under LM Pool Section 5.11.10)
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a Term of Mortgage in Years and Months.
11. Select a First Pay Date from the date calendar.
12. Select a Last Pay Date from the date calendar.
13. Select a Loan Origination Date from the date calendar.
14. Select an Initial Endorsement Date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a FHA/USDA Case Number.
17. Select a Loan Type Code.
18. Select a Section of the Act from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Complete the Mortgager Information section:
   - Name of Mortgager
   - Property Site Address
   - City
   - State
   - Zip Code
21. Click ![SAVE](image).

![Figure 54: 01 Initial Construction Loan (CL) Draw History Details Page](image)

### Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click ![SAVE](image).

### Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click ![VALIDATE](image).
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation), click .

4. Complete the Certification confirmation, click .

5. Enter the SecurID PIN and Passcode, click .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.
### 4.11.4 02 Subsequent Construction Loan (CL) Pool

**Figure 55: Subsequent Construction Loan (CL) Pool Details Page**

#### Pool Details

<table>
<thead>
<tr>
<th>Pool Details</th>
<th>Loans</th>
<th>Draw History Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Header Information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Pool Number</em>: FHA201</td>
<td><em>Issue Date</em>: 02/01/2019</td>
<td><em>Issue Type</em>: 12345678 (Ginnie Mae I)</td>
</tr>
</tbody>
</table>

#### General Information

| *Pool Tax (ID)*: 999999999 | *Initial Pay Date*: 04/16/2019 | *Delivery Date*: 03/06/2019 | *Required Balance Date*: 02/01/2019 | *Amortization Method*: Concurrent Date (CD) |

<table>
<thead>
<tr>
<th>Rates</th>
<th><em>PL/PL Security Rate</em>: 4.003%</th>
<th><em>Maturity</em>: 02/10/2030</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Security Interest Rate</em>: 4.003%</td>
<td><em>Maturity Date</em>: 02/10/2030</td>
<td></td>
</tr>
<tr>
<td><em>Mortgage Interest Rate</em>: 4.003%</td>
<td><em>Request on Extension Date</em>:</td>
<td></td>
</tr>
<tr>
<td><em>Servicing Fee</em>: 0.070%</td>
<td><em>Maturity Extension Approval Date</em>:</td>
<td></td>
</tr>
</tbody>
</table>

#### Cross-Reference Pool (PN): Pool FA201

#### Master Agreements

**Customer Name / Number**: U.S. BANK NATIONAL ASSOCIATION

**Subscriber Name / Number**: U.S. BANK NATIONAL ASSOCIATION

**ABA / Federal Routing Number**: 041039103 | **Account Number**: 20935433232

**ABA / Federal Routing Number**: 041039103 / Keybank | **Account Number**: 20935433232

**Escrow Accounts**

<table>
<thead>
<tr>
<th>ABA / Federal Routing Number</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>041039103 / Keybank</td>
<td>20935433232</td>
</tr>
</tbody>
</table>

#### Subscriber

<table>
<thead>
<tr>
<th>ABA / Federal Routing Number</th>
<th>Description</th>
<th>Position (vha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>041039103 / Keybank</td>
<td></td>
<td>$1,000,000.00</td>
</tr>
</tbody>
</table>

**Total**: $1,000,000.00

#### Certification and Agreement - Form 11711B

- 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 HMDA-11711A), which has been delivered by the issuer to the designated document custodian, and which provides that any interest of a second 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, any Ginnie Mae will have any residual interest in and to the pooled mortgages.

- [ ] No mortgage in the referenced pool 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 residual interest in and to the pooled mortgages.

#### Pool Statistics

<table>
<thead>
<tr>
<th>Principal Payments</th>
<th>UPM Amount</th>
<th>LSCDA Annual Development Totals</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>25,000.00</td>
<td>$5,000,000.00</td>
<td>0</td>
<td>4.003%</td>
</tr>
<tr>
<td>UPM Amount</td>
<td></td>
<td>UPM Amount</td>
<td></td>
</tr>
<tr>
<td>25,000.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

* = Required Field
Pool Details Page

1. From the pool header, select the button to add a subsequent draw.
2. Click Edit to enter Pool information
3. Select the Issue Date from the dropdown
4. Select 02-Construction Loan Draw from the Submission Type dropdown menu
5. Select a Delivery Date from the date calendar
6. In the Subscriber section:
   a. Click .
   b. Select an ABA Number / Deliver To value from the dropdown menu.
   c. Enter a Description. (optional)
   d. Enter a Position (in $).
7. Click .

Figure 56: Subsequent Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the Draw History Details tab.
   **Note:** Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an Approved Advance Amount.
3. Enter the Requested Amount.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen or the Draw History Details screen, click .

4. Complete the Certification confirmation, click .

5. Enter the **SecurID PIN** and **Passcode**, click .

**Note:** In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.
4.11.5 01 Initial Construction Loan (CS) Pool

![Initial Construction Loan (CS) Pool Details Page](image)

**Figure 57: Initial Construction Loan (CS) Pool Details Page**
Pool Details Page

1. From the Pools & Loans screen, click the button in the header.

2. Select the button to be taken to the Pool Details screen.

3. Enter the Pool Number.

4. Select an Issue Date from the dropdown.

5. Select CS-Construction Loan Split-Rate from the Pool Type dropdown menu.

6. Select 01-Initial Construction Loan from the Submission Type dropdown menu.

7. Enter a Pool Tax ID.

8. Select a Delivery Date from the date calendar.

9. Enter a Security Interest Rate.

10. Enter a PL/PN Security Rate.

11. Select a Maturity Date from the date calendar.

12. Select a Custodian Number / Name from the dropdown menu.

13. Select a Subservicer Number/Name, if applicable

14. In the Principal & Interest Account box:
   a. Select an ABA / Federal Routing Number from the dropdown menu.
   b. Select an Account Number from the dropdown menu.

15. In the Escrow Accounts section:
   a. Click .
   b. Select an ABA / Federal Routing Number from the dropdown menu.
   c. Select an Account Number from the dropdown menu.

16. In the Subscriber section:
   a. Click .
   b. Select an ABA Number / Deliver To value from the dropdown menu.
   c. Enter a Description. (optional)
   d. Enter a Position (in $).

17. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.
      ii. 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.
   b. If the first option is selected, select either Yes or No to identify if Form HUD-11711A has been forwarded to the Document Custodian.

18. Click .
Figure 58: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page

**Loan Details Page**

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the **ADD LOANS** button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select **Balloon Payment** indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter a **Construction Loan Interest Rate**
8. Enter an **Original Principal Balance**.
9. Enter an **Unpaid Balance**.
10. Enter a **Principal & Interest** amount.
11. Enter a **Term of Mortgage in Years and Months**.
12. Select a **First Pay Date** from the date calendar.
13. Select a **Last Pay Date** from the date calendar.
14. Select a **Loan Origination** date from the date calendar.
15. Select an **Initial Endorsement** date from the date calendar.
16. If there are Prepayment Provisions, complete the applicable terms.
17. Enter a **FHA/USDA Case Number**.
18. Select a **Loan Type Code**.
19. Select a **Section of the Act** from the dropdown.
20. Select an **Annex-Special Disclosures** value.
21. Complete the **Mortgager Information** section:
   a. Name of Mortgager
   b. Property Site Address
   c. City
   d. State
   e. Zip Code
22. Click **SAVE**.

![Figure 59: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page](image)

**Draw History Details Page**

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click **SAVE**.

**Validate and Submit Pool**

1. From either the Pool Details, Loan Details, or Draw History Details screens, click **VALIDATE**.
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click submit.

**Note:** In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.
4.11.6 02 Subsequent Construction Loan (CS) Pool

Figure 60: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page
Pool Details Page

1. Select button to add second draw
2. Click Edit to enter Pool information
3. Select Issue Date from the dropdown
4. Select 02 or 05 - Construction Loan-Split Rate from the Submission Type dropdown menu
5. Select a Delivery Date from the date calendar
6. In the Subscriber section:
   a. Click .
   b. Select an ABA Number / Deliver To value from the dropdown menu.
   c. Enter a Description. (optional)
   d. Enter a Position (in $).
7. Click .

![Figure 61: Subsequent Construction Loan (CS) Draw History Detail Page](image)

Draw History Details Page

1. After clicking save in Pool Details, navigate to Draw History Details tab.
   
   Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an Approved Advance Amount.
3. Enter the Requested Amount.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click .
4. Complete the Certification confirmation, click \( \text{CONTINUE} \).

5. Enter the \textbf{SecurID PIN} and \textbf{Passcode}, click \( \text{SUBMIT} \).

**Note:** In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.
4.11.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

![Figure 62: CL Submission Type 03 with PN Conversion – Pool Details Page](image)

**Note:**
- Any and all security agreements referencing mortgages in the referenced pool or loan package are subject to a duly executed blanket security interest form MCD-17119A, which shall have been delivered to the issuer in the designated account holder, which provides that any mortgage contained within the pool is subject to a security interest in favor of the issuer or issuer's agent. There shall be executed on the delivery of securities to the issuer or issuer's agent. There shall be executed on the delivery of securities to the issuer or issuer's agent. There shall be executed on the delivery of securities to the issuer or issuer's agent.
- Any mortgage in the referenced pool or loan package is not subject to any security agreement referencing the issuer or issuer's agent, and upon the release of securities back to the issuer or issuer's agent, any mortgage in the referenced pool or loan package is subject to any security agreement referencing the issuer or issuer's agent.
To create a Project Loan Conversion pool:

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.

2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.

3. Enter the **Pool Number**. This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.

4. Select an **Issue Date** from the dropdown.

5. Select Pool Type **PN-Project Loan – Non-Level Payment**.

6. Select Submission Type **03-Project Loan Conversion**.

7. Enter the **Final Advance Amount**.
   - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).

8. Enter a **Pool Tax ID**. Must be nine (9) digits.

9. Select a **Delivery Date** from the date calendar.
   - Must be a valid business day.
   - Must be greater than or equal to the current date.
   - Must be within the month associated with the Issue Date.

![Figure 63: Delivery Date](image-url)
10. Enter a Security Interest Rate. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345%).

11. (Optional) Select Change Mortgage Amount checkbox.
   a. Enter the Mortgage Amount.
   b. Enter the P&I Amount.
   c. Select an Approval Date.
   d. Enter a Comment (optional).

12. Select a Maturity Date from the date calendar. Must be the 15th of the month.

13. Select a Custodian Number / Name from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

14. Select a Subservicer Number / Name from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.

15. If this is a Transfer at Issuance (TAI) pool, select Yes. If it is not a TAI pool, leave the default of No. If Yes is selected, an Issuer Number / Name transferee is required.

16. In the Principal & Interest Account box:
   a. Select an ABA / Federal Routing Number from the dropdown menu.
   b. Select an Account Number from the dropdown menu.

17. In the Escrow Accounts section:
   a. Click ADD.
b. Select an **ABA / Federal Routing Number** from the dropdown menu.

c. Select an **Account Number** from the dropdown menu.

18. In the Subscriber section:

  a. Click ![ADD](#).

  b. Select an **ABA Number / Deliver To** value from the dropdown menu.

  c. Enter a **Description**. (optional)

  d. Enter a **Position (in $)**.

19. In the Certification and Agreement – Form 11711B section:

  a. Select an option:

     i. 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.

     ii. 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.

  b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

20. Click ![SAVE](#).

21. From the Pool Details screen, click the Loans tab.

22. From the All Loans screen, click the ![ADD LOANS](#) button.

23. Enter the Issuer **Loan Number**.

   a. Must be 15 alphanumeric characters.

24. Select a **Mortgage Type** from the dropdown.

   a. Available options are FHA and USDA.

25. Enter a **Mortgage Interest Rate**.

   a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

26. Select an **Approval Date**.

   a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.

27. Enter an **Original Principal Balance**.
28. Enter an **Unpaid Balance**.

29. Enter a **Principal & Interest** amount.

30. Enter a **Term of Mortgage** in Years.
   
   a. Must be between 5 and 40 years.
   
   b. Term of Mortgage Months is optional

31. Select a **First Pay Date** from the date calendar.
   
   a. Must be the 1st of the month.

32. Select a **Last Pay Date** from the date calendar.
   
   a. Must be the 1st of the month.

33. Select a **Loan Origination Date** from the date calendar.

34. Select an **Initial Endorsement Date** from the date calendar.

35. Select a **Final Endorsement Date** from the date calendar.

36. Enter an **FHA/USDA Case Number**.

37. Select a **Loan Type Code**.
   
   a. Available options are:
      
      i. FHA Multifamily
      
      ii. USDA Multifamily

38. Select a **Section of the Act** from the dropdown (as seen in figure below).

39. Select an **Annex-Special Disclosures** value.

40. Select a **Non-Level Payment Provisions** value.

41. Complete the **Non-Level Payment Schedule** section (if applicable).

42. Complete the **Modified Payment History** section (if applicable).

43. Complete the **Certify this loan** section (if applicable).

44. Complete the **Mortgager Information** section:
   
   a. Name of Mortgager
   
   b. Property Site Address
   
   c. City
4.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.

The CL/CS-to-PN conversion process has two (2) settlement streams.

1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.
3. Issuers will contract the PPA to cancel/exchange the outstanding securities and issue the final PN security.
4. The PPA will contact the Depository.
5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, “The replacement PN pool will be issued within two business dates.”
6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and three (3) business days later the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 must be selected.
### Header Information

- **Pool Number**: 6H5386
- **Issue Date**: 12/01/2017
- **Issue Type**: X-Multifamily (Ginnie Mae)
- **FHA Type**: CS Construction Loan Split Rate
- **Submission Type**: 05-Final Draw/Reconciliation

### General Information

- **Pool ID**: 247530185
- **Ref Bid Rate**: 81.75
- **Security Date**: 12/31/2017
- **Line of Credit**: 12/31/2017
- **Security Date**: 12/31/2017
- **Maturity**: 11/15/2017
- **Security Rate**: 4.250%
- **Construction Loan Interest Rate**: 4.500%

### Master Agreements

<table>
<thead>
<tr>
<th>Contributor Number / Name</th>
<th>Subcontributor Number / Name</th>
<th>Principal &amp; Interest Account</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>800466</td>
<td></td>
<td>12100026 / Wells Fargo Bank</td>
<td>8620005065</td>
</tr>
</tbody>
</table>

### Escrow Accounts

<table>
<thead>
<tr>
<th>#234656 / #234656escrow</th>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>12100026 / Wells Fargo Bank 8620005065</td>
<td>4930125111</td>
</tr>
</tbody>
</table>

### Subscriber

<table>
<thead>
<tr>
<th>#234656 / #234656escrow</th>
<th>DESCRIPTION</th>
<th>POSITION</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>test</td>
<td></td>
<td>250,000.00</td>
</tr>
</tbody>
</table>

### Certification and Agreement - Form 117115B

Form HUD-117115B: A signed document by the subscriber and the account holder to certify that the mortgaged mortgage will be used for the purpose stated on the Form 1003.

- **Mortgaged Mortgage**: 6H5386
- **Purpose**: Single Family Residence

### Pool Statistics

<table>
<thead>
<tr>
<th>Field</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHA Amount</td>
<td>$ 410,000.00</td>
</tr>
<tr>
<td>UPB Amount</td>
<td>$ 207,307.00</td>
</tr>
</tbody>
</table>

---

**Figure 65: CS Submission Type 05– Pool Details Page**
Pool Details

1. From the Pool Details screen, click the **ADD DRAW** button.
2. Select an **Issue Date**.
3. Select Submission Type **05-Final Draw/PN Conversion**.
4. Select a **Delivery Date** from the calendar.
5. Select a **Custodian Number / Name**.
6. Select a Principal & Interest **ABA / Federal Routing Number** and **Account Number**.
7. Select an Escrow Account **ABA / Federal Routing Number** and **Account Number**.
8. Select a Subscriber **ABA Number / Deliver To** and **Position (in $)**.
9. Click **SAVE**.
10. Click the **Draw History Details** tab.
11. Enter an **Approved Advance Amount**.
12. Enter a **Requested Amount**.
13. Click **SAVE**.
14. Click **VALIDATE** to validate the pool against the business rules.
15. Resolve all Fatal errors and/or Warnings (if applicable).
16. From the Pools & Loans screen, click  

17. Select the  button to be taken to the Pool Details screen.
18. Enter the next sequential **Pool Number** from the associated CL/CS pool.
   
   a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.

19. Select an **Issue Date**.

20. Select Pool Type **PN-Project Loan – Non-Level Payment**.

21. Select Submission Type **05-Final Draw/PN Conversion**.

22. Enter a **Pool Tax ID**. Must be nine (9) digits.

23. Select a **Delivery Date** from the date calendar.
   
   a) Must be a valid business day.
   
   b) Must be greater than or equal to the current date.
   
   c) Must be within the month associated with the Issue Date.

**Note:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.
24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.

26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.

28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.

29. In the Principal & Interest Account box:
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   b. Select an **Account Number** from the dropdown menu.

30. In the **Escrow Accounts** section:
   a. Click ![ADD](add_icon).
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   c. Select an **Account Number** from the dropdown menu.

31. In the **Subscriber** section:
   a. Click ![ADD](add_icon).
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   c. Enter a **Description**. (optional)
   d. Enter a **Position (in $)**.

32. In the **Certification and Agreement – Form 11711B** section:
   a. Select an option:
      i. 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.
      ii. 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.

33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
34. Click .

35. From the Pool Details screen, click the Loans tab.

36. From the All Loans screen, click the button.

37. Enter the Issuer Loan Number.
   
   a) Must be 15 alphanumeric characters.

38. Select a Mortgage Type from the dropdown.
   
   a) Available options are:

   i. FHA
   
   ii. USDA

39. Enter a Mortgage Interest Rate.
   
   a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

40. Select an Approval Date.
   
   a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.

41. Enter an Original Principal Balance.

42. Enter an Unpaid Balance.

43. Enter a Principal & Interest amount.

44. Enter a Term of Mortgage in Years.
   
   a) Must be between 5 and 40 years.
   
   b) Term of Mortgage Months is optional

45. Select a First Pay Date from the date calendar.
   
   a) Must be the 1st of the month.

46. Select a Last Pay Date from the date calendar.
   
   a) Must be the 1st of the month.

47. Select a Loan Origination Date from the date calendar.

48. Select a Final Endorsement Date from the date calendar.

49. Enter a FHA/USDA Case Number.
50. Select a **Loan Type Code**. Available options are:
   a) FHA Multifamily
   b) USDA Multifamily

51. Select a **Section of the Act** from the dropdown.

52. Select an **Annex-Special Disclosures** value.

53. Select a **Non-Level Payment Provisions** value.

54. Complete the **Non-Level Payment Schedule** section (if applicable).

55. Complete the **Modified Payment History** section (if applicable).

56. Complete the **Certify this loan** section (if applicable).

57. Complete the **Mortgager Information** section:
   a) Name of Mortgager
   b) Property Site Address
   c) City
   d) State
   e) Zip Code

58. Click [SAVE].

59. Click [VALIDATE] to validate the pool against the business rules.

60. Resolve Errors and/or Warnings (if applicable).
61. On the Pools & Loans screen, select the checkbox next to both the CL/CS and PN pools.

62. Click the **Submit** button.

63. Complete the Certification confirmation, click **Submit**.

64. Enter the SecurID PIN and Passcode, click **Submit**.

---

**Figure 69: Bulk Submission of CS Type05 and PN conversion**

<table>
<thead>
<tr>
<th>POOL NUMBER</th>
<th>POOL TYPE</th>
<th>ISSUE DATE</th>
<th>CHAR NUMBER</th>
<th>CUSTOMER NUMBER / NAME</th>
<th>BUSINESS RULES</th>
<th>POOL STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BD5380</td>
<td>CS</td>
<td>11/01/2017</td>
<td>1</td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Issued</td>
</tr>
<tr>
<td>BD5387</td>
<td>PN</td>
<td>12/12/2017</td>
<td>2</td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Draft</td>
</tr>
<tr>
<td>BD5384</td>
<td>CL</td>
<td>12/12/2017</td>
<td>2</td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Issued</td>
</tr>
<tr>
<td>BD5389</td>
<td>MV</td>
<td>12/12/2017</td>
<td>2</td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Draft</td>
</tr>
<tr>
<td>BD5393</td>
<td>PN</td>
<td>01/01/2018</td>
<td></td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Draft</td>
</tr>
<tr>
<td>BD5386</td>
<td>CS</td>
<td>12/12/2017</td>
<td>2</td>
<td>003688 U/S B/NATIONAL ASSOCIATION</td>
<td></td>
<td>Draft</td>
</tr>
</tbody>
</table>
4.11.9 Project Loan (PN) Pool

**Figure 70: 04 PN-Project Loan-Non Level Payment Pool Details Page**

**Pool Details Page**

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.
2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **PN-Project Loan-Non Level Payment** from the Pool Type dropdown menu.

6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:
   
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   
   b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:
   
   a. Click ![ADD](image)
   
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   
   c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:
   
   a. Click ![ADD](image)
   
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   
   c. Enter a **Description**. (optional)
   
   d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:
   
   a. Select an option:
      
      i. 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.
      
      ii. 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.
   
   b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click ![SAVE](image).
Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter an Original Principal Balance.
8. Enter an **Unpaid Balance**.

9. Enter a **Principal & Interest** amount.

10. Enter a **Term of Mortgage in Years and Month**.

11. Select a **First Pay Date** from the date calendar.

12. Select a **Last Pay Date** from the date calendar.

13. Select a **Loan Origination** date from the date calendar.

14. Select an **Initial Endorsement** date from the date calendar.

15. If there are Prepayment Provisions, complete the applicable terms.

16. Enter a **FHA/USDA Case Number**.

17. Select a **Loan Type Code**.

18. Select a **Section of the Act** from the dropdown.

19. Select an **Annex-Special Disclosures** value.

20. Select a **Non Level Payment Provision**

21. Complete the **Mortgager Information** section:
   a) Name of Mortgager
   b) Property Site Address
   c) City
   d) State
   e) Zip Code

22. Click **SAVE**.

23. Click **VALIDATE** to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

24. Click the **SUBMIT** button.

25. Complete the Certification confirmation, click **CONTINUE**.

26. Enter the **SecurID PIN** and **Passcode**, click **SUBMIT**.
### 4.11.10 Project Loan (LM) Pool

**Figure 72: Project Loan (LM) Pool Details Page**

#### Pool Details

<table>
<thead>
<tr>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Header Information</strong></td>
</tr>
<tr>
<td><code>*</code> Pool Number</td>
</tr>
<tr>
<td><code>*</code> Issue Date</td>
</tr>
<tr>
<td>Issue Type</td>
</tr>
<tr>
<td>Pool Type</td>
</tr>
<tr>
<td><code>*</code> Submission Type</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>General Information</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><code>*</code> Pool ID (E)</td>
</tr>
<tr>
<td><code>*</code> Initial Pay Date</td>
</tr>
<tr>
<td><code>*</code> Delivery Date</td>
</tr>
<tr>
<td>Unpaid Balance Date</td>
</tr>
<tr>
<td>Amortization Method</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Interest Rate</td>
</tr>
<tr>
<td>Mortgage Interest Rate</td>
</tr>
<tr>
<td>Servicing Fee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maturity</th>
</tr>
</thead>
<tbody>
<tr>
<td><code>*</code> Maturity Date</td>
</tr>
<tr>
<td>History</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Master Agreements</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Number / Name</td>
</tr>
<tr>
<td>Subscriber Number / Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transfer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer of Ownership (Tow)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Principal &amp; Interest Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key / Federal Routing Number</td>
</tr>
<tr>
<td>Bank, Na</td>
</tr>
<tr>
<td>Account Number</td>
</tr>
</tbody>
</table>

#### Escrow Accounts

<table>
<thead>
<tr>
<th>ASU / FEDERAL ROUTING NUMBER</th>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>121060240 / Wells Fargo Bank, Na</td>
<td>4121296876</td>
</tr>
</tbody>
</table>

**Subscriber**

<table>
<thead>
<tr>
<th>SSA NUMBER / ORGANIZE TO</th>
<th>DESCRIPTION</th>
<th>POSITION (IN $)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12234567 / 12234444</td>
<td></td>
<td>14,225,343.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>14,225,343.00</td>
</tr>
</tbody>
</table>

- Certification and Agreement - Form 117118

- Pool Statistics

<table>
<thead>
<tr>
<th>Total Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHA Payment Amount</td>
</tr>
<tr>
<td>UPB Amount</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FHA Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quantity</td>
</tr>
<tr>
<td>UPB Amount</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>USDA Rural Development Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quantity</td>
</tr>
<tr>
<td>UPB Amount</td>
</tr>
</tbody>
</table>

* = Required Field
**Pool Details Page**

1. From the Pools & Loans screen, click the button in the header.

2. Select the button to be taken to the Pool Details screen.

3. Enter the **Pool Number**.

4. Select an **Issue Date** from the dropdown.

5. Select **LM-Project Loan-Modified Loan/Mature Loan** from the Pool Type dropdown menu.

6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:
   a. Click .
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:
   a. Click .
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   c. Enter a **Description**. (optional)
   d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.

ii. 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.

b. If the first option is selected, select either Yes or No to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click .
Figure 73: Project Loan (LM) Loan Details Page
Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator.
   a. Is this a Balloon Payment? YES
   b. Enter Amortization Basis Term Years
   c. Enter Amortization Basis Term Months
   d. Confirmation Check Box
   e. Approximate Balloon Payment Amount will auto populate
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a Term of Mortgage in Years.
11. Select a First Pay Date from the date calendar.
12. Select a Last Pay Date from the date calendar.
13. Select a Loan Origination date from the date calendar.
14. Select an Initial Endorsement date from the date calendar.
15. Select a Final Endorsement date from the date calendar.
16. If there are Prepayment Provisions, complete the applicable terms.
17. Enter a FHA/USDA Case Number.
18. Select a Loan Type Code.
19. Select a Section of the Act from the dropdown.
20. Select an Annex-Special Disclosures value.
21. Select a Non-Level Payment Provision value (if available).
22. Select the checkbox next to Modified Loan History.
   a. Add Principal & Interest.
   b. Add Original Principal Balance.
   c. Add Unpaid Balance.
   d. Add First Pay Date.
   e. Add Last Pay Date.
   f. Add Interest Rate.
   g. Add a second entry.
23. Select the checkbox to Certify Loan.
24. Complete the Mortgager Information section:
   a) Name of Mortgager
   b) Property Site Address
c) City
d) State
e) Zip Code

25. Click to save.
26. Click to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
27. Click the button.
28. Complete the Certification confirmation, click.
29. Enter the SecurID PIN and Passcode, click.
4.11.11 Project Loan (LS) Pool

Figure 74: Project Loan (LS) Pool Detail Page
**Pool Details Page**

1. From the Pools & Loans screen, click the button in the header.
2. Select the button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LS-Project Loan-538/515/Small Loans** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
   a. Click .
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
   a. Click .
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   c. Enter a **Description**. (optional)
   d. Enter a **Position (in $)**.
15. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.
      ii. 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.
   b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
16. Click .
Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the *ADD LOANS* button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a **Term of Mortgage in Years**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provision value (if available).
21. Complete the **Mortgager Information** section:
   a) Name of Mortgager
   b) Property Site Address
   c) City
   d) State
   e) Zip Code
22. Click **SAVE**.
23. Click **VALIDATE** to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
24. Click the **SUBMIT** button.
25. Complete the Certification confirmation, click **CONTINUE**.
26. Enter the **SecurlD PIN** and **Passcode**, click **SUBMIT**.
4.11.12 Project Loan (RX) Pool

Figure 76: Project Loan (RX) Pool Details Page
**Pool Details Page**

1. From the Pools & Loans screen, click the button in the header.
2. Select the button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
   a. Select an **ABA / Federal Routing Number** from the dropdown menu.
   b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
   a. Click .
   b. Select an **ABA / Federal Routing Number** from the dropdown menu.
   c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
   a. Click .
   b. Select an **ABA Number / Deliver To** value from the dropdown menu.
   c. Enter a **Description**. (optional)
   d. Enter a **Position (in $)**.
15. In the Certification and Agreement – Form 11711B section:
   a. Select an option:
      i. 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.
      ii. 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.
   b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
16. Click .
Figure 77: Project Loan (RX) Loan Details Page

**Loan Details Page**

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the **ADD LOANS** button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non Level Payment
20. Complete the **Mortgager Information** section:
   a) Name of Mortgager
   b) Property Site Address
   c) City
   d) State
   e) Zip Code
21. Click ![SAVE](image)
22. Click ![VALIDATE](image) to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the ![SUBMIT](image) button.
24. Complete the Certification confirmation, click ![CONTINUE](image).
25. Enter the **SecuriD PIN** and **Passcode**, click ![SUBMIT](image).

### 4.12 Using the Solution (Batch)

#### 4.12.1 Pool/Loan Import

To import pool/loan data.

1. Click on the ![ADD POOLS](image) button to enter pool information manually or to import pool/loan data.

![Figure 78: Add Pools](image)
2. Under ‘Import pool data file’, click the button to locate a compatible file containing pool/loan data to import.

**Note:** MFPDM requires a .TXT file for import.

3. Select a compatible file and click **Open**.

4. If desired, select either/both checkbox:
   a. ‘Validate against Ginnie Mae Business Rules during import’ to run the Ginnie Mae validation process during file import.
   b. ‘Override prior file submissions’ to replace previously entered/imported data.

5. Select **SUBMIT**.

**Note:** Clicking **Cancel** closes the file selection screen and removes the selected file from import.

**Note:** If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).
4.13 Troubleshooting Common Errors

4.13.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (•) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover-over can be seen below:

![Field-Level Validation Example](image)

Figure 80: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

4.13.2 Validation Fatal Error and Warning Messages

Upon selecting the Validate option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings can be seen below:

![Validation Errors and Warnings](image)

Figure 81: Validation Errors and Warnings

Fatal error messages appear in red at the top. Fatal error messages must be corrected before a pool is able to be submitted to a document custodian for certification.
Warnings are displayed in orange just below any fatal error messages. Warnings serve as a notification that something may be incorrect. Warnings do not need to be corrected before a pool is able to be submitted to a document custodian for certification.

Below is a sample of the most commonly seen error and warning messages for Multifamily pools and loans.

Table 11: Common Fatal and Warning Messages

<table>
<thead>
<tr>
<th>POOL</th>
<th>LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>(F) Pool Number is invalid – First letter cannot be M or P.</td>
<td>(W) FHA/USDA Case Number is invalid/missing - Must be unique for</td>
</tr>
<tr>
<td></td>
<td>loans associated with LS and RX pools</td>
</tr>
<tr>
<td>(F) Pool Type is invalid – Pool Type is required and must be</td>
<td>(W) Mortgage Interest Rate is invalid - The PL/PN Security Interest</td>
</tr>
<tr>
<td>CL, CS, LM, LS, PN, or RX Pools.</td>
<td>Rate/Mortgage Interest Rate exceeds the 50 basis points spread.</td>
</tr>
<tr>
<td></td>
<td>Enter the approval date from an Account Executive.</td>
</tr>
<tr>
<td>(F) Amortization Method is invalid - Must be CD.</td>
<td>(F) Issue Loan Number is invalid - Must be fifteen (15) characters.</td>
</tr>
<tr>
<td>(F) Maturity Extension Date is invalid - Cannot be a future date.</td>
<td>(F) Initial Endorsement Date is invalid - Cannot be prior to</td>
</tr>
<tr>
<td>(F) Cumulative Approved Amount is invalid - Cannot be less</td>
<td>1/1/1970.</td>
</tr>
<tr>
<td>than the Cumulative Requested Amount.</td>
<td></td>
</tr>
</tbody>
</table>

*(F) – Fatal
(W) – Warning
4.13.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:

In this instance, the field is limited to selecting only the 15th day of each month.

4.13.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

4.14 Special Actions/Exceptions

4.14.1 Back Button

While using the MFPDM application it is not recommended to use the web browser Back Button as data may not be saved and filters used may clear when going back.

Instead, when user is in the Pool Details, Loans, Loan Details or Draw Details pages the pool header will display the application back button. By clicking this arrow the users will safely go back to the previous screen.
### 5.1 Standard Reports

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

#### Table 12: Forms & Reports

<table>
<thead>
<tr>
<th>MFPDM Form</th>
<th>HUD Name</th>
<th>Pool Types</th>
<th>Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Schedule of Subscribers - 11705</td>
<td>HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement</td>
<td>All</td>
<td>After initial save on Pool Details (11705) screen</td>
</tr>
<tr>
<td>2. Schedule of Pooled Mortgages - 11706</td>
<td>HUD-11706: Schedule of Pooled Mortgages with data</td>
<td>All</td>
<td>After initial save on Loan Details (11706) screen</td>
</tr>
<tr>
<td>3. Schedule of Pooled Mortgages with Data - 11706</td>
<td>HUD-11706: Schedule of Pooled Mortgages summary (Recap)</td>
<td>All</td>
<td>After initial save on Loan Details (11706) screen</td>
</tr>
<tr>
<td>4. Certification and Agreement - 11711B</td>
<td>HUD-11711-B: Certification and Agreement</td>
<td>All</td>
<td>After initial save on Pool Details (11705) screen</td>
</tr>
<tr>
<td>5. Prospectus Ginnie Mae I Project Loan Securities - 1724</td>
<td>HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)</td>
<td>LM/LS/PL/PN/RX</td>
<td>After successful submission of the pool</td>
</tr>
<tr>
<td>6. Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731</td>
<td>HUD-1731: Prospectus - GNMA I MBS (Construction &amp; Permanent Loan Securities)</td>
<td>CL/CS/PL/PN</td>
<td>After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)</td>
</tr>
<tr>
<td>7. Certification for Construction Loans – 1732</td>
<td>HUD-11732: Custodian's Certification for Construction Securities</td>
<td>CL/CS</td>
<td>After a draw has been certified</td>
</tr>
<tr>
<td>8. Modified Loan Payment History</td>
<td>Modified Loan Payment History</td>
<td>LM</td>
<td>After the Modified Loan History is completed and saved (along with the Loan record)</td>
</tr>
<tr>
<td>9. Loans with Annex - Special Disclosures</td>
<td>Loans with Annex - Special Disclosures</td>
<td>All</td>
<td>Any time - not specific to a single pool, displays a list of pools that contain an Annex value</td>
</tr>
<tr>
<td>MFPDM Form</td>
<td>HUD Name</td>
<td>Pool Types</td>
<td>Available</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>---------------------------------------------</td>
<td>------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>10. Loans with Non Level Payment Provisions</td>
<td>Loans with Non Level Payment Provisions</td>
<td>All</td>
<td>Any time- not specific to a single pool, displays a list of pools that contain a Non-Level value</td>
</tr>
<tr>
<td>11. Non Level Payment Schedule</td>
<td>Non Level Payment Schedule</td>
<td>LM/LS/PN/RX /CL/CS</td>
<td>After the Non-Level Payment Schedule is completed and saved (along with the Loan record)</td>
</tr>
<tr>
<td>12. Certification for Mature Loans</td>
<td>Certification for Mature Loans</td>
<td>LM</td>
<td>After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan</td>
</tr>
<tr>
<td>13. Validation Report</td>
<td>N/A</td>
<td>ALL</td>
<td>After validation</td>
</tr>
</tbody>
</table>

5.2 Standard Report Procedures

There are several locations with the MFPDM application from which users can generate forms/reports listed below:

- Pools & Loans Page
- Pool Details Page

5.2.1 Accessing Reports from the Pools Summary List

To generate a form/report from the pools summary listed within the Pools & Loans page follow the next steps.

1) Identify the desired pool and click on the (row action) button on the right side of each pool

![Figure 85: Pools & Loans Tab (Row Action button)](image)

2) Click on the button, and select the desired report.
5.2.2 Accessing Reports from Pools Details Page

Reports can also be generated after selecting a Pool and can be accessed from the various sections within a pool.

1) To generate a form/report from the Pool Details, Loans, Loan Details and Draw History pages, click on the button on the top right corner of the Pool Header a drop down will display with additional actions

2) Select the button to display a dropdown of available forms/reports

3) Select the desired report.
6 RESOURCES

6.1 Help Desk Information

(Add link to My Ginnie Mae Portal – Getting Started Manual)

6.2 Glossary and Key Terms

(Add link to My Ginnie Mae Portal – Getting Started Manual)

6.3 Acronyms and Abbreviations

Table 13 – Glossary and Key Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA#</td>
<td>Bank’s Routing Number</td>
</tr>
<tr>
<td>AE</td>
<td>Account Executive</td>
</tr>
<tr>
<td>CL</td>
<td>Construction Loan</td>
</tr>
<tr>
<td>CS</td>
<td>Construction Loan Split-Rate</td>
</tr>
<tr>
<td>FCN</td>
<td>File Certification Number</td>
</tr>
<tr>
<td>FHA</td>
<td>Federal Housing Administration</td>
</tr>
<tr>
<td>FRN</td>
<td>File Rejection Number</td>
</tr>
<tr>
<td>FTN</td>
<td>File Transmission Number</td>
</tr>
<tr>
<td>GNMA</td>
<td>Governmental National Mortgage Association (Ginnie Mae)</td>
</tr>
<tr>
<td>LM</td>
<td>Project Loan – Modified Loan/Mature Loan</td>
</tr>
<tr>
<td>LS</td>
<td>Project Loan – 538/515/Small Loans</td>
</tr>
<tr>
<td>RX</td>
<td>Project Loan – Mark to Market</td>
</tr>
<tr>
<td>MBS</td>
<td>Mortgage-Backed Security</td>
</tr>
<tr>
<td>MF</td>
<td>Multifamily</td>
</tr>
<tr>
<td>MFPDM</td>
<td>Multifamily Pool Delivery Module</td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>Month/Day/Year</td>
</tr>
<tr>
<td>MM/YYYY</td>
<td>Month/Year</td>
</tr>
<tr>
<td><strong>MyGinnieMae</strong></td>
<td>Ginnie Mae Portal that hosts MFPDM Application</td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td><strong>OAA</strong></td>
<td>Original Aggregate Amount</td>
</tr>
<tr>
<td><strong>OPB</strong></td>
<td>Original Principal Balance</td>
</tr>
<tr>
<td><strong>OTP</strong></td>
<td>One-Time PIN</td>
</tr>
<tr>
<td><strong>P&amp;I</strong></td>
<td>Principal and Interest</td>
</tr>
<tr>
<td><strong>PN</strong></td>
<td>Project Loan – Non-Level Payment</td>
</tr>
<tr>
<td><strong>PPA</strong></td>
<td>Pool Processing Agent</td>
</tr>
<tr>
<td><strong>RD</strong></td>
<td>Rural Development Loans (currently known as USDA)</td>
</tr>
<tr>
<td><strong>RPB</strong></td>
<td>Remaining Principal Balance</td>
</tr>
<tr>
<td><strong>UPB</strong></td>
<td>Unpaid Principal Balance</td>
</tr>
<tr>
<td><strong>USDA</strong></td>
<td>United State Department of Agriculture (also known as RD Loans)</td>
</tr>
</tbody>
</table>
This Quick Reference Card (QRC) has been created to help users navigate the Multifamily Pool Delivery Module (MFPDM) on MyGinnieMae Portal. The steps below describe how a Data Entry User and an Authorized Signer User can add, save, validate and submit Multifamily pools. The certification of the pools by the Document Custodian will continue as it does today via GinnieNET.

**MyGinnieMae Portal & My Dashboard**

1. Navigate to [https://my.ginniemae.gov](https://my.ginniemae.gov) to access MyGinnieMae. Follow the login steps.

2. **My Dashboard** will display and includes recent pool updates for all Issuers, system messages and more.

3. **My Pools** section shows information related to recent activity within an Issuer’s pools.

4. User can also access additional widgets: Inbox, Notes, Commitment Authority, Pool Numbers etc.

5. To access the MFPDM Application select the **Pools & Loans** tab.
MANUALLY ADDING A POOL

1. From the Pools & Loans screen, select the Add Pools button in the header section.

2. Select the Enter Manually button to be taken to the Pool Details screen.

3. Fill out the Pool Details screen reflecting all fields as they appear in the 11705 form.

4. Select Save button to create the pool.

**NOTE:** In order to save the pool all fields with an asterisk (*) indicator are required.
ADDING A LOAN

1. From the Pool Details screen, click the Loans tab.

2. From the All Loans screen, click the Add Loan button.

3. Fill out the Loan Details screen reflecting all fields as they appear in the 11706 form.

4. Once a Pool is saved, users can run the Business Rules at any time by selecting the Validate button on any of the tabs (Pool Details, Loans Details or Draw History Details)

5. If there are errors, Fatal (F) or Warning (W) messages will display on the various tabs. Users will need to select Edit and then Save to update the pool accordingly.

6. To Submit for Final Certification from the Pool Details screen select the Submit button from the header menu.

7. To submit one or multiple pools from the Pools & Loans screen clicking on one or more checkboxes. Select Submit from the header menu.

NOTE: This is required for a Submission Type 5 Conversion Pool.

NOTE: Once Data Entry users select submit, the pools will then be queued for the Authorized signer to Submit for Final Certification. Once the Authorized signer selects the Submit button they will follow the steps below.
8. A confirmation window will display. To proceed with submission, select Continue.

9. User will be prompted to enter RSA Pin and SecurID, and select Submit to complete the process.

10. A message will display stating the pool is being processed.

11. Users will receive an Inbox message confirming the result of the submission.

**NOTE:** ‘Validation’ or ‘Submission’ for Certification are asynchronous processes and may take some time until updated data displays on screen. Users can refresh by clicking the refresh icon on the screen at any time, however the data will only display on refresh once the process is complete.

**ADDING A CONSTRUCTION LOAN DRAW**

1. To add Construction Loan Draws to applicable Pools, select the Draw History Details tab.
2. Enter an Advance Amount
3. Enter the Requested Amount.
4. Click Save.

To Validate and Submit for Final Certification, see ‘ADDING A LOAN’ section above and repeat steps 4 through 11.
VIEW POOLS PREPARED BY DATA ENTRY USER

1. To view pools submitted by the Data Entry users, Authorized Signers go to the Pools & Loans page and select the Ready for Submission quick filter. The screen will display all pools that are validated and ready to Submit for Final Certification. To Submit for Final Certification, see ‘ADDING A LOAN’ section above and repeat steps 6 through 11.

VIEWING FORMS & REPORTS

1. To generate a form/report Users can select the Docs button on the top right corner of the Pool Header. A drop down menu will appear with the available forms and reports.

2. Select a document and a pdf will be generated. Users can then view, save and print the document.