

# **Ginnie Mae Today RFS Single Family Issuer Training October 2019**

---

# TABLE OF CONTENTS

- Section 1: Introduction
- Section 2: Reference Documentation
- Section 3: E-Notification
- Section 4: RFS Monthly Report of Pool and Loan Data
- Section 5: RFS Exception Feedback
- Section 6: Overview of Reporting Workflow
- Section 7: Additional Reporting Requirements
- Section 8: Cash and Reconciliations

## Section 1: Introduction

# GETTING STARTED – WHO DO WE HAVE TODAY?

- Give a short “background”
  - Name of your organization? Your role?
  - New to Ginnie Mae Program?
  - Experience with Ginnie Mae Reporting? Pools Issued, Serviced?
  - Do you use a sub-servicer? Who?
  - Do you use a in-house system or a service bureau? Who?

# HOT TOPICS

---

- Refinance Churning
- Proper reporting of refinance loans
- Changes to Loan Terms
- Cash Management
- Specific Topics or questions you would like us to address

# COURSE OVERVIEW

- This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.
- This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training offerings will provide more detailed, interactive training on a complete range of reporting requirements and systems.

# ISSUER'S PRIMARY RESPONSIBILITIES

- Must have employees knowledgeable of Ginnie Mae requirements
- Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing.
- Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide.
- Establish and maintain proper P&I and Escrow Custodial Accounts.
- Submit remittances and meet all reporting requirements on time.
- Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements.

# SUB-SERVICING PARTNERSHIPS

- What it should be:
  - Pro-active
  - On-going
  - Customized to your organization's needs
  - Between Issuer and Sub-Servicer must be “comprehensive”
  - Issuer oversight of Sub-Servicers performance
  - “As a Ginnie Mae Issuer, I am accountable for their actions”



## Section 2: Reference Documentation

# REFERENCE DOCUMENTS

## **Ginnie Mae Guide**

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbs\\_guide.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx)

The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, Issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

## **MBS Guide Appendices**

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/mbsguideappendiceslib.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideappendiceslib.aspx)

The MBS Guide includes a list of all Appendices and their associated forms, where applicable.

## **Ginnie Mae Investor Reporting Manual**

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/investor\\_reporting\\_manual.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx)

The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.

## **Issuer Resources**

[www.ginniemae.gov/doing\\_business\\_with\\_ginniemae/issuer\\_resources/Pages/default.aspx](http://www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/default.aspx)

The Issuer Resources page is designed for quick access to many topics such as MBS Guide, Issuer Calendar, GMEP, GinnieNET and Notes and News.

# ADDITIONAL RESOURCES

## Ginnie Mae Web Site

[www.ginniemae.gov](http://www.ginniemae.gov)

## Ginnie Mae FAQ

[www.ginniemae.gov/Pages/faq.aspx](http://www.ginniemae.gov/Pages/faq.aspx)

## Notes and News

[www.ginniemae.gov/issuers/program\\_guidelines/Pages/notes\\_news.aspx](http://www.ginniemae.gov/issuers/program_guidelines/Pages/notes_news.aspx)

## MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data

[www.ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](http://www.ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)

## Ginnie Mae Hotlines

### RFS HelpDesk

For problems concerning Monthly Pool or Loan Level Reporting, use the Ginnie Mae Hotline at 1-888-GINNIE4 (Option 1).

### Ginnie*NET* Hotline

For problems concerning Ginnie*NET*, please call the Ginnie*NET* Hotline at 1-800-234-GNMA.

# “GINNIE MAE TERMS”

- FIC: The Fixed Installment Control of principal and interest payment on a individual loan or total of all loan payments in a pool. Also known as P&I payment.
- Loan Package: a “pool” that is specifically issued as an underlying pool in a Multi Issuer Pool. Pool and Loan Package often used interchangeably. Issue Type “M”
- Pool: Refers to the pool of collateral (the loans). Often the term “pool” and “security” are used to mean “both”. But they are not interchangeable; and they are not the same.
- Security: This is the “pass through” entity for payment of principal and interest to security holders.
- Pool UPB: The balance of the pool of loans. Is not the same as Security Remaining Principal Balance.
- RFS: Reporting and Feedback System; post settlement reporting.
- RPB: The Security RPB. The balance of the security, not the pool.
- WAC/WAIR: Weighted Average Interest Rate. Calculation used to report Pool Interest Rate for Ginnie Mae II and Manufactured Housing Ginnie Mae I pools with differing interest rates.

## RFS Investor Reporting

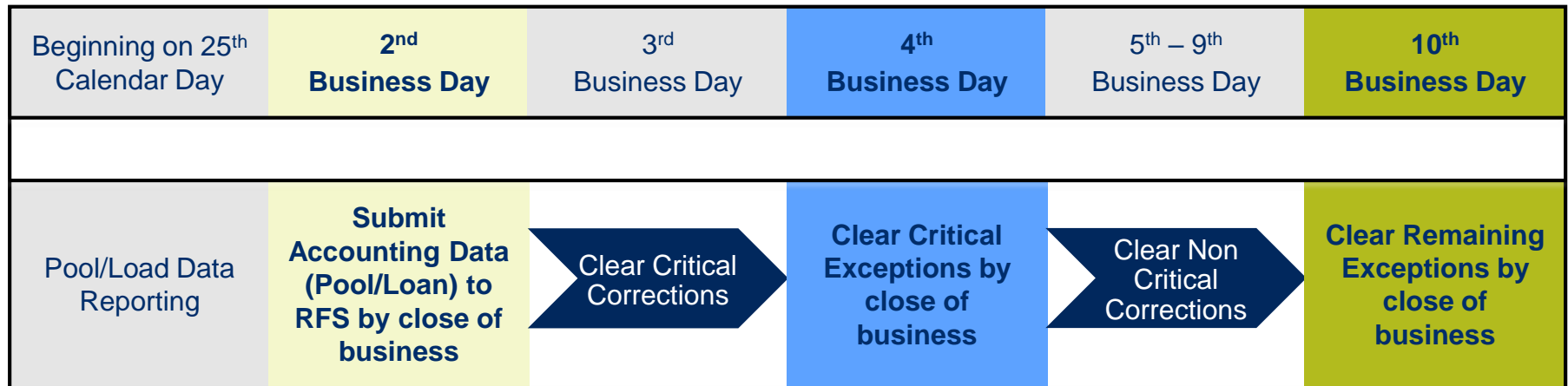
# OVERVIEW OF INVESTOR REPORTING TOPICS

- Loan and Pool Reporting
- Exception feedback
- Loan Matching
- RFS “Suspense”
- 11714 Certificated Pools
- “CAVS” Reporting
- “IPA” Files Reporting
- E-Notification
- Monthly Reporting Certification
- Pre-Collection Notice
- Loan Substitutions
- SCRA
- “WHFIT” Reporting
- Cash and Reconciliations

# RFS POOL AND LOAN REPORTING TIMELINE

Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.

**100% of pool and loan data must be reported by 7 pm ET on 2nd business day.**



COB – Close of Business: 7:00PM Eastern Time

## **TIMELINE ITEMS – MONTHLY “WORKFLOW”**

- RFS Open for reporting on 25th of month
- Processing of RFS Pool/Loan File submission begins 1st CD AM
- RFS Feedback upon processing Issuer's data; automatic upon receipt
- Pre-Collection Notices - 3rd BD based on 2nd BD RFS Pool Record (Security RPB)
- Final Collection Notices - 6th BD based on 4th BD final RFS Pool Record (Security RPB)
- Monthly Reporting Certification - 10<sup>th</sup> BD through 14<sup>th</sup> BD
- G-Fee Draft: Ginnie I - 10th CD   Ginnie II - 18th - 20<sup>th</sup> CD
- P&I Draft: Ginnie I - 15th & Ginnie II - 20th
- RFS Closed for current month reporting on 25th of Month





# Q & A Session

## Section 3: E-Notification

# ABOUT RFS E-NOTIFICATION

- E-Notification is an online function, accessible from the Ginnie Mae Enterprise Portal (GMEP). E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications on line via RFS, on a routine basis.
- E-Notification directly supports a wide range of Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible on line:

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae's Central Paying and Transfer Agent
Daily and Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
New Pools Data Quality	Verification of data reported at Origination
Matching and Suspense Notices	Result of RFS Matching – Originations, Aged Matching and Terminated Loans
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

# ACCESSING E-NOTIFICATION



## Enterprise Portal

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

**Welcome To Ginn**

**Welcome**

**Organization:**

**Issuer(s):**

[Exception Feedback](#)  
[Pool Accounting - Single Family](#)  
[Pool Accounting - Multifamily](#)  
[Matching and Suspense \(MAS\)](#)  
[Servicemembers Civil Relief Act \(SCRA\)](#)  
**[e-Notification \(eN\)](#)**  
[Issuer Feedback](#)  
[HMBS Reporting and Administration \(HRA\)](#)  
[Widely Held Fixed Investment Trust \(WHFIT\)](#)  
[Issuer Operational Performance Profile](#)

**Welcome To Ginnie Mae Enterp**

**Enterprise Portal will not be available from Saturday February**  
**call 1-800-234-4662, option #1.**

**ship Services**  
**ty Administrator**  
**8 East**

**Portal Help Desk at (800) 234-4662, Option 1 for more**

# PASSIVE EMAIL

## e-Notification (eN)

Inbox

Passive e-Mail

News And Updates

User Guide

Today is: 09/23/2019

Issuer XXXX ABC Mortgage

### Sign Up To Receive A Passive E-mail

**How it works:** Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer #

E-mail  
Address

Submit

Remove

# E-NOTIFICATION INFORMATION

- E-Notification provides notices and “content”
  - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
  - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.
- The notification is always linked to the most currently available content.
  - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
  - Prior period content must be obtained through the Ginnie Mae Hot Line (888-446-6434).

## Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">PA Exception Feedback</a>	09/02/2015 03:30:13PM		
<a href="#">PA Functional Acknowledgement</a>	09/02/2015 03:25:08PM		

# ISSUER INBOX – POSTED NOTIFICATIONS

## e-Notification (eN)

[Mailbox](#)[Create New Notification](#)[Notification List](#)[Not Registered List](#)[News And Updates](#)[User Guide](#) 

Today is: 09/23/2019

### ABC Mortgage

#### Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
<a href="#">Commitment Authority Availability</a>	09/21/2019 04:54:49AM		
<a href="#">Pre-Collection Notices RAW Re-Posted</a>	09/11/2019 05:28:24PM		
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/11/2019 04:46:13PM		
<a href="#">ENote Sent In Error - Issuer Detail Report</a>	09/11/2019 09:10:44AM	Joe	09/11/19
<a href="#">Issuer Detail Report</a>	09/10/2019 02:15:56PM	Joe	09/10/19
<a href="#">Issuer Detail Report</a>	09/10/2019 02:15:10PM	Joe	09/10/19
<a href="#">Pre-Collection Notices Ginnie Mae II Formatted</a>	09/10/2019 06:07:02AM	Joe	09/10/19
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/10/2019 05:41:09AM		
<a href="#">PA Exception Feedback</a>	09/06/2019 12:51:27PM		
<a href="#">PA Functional Acknowledgement</a>	09/06/2019 12:36:08PM		
<a href="#">PA Exception Feedback</a>	09/05/2019 02:01:24PM		
<a href="#">PA Functional Acknowledgement</a>	09/05/2019 01:22:25PM		
<a href="#">Pre-Collection Notices Ginnie Mae II Formatted</a>	09/05/2019 06:07:52AM	Joe	09/05/19
<a href="#">Pre-Collection Notices Ginnie Mae II Raw</a>	09/05/2019 05:42:09AM		
<a href="#">PA Exception Feedback</a>	09/03/2019 10:52:51PM		
<a href="#">PA Functional Acknowledgement</a>	09/03/2019 10:42:33PM		
<a href="#">September Custodial Account Verifications</a>	09/03/2019 10:43:06AM	Joe	09/03/19
<a href="#">Ginnie Mae News and Notes</a>	08/27/2019 05:57:33PM	Joe	08/28/19

[View Messages Older Than 30 Days](#)

# PA FUNCTIONAL ACKNOWLEDGEMENT

## ISSUER NOTIFICATION SCREEN WITH LINK FOR FUNCTIONAL ACKNOWLEDGEMENT

[PA Functional Acknowledgement](#)

09/30/2016 10:45:09PM

**View Issuer Notification**

**Issuer #:**

**Date Created:** 9/30/2016 10:45:09 PM

**Reference #:** 782078

**Notice Type:** Loan Processing

**Subject:** PA Functional Acknowledgement

**Message:**

(right click on a file name below to download the file)

[FA I hlang 9225 2016094508.csv](#) (225)

**Read By:**

**Date Read:**

[Back](#)

Open in new tab

Open in new window

Open in new InPrivate window

Save target as

Copy link

Add to reading list



**GinnieMae**  
Our Guaranty Matters



# FUNCTIONAL ACKNOWLEDGEMENT DOWNLOAD FILE

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	File Name	File Size	Issuer Id	Record Da	Receipt D	Receipt Ti	User Id	Accept Flag	Pools	Loans	Sensitive	Various	Description	
2	rfs_l_hlan	131789	9225	1-Sep-16	#####	22:45:08	I_hlang	A	69	379	0	18		

## Accept Flag:

A – File Accepted

R – File Rejected

# EXCEPTION FEEDBACK NOTIFICATION EXAMPLE

## ISSUER NOTIFICATION SCREEN WITH LINK FOR DOWNLOAD OF EXCEPTION FEEDBACK FILE

PA Exception Feedback

10/01/2016 08:57:35AM

**View Issuer Notification**

<b>Issuer #:</b>	9225
<b>Date Created:</b>	10/1/2016 8:57:35 AM
<b>Reference #:</b>	782561
<b>Notice Type:</b>	Loan Processing
<b>Subject:</b>	PA Exception Feedback
<b>Message:</b>	<p>(right click on a file name below to download the file)</p> <p><u>Exception I hlang_9225 20160901085734.csv</u> (15673)</p>
<b>Read By:</b>	
<b>Date Read:</b>	
<b>Back</b>	

Open in new tab  
Open in new window  
Open in new InPrivate window  
Save target as  
Copy link  
Add to reading list

# EXCEPTION FEEDBACK DOWNLOAD FILE EXAMPLE

	A	B	C	D	E	F	G	H	I	J
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED	REC_TYPE
2	#AJ7896	0		E	RFS111	Pool Id	#AJ7896	no activity reported this period	#	R
3	#AU4129	217906462	100516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
4	#AU4129	217906464	100516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
5	#AU4129	217906480	247316000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
6	#AU4130	217906489	202016000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
7	#AU4130	217906491	240516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
8	#AU4131	217906498	458216000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
9	#AU4131	217906499	498416000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical r	#	N
10	#AH5824	0		C	POOL452	Security RPB	# 743662.89	should equal prior month Secu	#743662.8	R
11	#AH5826	0		C	POOL452	Security RPB	# 820083.77	should equal prior month Secu	#820083.7	R
12	#AH5829	0		C	POOL452	Security RPB	# 310663.48	should equal prior month Secu	#310663.4	R
13	#AH5831	0		C	POOL452	Security RPB	# 1119416.49	should equal prior month Secu	#1119416.	R
14	#AH5832	0		C	POOL452	Security RPB	# 1038458.94	should equal prior month Secu	#1038458.	R
15	#AH5834	0		C	POOL452	Security RPB	# 1114053.42	should equal prior month Secu	#1114053.	R
16	#AJ7895	0		C	POOL452	Security RPB	# 1316030.24	should equal prior month Secu	#1316030.	R
17	#AJ7897	0		C	POOL452	Security RPB	# 526985.61	should equal prior month Secu	#526985.6	R
18	#AJ7898	0		C	POOL452	Security RPB	# 952328.64	should equal prior month Secu	#952328.5	R
19	#AJ7899	0		C	POOL452	Security RPB	# 508634.58	should equal prior month Secu	#508634.5	R
20	#AL8955	0		C	POOL452	Security RPB	# 1195356.54	should equal prior month Secu	#1195356.	R
21	#AL8957	0		C	POOL452	Security RPB	# 1328317.26	should equal prior month Secu	#1328317.	R
22	#AL8959	0		C	POOL452	Security RPB	# 4919480.28	should equal prior month Secu	#4919480.	R
23	#AN9384	0		C	POOL452	Security RPB	# 5592127.67	should equal prior month Secu	#5591971.	R
24	#AN9384	215158468	2001897509	C	LOAN655	Loan Unpaid Princ	#134533.31	is not consistent with other val	# 134327	A
25	#AN9384	215158470	2001897525	C	LOAN655	Loan Unpaid Princ	#149771.91	is not consistent with other val	# 149526	A
26	#AN9384	215158474	2001897582	C	LOAN655	Loan Unpaid Princ	#54083.82	is not consistent with other val	# 54168	A
27	#AN9384	215158476	2001897608	C	LOAN655	Loan Unpaid Princ	#91124.88	is not consistent with other val	# 91271	A
28	#AN9384	215158483	2001897681	C	LOAN655	Loan Unpaid Princ	#248835.3	is not consistent with other val	# 248437	A

# PRE COLLECTION NOTICE EXAMPLE

ISSUER NUMBER: 1234

GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM

PAGE: 539

ACH COLLECTION DATE 09/15/19

REPORT DATE 09/09/19

GINNIE MAE 1  
PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE

CENTRAL P & I ACCOUNT

Name and address

ACCOUNT NUMBER

Account  
Information

BANK'S ACH ROUTING CODE  
CHECK DIGIT 3

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, INTEREST AND PRE-PAYMENT PENALTY (IF APPLICABLE) WILL BE ON THE 15TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
123456	X	SF	5,339.26	139.60	31.96	171.56	.27
342456	X	SF	21,053.76	565.55	135.12	700.67	1.08
388946	X	SF	4,028.06	95.13	25.77	120.90	.21
445789	X	SF	37,765.95	813.90	225.05	1,038.95	1.93
497845	X	SF	14,756.68	186.53	105.85	292.38	.75
			P & I TOTALS	1,800.71	523.75	2,324.46	
			GUARANTY FEE TOTAL BOOK ENTRY POOLS			4.24	
			GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS			.00	
			GUARANTY FEE TOTAL			4.24	
-----						-----	
TOTAL ISSUER COLLECTION						2,328.70	
-----						-----	
			09/10/19	GUARANTY FEE ACH DRAFT		4.24	
			09/15/19	ACH DRAFT		2,324.46	
						-----	
DRAFT TOTALS:						2,328.70	
FOR INQUIRIES, PLEASE CONTACT				CANDIDA MATTOCKS AT	212-815-4817		
OR				KATHRYN CORBETT AT	315-414-3830		

## **Section 4: RFS Monthly Report of Pool and Loan Data**

# OVERVIEW OF RFS RECORDS

- P – Pool Record
- L – Loan Record
- S – Sensitive Loan Record
- V – Various Loan Record
- MBS Guide Appendix VI-19:  
[https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-19.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf)
- Provides the detailed specifications for these records.

## **P – POOL RECORD**

- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).
- Includes “unscheduled principal” (based on loan level data).
- Page 7 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# IMPORTANT CALCULATIONS PERFORMED BY RFS

**Pool Record** – the below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data (“11710A”). The Security RPB is reported by issuer.

Fields “calculated” (not reported) by RFS:

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance ( RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations in Full--FIC
- ***Issuers report Adjustments to FIC, Closing FIC (RFS calculates and compares)***



## P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	<b>Pool FIC</b>	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	<b>Weighted Average Interest Rate</b>	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for <b>all</b> Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

## P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
10	Security RPB	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 <sup>th</sup> business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

## P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool.
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

## L – LOAN RECORD

- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- An “L” record is reported for Loan(s) liquidating from the pool in the report period.
- Page 12 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	<b>Case Number</b>		The Case Number to be reported per Ginnie Mae <b>APM 02-17</b> (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	<b>First Payment Date</b>	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. <b>For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.</b>
8	<b>Loan Maturity Date</b>	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. <b>For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.</b>

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. <b>For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.</b>
10	<b>Loan OPB</b>	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. <b>For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.</b>
11	Loan FIC	99999999.99	The current fixed installment constant of principal and interest payments for this loan. <b>For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.</b>
12	<b>Last Installment Paid Date</b>	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	99999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.99	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.99	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.99	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

# L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	<b>Loan UPB</b>	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.99	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.



## S – SENSITIVE LOAN RECORD

- This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.
- Page 20 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

# S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

## S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.

## V – VARIOUS LOAN RECORD

- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.
- Page 23 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

## V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units *	1, 2, 3, 4	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose *	1, 2, 3, 4	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value *	999.99	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score *		Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

## V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code	1 or 2	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN		A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag *	1 or 2	flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent *	999.99	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.

## V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent *	999.99	The ratio of all debts of the borrower(s) to the borrower’s qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter “000.00” This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type *	1, 2, 3, 4	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “2”.
17	Pre-Modification First Installment Due Date	YYYYMMDD	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
18	Pre-Modification Original Principle Balance (OPB) Amount	99999999.99	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
19	Pre-Modification Interest Rate Percent	99.999	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.
20	Pre-Modification Loan Maturity Date	YYYYMMDD	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.

## V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = “1”). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date	YYYYMMDD	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.



## PROCESS FLOW – MONTHLY VARIOUS SUSPENSE

- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.
- Issuer provides instructions to RFS Operations about applying the changes/corrections.
- Email address: [GinnieMaeVarious@deloitte.com](mailto:GinnieMaeVarious@deloitte.com)



# Q & A Session

## **Section 5: RFS Exception Feedback**

# RFS UPLOAD/EDIT, SUMMARIZE/EDIT, AND EXCEPTION FEEDBACK

## UPLOAD and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or on line editing). This upload Exception Feedback is provided for any files that are accepted (Navigate to Functional Acknowledgement) This is the initial edit process. Data uploaded or entered on line must also be processed by RFS "Summarize" (Summary Edit)

## SUMMARIZE and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer's portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% or more of expected loan data.
- Nightly "bulk" Summarize for all issuers meeting the "90%" criteria, to include any online data entry

## REVIEW EXCEPTIONS

The Issuer should view the on line RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List
- Navigate to Exception Feedback "Download Exceptions" for file of Exceptions.

# IMPORTANT CALCULATIONS PERFORMED BY RFS

## Summarization

- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
  - Current Reporting Period (Header Record Field 3)
  - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level

# APPENDIX VI-19 EXCEPTION MESSAGES

## Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

### Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

### Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

# ANALYZE EXCEPTIONS

Severity Level	Correction Timeframe	Severity Description
<b>E</b>	Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
<b>C</b>	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
<b>H</b>	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
<b>M</b>	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
<b>L</b>	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

# ACCESSING EXCEPTION FEEDBACK

The screenshot displays the Ginnie Mae portal interface. At the top, there is a navigation bar with tabs: 'Home', 'My Profile', 'RFS', 'File Upload', and 'IPMS'. The 'RFS' tab is currently selected. Below the navigation bar, a dropdown menu is open, listing several options: 'Exception Feedback', 'Pool Accounting - Single Family', 'Pool Accounting - Multifamily', 'Matching and Suspense (MAS)', 'Servicemembers Civil Relief Act (SCRA)', 'e-Notification (eN)', 'Issuer Feedback', 'HMBS Reporting and Administration (HRA)', and 'Widely Held Fixed Investment Trust (WHFIT)'. The 'Exception Feedback' option is highlighted with a red rectangular border. On the left side of the page, there is a sidebar with the text 'Welcome To Ginnie Mae', 'Welcome', 'Organization:', and 'Issuer(s):'. Below 'Issuer(s):', there is a search bar with the text '9225' entered. On the right side of the page, there is a 'Welcome' message and a red text alert that reads: 'Surprise Portal will not be available, please call 1-800-234-4666'. Below the alert, there is a 'Shipping Services' section and a 'County Administrator' section.



# RFS SUMMARY SCREEN

Exception Feedback

1.0

Home **Summary** Exceptions Download User Guide

Issuer Summary Alert List

ABC Mortgage

Issuer ID: 9225

Report Period: 09/2016

GO

Last File Submission Date 10/01/2016 08:57

Last Pool Summarization Date 10/01/2016 08:57

Pool Exceptions 29 Exception List

Loan Exceptions 62 Exception List

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	372	382	1	16	4.3127%	9	4	3	4	1.8868%
Total	372	382	1	16	4.3127%	9	4	3	4	1.8868%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II	69	70	\$402,397.27	\$242,324.63	\$3,445.69	\$337,283.54	\$68,232,003.83	\$69,965,497.57	\$323,482.26	\$205,215.69
Total	69	70	\$402,397.27	\$242,324.63	\$3,445.69	\$337,283.54	\$68,232,003.83	\$69,965,497.57	\$323,482.26	\$205,215.69

Monthly Certification

# OVERVIEW OF EXCEPTIONS

Exception Feedback		
1.0	Home	Summary
	Exceptions	Download
	User Guide	
Alert List		
Issuer ID:	Report Period:	
9225	09/2016	GO
Error/Critical/High Exceptions		
Error/Critical Exceptions (Only)		
Medium/Low Exceptions		
Severity	Alert ID	Count
Error		
	NOTE105	7
	RFS111 (Pool)	1
Critical Warning		
	LOAN655	10
	POOL104	3
	POOL452	25
	RFS204 (Loan)	7
High Warning		
	LOAN350	3
	LOAN400	3
Medium Warning		
	NOTE113	31

# RETRIEVE EXCEPTIONS

- Pool and Loan Level Data Exceptions
  - Online - Issuers can view exceptions through the RFS Exception Feedback online screens.
  - Download - Issuers may download a file containing exceptions from the RFS exception feedback download screen.
- Downloading of exception feedback is recommended

# DOWNLOAD EXCEPTION FEEDBACK FILE

Home My Profile RFS File Upload IPMS

## Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

#### Home

Clicking on this tab from any page will return you to this home page.

#### Summary

# DOWNLOAD EXCEPTION FEEDBACK FILE

**Exception Feedback**

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID: 9225

Report Period: 09/2016

**View / Download Exception Data**

Select a Data Set Type To View:

☒ All Exceptions

☐ Error Exceptions (only)

☐ Error and Critical Warning Exceptions

☐ Critical Warning Exceptions (only)

☐ High Warning Exceptions

☐ Medium & Low Exceptions

☐ Summarization Related Exceptions Only

☐ Non-Summarization Related Exceptions Only

[VIEW](#) [DOWNLOAD](#)

Note: The View button has been temporarily disabled due to performance reasons.

# DOWNLOAD EXCEPTION FEEDBACK FILE

## Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID:

9225 ✓

Report Period:

09/2016 ▼

### Instructions

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example: Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

Open in new tab  
Open in new window  
Open in new InPrivate window  
Save target as  
Copy link  
Add to reading list

# DOWNLOAD EXCEPTION FEEDBACK FILE

File opens as CSV

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#AJ7896	0		E	RFS111	Pool Id	#AJ7896	no activity reported this period or the r	#
3	#AU4129	217906462	100516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
4	#AU4129	217906464	100516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
5	#AU4129	217906480	247316000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
6	#AU4130	217906489	202016000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
7	#AU4130	217906491	240516000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
8	#AU4131	217906498	458216000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
9	#AU4131	217906499	498416000000	E	NOTE105	Case Number	#0000000000000000	must not contain all identical numeric	\#
10	#AU4129	217906462	100516000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
11	#AU4129	217906464	100516000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
12	#AU4129	217906480	247316000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
13	#AU4130	217906489	202016000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
14	#AU4130	217906491	240516000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
15	#AU4131	217906498	458216000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16
16	#AU4131	217906499	498416000000	C	RFS204	Ginnie Mae Unique #		no activity is reported this period.	#01-SEP-16

# RFS POOL ACTIVITY SAVE AND SUMMARIZE

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.







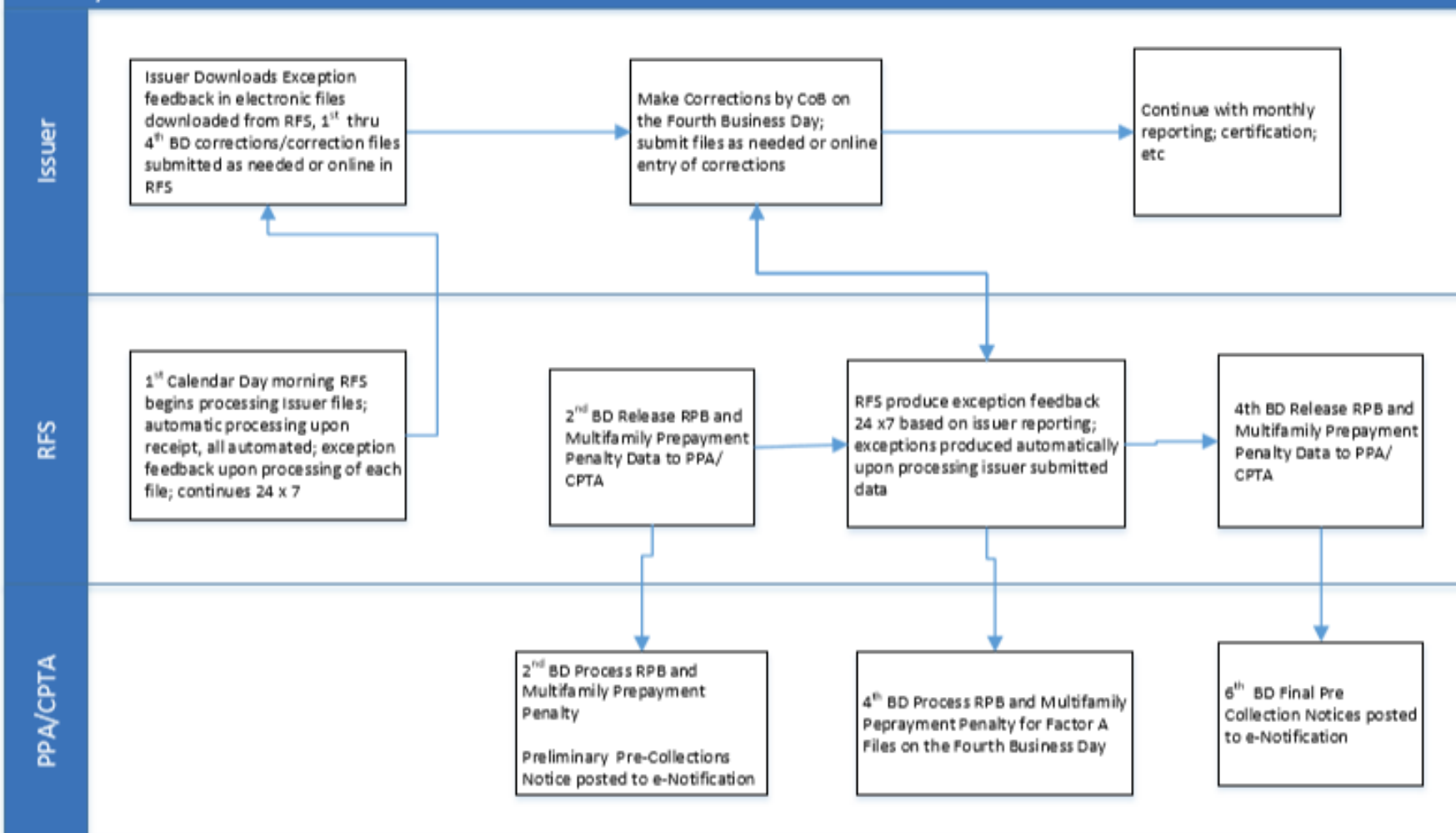
# Q & A Session

## Section 6: Overview of Reporting Workflow

# THE BIG PICTURE

## RFS Monthly Reporting of Pool and Loan Data “Big Picture”

### Monthly Process



# REPORTING POOL AND LOAN LEVEL DATA

- Via GMEP:
  - Online Entry - occurs through the RFS “activity” screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.
  - File Upload - Issuers may upload data files less than “5 MB” in size through the web application screens (If exceeded, the user will get a message).
- Via Secure FTP (SFTP):
  - Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.

# REPORTING “CORRECTIONS”

- “Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records
- RFS processes files automatically as received, and there is no special record type or transaction for “corrections”
- “Last Record In” becomes the data of record for the report period
- RFS only retains the most recently submitted data

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

- Was file upload successful?
- Two methods of viewing Functional Acknowledgement
  - PA Functional Acknowledgement posted in eNotification
  - PA Exception Feedback - Download

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

The screenshot displays the GinnieMae Enterprise Portal interface. The top navigation bar includes links for Home, My Profile, RFS, File Upload, and IPMS. The RFS link is highlighted, and a dropdown menu is open, showing 'Exception Feedback' as the selected option. Below the navigation bar, the 'Exception Feedback' section is visible, featuring a 'User Guide' link and a list of functional areas: Pool Accounting - Single Family, Pool Accounting - Multifamily, Independent Public Accountant (IPA), Matching and Suspense (MAS), Servicemembers Civil Relief Act (SCRA), and Custodial Account Verification System (CAVS). A sidebar on the left contains a 'Navigation' section with a list of links: Home, Summary, Exception, and Download.

**GinnieMae**  
Our Guaranty Matters

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Exception Feedback**

1.0 **Hor** Pool Accounting - Single Family **User Guide**  
**Hom** Pool Accounting - Multifamily

**Navigation** Independent Public Accountant (IPA)

Use the tabl Matching and Suspense (MAS)

- Home Servicemembers Civil Relief Act (SCRA)
- Summary
- Exception Custodial Account Verification System (CAVS)
- Download

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

## Exception Feedback

1.0

[Home](#)

[Summary](#)

[Exceptions](#)

[Download](#)

[User Guide](#)

Home

### Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

#### Home

Clicking on this tab from any page will return you to this home page.



# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Home My Profile **RFS** File Upload

## Exception Feedback

1.0 Home Summary Exceptions **Download** User Guide


**Issuer FA List** Download Exceptions Download Liquidations Download List of ALL RFS Exceptions

ABC Mortgage

Issuer ID:

Report Period:

### Functional Acknowledgement List

Issuer File Name Reported	File Size	Receipt Date 	Pool Count	Loan Count	Accepted/Rejected
rfs_l_hlang_20190801.xxxx	694229	2019-09-01 03:43	161	2213	R
rfs_l_hlang_20190801.xxxx	694229	2019-09-02 13:01	161	2213	A
rfs_l_hlang_20190802.xxxx	24116	2019-09-05 13:22	94	0	A
rfs_l_hlang_20190803.xxxx	25396	2019-09-06 12:36	99	0	A

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

[Home](#) [My Profile](#) **RFS** [File Upload](#)

## Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) **Download** [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID:

Report Period:

### Issuer Functional Acknowledgement

File Name: FA\_I\_hlang\_20190801.xxxx

File Size 694229

Issuer ID: XXXX

Record Date: 8/1/2019

Date Received: 9/2/2019

Time Received: 1:01 PM

User Account ID: I\_hlang

File Accepted/Rejected: A

### Counts In Submitted File

Pool Count: 161

Loan Count: 2213

Sensitive Count: 0

Various Count: 1

### End Issuer Functional Acknowledgement

# VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

## Issuer Functional Acknowledgement

File Name: FA\_I\_hlang\_20190801.XXXX

File Size 694229

Issuer ID: XXXX

Record Date: 8/1/2019

Date Received: 9/1/2019

Time Received: 3:43 AM

User Account ID: I\_hlang

File Accepted/Rejected: R

Reject Message: Issuer number of file name does not match an active issuer number.

# SINGLE FAMILY ACTIVITY SCREENS

## Online Entry – Loan Level Data

The screenshot displays the Ginnie Mae online entry interface. The top navigation bar includes links for Home, My Profile, RFS (highlighted), File Upload, and IPMS. Below the navigation bar, a sidebar on the left contains a 'Welcome To Ginnie Mae' message and a list of organization types: Mr. John, ABC, and 9225. The main content area shows a list of activity screens, with 'Pool Accounting - Single Family' highlighted in a red box. Other options include 'Pool Accounting - Multifamily', 'Matching and Suspense (MAS)', 'Servicemembers Civil Relief Act (SCRA)', 'e-Notification (eN)', 'Issuer Feedback', 'HMBS Reporting and Administration (HRA)', 'Widely Held Fixed Investment Trust (WHFIT)', and 'Issuer Operational Performance Profile (IOPP)'. A red banner at the bottom of the main content area states: 'Surprise Portal will not be available from Saturday February 1, 2014, please call 1-800-234-4662, option #1.' The footer of the page includes the Ginnie Mae logo and the tagline 'Our Guaranty Matters'.

Home My Profile RFS File Upload IPMS

Welcome To Ginnie Mae

Welcome Mr. John

Organization: ABC

Issuer(s): 9225

Pool Accounting - Single Family

Pool Accounting - Multifamily

Matching and Suspense (MAS)

Servicemembers Civil Relief Act (SCRA)

e-Notification (eN)

Issuer Feedback

HMBS Reporting and Administration (HRA)

Widely Held Fixed Investment Trust (WHFIT)

Issuer Operational Performance Profile (IOPP)

Surprise Portal will not be available from Saturday February 1, 2014, please call 1-800-234-4662, option #1.

Shipping Services

County Administrator

8 East

Portal Help Desk at (800) 234-4662, Option 1 for

Upload Monthly Investor Reporting Files

# SINGLE FAMILY ACTIVITY SCREENS

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Pool Accounting - Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

Home

## Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Remittance Advice
- User Guide

The purpose and general content of each major functional area is described below.

### Home

Clicking on this tab from any page will return you to this home page.

### Pool

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submission status of each pool, access a Pool Activity screen for monthly reporting, access an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individual loans in each pool, and summarize loan data to the pool level for validation purposes.

# POOL ACTIVITY SCREEN

Pool Accounting - Single Family

1.0

Home
**Pool**
Loan
Quarterly Verification
Remittance Advice
User Guide

Pool List
**Pool Activity**

Issuer ID

Pool ID

Report Period

GO

Issuer ID:

Pool ID:

Report Period:

Type:

[View 11710A](#)

Opening FIC:

0

Liquidations-In-Full FIC:

0

Adjustment to FIC:

0

Closing FIC:

0

Security Int. Rate:

Instal Interest:

Pool Mortgage Rate:

0.0000

Service Fee:

0

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

0

P & I Balance:

0

Other Balance:

0

Opening Security RPB:

0

Scheduled Principal:

0

Curtailments:

0

Liquidations:

0

RPB Adjustment:

0

Total Principal:

0

Reported

Calculated

Closing Security RPB:

0

Released Security RPB:

Guaranty Fee:

Last Update Date:

Last Update By:

Last Pool Summarize Date:

Custodial Bank Information

Pool Transfer History

SAVE

SUMMARIZE POOL

# POOL ACTIVITY SCREEN

Last Update Date: 07/17/2019 19:57:41

Last Update By: l\_hlang

Last Pool Summarize Date: 08/21/2019 20:27:08

 Click Here to Expand/Collapse view of Bank Info

## Custodial Bank Information

Principal Account#:

Principal Bank ABA#:

Escrow Account#:

Escrow Bank ABA#:

 Click Here to Expand/Collapse view of Pool History

## Pool Transfer History

<u>From Issuer</u>	<u>To Issuer</u>	<u>Type</u>	<u>Effective Date</u>
	2222	Issuance	01/01/2018
2222	4444	Transfer	08/01/2018

# LOAN ACTIVITY SCREEN

Home My Profile **RFS** File Upload IPMS

## Pool Accounting - Single Family

1.0

Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

Loan List Pool List Edit Loan Liquidate Loan

Issuer ID

Unique Loan ID

Report Period



Issuer ID:

Pool ID:

[View Pool Activity](#)

Pool  
Type:

Unique Loan ID:

[View](#)

[Loan Master](#)

Loan Type:

Case #:

Issuer Loan ID:

OPB:

FIC:

Borrower:



Click  for Additional Borrowers

Address:

City:

State:

Zip:

Security Int. Rate: 0

Loan Int. Rate: 0

First Payment: mm/dd/yyyy

Maturity: mm/dd/yyyy

SSN:

Orig.UPB: 0

Active:

### Borrower Activity During Reporting Period

In Foreclosure: N

Record Date: mm/yyyy

Prior Payment Date: mm/dd/yyyy

Last Installment Date: mm/dd/yyyy

Loan T&I Balance:

Last Update Date:

Interest

Delinquent: 0

Prepaid: 0

Opening UPB: 0

Installment: 0

Curtailment: 0

Adjustments: 0

Net Adjust UPB: 0

Closing UPB: 0

Last Update By:

Principal

0

0

0

0

0

0

0

0

Loan Various Data Fields

SAVE



# LOAN ACTIVITY SCREEN

Loan Various Data Fields		
Living Units: <input type="text"/>		Loan Purpose: <input type="text"/>
Credit: <input type="text"/>	Loan to Value: <input type="text"/>	GEM % Increase: <input type="text"/>
Score: <input type="text"/>	MOM: <input type="text"/>	Loan Buydown Code: <input type="text"/>
MIN ID: <input type="text"/>	Combined LTV Ratio %: <input type="text"/>	Total Debt Expense Ratio %: <input type="text"/>
Down Payment Assistance Flag: <input type="text"/>	Pre-Mod 1st Installment Due Date: <input type="text"/>	Pre-Mod OPB Amount: <input type="text"/>
Refinance Type: <input type="text"/>	Pre-Mod Loan Maturity Date: <input type="text"/>	Pre-Mod Int. Rate %: <input type="text"/>
Upfront MIP Rate: <input type="text"/>	1st Time Homebuyer Ind.: <input type="text"/>	3rd Party Origination Type: <input type="text"/>
Annual MIP Rate: <input type="text"/>		
Loan Origination Date: <input type="text"/>		

# LIQUIDATED LOAN ACTIVITY SCREEN

Page 12 Appendix VI-19

Pool Accounting - Single Family

1.0

Home

Pool

Loan

Quarterly Verification

User Guide

Loan List

Pool List

Edit Loan

Liquidate Loan

Issuer ID

Unique Loan ID

Report Period

9225

123456789

09/2015

GO

Issuer ID: 9225

Pool ID: 123456

Pool Type: SF CD M

Unique Loan ID: 123456789

Loan Type: FHA

Case #: 004114750460703

Issuer Loan ID: 226548537

OPB: 63625.00

FIC: 336.71

Orig.UPB: 58392.73

Security Int. Rate: 4.5000

Loan Int. Rate: 4.8750

First Payment: 11/01/2010

Maturity: 10/01/2040

Active: Y

Liquidation Activity During Reporting Period

Record Date: 09/2015

Prior Payment Date: 09/01/2015

Last Installment Date: 09/01/2015

Removal Reason: Mortgage Payoff

Removal Date: 09/10/2015

Opening UPB:

Liquidation: 236.70

Liquidation Balance:

Interest

Principal

+58263.87

100.01

58163.86

SAVE

CANCEL LIQUIDATION

# EXAMPLE OF LIQUIDATION

WHY IS THE 10/01/2015 PAYMENT REPORTED ?

## Liquation Record

Issuer ID: 9225	Reporting Month: 9/2015	Pool #: 123456	P&I: 336.71
Case #: 004114750460703	Date Removed: 09/10/2015	Loan Type: FHA	Interest Rate: 4.875
Payment Due Date	Interest Due	Principal Remitted	Balance
9/1/2015			58,263.87
10/1/2015	236.7	100.01	58,163.86
	<b>Total Interest Due</b> 236.7	<b>Total Principal Remitted</b> 100.01	<b>Liquidation Balance</b> 58,163.86

Reason Codes:

☒

1. Mortgagor Payoff

☐

2. Repurchase

☐

3 Foreclosure w/claim pmt

☐

4. Loss Mitigation

☐

5. Substitution

☐

6. Other

# POOL LIST

Home My Profile RFS File Upload

## Pool Accounting - Single Family

0.1.0

Home **Pool** Loan Quarterly Verification Remittance Advice User Guide

**Pool List** Pool Activity

ABC Mortgage

Issuer ID

9273

Pool ID

Report Period

12/2016

GO

Pool ID Ranges: 725139 -

Page 1

Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
725139	SF	2	Not Reported	8	0	0
725140	SF	2	Not Reported	5	0	0
725141	SF	2	Not Reported	7	0	1
725142	SF	2	Not Reported	13	0	0
725144	SF	2	Not Reported	2	0	0
725145	SF	2	Not Reported	6	0	0
725147	SF	2	Not Reported	13	0	0
725148	SF	2	Not Reported	7	0	0
725149	SF	2	Not Reported	5	0	0
725150	SF	2	Not Reported	3	0	0
725151	JM	2	Not Reported	1	0	0
725152	SF	2	Not Reported	3	0	0
725153	SF	2	Not Reported	4	0	0
725154	SF	2	Not Reported	8	0	0
725157	SF	2	Not Reported	1	0	0
725158	SF	2	Not Reported	2	0	0
725159	SF	2	Not Reported	8	0	0
725160	SF	2	Not Reported	1	0	0
725162	SF	2	Not Reported	1	0	0

Page 1

# LOAN LIST

Home My Profile **RFS** File Upload

Pool Accounting - Single Family


0.1.1.0 Home Pool **Loan** Quarterly Verification Remittance Advice User Guide

**Loan List** Pool List Edit Loan Liquidate Loan

Issuer ID Pool ID Unique Loan ID Report Period

9273   12/2016

Message from webpage

 Please enter a Pool ID to see the loan list

OK

# LOAN LIST

[Home](#) [My Profile](#) [RFS](#) [File Upload](#)

## Pool Accounting - Single Family

0.1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

### ABC Mortgage

Issuer ID

9273

Pool ID

725153

Unique Loan ID

Report Period

12/2016

GO

Unique Loan ID Ranges: 212872054 -

Page 1

Unique Loan ID

Issuer Loan Id

Loan Status

212872054

212872054

Not Reported

212872055

212872055

Not Reported

212872056

212872056

Not Reported

212872081

212872081

Not Reported

Page 1



# Q & A Session

## **Section 7: Additional Investor Reporting Requirements**



# ADDITIONAL INVESTOR REPORTING REQUIREMENTS

- Monthly Reporting Certification - opens 10<sup>th</sup> business day, completion by 14<sup>th</sup> business day
- Loan Matching and Suspense – Monthly
- 11714 Remittance Advice – GNMA I certificated
- SCRA - Quarterly
- CAVS - Quarterly
- WHFIT – Quarterly
- New Pools Data Quality - Monthly

# MONTHLY REPORTING CERTIFICATION

Completion due by 14<sup>th</sup> Business Day

Exception Feedback

1.0
Home
Summary
Exceptions
Download
User Guide

Issuer Summary
Alert List

Issuer ID:
9225
Report Period:
09/2016
GO

Last File Submission Date
10/06/2016 12:05
Last Pool Summarization Date
10/18/2016 21:27

Pool Exceptions
0
Exception List

Loan Exceptions
1
Exception List

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	382	382	1	16	4.1995%	9	4	3	4	1.8373%
Total	382	382	1	16	4.1995%	9	4	3	4	1.8373%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I		0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II		70	70	\$410,285.83	\$243,972.52	\$3,472.90	\$340,428.26	\$70,722,536.55	\$70,617,429.42	\$324,439.38
Total		70	70	\$410,285.83	\$243,972.52	\$3,472.90	\$340,428.26	\$70,722,536.55	\$70,617,429.42	\$324,439.38

Monthly Certification

# MONTHLY REPORTING CERTIFICATION

- Must Have a SecurIDToken
  - For Issuer user, userID must be a signor on form HUD 11702 Resolution of Board of Directors (approved in MAMS).
  - For Subservicer user must be a signor on Subservicer's form HUD 11702 and must have form HUD-11707 Master Servicing Agreement (approved in MAMS).

## Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

Issuer Summary Alert List

Issuer ID:

Report Period:

## Monthly Reporting Certification

Issuer ID: Reporting Period: 09/2016

☐

I hereby certify that all of the information contained herein and submitted electronically for Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I may be subject to civil and criminal penalties, including fines and/or imprisonment, under applicable federal law, including but not limited to 18 U.S.C. §§1001, 1010, and 1012, and 31 U.S.C. §§3729 and 3802.

First Name

Last Name

Title

Organization ID

# LOAN MATCHING AND SUSPENSE – A MODULE OF RFS

## Ginnie Mae Loan Matching

RFS automated process; run “monthly”; electronically matches Issuer-reported loan data to the Agency “master” data:

- FHA Single Family Insurance System A43 Database (SFIS)
- Computerized Homes Underwriting Management System (CHUMS)
- VA Guaranty Data (GIL file)
- RD (USDA RHS) USDA RD Endorsement Data
- NA (PIH) not matched at this time

# LOAN MATCHING AND SUSPENSE

- **Ginnie Mae Loan Matching – “Match Criteria”**
- **Issuer-Reported Loan Data** from RFS Reporting and **Agency Loan Data** from Agency
- Fields Matched are: Case Number\* (Field 5 RFS “L” Record) and OPB\*\* (Field 10 RFS “L” Record)
- Also may be matched: Interest Rate, Maturity Date, Zip Code\*\*\*
- Issuers Must Resolve “Non Matches”

\* Agency Case Number within 15 Digit Case Number

\*\* Original Principal Balance per the mortgage note

\*\*\* First 3 digits

# ACCESSING MATCHING AND SUSPENSE

The screenshot displays the GinnieMae Enterprise Portal interface. The GinnieMae logo is in the top left, and the title 'Enterprise Portal' is in the top right. A navigation bar contains links: Home, My Profile, RFS, File Upload, and IPMS. Below this, a dropdown menu is open for 'Exception Feedback', showing options: 'Exception Feedback', 'Pool Accounting - Single Family', 'Pool Accounting - Multifamily', and 'Matching and Suspense (MAS)'. The 'Matching and Suspense (MAS)' option is highlighted with a red rectangle. To the right of the dropdown, a 'User Guide' link is visible. The main content area on the right contains text about the major functional areas of Exception Feedback, including a list of links: Home, Summary, Exception, and Download. Below this list, there are sections for 'The purpose of the area is described below.', 'Home', 'Clicking on the home page.', 'Summary', 'This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics', 'Exceptions', 'This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception', 'Download', and 'This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data received in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback'.

**GinnieMae**  
Our Guaranty Matters

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Exception Feedback**

- Exception Feedback
- Pool Accounting - Single Family
- Pool Accounting - Multifamily
- Matching and Suspense (MAS)**

**Navigation C**

Use the tabs to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose of the area is described below.

**Home**

Clicking on the home page.

**Summary**

This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics

**Exceptions**

This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception

**Download**

This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data received in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback

# NON MATCHING LOANS DOWNLOADS

## Matching and Suspense (MAS)

[Home](#)[Loan](#)[Suspense](#)[Matching Results](#)[Downloads](#)[Matching Reports](#)[About MAS](#)[User Guide](#)

### Navigation Overview

Click on the tabs/links at the top of this page to navigate

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- Matching Reports
- About MAS
- User Guide

The purpose and general content of each major function

### Home

Click on this tab from any page to return to the home

### Loan

[Originations](#)[Insurance](#)[Terminate](#)[Suspense](#)[Aged Matching](#)[Aged Terminated Matching](#)[Various Suspense](#)

s of RFS Matching and Suspense:

Loan Match User  
guide online

# INSURANCE MATCHING DOWNLOAD FILE

## GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS - FHA

Report LL-0875

Report Date: 05/2017

NOTE: Loans with \*\* in the Agency fields indicates that record did not match on case number OPB pair during A43 matching for the current reporting period.

MA = Matched on Case Number and OPB; Verify Interest Rate / Maturity Date / Zip Code

MC = Matched on Case Number only; Verify OPB

NC = Not matched on Case Number; Verify Case Number and OPB

ISSUER ID: 1234

Unique Loan ID	Pool Id	Case Number	Issuer Loan Id	Match Code	Matching Date	Loan Type	OPB	Agency Maturity Date	Loan Maturity Date	Agency Interest Rate	Loan Interest Rate	Agency ZIP code	Loan ZIP Code
123456789	#123456	#001234567890703	#2690677	MC	9/30/2004	FHA	39305	**	"	**	"	**	"
123456789	#123456	#001234567890703	#36322133	MC	9/30/2004	FHA	16300	**	"	**	"	**	"
123456789	#123456	#001234567890703	#59237849	MA	10/25/2004	FHA	136842	1-Jul-34	1-Aug-34			#	#
123456789	#123456	#001234567890703	#159134573	MA	7/20/2007	FHA	66905	1-May-37	1-Jun-37			#	#
123456789	#123456	#001234567890703	#162682179	MA	9/15/2016	FHA	142871					#786	#787
123456789	#123456	#001234567890703	#174152688	MA	4/19/2008	FHA	116725			5.75	4.99	#	#
123456789	#123456	#001234567890703	#205220007	MA	8/21/2009	FHA	113500	1-Jun-39	1-Jul-39			#	#
123456789	#123456	#001234567890703	#214760653	MA	6/14/2011	FHA	239187	1-Jan-40	1-Jan-41			#	#
123456789	#123456	#001234567890703	#214806732	MC	3/20/2010	FHA	168946	**	"	**	"	**	"
123456789	#123456	#001234567890703	#21113237	MA	4/23/2010	FHA	58974			5.5	4.75	#	#
123456789	#123456	#001234567890703	#851046658	MA	5/17/2010	FHA	275793			5	5.375	#	#
123456789	#123456	#001234567890703	#61230571	MA	6/14/2010	FHA	96095	1-Oct-34	1-Nov-34			#	#
123456789	#123456	#001234567890703	#5309042	NC	9/8/2016	FHA	129231	**	"	**	"	**	"



# MATCH STATUS CODE VS PA-SF EXCEPTIONS

- NOTE: Loans with \*\* in the Agency fields indicates that the record did not match on Case Number and OPB pair. We do not provide the OPB, as we do not know if we have the correct record.
- NC = MAT001: Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.
- MC = MAT002 Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE.
- MA/NI = Matched on Case Number and OPB;
- Verify Interest Rate – MAT003 -- Verify you are reporting the correct Interest Rate, Verify the Agency is reporting the correct Interest Rate, if not have it corrected.
- Maturity Date --- MAT005 -- Verify you are reporting the correct Maturity Date, Verify the Agency is reporting the correct Maturity Date, if not have it corrected.
- Zip Code – MAT004 --Verify you are reporting the correct Zip Code, Verify the Agency is reporting the correct Zip Code, if not have it corrected.

# MANUALLY HARD-CODING MC STATUS LOANS

- Hard-Coding Loans with a Principal Reduction
- Hard-Coding Modified Loans with Principal Reductions
- Hard-Coding VA Vet/Non-Vet (joint) and TX Land Board Loans
- USDA RD Loans when the primary borrower is deceased
- **NOTE:** We are never permitted to receive documentation via email or secure email, evidence must be securely uploaded to RFS.

# RFS LOAN MATCHING SUSPENSE NOTIFICATION

View Issuer Notification	
Issuer #:	9225
Date Created:	4/14/2017 1:13:19 PM
Reference #:	840685
Notice Type:	Loan Processing
Subject:	RFS Suspense Download
Message:	<p>Suspended records for the March reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense Items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to <a href="mailto:GinnieMaeSuspense@deloitte.com">GinnieMaeSuspense@deloitte.com</a> no later than 9:00 AM EST on the 2nd to last Business Day of April .</p>
Read By:	
Date Read:	
<a href="#">Back</a>	

# TERMINATED LOAN MATCHING E-NOTIFICATION

Terminated Loan Matching Notification

07/16/2018 02:34:09PM

## View Issuer Notification

Issuer #:

Date Created: 7/16/2018 2:34:09 PM

Reference #: 980802

Notice Type: Loan Processing

Subject: Terminated Loan Matching Notification

Message:

(right click on a file name below to download the file)

mas ltr003 20180716 1434.pdf (171769)

Read By:

Date Read:

Back

# MATCHING AND SUSPENSE – TIMELINE

Matching and Suspense workflow schedule.

Schedule	Download File or Letter	E-Notification
After 2nd BD	“Origination” Match for loans in new pools – Not matched on Case Number (NC-loans only)	Yes
After 5th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 5 <sup>th</sup> and 10 <sup>th</sup> BD, and after 10 <sup>th</sup> BD)	No
10th BD	Match to Terminate FHA and RD only	Yes
10th BD	Loan Match Suspense (for Data Changes)	Yes
10th BD	Aged Matching Monthly	Yes
10th BD	Aged Terminated Matching	Yes
7th BD	Various Suspense (for Data Changes)	Yes
As Applicable	Monitoring Letters	Yes

# 11714 REMITTANCE ADVICE – REPORTING IN RFS

Only for GNMA I Certificated pools

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Pool Accounting - Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

HUD 11714/SN Monthly Remittance Download

Issuer ID

Pool ID

Certificate Number

Report Period

Instructions for Remittance Advice Reporting

This screen is the starting point for reporting of 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data. In the current period Users can view, update, create, and delete Monthly Remittance Advice records. All other periods are view only. Issuers may also report their 11714 - Monthly Remittance Advice and 11714SN - Monthly Serial Note Remittance Advice data via the Ginnie Mae Enterprise Portal file upload, as described in Appendix VI-10 and Appendix VI-11. The Monthly Remittance Download report provides a list of the records entered and a summary of the total number of records and total dollar amounts.

To view, enter, or edit Remittance Advice records online:

1. Select the Issuer ID
2. Enter the Pool ID
3. Enter the Certificate Number
4. Select a Reporting Period

# 11714 REMITTANCE ADVICE – REPORTING IN RFS

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Pool Accounting - Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

HUD 11714/SN Monthly Remittance Download

Issuer ID

▼

Report Period

▼

Monthly Remittance Download

Click the Download Button to generate a full Monthly Remittance Advice List

DOWNLOAD

# SCRA – A MODULE OF RFS

## Servicemembers Civil Relief Act (SCRA)

- MBS Guide Chapter 34-3 SCRA Interest Shortfall Assistance
- Federal SCRA provides that no obligation or liability bearing interest at a rate in excess of 6% a year incurred by a borrower before the borrower enters active military duty shall, during the borrower's period of active military duty and for one year thereafter, bear interest at a rate in excess of 6% a year. Once the borrower's period of active military duty and one year thereafter is over, the Issuer is permitted to collect the rate of interest provided for in the mortgage.
- Ginnie Mae is authorized reimburses Issuers for interest forgiven under the SCRA for the borrower's period of active military duty, and as set forth below for up to one year following the active duty period.
- Ginnie Mae reimburses Issuers for interest forgiven under the SCRA for one year after a borrower's period of active military duty provided that the borrower was on active duty on or after July 30, 2008, as provided for in the Housing and Economic Recovery Act (HERA) of 2008.



# SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To its right is the "Enterprise Portal" header. Below the header is a navigation bar with links: Home, My Profile, RFS, File Upload, and IPMS. The "RFS" link is currently selected. A dropdown menu is open from the "RFS" link, listing several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", and "Widely Held Fixed Investment Trust (WHFIT)". The "Servicemembers Civil Relief Act (SCRA)" option is highlighted with a red rectangular border. To the right of the dropdown menu, the text "to the major functional areas of Exception Feedback:" is visible. Below the dropdown menu, there is a list of links: Home, Summary, Exception, and Download. The "Summary" link is highlighted. Below the list of links, there is a section titled "Exceptions" with a description: "This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception". At the bottom of the page, there is a "Download" link.

**GinnieMae**  
Our Guaranty Matters

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Exception Feedback** Exception Feedback

1.0 **Home** Pool Accounting - Single Family

**Home** Pool Accounting - Multifamily

**Navigation C** Matching and Suspense (MAS)

Use the tabb **Servicemembers Civil Relief Act (SCRA)** to the major functional areas of Exception Feedback:

- Home e-Notification (eN)
- Summary Issuer Feedback
- Exception HMBS Reporting and Administration (HRA)
- Download Widely Held Fixed Investment Trust (WHFIT)

The purpose of the area is described below.

**Home** home page.

**Summary**

This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, d

**Exceptions**

This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception

**Download**

# SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Servicemembers Civil Relief Act (SCRA)

[Home](#) [Eligibility](#) [Reimbursement](#) [E-Library](#) [User Guide](#)

- **Eligibility Processing**
  - [Summary](#)
  - [Eligibility Form](#)
  - [New Eligibility List](#)
  - [Pending Eligibility List](#)
  - [Denied Eligibility List](#)
  - [Approved Eligibility List](#)
  - [Download Eligibility Feedback](#)
- **E-Library**
  - [Archived Eligibility List](#)
  - [Archived Reimbursement List](#)
  - [Bulk Archive](#)

- **Reimbursement Processing**
  - [Summary](#)
  - [Reimbursement Form](#)
  - [New Reimbursement List](#)
  - [Pending Reimbursement List](#)
  - [Denied Reimbursement List](#)
  - [Approved Reimbursement List](#)
  - [Download Reimbursement Feedback](#)
- **Other Information**
  - [View Issuer Information](#)
  - [Loan Key Lookup](#)
  - [View/Update SCRA Contact](#)
  - [Contact Us](#)

# QUARTERLY VERIFICATION – REPORTING IN RFS

## Custodial Account Verification “CAVS”

- Issuer must submit a verification between the 6<sup>th</sup> and the 15<sup>th</sup> business day of March, June, September and December stating funds custodian meets the requirements specified above
- Must be reported to RFS by online data entry or file upload.
- Separate certification for each fund custodian pursuant to Master Agreement for Servicer’s Principal and Interest Custodial Account, form HUD 11709.
- MBS Guide Chapter 16-8 Custodial Institution Ratings.

# QUARTERLY VERIFICATION



The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To its right is the "Enterprise Portal" title. Below this is a navigation bar with links: Home, My Profile, RFS, File Upload, and IPMS. The "RFS" link is highlighted. Underneath is a section titled "Pool Accounting - Single Family". Below this section is a row of tabs: Home, Pool, Loan, Quarterly Verification, Remittance Advice, and User Guide. The "Quarterly Verification" tab is highlighted with a red border. Below the tabs is a blue bar with the word "Home". The main content area is titled "Navigation Overview" and contains a paragraph: "Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:". Below this paragraph is a bulleted list of the same tabs: Home, Pool, Loan, Quarterly Verification, Remittance Advice, and User Guide.

**GinnieMae**  
Our Guaranty Matters

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Pool Accounting - Single Family**

1.0 **Home** Pool Loan **Quarterly Verification** Remittance Advice User Guide

Home

**Navigation Overview**

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Remittance Advice
- User Guide

# QUARTERLY VERIFICATION

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

## Pool Accounting - Single Family

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

### Custodial Account Verification

Issuer ID

Reporting Quarter

[GO](#)

### Instructions for Verification Records

1. This screen is the starting point for custodial account verification reporting.

RFS “pre-populates” custodial account records based on the Issuers monthly Pool Reports to RFS. The next screen will show records that are “pre-populated”; records that have been previously created for this period by the Issuer; and it will show any records uploaded for this period by the Issuer.

2. Make sure the Issuer ID is correct;

1. Select the current Reporting Quarter from the Drop Down;
2. Click GO.

3. The next screen allows data entry of custodial account verification records.

1. **To enter data for an existing record**, select the record and on the edit screen enter the custodial account verification data.


# WHFIT TAX REPORTING – A MODULE OF RFS

## Widely Held Fixed Investment Trust (WHFIT) Reporting

- Appendix VI-18 Widely Held Fixed Investment Trust
- Reported through GMEP, RFS Menu item, Select “WHFIT” or file upload.
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be submitted by the 10<sup>th</sup> calendar day of the month – corrections due by 15<sup>th</sup> calendar day

Report Months	Quarterly Reports
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

# WHFIT TAX REPORTING

**GinnieMae**  
*Our Guaranty Matters*

**Enterprise Portal**

Home My Profile **RFS** File Upload IPMS

**Pool Accounting** Exception Feedback

1.0

 Pool Accounting - Single Family

 Pool Accounting - Multifamily

**Navigation C** Matching and Suspense (MAS)

Use the tabbe

- Home
- Pool
- Loan
- Quarterly Ver
- Remittance A
- User Guide

The purpose

**Home**

Clicking on this tab from any page will return you to this home page.

**Pool**

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submit changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individ

on Remittance Advice User Guide

the major functional areas of Single Fa

al area is described below.

**Widely Held Fixed Investment Trust (WHFIT)**

# ISSUERS' ANNUAL FINANCIAL DOCUMENTS

- Issuers must submit annual financial statements and related documents in accordance with Chapter 3 of the MBS Guide. Such documents must be reported in accordance with Appendix VI-20 of the MBS Guide
- Financial Documents are submitted via the Ginnie Mae Enterprise Portal (GMEP). In accordance with Chapter 3, documents are due within **90 days of the Issuer's fiscal year-end.**
- Instructions for electronic submission of the documents through GMEP are available in **Appendix VI-20** of the Ginnie Mae Mortgage Backed Securities Guide.
- Documents must be in PDF format. Detailed instructions for File Naming are provided in Appendix VI-20
- GMEP FILE UPLOAD Function is used to upload the documents. Select the "IPA Files" radio button on the File Upload Menu Page.



# FILE UPLOAD VIA GMEP

[Home](#) [My Profile](#) [RFS](#) **[File Upload](#)** [IPMS](#)

## File Upload

Select File Type:

- ☐ Custodial Account Verification
- ☐ Federal Home Loan Supplemental
- ☐ HRA Files
- ☐ IPA Files
- ☐ Matching and Suspense file
- ☐ MF Prepayment Penalty
- ☐ PFI-CAA
- ☐ Pool Accounting Files
- ☐ Remittance Advice
- ☐ Service Members Civil Relief Act Files
- ☐ WHFIT Files

Browse...

Upload

# LOAN REPORTING SCENARIOS

- Loan Substitution (defective loan) Procedure; and reporting in RFS
- Loan Purpose 3 or 4 Previously Modified Loan Reporting To GinnieNET; to RFS
- New Pool Data Quality

# LOAN SUBSTITUTIONS

- MBS Guide Chapter 14-8 (D) Defective Loans
- Loan may be substituted (with Ginnie Mae approval) if identified as defective within four months of issue date of pool
- Replacement loan must satisfy all pool eligibility requirements
- Issuer must submit substitution request to [GinnieMaeBuyout@HUD.gov](mailto:GinnieMaeBuyout@HUD.gov) in accordance with the Form Letter for Loan Repurchase (Appendix VI-2)
- Once approval has been granted, Issuer must complete substitution form with loan data.
- Unique Loan ID will be generated for the substitution on/after the 25th of the month.
- Defective loan should be removed (liquidated) from RFS using removal code 5 – Substitution.

# MODIFIED LOANS

## Reporting Instructions for Loan Purpose 3, 4 (modified loans)

RFS Reference Appendix VI-19	GinnieNET Reference File Layouts "M" Records	Data Item Name	GinnieNET "M record Instruction" for Pool Issuance	RFS "L" Record Instruction for monthly reporting	Description of Data Item
Field 7	M2 Field 2	First Payment Date*	Report the first scheduled payment of the re-amortized loan	Report the first payment date of the re-amortized loan; the same date reported to GinnieNET	"The date in which the first monthly installment payment was due in accordance with the mortgage/note."
Field 8	M1 Field 10	Loan Maturity Date**	Report the loan maturity date of the re-amortized loan	Report the maturity date of the re-amortized loan; the same date reported to GinnieNET	"The maturity date of this loan in accordance with the mortgage/note."
Field 9		Loan Interest Rate	Report the loan interest rate of the re-amortized loan	Report the loan interest rate of the re-amortized loan; the same date reported to GinnieNET	"The interest rate of the loan."
Field 10	M1 Field 12	Loan OPB***	Report the OPB of the re-amortized loan (OPB for the <b>modified loan</b> , not the original OPB)	Report the ORIGINAL OPB of the loan per the "original" note; not the modified OPB	"Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note."
Field 11	M1 Field 11	Loan FIC (Loan P&I)	Report the monthly FIC (principal and interest) of the re-amortized loan	Report the monthly FIC (principal and interest) of the re-amortized loan; the same date reported to GinnieNET	"The current fixed installment constant of principal and interest payment for this loan"

Some issuers change the data reported to GinnieNET for Pool Issuance:

\*Some issuers change the Date back to the "Original" First Payment Date for RFS reporting. Do not change it

\*\*Some issuers change the Maturity Date back to the "Original" Maturity Date for RFS reporting. Do not change it. (It is not used in matching for Loan Purpose 3,4)

\*\*\*For RFS reporting, Issuers must "change" the (modified) OPB that was reported to GinnieNET back to the Original OPB which is to be reported to RFS ( OPB per the "original" note for RFS reporting). This is required for Loan Matching

## Reporting Instructions for Loan Purpose 1,2 (Purchase or Refi)

Report the same information to RFS, as was reported to GinnieNET for pool issuance.

# NEW POOLS DATA QUALITY

Ginnie Mae is requesting verification of loan data reported to Ginnie*NET* on new pool issuances. Notice is posted in eNotification on the 8<sup>th</sup> Business Day.

- Loan to Value
- Combined Loan to Value
- Annual MIP
- First Time Homebuyer

Follow the instructions on file and send response to:  
[GinnieMaeDataQuality@deloitte.com](mailto:GinnieMaeDataQuality@deloitte.com)

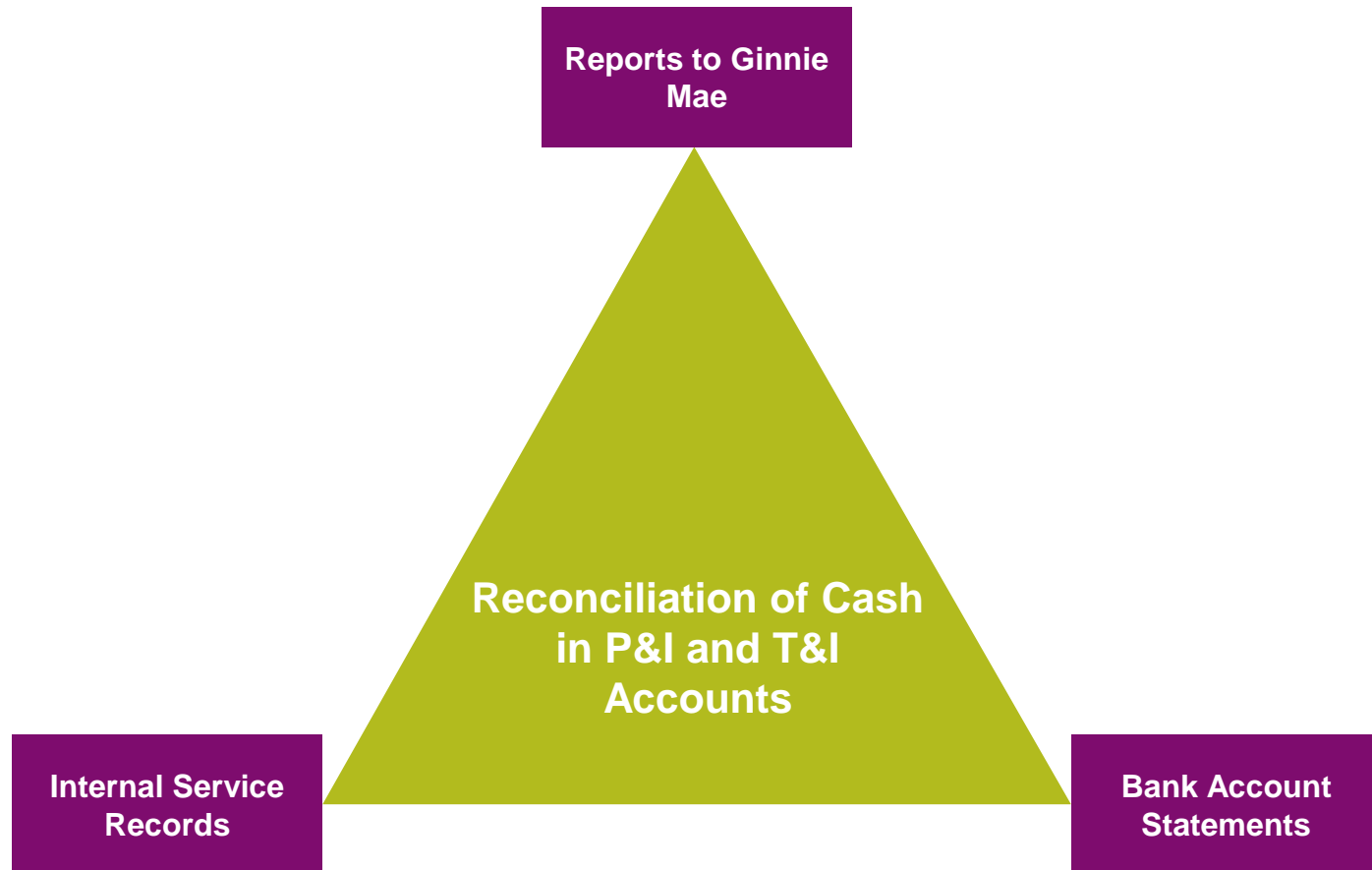
If you have any questions, please contact the Data Quality team at 240-403-4199 x315.

# BEST PRACTICES

- 100% of Pool and Loan data reported by 2<sup>nd</sup> Business Day
- All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (EST) on the 4<sup>th</sup> Business Day
- Consistency of data reported in RFS.
- Case number reported on Loan File should match case number reported at Origination.
- Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer
- Adhering to established Cut-off date
- Ensure the correct liquidation removal reason code is reported
- Analyze and correct RFS edit exceptions per Severity Level requirements.

## Section 8: Cash and Reconciliations

# THE RECONCILING TRIANGLE





# GINNIE MAE MONTHLY REPORTING

## Keys to Quality Reporting

- Chapter 16 Custodial Accounts
- Program Knowledge
- Reconciliations
- Tests
- Internal Controls

# CASH MANAGEMENT

- Ginnie Mae's access to draft funds
- Custodial Account Requirements
- P&I Shortfalls
- Test of Expected P&I
- Reconciliation of Mortgage Collateral to Securities Outstanding
- Bank Reconciliation
- Miscellaneous

# GINNIE MAE ACCESS TO CUSTODIAL ACCOUNTS

Important that all Ginnie Mae Issuers ensure that they do not have restrictions in place that would impact Ginnie Mae's ability to draft funds from the central P&I custodial accounts on the 15th and 20th calendar day of each month.

- Ensure the financial institution has not placed ACH debit block
- Issuer also have in place a process for communicating with Ginnie Mae and its Central Paying and Transfer Agent, currently the Bank of New York Mellon, if any issues arise or are identified.
- This includes available funds for Guaranty Fee draft.
- 1 business day prior to draft, confirm account is fully funded and there are not any holds or system limitations.
- Day of scheduled collection, confirm funds have been swept from designated account. If draft has not occurred, contact the custodial bank directly for inquiries and also provide its Ginnie Mae Account Executive the plan enacted to remedy the collection failure.

# COLLECTIONS CLEARING ACCOUNT

- Optional
- Used for Ginnie Mae and non-Ginnie Mae funds
- Transfer to P&I and T&I accounts within 1 business day
- Recover Corporate Advances provided excess funds restored to Custodial Account
- Zero Balance Account

# P&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Ginnie Mae funds only
- Single non-interest bearing Custodial Account
- May contain funds for more than one pool
- Form HUD 11709 must exist for each account
- Maintained at financial institution capable of ACH
- Bank reconciliation completed timely
- Meet bank rating requirements

# P&I DISBURSEMENT ACCOUNT REQUIREMENTS

- May use separate disbursement account
- Non-interest bearing account
- Zero balance account
- Maintained at financial institution capable of ACH
- Ginnie Mae Funds only
- Only one Ginnie Mae Issuer ID# per account
- Form HUD 11709 must exist for each account

# P&I CUSTODIAL BANK RATING REQUIREMENTS

(CAVS)

- Not Required If:
  - Aggregate principal and interest payments (FIC) due from borrowers is less than \$100,000 in any one month as measured by the fixed installment control.
- Thompson Bankwatch: C or better
- Moody's: P-3 or better (short term bank deposits)
- Standard & Poor's: A-3 or better (short term CDs)
  - If rated by all three agencies, the funds custodian must meet two acceptable ratings.
  - If rated by two agencies, the funds custodian must meet both acceptable ratings.
  - If rated by one agency, the funds custodian must meet that agency acceptable rating.

# P&I CUSTODIAL BANK RATING REQUIREMENTS

Additional Requirements if funds custodian is not rated by any of the previous agencies listed, Ginnie Mae will require that it meet minimally acceptable ratings from one of the following agencies:

- LACE Financial Corporation: C or better
- Cates Bank Rating Service: 3.5 or better
- IDC Financial Publishing: 75 or better (Rank of Financial Ratio)
- Highline Rating Service: 47 or better

Due between the 6<sup>th</sup> and the 15<sup>th</sup> business day of March, June, September and December.



# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Account may be Interest Bearing
- Funds may only be used by the Issuer to pay charges due and payable by the mortgagor.
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely

# T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Other Requirements:
- Separate escrow custodial account for FHA section 203(k) funds.
- Separate escrow custodial account for buydown funds.
- Separate escrow custodial account for any other funds are required to be held pursuant to FHA, VA, RD or PIH requirements.

# P&I COLLECTION SHORTFALLS

- Temporary Shortfalls
  - Late Payments From Mortgagor
  - Non-Sufficient Funds Check
  - Incorrect Advance Calculation

# NON-RECOVERABLE CORPORATE ADVANCES

- Permanent Shortfalls
  - Servicemembers Civil Relief Act
  - Curtailment Adjustments
  - Loan Payoffs
  - Foreclosure Liquidations
  - T&I Shortfalls

# ANY SHORTFALL DUE IN CUSTODIAL ACCOUNT BY...

- Due Dates for Security Holder Payments
  - Ginnie Mae I Pools
    - Checks (received no later than 15th calendar day)
    - Electronic Transfer (15th calendar day)
    - Book-Entry Securities (prior to 7am EST 15th calendar day)
  - Ginnie Mae II Pools
    - Certificated Securities (prior to 7am EST 19th calendar day)
    - Book-Entry Securities (prior to 7am EST 20th calendar day)

# METHODS OF FUNDING P&I SHORTFALLS

- Corporate Advances
  - Uses Issuer Funds
- Excess Funds
  - Minimizes Use of Issuer Funds
- Pool Advance Agreement
  - Uses Bank Funds
  - Guide 5500.3 Appendix VI-1

# FUNDING P&I SHORTFALLS

## Corporate Advance

- Timing of Advances
  - Ginnie Mae I
  - Ginnie Mae II
- Recovery of Corporate Advances
- Documentation of Advances

# FUNDING P&I SHORTFALLS CORPORATE ADVANCES

## Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
- Additional principal payments not passed through until the following month
- Liquidations not passed through until the following month
- Prepaid installments
- Guaranty fees owed to Ginnie Mae
- = Adjusted bank balance
- Amount due to security holders
- = **Overage (Shortage)**



# FUNDING P&I SHORTFALLS - EXCESS FUNDS

- MBS Guide Chapter 15-5 Excess Funds
- Excess funds are defined as:
  - Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month's payment
  - Early receipt of scheduled payments

# CORPORATE ADVANCES USING EXCESS FUNDS

- Unapplied Funds and Service Fees
- Pools Sharing Same Custodial Account
- Commingling Ginnie Mae I and Ginnie Mae II Funds

# FUNDING P&I SHORTFALLS

## Corporate Advances using Excess Funds Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
- Guaranty fees owed to Ginnie Mae (ACH on 10<sup>th</sup> calendar day)

= Adjusted bank balance

- Amount due to security holders

= **Overage (Shortage)**

# FUNDING P&I SHORTFALLS

## Corporate Advances using Excess Funds Ginnie Mae II

P&I Bank balance at ACH debit date

Less:

= Adjusted bank balance

- Amount due to security holders
- Guaranty fee owed to Ginnie Mae (ACH on 19<sup>th</sup> calendar day)

= **Overage (Shortage)**

Assumes Separate Ginnie Mae II Custodial Account

# TEST OF EXPECTED P&I

- Requirement on every pool
- Performed by Issuer
- Provides Minimum Dollar Amount in P&I Account
- Total of all pool Cash Shortages Funded by the Issuer.
- May not net pools that have Cash Overages with pools that have Cash Shortages.

# TEST OF EXPECTED P&I

## TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: _____	Reporting Month: _____
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ _____
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ _____
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ _____
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ _____
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ _____
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ _____
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ _____
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ _____
= Subtotal (Expected P&I Balance)	\$ _____
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ _____
= Difference: Over/Short	\$ _____

# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

- Required on every pool
- Performed by the Issuer
- Pool of Loans is Collateral for Securities
  - Overcollateralization – adjusted pool principal balance is larger than the securities balance – recover principal
  - Undercollateralization – adjusted pool principal balance is less than the securities balance – remit principal
- Tolerance for Under Collateralized Pools
  - \$1.00 per loan per pool
  - Maximum of \$50.00 per pool
- Recoveries for Over Collateralized pools
  - Unscheduled recoveries of principal up to the amount of the over collateralization
  - Up to \$100.00 per pool if no unscheduled recoveries of principal

# RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

## RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: \_\_\_\_\_

REPORTING MONTH: \_\_\_\_\_

+ Month end pool principal balance (Sum of Fields 23 on L-Records in the pool (except liquidated loans)	\$ _____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ _____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ _____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet	\$ _____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ _____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
= Adjusted Pool Principal Balance	\$ _____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ _____
= Difference: Over / Short	\$ _____





# P&I Reconciliation

# GINNIE MAE P&I ACCOUNT RECONCILIATION

Bank statement balance at  
cutoff date of \_\_\_\_\_ \$ \_\_\_\_\_

Deposits in transit (total): + \_\_\_\_\_

Outstanding checks (total): - \_\_\_\_\_

Adjustments (Explanation required): - \_\_\_\_\_

SUBTOTAL (Adjusted bank balance): = \_\_\_\_\_

LESS Reported P&I and Other Funds  
(Sum of Fields 12 and 13 on the Pool Record  
as entered by Issuer) - \_\_\_\_\_

Unreconciled difference (explain): = \_\_\_\_\_

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

# GINNIE MAE P&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
- Detail must be available that list the P&I cash book balance for each pool/loan package that uses the custodial bank account as of issuer's monthly cutoff.
  - Balance at the end of the previous reporting month, plus the daily deposits related to the pool, minus disbursements for the pool, which equal the ending balance. This is known as Cash Flow Method.
  - This balance is reported on the Pool Record, Field 12 P&I Fund Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.



# T&I Reconciliation

# GINNIE MAE T&I ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: \_\_\_\_\_ Date: \_\_\_\_\_

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

# GINNIE MAE T&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within **30 days** of the Issuer's monthly reporting cut-off date for all accounts.
- Funds that are required to be deposited in an escrow custodial account must be deposited within two (2) business days of the pool settlement date.
  - The escrow balance for individual loans is reported on the Loan Record, Field 29 Loan T&I Balance.
  - The escrow balance for ALL loans in the pool is reported on the Pool Record, Field 11 T&I Escrow Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.

# SF POOL ACTIVITY SCREEN

**Pool Accounting - Single Family**

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

**Pool List** **Pool Activity**

Issuer ID

Pool ID

Report Period  
 **GO**

Issuer ID:  
Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:  
Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:  
Cash Due Security Holder:

T & I Balance:

P & I Balance:

Other Balance:

Report Period:  
Type:

[View 11710A](#)

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

Reported  
Closing Security RPB:

Calculated  
0


Released Security RPB:


Guaranty Fee:

Last Update Date:

Last Update By:

Last Pool Summarize Date:


 **Custodial Bank Information**

 **Pool Transfer History**

**SAVE**

**SUMMARIZE POOL**

# SF POOL ACTIVITY SCREEN

 Custodial Bank Information

Principal Account#:	<input type="text"/>	Principal Bank ABA#:	<input type="text"/>
Escrow Account#:	<input type="text"/>	Escrow Bank ABA#:	<input type="text"/>



# BANK RECONCILIATION BALANCES

## Exception Feedback

0.1.0

Home **Summary** Exceptions Download User Guide

Issuer Summary Alert List

Issuer ID:

Report Period:

GO

### Summary for Issuer ID

Last File Submission Date 01/04/2017 11:20 Last Pool Summarization Date 01/20/2017 22:05

Pool Exceptions 0 [Exception List](#)

Loan Exceptions 0 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	866	866	8	36	4.1958%	26	6	4	0	1.1855%
II	1,435	1,435	10	59	4.1404%	46	8	5	1	0.9123%
Total	2,301	2,301	18	95	4.1612%	72	14	9	1	1.0074%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	235	235	\$930,477.71	\$572,630.20	\$3,055.17	\$483,814.49	\$63,587,458.75	\$63,438,734.30	\$669,365.80	\$269,273.13
II	195	195	\$1,595,590.30	\$1,649,936.42	\$9,076.10	\$993,313.11	\$183,695,264.50	\$183,438,640.59	\$1,754,134.47	\$568,347.73
Total	430	430	\$2,526,068.01	\$2,222,566.62	\$12,131.27	\$1,477,127.60	\$247,282,723.25	\$246,877,374.89	\$2,423,500.27	\$837,620.86

Monthly Certification



Monthly Reporting Certification / Reported 11710D Data



# Appendix A

## Monthly “Workflow” and “Timeline”

# MONTHLY MBS REPORTING WORKFLOW

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 ET).
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 completed by 7:00 PM ET or may 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 Must be Resolved by the 4 <sup>th</sup> BD by Close of Business (7:00 PM ET). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	Security RPB Release to CPTA (BNY)	➤ 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 completed by 7:00 PM ET.
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.

# MONTHLY MBS REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Item Description
6 <sup>th</sup> BD	Final Pre-Collection Notice	➤ Final Pre-Collection Notice – 6 <sup>th</sup> BD AM based on the 4 <sup>th</sup> BD final RPBs. Final Pre-Collection Notice is based on the Issuer reported security RPBs released by RFS on the 4 <sup>th</sup> BD.
7 <sup>th</sup> BD	RFS Various “Suspense” Notice	➤ RFS ‘V’ record (Various Suspense) – Issuer will be notified via e-Notification on the 7 <sup>th</sup> BD if they have suspended record. Responses are due no later than the 20 <sup>th</sup> CD. Update Various Suspense download and email to <a href="mailto:GinnieMaeVarious@Deloitte.com">GinnieMaeVarious@Deloitte.com</a> .
8 <sup>th</sup> BD	Remittance Advice	➤ Remittance Advice (11714), only for GNMA I certificated securities, must be reported by the 8 <sup>th</sup> BD by 7:00 PM ET.
10 <sup>th</sup> BD	RFS Monthly Reporting Certification	➤ Monthly Reporting Certification (on-line in RFS) must be completed using GMEP/RFS between the 10 <sup>th</sup> BD and the 14 <sup>th</sup> BD by 7:00 PM ET.
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 7:00 AM ET 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

# MONTHLY MBS REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Item Description
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 ET.
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. For under-collateralized pools, principal must be passed through to security holders.</li> </ul>
Quarterly	Per Guide	<ul style="list-style-type: none"> <li>➤ RFS Custodial Accounts Verification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> BD of March, June, September and December. Enter the data in GMEP/RFS.</li> <li>➤ RFS WHFIT information, determined by Issuer, is due by the 10<sup>th</sup> CD of January, April, July and October. Corrections due by the 15<sup>th</sup> CD of the month.</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>



# Appendix B

## Forms and Calculations

# RFS POOL AND LIQUIDATION CALCULATIONS

- Instructions and calculations for Pool Reporting are explained in Appendix VI-04 Issuer's Monthly Accounting Report

Appendix includes form HUD11710A

- [https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-04.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-04.pdf)
  - Instructions for completing Liquidation Schedule
- Appendix includes form HUD 11710E
- [https://ginniemae.gov/issuers/program\\_guidelines/MBSGuideAppendicesLib/Appendix\\_VI-04b.pdf](https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-04b.pdf)

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	11	Loan FIC	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	4	Pool FIC	
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).



# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool Record	12	P&I Fund Balance	Summarizes the dollar amount reported in Field 12 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	13	Other Fund Balance	Summarizes the dollar amount reported in Field 13 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RPB.

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool and Loan Record	General	Total Principal —Due Holders	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Pool and Loan Record	General	Total Interest— Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).

# RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).
Loan Record	12	Last installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS.

# SUCCESS FACTORS

- Report 100% of Pool and Loan data reported by 2nd Business Day
- Review all postings to e-Notification daily
  - Generation of ULIDs
  - PreCollection Notice (balance to reported data in RFS)
  - All other notices
- Analyze and correct RFS Exceptions per Severity Level requirements.
- Analyze and correct Matching Exceptions monthly
- Complete all reconciliations within required timeline
- Submit required Quarterly and Annual reports within required timeline



# Q & A Session

For more information see:  
<http://www.ginniemae.gov/Pages/faq.aspx>