



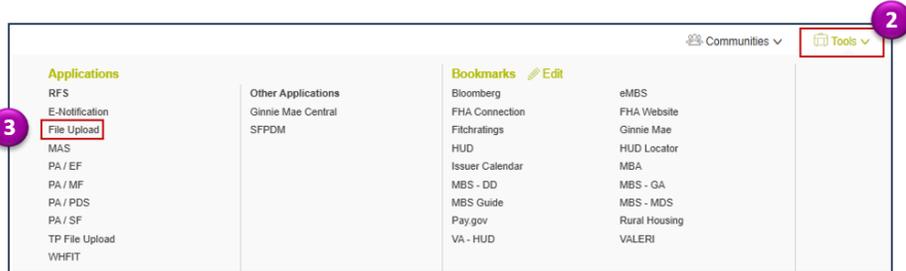
This Quick Reference Card (QRC) provides instructions for uploading Quarterly Widely Held Fixed Investment Trust (WHFIT) Tax Reporting file(s) in the Reporting and Feedback System (RFS), along with detailed tips and directions for accessing the full WHFIT Module user guide.

### Upload Process

1. Log into MyGinnieMae (MGM) via [Ginnie Mae Enterprise Portal - Home](#). Select **Login** in the upper right-hand corner. Enter your **Username** and **Password**.



2. Click **Tools** in the upper right-hand corner.

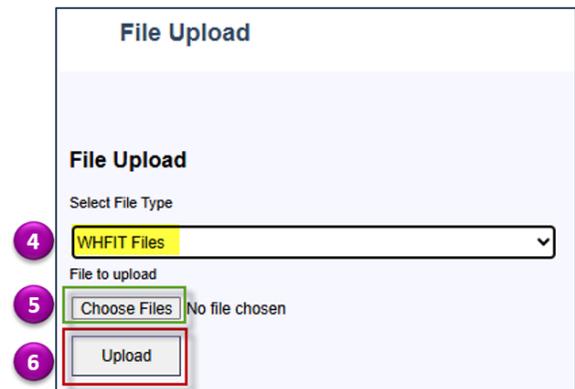


3. Click **File Upload**.

4. Select **WHFIT Files** from the drop-down menu.

5. Click **Choose Files** to find the file(s) on your computer.

6. Click **Upload** button.



### Important Information

 **Reporting Window**  
1<sup>st</sup> to 10<sup>th</sup> calendar day of January, April, July, and October

 **Correction Window**  
10<sup>th</sup> to 15<sup>th</sup> calendar day of January, April, July, and October

 **Last Day for Exceptions**  
15<sup>th</sup> calendar day of January, April, July, and October

Reporting Months	Quarterly Report Due
January, February, March	Due April 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
April, May, June	Due July 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
July, August, September	Due October 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>
October, November, December	Due January 10 <sup>th</sup> , corrections by the 15 <sup>th</sup>



### WHFIT File Upload Detailed Tips

- **U.S. Treasury Regulation:** Applicability as determined by the Issuer (not a Ginnie Mae regulation).
  - **Continuous Reporting:** A pool should be reported for every month that it is active, starting at issuance and ending at termination.
    - When a pool transfers, the new Issuer must continue to report in the WHFIT Module in RFS.
- **Reporting Methods:** WHFIT reporting may be done manually into the RFS WHFIT module, or a WHFIT file may be uploaded.
- **File Layout:** WHFIT file layout is in Appendix VI-18 ([OFFICIAL App. VI-18](#)).
- **Active Pools Only:** WHFIT reporting should only be on pools for the months they are active.
  - If a pool is issued in February, then the pool needs to be reported for February and March (and future) reporting months. The pool should NOT be reported for the January reporting month.
  - If a pool is terminated at the end of February, then the pool needs to be reported for January and February reporting months. The pool should NOT be reported for the March reporting month.

### User Guide Access: WHFIT User Guide may be found by:

1. Log into MyGinnieMae (MGM) via [Ginnie Mae Enterprise Portal - Home](#).
2. Click **Tools**.
3. Click **WHFIT**.
4. Click **User Guide**.



### For Additional Guidance

- Reach out to [askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov) for additional guidance.