This Quick Reference Card (QRC) has been created to help users navigate the Multifamily Pool Delivery Module (MFPDM) Pre-Approval Process on MyGinnieMae Portal. The steps below describe how a Data Entry User and an Authorized Signer User can add, save, validate, and submit a Pre-Approval Request to the Ginnie Mae Account Executive (AE) for applicable instances. Once the Pre-Approvals are accepted, the issuer can proceed with submission for Final Certification.

**MULTIFAMILY PRE-APPROVAL REQUEST**

There are 3 types of instances for Multifamily pools which require Issuers to obtain Pre-Approvals from Ginnie Mae AEs:

- Pools with **Basis Points Spread** that is outside the allowable range
- **Cross Default/Cross Reference Pools** with shared FHA/USDA case numbers
- Pools with **Balloon Payments**

1. Users will now see a new section on the Pool Details Page for **Pre-Approvals**.

2. Once a new Pool and Loan(s) are created, select **Validate** button to run the business rules validation.

3. If one of the Pre-Approval conditions above apply, then the business rules may trigger fatal errors on the Pool and/or Loan Details pages. The message(s) will appear on screen directing Issuers to submit a Pre-Approval request.

4. Go to the Pre-Approvals section and select the **Yes** radio button in the appropriate Pre-Approval types. Fill out the required fields. There can be multiple Pre-Approval types in one request.

   a. **Basis Point Spread**:
      - Request Approval By *(the date requested for AE response)*
      - Project Name
      - Upload Documents *(Optional)*
      - Request Reason
b. Cross Default/Cross Reference
   • Request Approval By *(the date requested for AE response)*
   • Project Name
   • Upload Documents *(Optional)*
   • Request Reason
   • Select Shared Case Number Type
   • Select Add and in fill out the fields in the grid. *(Pool ID, Pool Type, Case Number, Issue Date, Project name)*

c. Balloon Payments
   • Request Approval By *(the date requested for AE response)*
   • Investor Name *(Optional)*
   • Upload Documents *(Optional)*

5. Once all information is entered, select Save button and then select the Validate button. Select the new Request Pre-Approval button on the header menu. If there is more than one request within the Pool, all will be submitted.

6. Issuers and AEs will receive a notification confirming the request was sent to the AEs for Approval.

**NOTE:** Once the Pre-Approval request is sent to the AE, the Pool and Loan remain editable for the Issuer, except fields related to Pre-Approval.

7. To filter out and search for Pools with Pre-Approvals on the Pools & Loans Summary page, select Pending Pre-Approval quick filter button.

**NOTE:** Users can also select Advanced Search for further filtering by Pre-Approval Type and Pre-Approval Status.

8. Issuers will receive AE response notifications and be able to view the Pre-Approval Status in the Pool Details Page. If Approved, select Validate to clear any Pre-Approval related fatal errors and proceed with Pool Submission.

If Declined, review the Pre-Approval and update or remove as needed.
9. Waiver letters will be generated automatically and can be found in the header menu, under Docs.

NOTE: Cross Reference Case Numbers do not require Waiver Letters.

CANCEL PRE-APPROVAL

1. If the Pre-Approval sections have been completed but not yet submitted, the Pre-Approval request can be removed by changing the selection option for “Does this require Pre-Approval?” from Yes to No.

2. A confirmation window will display. Select Yes, Discard changes to confirm or select Cancel to keep all data in the request.

CANCEL PRE-APPROVAL REQUEST

1. Once a Pre-Approval request has been submitted to the AE, it can be cancelled if the AE has not yet responded. Select Cancel Pre-Approval Request button on the header menu.

2. Once this option is selected, a Cancel Pre-Approval confirmation window displays on the screen. Select OK to proceed.

A notification will be sent to the Issuer and AE confirming the Pre-Approval request has been cancelled. If there is more than one request within the Pool, all will be cancelled.

NOTE: Users can edit, remove, or cancel Pre-Approval requests for Pools in Draft status. Once a Pool is Submitted for Final Certification, changes to Pre-Approvals require users to Recall the pool.