



## Functional Roles

### Single Family Issuer

#### Single Family Issuer Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SF-Post-Closing User	Access to review collateral, obtain loan insurance, forward initial and trailing documents to a Document Custodian.	eNotification User		Gmep2 User Issuer
SF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.	eNotification User	Single-family Issuer	Gmep2 User Issuer
SF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions.	eNotification User RPN Issuer Access Authorized GinnieNET Signer CM Issuer Access SecurID Token Holder	Single-family Issuer	Gmep2 User Issuer
SF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.	Upload & Exception Feedback User eNotification User Pool Accounting User	Investor Reporting Certification	Gmep2 User Issuer
SF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and	Authorized GinnieNET Signer Upload & Exception Feedback User Pool Accounting User eNotification User		Gmep2 User Issuer



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
	monthly reporting errors.	SecurID Token Holder		
SF-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	GPADS User eNotification User Pool Accounting User IOPP Issuer Access	Investor Reporting Certification	Gmep2 User Issuer
SF-Bulk Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	PTS Issuer Access eNotification User PTS Issuer Access 9000-series SecurID Token Holder Authorized GinnieNET Signer		Gmep2 User Issuer
SF-Collateral Management Authorized Signer	Process releases of collateral from the Document Custodian in accordance with servicing obligations (HUD-11708 Releases).	eNotification User Authorized GinnieNET Signer	Single-family Issuer	Gmep2 User Issuer
SF-Agency Relationship User	Access reports containing portfolio performance and liquidity metrics; receive targeted Ginnie Mae communications for individuals responsible for managing agency relationships.	eNotification User IOPP Issuer Access GPADS User		Gmep2 User Issuer
SF-Processing Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae.	eNotification User SecurID Token Holder MAMS Issuer Access		Gmep2 User Issuer
SF-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	eNotification User Upload & Exception Feedback User		Gmep2 User Issuer



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SF-Special Loans User	Upload and process SCRA reimbursement requests.	eNotification User SCRA User		Gmep2 User Issuer

## Multifamily Issuer

### Multifamily Issuer Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
MF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.	eNotification User RPN Issuer Access CM Issuer Access	MultiFamily Issuer	Gmep2 User Issuer PDM_MF_VIEW PDM_DATAENTRY
MF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions.	Authorized GinnieNET Signer SecurID Token Holder RPN Issuer Access eNotification User CM Issuer Access	MultiFamily Issuer	Gmep2 User Issuer PDM_MF_VIEW PDM_DATAENTRY PDM_AUTHORIZEDSIGNER
MF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.	eNotification User Upload & Exception Feedback User Pool Accounting User	Investor Reporting Certification	Gmep2 User Issuer PDM_MF_VIEW



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
MF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.	Upload & Exception Feedback User Pool Accounting User eNotification User SecurID Token Holder Authorized GinnieNET Signer	Investor Reporting Certification	Gmep2 User Issuer PDM_MF_VIEW
MF-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	IOPP Issuer Access GPADS User eNotification User Pool Accounting User Upload & Exception Feedback User		Gmep2 User Issuer PDM_MF_VIEW
MF-Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae.	eNotification User SecurID Token Holder MAMS Issuer Access		Gmep2 User Issuer PDM_MF_VIEW
MF-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	eNotification User Upload & Exception Feedback User		Gmep2 User Issuer PDM_MF_VIEW
MF-Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; Initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	PTS Issuer Access eNotification User PTS Issuer Access 9000-series SecurID Token Holder Authorized GinnieNET Signer		Gmep2 User Issuer PDM_MF_VIEW



## HECM

### HECM Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
HECM-Post Closing User	Access to review collateral; obtain loan insurance, forward initial and trailing documents to a Document Custodian.	eNotification User		Gmep2 User Issuer
HECM-Loan Delivery and Pooling Basic User	Upload/enter pool, loan and participation data into GinnieNet. Verify available commitment authority and clear document and/or GinnieNet pooling exceptions. Basic user cannot finalize transactions or submissions.	eNotification User	HECM Issuer	Gmep2 User Issuer
HECM-Loan Delivery and Pooling Authorized Signer	Upload/enter pool, loan and participation data into GinnieNet .Verify available commitment authority and clear document and/or GinnieNet pooling exceptions. Possess the authority to finalize or execute business transactions with Ginnie Mae (HUD-11702 Signers), including the authority to submit requests for additional commitment authority as needed and to submit pools for issuance.	Authorized GinnieNET Signer SecurID Token Holder RPN Issuer Access eNotification User CM Issuer Access	HECM Issuer	Gmep2 User Issuer
HECM-Investor Reporting Basic User	Submit the monthly pool, loan and participation data. Submit the custodial account verification data. Review monthly remittance information and reporting exception feedback and errors. Ability to track loans approaching 98% of MCA (Maximum Claim Amount) to identify if loans need to be bought out and coordinate with Participation Agent for assurance that all participations in other	eNotification User Upload & Exception Feedback User Pool Accounting User HMBS User	Investor Reporting Certification	Gmep2 User Issuer



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
	pools are bought out accordingly.			
HECM-Investor Reporting Authorized Signer	Submit the monthly pool, loan and participation data. Submit the custodial account verification data. Review monthly remittance information and reporting exception feedback and errors. Ability to track loans approaching 98% of MCA (Maximum Claim Amount) to identify if loans need to be bought out and coordinate with Participation Agent for assurance that all participations in other pools are bought out accordingly. Including the authority to submit requests for additional commitment authority as needed and to submit pools for issuance.	Authorized GinnieNET Signer Upload & Exception Feedback User Pool Accounting User eNotification User SecurID Token Holder HMBS Issuer	Investor Reporting Certification	Gmep2 User Issuer
HECM-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.	IOPP Issuer Access GPADS User eNotification User Pool Accounting User HMBS Issuer		Gmep2 User Issuer
HECM-Bulk Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; Initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.	Authorized GinnieNET Signer PTS Issuer Access eNotification User PTS Issuer Access 9000-series SecurID Token Holder		Gmep2 User Issuer
HECM-Collateral Management Authorized Signer	Process releases of collateral from the Document Custodian in accordance with servicing obligations (HUD-11708 Releases).	eNotification User Authorized GinnieNET Signer SecurID Token Holder	HECM Issuer	Gmep2 User Issuer



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
HECM-Agency Relationship User	Access reports containing portfolio performance and liquidity metrics; receive targeted Ginnie Mae communications for individual responsible for managing agency relationships.	eNotification User IOPP Issuer Access GPADS User		Gmep2 User Issuer
HECM-Processing Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae	Authorized GinnieNET Signer eNotification User SecurID Token Holder MAMS Issuer Access		Gmep2 User Issuer
HECM-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.	eNotification User Upload & Exception Feedback User		Gmep2 User Issuer
HECM-Special Loans User	Upload and process SCRA reimbursement requests.	eNotification User SCRA User		Gmep2 User Issuer
HECM-Participation Agent	Third Party Participation Agent; performs all monitoring and accounting activities related to pooled participations on behalf of a HECM Issuer.	Upload & Exception Feedback User eNotification User HMBS User MAMS Participation Agent Access	HECM Issuer	Gmep2 User Issuer

## Subservicer

### Subservicer Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
SS-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee	IOPP Issuer Access		Gmep2 User



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
	subservicer performance when applicable.	GPADS User eNotification User Pool Accounting User		ISSUER
SS-Special Loans User	Upload and process SCRA reimbursement requests.	eNotification User SCRA User		Gmep2 User ISSUER
SS-SF Processing Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae for the employed by Organization. To approve, reject or view any HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae. This functional Role supports Single Family Issuer(SF).	eNotification User SecurID Token Holder MAMS Subservicer Access Authorized GinnieNET Signer MAMS Issuer Access		Gmep2 User ISSUER
SS-MF Processing Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae for the employed by Organization. To approve, reject or view any HUD 11707 - servicing agreement between the Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae. This functional Role supports MultiFamily Issuer(MF).	eNotification User SecurID Token Holder MAMS Subservicer Access Authorized GinnieNET Signer MAMS Issuer Access		Gmep2 User ISSUER
SS-HECM Processing Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit and certify Master Agreement documents and data required by Ginnie Mae for the employed by Organization. To approve, reject or view any HUD 11707 - servicing agreement between the	eNotification User SecurID Token Holder MAMS Subservicer Access Authorized GinnieNET Signer MAMS Issuer Access		Gmep2 User ISSUER





Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
	Issuer and a Subcontract servicer shall be subject to and subordinate to the Guaranty Agreement between the Issuer and Ginnie Mae. This functional Role supports HECM Issuer(HECM).			

## Document Custodian

### Document Custodian Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
DC-Pool Certification Basic User	View Schedule of Pooled Mortgages submitted; review pool and loan files for compliance with Ginnie Mae pool certification standards; cannot certify pools or loan packages.	eNotification User	Custodian	Gmep2 User Document Custodian
DC-Pool Certification and Collateral Release Management Authorized Signer	Only for HUD 11702 Signatories. All the rights of a Pool Certification Basic User, plus; authority to submit initial certification, final certification and recertification; authority to process releases of pool and/or loan files electronically via Ginnie Mae systems.	eNotification User SecurID Token Holder Authorized GinnieNET Signer	Custodian	Gmep2 User Document Custodian
DC-Management and Oversight	Oversee document review and pool certification procedures; Access, submit the Master Agreement documents and data as required by Ginnie Mae; serve as an Organization Administrator for My Ginnie Mae.	eNotification User MAMS Document Custodian user SecurID Token Holder		Gmep2 User Document Custodian



Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
DC-Transfer Specialists	Monitor and manage pool transfer activities to ensure successful relocation of collateral files.	eNotification User PTS Document Custodian Report Access		Gmep2 User Document Custodian

## Depositor

### Depositor Roles

Functional Role	Description	RFS/GMEP 1.0	GinnieNET	MyGinnieMae
Depositor	A primary dealer (Dealer Investor) who allocates seasoned or new pools (MBS or older Platinum's) into a larger pool. The Depositor trades the Platinum on the Secondary Market.			GMEP2_User Depositor Platinum_Submit