

## Monthly Investor Reporting Workflow – Single Family Nov 2018

Timeline	Workflow Item	Workflow Item Description
25 <sup>th</sup> CD	RFS Opens	➤ RFS “Opens” for reporting on 25 <sup>th</sup> of the month (Opens 8/25 for August Report Period).
25 <sup>th</sup> CD	Loan Substitution	➤ RFS Loan Substitutions – Must be approved by Ginnie Mae no later than 25 <sup>th</sup> CD. RFS updated with new loan on the 1 <sup>st</sup> BD.
1 <sup>st</sup> CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> CD AM (For example, September Report Period begins processing 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 <sup>st</sup> BD-Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed
2 <sup>nd</sup> BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> BD by Close of Business (7:00 PM Eastern Time)
2 <sup>nd</sup> BD	Security RPB Release to CPTA (BNY)	➤ RFS processes issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00. Issuer reporting must be done prior to 7:00PM Eastern Time otherwise will miss the RPB Release.
3 <sup>rd</sup> BD AM	Preliminary Pre- Collection Notice	➤ Pre-Collection Notice – 3 <sup>rd</sup> BD AM based on 2 <sup>nd</sup> BD RPB release to BNY. Pre-Collection Notice is based on the issuer reported security RPBs released by RFS on the 2 <sup>nd</sup> BD.
4 <sup>th</sup> BD	RFS Critical Exceptions	➤ RFS Critical Exceptions <b>Must be Resolved</b> by the 4 <sup>th</sup> BD by Close of Business (7:00 PM EST). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	Security RPB Release to CPTA	➤ RFS processes issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be done prior to 7:00PM Eastern Time
5 <sup>th</sup> BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 6 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs only twice per month.
6 <sup>th</sup> BD	Final Pre-Collection Notice	➤ Final Pre-Collection Notice – 6 <sup>th</sup> BD based on the 4 <sup>th</sup> BD final RPBs.
7 <sup>th</sup> BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer notified on the 7 <sup>th</sup> BD. Responses are due no later than the 20 <sup>th</sup> CD. Updates are posted in RFS by the end of the month.
8 <sup>th</sup> BD	Remittance Advice	➤ Remittance Advice, only for certificated securities, must be reported by the 8 <sup>th</sup> BD by Close of Business (7:00 PM Eastern Time)
10 <sup>th</sup> BD	RFS Monthly Reporting Certification	➤ Monthly Reporting Certification (online in RFS) must be completed using GMEP/RFS between the 10 <sup>th</sup> BD and the 14 <sup>th</sup> BD (7:00 PM EST).
10 <sup>th</sup> BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 10 <sup>th</sup> BD. Exceptions and Download Files are available on RFS for Issuer download on the 11 <sup>th</sup> BD. Corrections are processed upon receipt, however, matching runs only twice per month.
10 <sup>th</sup> BD	RFS Matching	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 <sup>th</sup> BD. Reply as soon as possible by no later than the second to last BD of the month. Issuers will be notified via e-Notification if they have suspended records.
10 <sup>th</sup> BD	RFS Letters	➤ RFS Matching Compliance Letters are posted to e-Notification on the 10 <sup>th</sup> BD.
After 10 <sup>th</sup> BD	RFS Loan Matching Corrections	➤ Loan Matching corrections to RFS after the 10 <sup>th</sup> BD are posted to RFS database but will be processed for Loan Matching the following month on 5 <sup>th</sup> BD.
10 <sup>th</sup> CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15 <sup>th</sup> CD 20 <sup>th</sup> CD	ACH Draft	➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00am EST on the 15 <sup>th</sup> and 20 <sup>th</sup> CD of each month.
15 <sup>th</sup> CD	G1 P&I Draft	➤ P&I Draft: Ginnie I
19 <sup>th</sup> CD	G2 G-Fee Draft	➤ G-Fee Draft: Ginnie II
20 <sup>th</sup> CD	G2 P&I Draft	➤ P&I Draft: Ginnie II
20 <sup>th</sup> CD	Various Suspense	➤ Various Suspense Responses are due no later than the 20 <sup>th</sup> CD. Updates are posted in RFS by the end of the month.
24 <sup>th</sup> /25 <sup>th</sup> CD	RFS Close	➤ RFS closes for the current reporting month on the 24 <sup>th</sup> /25 <sup>th</sup> of the month. No corrections can be made after this date.
2 <sup>nd</sup> to Last BD Month by 9 AM	Loan Match Suspense Posted	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (issuers must submit the update items based on 10 <sup>th</sup> BD report). Update Suspense download and email to <a href="mailto:GinnieMaeSuspense@Deloitte.com">GinnieMaeSuspense@Deloitte.com</a> by 9 AM.
Monthly	Each Month	<ul style="list-style-type: none"> <li>➤ P&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ T&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ Test of Expected P&amp;I – Required calculation performed on all pools each month. Shortages funded by Issuer.</li> <li>➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. Under-collateralized Issuer must fund P&amp;I account.</li> </ul>
Quarterly	Per Guide	<ul style="list-style-type: none"> <li>➤ RFS Custodial Accounts Certification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> BD of March, June, September and December. Enter this report in GMEP/RFS (MBS Guide Chapter 16).</li> <li>➤ RFS WHFIT information, determined by issuer, is due by the 10<sup>th</sup> CD of the quarter with corrections due by the 15<sup>th</sup> CD of the month, on a quarterly basis.</li> </ul>
Annual	Per Guide	<ul style="list-style-type: none"> <li>➤ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year.</li> <li>➤ Issuer Detail Report posted to e-Notification after Fiscal Year.</li> <li>➤ Master Agreements due by December 31<sup>st</sup> via GMEP.</li> </ul>