

Single Family Virtual Issuer Training

Ginnie Mae Pooling Processes and Systems Training (Session 1)

SINGLE FAMILY VIRTUAL ISSUER TRAINING

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AGENDA TO INCLUDE:

- Introduction
- Path of the Pool
- Prerequisites for Pooling
- Ginnie Mae Website Information



Path of the Pool

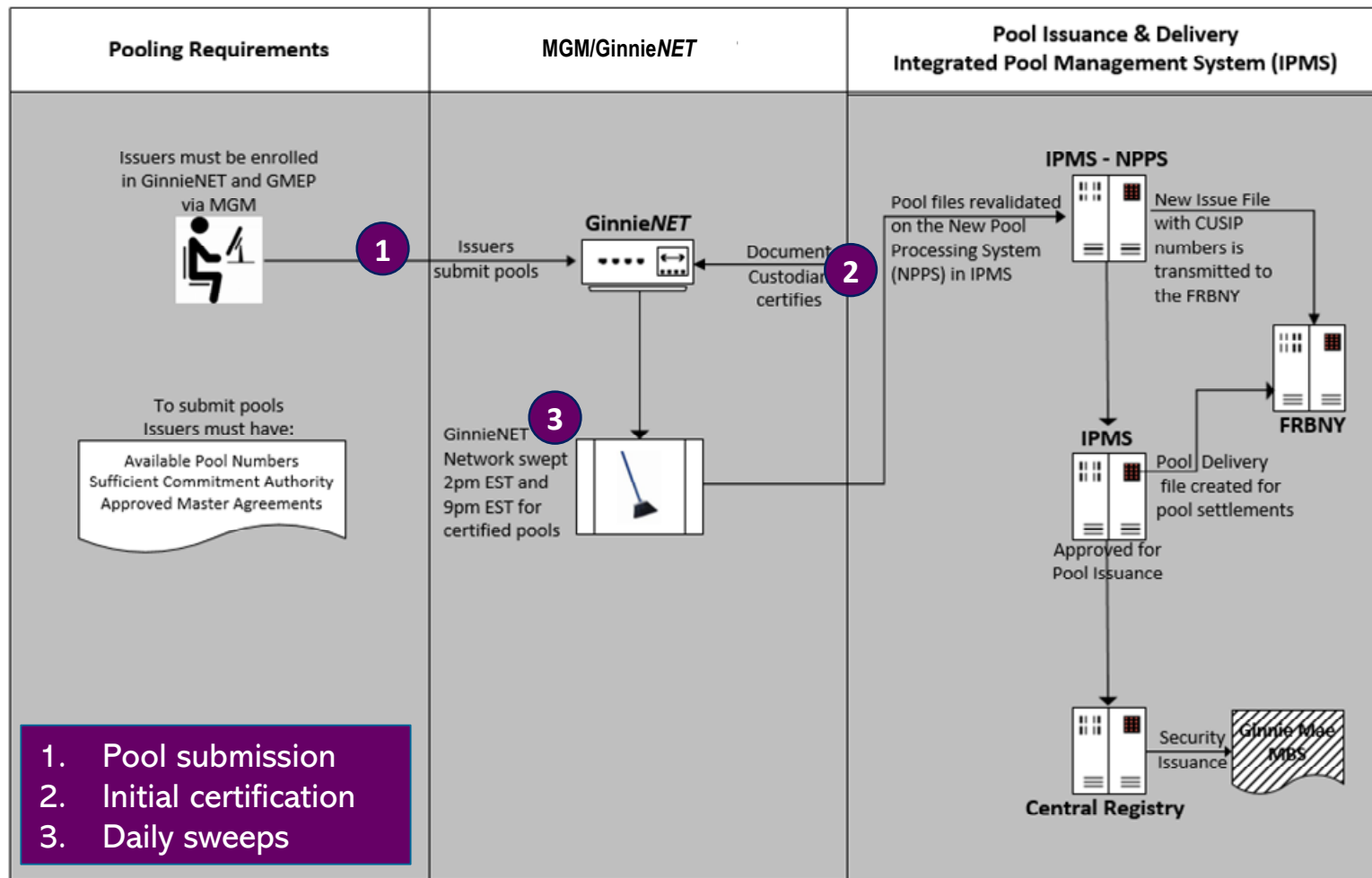
PATH OF THE POOL

- Pool Submission, Processing, Issuance & Delivery Diagram
- Pooling Timeline
- Knowledge Check

PATH OF THE POOL

POOL SUBMISSION, PROCESSING, ISSUANCE & DELIVERY DIAGRAM

Ginnie Mae Pool Processing Agent



PATH OF THE POOL

INITIAL CERTIFICATION

GinnieNET network is swept twice each business day for processing and issuance of pools certified by the Document Custodian.

2:00 PM Sweep of Certified Pools/Loan Packages

Pools certified prior to 2:00 PM EST will be considered 1 Day Processing and may be delivered for settlement the next business day.

Deleting Pools after Certification: Contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435. Pool(s) can only be deleted between the hours of 2:00 PM - 4:00 PM EST by the PPA.

9:00 PM Sweep of Certified Pools/Loan Packages

Pools certified after 2:00 PM EST but before 9:00 PM EST will be considered 2 Day Processing and may be delivered for settlement in two business days.

Deleting Pools after Certification: Issuers have until 12 Noon to perform an Auto-Delete on GinnieNET. After 12 Noon but before 4:00 PM - EST, Issuers must contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435 for assistance with deleting pool(s).

PATH OF THE POOL

KNOWLEDGE CHECK



✓ If I want to check the status of a pool, who can I call?

- Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435.

✓ When can I Recall/Auto-Delete a Certified Pool?

- Pools/Loan Packages that are certified after 2pm EST, can be deleted up until 12pm EST the next business day.

✓ If I miss the window for Auto-Delete what can I do?

- Call Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435.

A decorative graphic in the top-left corner of the slide, featuring a dark blue field with three white five-pointed stars and three light gray wavy stripes, mimicking the design of the United States flag.

Prerequisites for Pooling

PREREQUISITES FOR POOLING

- Enroll on MGM
- Request Secure ID Token
- Introduction to MyGinnieMae (MGM) Portal
- Master Agreements
- Commitment Management
- Request Pool Numbers
- Knowledge Check

INTRODUCTION TO MYGINNIEMAE

INTRODUCTION TO MGM PORTAL

MyGinnieMae is a single gateway to all Ginnie Mae's systems, applications, and resources that boosts efficiency for our business partners. The portal provides enhanced security and a single entry-point to all approved applications for individual users, as well as a seamless user registration and access request process for both the user and the approving authority.

MyGinnieMae will eventually replace GMEP 1.0 and serve as a primary platform for extending information technology (IT) capabilities to the Ginnie Mae community. MyGinnieMae delivers security features which Ginnie Mae established.



Firefox



Chrome



Explorer



Access MyGinnieMae at <https://my.ginniemae.gov> using any of these web browsers.

[MyGinnieMae Organization Administrator Guide](#)

INTRODUCTION TO MGM PORTAL

ROLES & RESPONSIBILITIES


Organization Administrators are privileged users who control system access, assign functional roles, and perform other user management activities. These individuals are responsible for ensuring that End Users at their respective organizations are provided the appropriate level of access for their business role with Ginnie Mae and for the maintenance of those user accounts. Formerly known as Security Officers and Enrollment Administrators.

User Type	Responsibility / Description
Operations Administrator	Operations Administrators have general oversight of the Portal. They can only provide final acknowledgement of access requests and cannot make any changes to end user accounts. This function is provided by BNYM Operations on behalf of Ginnie Mae, with Ginnie Mae Information Security serving as the Super Administrator over the entire system.
Organization Administrator	<p>Organization Administrators have the privilege to invite end users to register for a Portal account, approve user registration, initiate access request via functional role assignment to user and approve the access request within a single organization</p> <p>Note: Separation of duties within the registration and access request workflows does not allow the Organization Administrator to initiate a registration and approve that same registration nor request access via functional role assignment and approve that same access request. A minimum of two Org Admins are required and it is recommended to have more than the minimum from an operational perspective.</p>
End User	End Users are the various types of Ginnie Mae employees, business partners, and contractors who require access to the business applications and information within the Portal, including various self-service functions.

INTRODUCTION TO MGM PORTAL

ROLES & RESPONSIBILITIES

End Users are provided access based on their business activities which are organized into meaningful access profiles called Functional Roles. Use of Functional Roles ensure users have an appropriate level of access in relation to their job functions/responsibilities, enforces the least privilege principle, and makes the account provisioning/de-provisioning actions easier for Organization Administrators. These roles are grouped and vary by type (Single Family, Multi-Family, HECM, etc.).



Role Name	Role Description
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.
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
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.
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.
HECM-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.
SS-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

[MyGinnieMae End User Guide](#)

PREREQUISITES FOR POOLING

ISSUER RESPONSIBILITIES

- ✓ Enroll as a user on the MyGinnieMae (MGM) portal with functional roles that allow the upload of Master Agreements.
 - ✓ Form HUD 11702 – Identifies authorized signers.
- ✓ GinnieNET Access.
- ✓ Request sufficient Commitment Authority to guarantee MBS issuance.
- ✓ Obtain pool numbers.



Upload Master Agreements / Form HUD 11702 –
Identifies authorized signers

Request SecurID Token



[RSA SecurID Quick Reference Card](#)

[Government National Mortgage Association Systems Access Forms](#)

Appendix III-29(E)-Ginnie Mae Systems Access/RSA SecurID Token Request, Page 28

PREREQUISITES FOR POOLING

SYSTEM DEMONSTRATION

- ✓ Logging into MyGinnieMae
- ✓ Role Validation and RSA validation.
- ✓ Submitting MAMS, CM and RPN request.



INTRODUCTION TO MGM PORTAL

PORTAL LOGIN SCREEN



My Ginnie Mae Digitally Connects Each Member of the Ginnie Mae Community





MyGinnieMae.gov maintenance



OTP delivered to a smart device



My Ginnie Mae Community



Modernization Effort

Welcome to MyGinnieMae, the new Ginnie Mae Enterprise Portal!

MyGinnieMae is a self-servicing portal that will provide a one-stop-shop for the Ginnie Mae business community. It offers advanced portal features that connects users, promotes collaboration, and shares organizational knowledge. This is the first release MyGinnieMae, which is being introduced with a controlled set of features and is made accessible to a selective set of users.



Doing Business with Ginnie Mae



Ginnie Mae's Role in Housing Finance



Media Center

INTRODUCTION TO MGM PORTAL

GOVERNMENT SECURITY DISCLOSURE

Government Security Disclosure

You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

1. You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
3. Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except HUD or Ginnie Mae's Chief Information Officer.



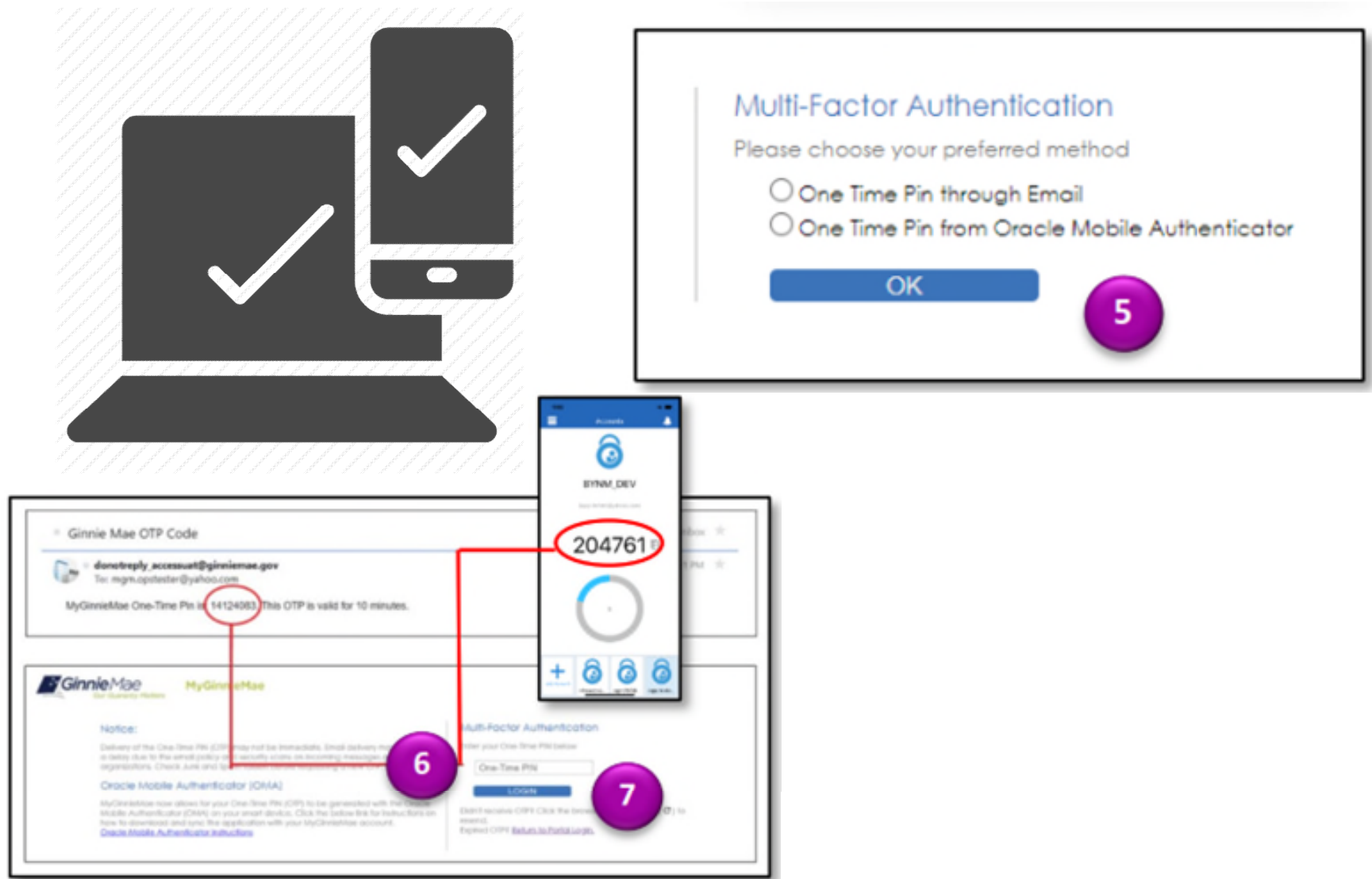
Username

Password

[Forgot Password?](#)

[“Logging into MyGinnieMae” Quick Reference Card](#)

MULTI-FACTOR AUTHENTICATION- ONE TIME PASSWORD (OTP)



INTRODUCTION TO MGM PORTAL

MY DASHBOARD LANDING PAGE

Inside MyGinnieMae, the **My Dashboard** screen appears. My Dashboard is a landing page that has been tailored for different user types, to provide easier access to key information and applications.

GinnieMae Our Guaranty Matters **MyGinnieMae**

My Dashboard

System Unavailable
From 6/28/2019 9:00 PM ET
To 6/30/2019 8:00 PM ET

UNDER MAINTENANCE

Inbox

Messages **1309 new** | Tasks **0 outstanding** | Events **0 upcoming**

	New Pools Submission/Issuance Notice	Jan 9, 2019 at 2:28 PM ET
	A new event has been added to the calendar.	Dec 5, 2017 at 4:13 PM ET
	A new event has been added to the calendar.	Jul 10, 2017 at 12:46 PM ET
	dfsadfsad	Feb 21, 2017 at 10:16 AM ET
	zzzz	Feb 21, 2017 at 10:13 AM ET

[VIEW ALL MESSAGES](#) [NEW](#)

Notes

Filter by note title

No notes found

[VIEW ALL NOTES](#) [NEW](#)

Activity Feed

No items to display

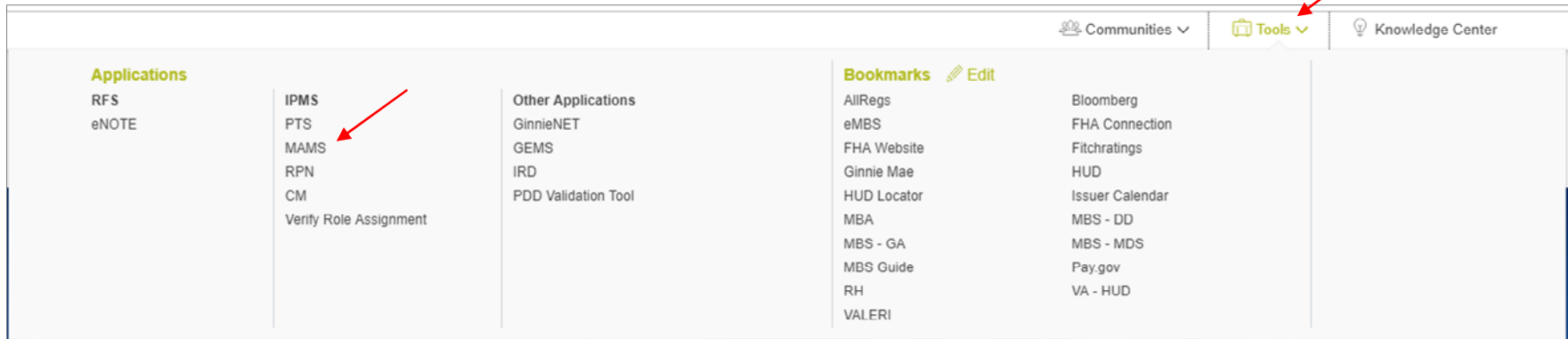
[VIEW ALL ACTIVITY](#)

Commitment Authority **Pool Numbers**

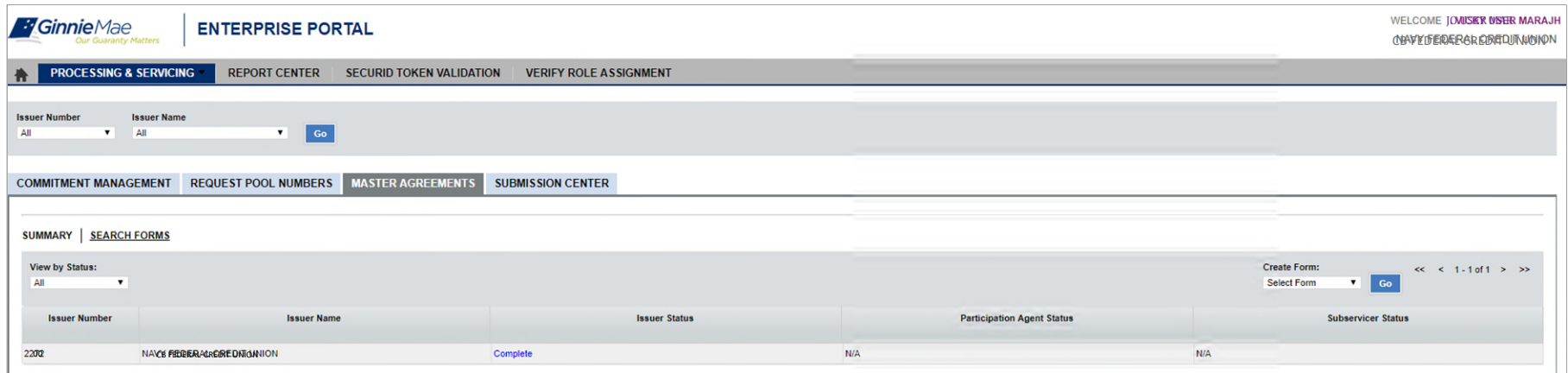
MASTER AGREEMENTS

ACCESSING MASTER AGREEMENTS MANAGEMENT SYSTEM (MAMS) VIA MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then look for **MAMS** under **Applications**.



3. Select **MASTER AGREEMENTS**.



MASTER AGREEMENTS

MASTER AGREEMENTS REQUIREMENTS

Ginnie Mae Issuers must complete an initial Master Agreement submission to be eligible to issue Ginnie Mae pools. Issuers are required to submit a complete set of Master Agreements which consists of the forms listed in the table below.

Detailed information about each required Master Agreement is provided in the [Master Agreements Management System \(MAMS\) Guide](#)

Form Number	Form Name	Page #
Form HUD 11702	Resolution of Board of Directors and Certificate of Authorized Signatures	Page 11
Form HUD 11703-II	Master Agreement for Participation Accounting	Page 12
Form HUD 11707	Master Servicing Agreement	Page 13
Form HUD 11709	Master Agreement for Servicer's P&I Custodial Account	Page 14
Form HUD 11709-A	ACH Debit Authorization (Does not Require Renewal)	Page 15
Form HUD 11715	Master Custodial Agreement	Page 16
Form HUD 11720	Master Agreement for Servicer's Escrow Custodial Account	Page 17

Create Form: Select Form [v] GO

HUD-11703 II - MASTER AGREEMENT FOR PARTICIPATION ACCOUNTING

Issuer Number/Name.* 2001 Bank A [v]

Document Date.* 06/04/2013 [v]

Signed by: [v]

Title: [v]

Consideration.* 123 [v]

Serviced By* ☐ Issuer ☒ Participation Agent

Participation Agent Details

Issuer Number/Name.* 2002 Mortgage Bank [v]

Entity Type: LLC [v]

Address.* 77 Wood Ave [v]

City/State/Zip.* Edison New Jersey 08820 [v]

Signed by: [v]

Title: [v]

View as HUD PDF

Save as Draft Save for Submission Delete Cancel

MASTER AGREEMENTS

MASTER AGREEMENT MANAGEMENT SYSTEM (MAMS)

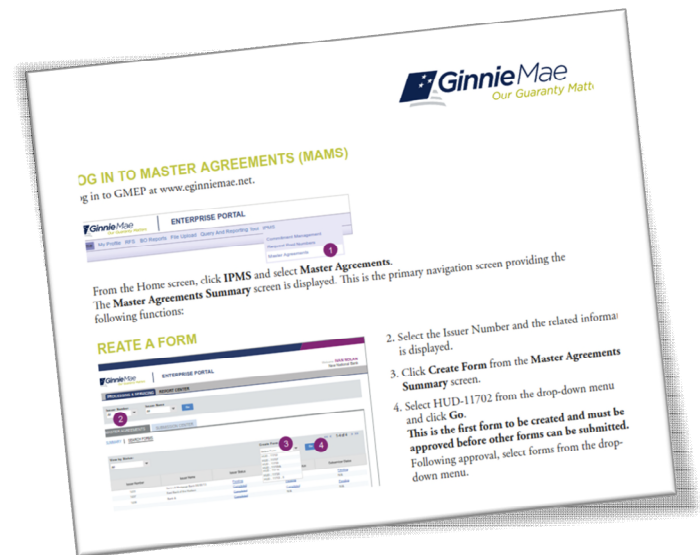
Ginnie Mae Issuers are responsible for initiating the documentation required to complete the Master Agreements Submission process. Details about the forms and processes required to complete the submission process are provided in:

[Master Agreements Management System \(MAMS\) Guide](#)

In addition:

The [MAMS Quick Reference Card](#) provides procedures and information for the following topics:

- Create a Form
- Print Agreements
- Upload/Import Completed Forms
- Search/View Forms
- Submission Center



MASTER AGREEMENTS

WHEN AND HOW TO UPDATE MASTER AGREEMENTS



✓ On an annual basis Issuers must recertify their eligibility by completing the renewal process.

✓ Ginnie Mae requires the renewal of Master Agreements annually between:
October 1 – December 31.

✓ It is important to start renewal process as early as **October 1** to reduce year-end spike in volumes.

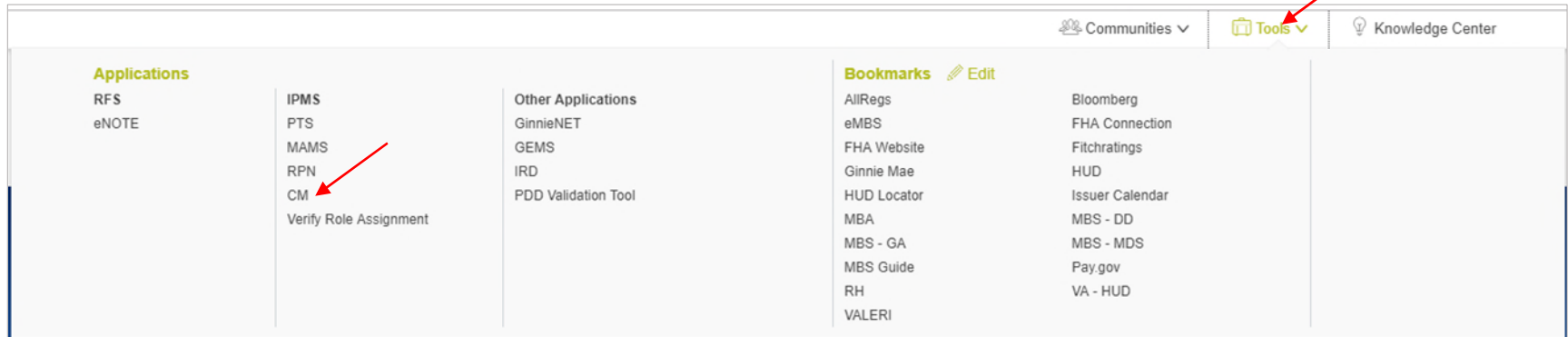


✓ If an Issuer does not complete their renewal process within the stated period they will not be eligible to issue Ginnie Mae pools and will be required to repeat the initial submission process.

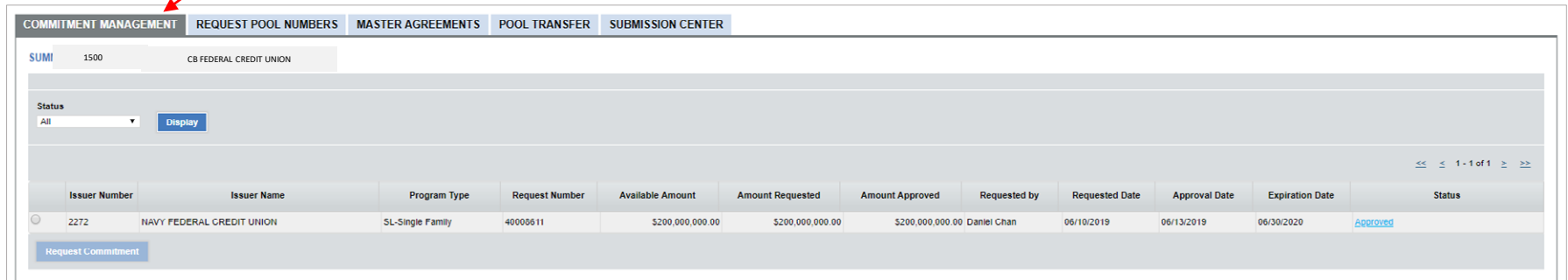
COMMITMENT MANAGEMENT

ACCESSING COMMITMENT MANAGEMENT (CM) VIA MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then look for **CM** under **Applications**.



3. Select **COMMITMENT MANAGEMENT**.



COMMITMENT MANAGEMENT

COMMITMENT AUTHORITY (CA) REQUESTS

An Issuer must comply with Ginnie Mae's eligibility requirements and have sufficient Commitment Authority available to successfully issue Ginnie Mae securities.

Commitment Authority allows an Issuer to issue up to an authorized dollar amount of securities and constitutes a commitment line balance.



The Commitment Management (CM) Application replaces the manual submission of documents, submission of fees via www.pay.gov and provides an Issuer with an automated method to:

- ✓ Submit requests for Commitment Authority
- ✓ Confirm the associated commitment fee
- ✓ Proactively monitor their Commitment Authority balance and request status
- ✓ Submit payment instructions for ACH debit of commitment fees
- ✓ Request reports



COMMITMENT MANAGEMENT

COMMITMENT MANAGEMENT APPLICATION

An Issuer must comply with Ginnie Mae's eligibility requirements and have sufficient Commitment Authority available to successfully issue Ginnie Mae securities. Commitment Authority allows an Issuer to issue up to an authorized dollar amount of securities and constitutes a commitment line balance.

The Commitment Management (CM) Application replaces the manual submission of documents, submission of fees via www.pay.gov, and provides an Issuer with automated methods for the following procedures.

[Commitment Management Application Issuer Guide](#)

Procedure	Page #'s
Submit requests for Commitment Authority	Pages 6 – 9
Confirm the associated commitment fee	Page 12
Proactively monitor their Commitment Authority balance and request status	Pages 14, 27
Submit payment instructions for ACH debit of commitment fees	Page 10
Request reports	Pages 18 - 21



COMMITMENT MANAGEMENT

COMMITMENT MANAGEMENT APPLICATION INFORMATION

The [Commitment Management Quick Reference Card](#) provides procedures and necessary information for:

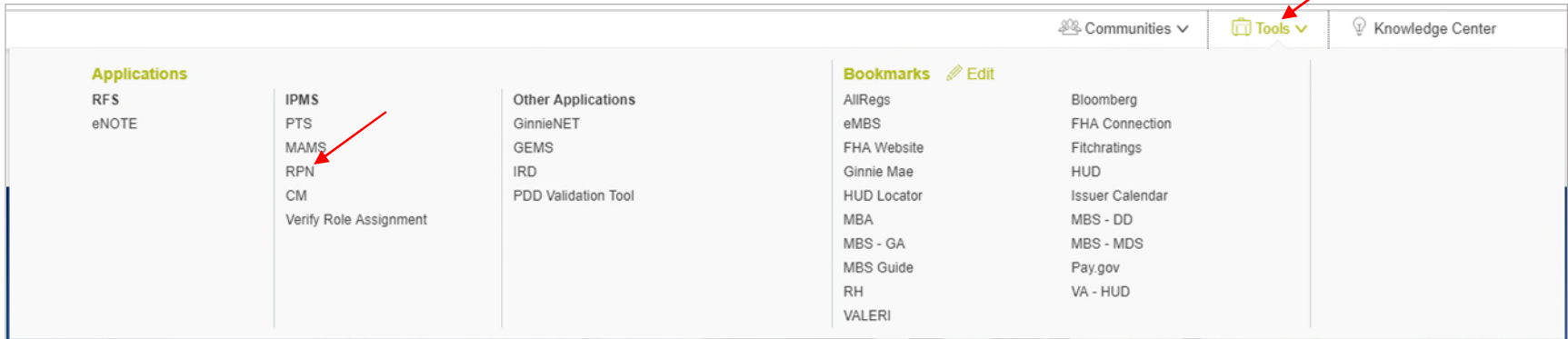
- Commitment Management (CM) Summary Screen
- View Submitted Requests
- Run Reports



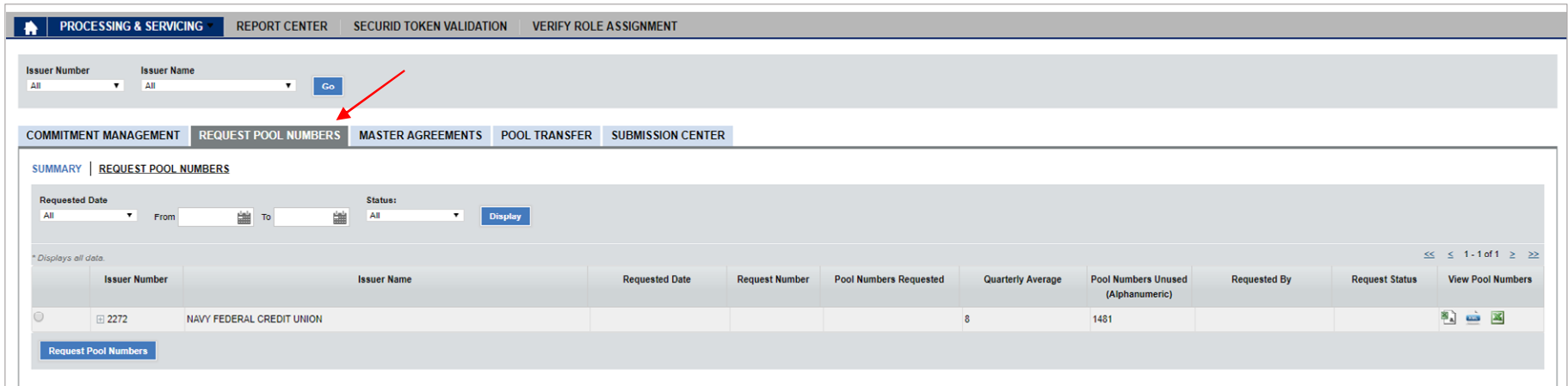
REQUEST POOL NUMBERS (RPN)

ACCESSING REQUEST POOL NUMBERS (RPN) VIA MGM

1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
2. Then navigate to **RPN** under **Applications**.



3. Select **REQUEST POOL NUMBERS**.



REQUEST POOL NUMBERS (RPN)

REQUEST POOL NUMBERS (RPN) INFORMATION

Request Pool Numbers (RPN) is an application that Ginnie Mae Issuers use to request pool numbers. It replaces the current paper form HUD 11700 Letter of Transmittal for Commitment Authority and/or Pool Numbers.

In the Request Pool Numbers (RPN) application, Issuers have the ability to perform the following procedures.

[Request Pool Numbers Application Issuer Guide](#)




Procedure	Page #'s
Enter requests for pool numbers	Pages 9 – 10
View available pool numbers queue	Page 31
Submit override requests to Ginnie Mae Account Executives for additional pool numbers	Page 14
View status reports	Page 33
Request and download reports	Page 26
Receive real-time approval of requests	Page 32

REQUEST POOL NUMBERS (RPN)

REQUEST POOL NUMBERS (RPN) INFORMATION (continued)

The [Request Pool Numbers Quick Reference Card](#) provides procedures and necessary information to:

- View RPN Summary Screen
- Request Pool Numbers
- Download Number Requests
- View Status of Pool Numbers
- Run Reports

		Issuer's Approved Pool Numbers		Refresh Date : 9/19/2019
				Refresh Time : 11:46:49 AM
				Refresh By : Tak Lee
Year:	2019			
Month:	July 2019			
Issuer Number	Issuer Name	Pool Assignment Request Date	Pool Assignment Date	Pool Numbers
3153	PRUDENTIAL HUNTOON PAIGE ASSOCIATES, LLC.	07/19/2019 18:05:01 PM	07/19/2019 18:06:38 PM	BZ3933
				BZ3932
				BZ3931
				BZ3930
				BZ3929
				BZ3928
				BZ3927
				BZ3926
				BZ3925
				BZ3924
				BZ3923
				BZ3922
				BZ3921
				BZ3920
				BZ3919
				BZ3918
				BZ3917
				BZ3916
				BZ3915
				BZ3914
				BZ3913
				BZ3912
				BZ3911
				BZ3910
				BZ3909

PREREQUISITES FOR POOLING

PRE-POOL SUBMISSION ISSUER REQUIREMENTS

GMEP Pooling Pre-Requisites



Ensure there are Assigned Pool Numbers

- ✓ Check your Available Pool Numbers on Request Pool Numbers

Ensure there is adequate Commitment Authority

- ✓ Check Commitment Management

Ensure there are completed Master Agreements on File

- ✓ Check Master Agreements Management System
 - Complete Form HUD 11709A – ACH Debit Authorization Form

PREREQUISITES FOR POOLING



KNOWLEDGE CHECK

- ✓ Where do you go to submit your Master Agreements?
 - a) GMEP 1.0
 - b) MyGinnieMae Portal
 - c) GinnieNET

- ✓ A RSA Token is required to submit your request for Commitment Authority.
 - a) True
 - b) False

- ✓ Pool Numbers must be requested after pool is submitted.
 - a) True
 - b) False

QUESTIONS & ANSWERS

Q&A

RESOURCES

MANUALS, QRCs, FAQs

MyGinnieMae Organization Administrator Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/mgm_orgadmin_userguide_102018.pdf

MyGinnieMae End User Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/%E2%80%8Cmyginniemae_end_user_guide.pdf

Master Agreements Management System (MAMS) Guide

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_Management_System.pdf

Commitment Management Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_Application.pdf

Request Pool Numbers Application Issuer Guide

https://ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_Application.pdf

Government National Mortgage Association Systems Access Forms

https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_III-29.pdf

Single Family Issuer Training

MANUALS, QRCs, FAQs

MyGinnieMae Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/myginniemae_login_qrc.pdf

Master Agreements Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Master_Agreements_QRC.pdf

Commitment Management Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer_training/Documents/Commitment_Management_QRC.pdf

Request Pool Numbers Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/Request_Pool_Numbers_QRC.pdf

RSA SecurID Quick Reference Card

https://www.ginniemae.gov/issuers/issuer_training/Documents/RSA_QRC.pdf