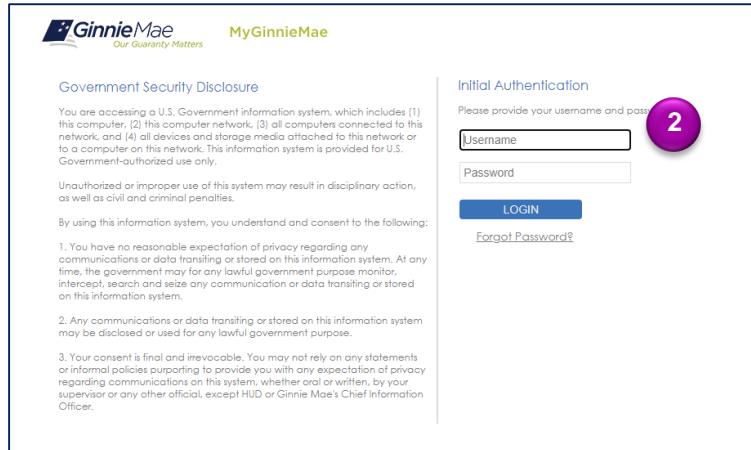


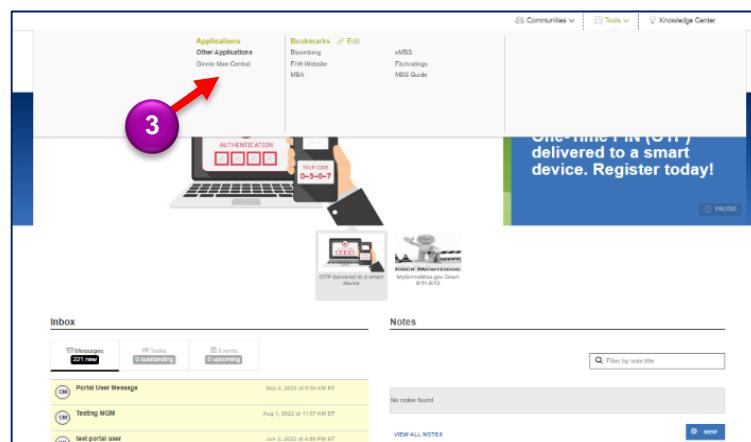
This Quick Reference Card provides an overview of the steps and instructions to take to correct non-compliant criteria in an Insurance Review.

### NAVIGATING TO GMC INSURANCE

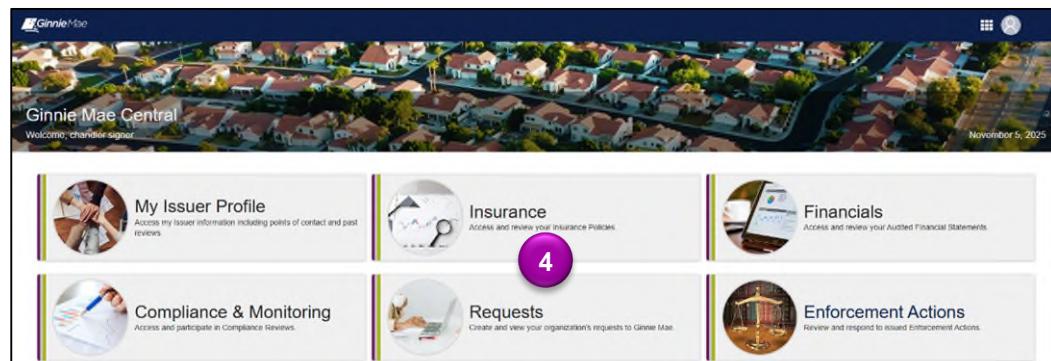
1. Navigate to MyGinnieMae (<https://my.ginniemae.gov>).
2. Log in with your credentials.



3. Select **Ginnie Mae Central** under the **Applications** section on the **My Tools** drop-down.



4. Select the **Insurance** module.



### RESPOND TO REQUEST TO CORRECT NON-COMPLIANT INSURANCE CRITERIA

5. Select the **Current Submission Information** to review the non-compliant insurance submission.



Chandler Mortgage has **Non-Compliant - Previous Review Non-Compliant Insurance** as of 11/6/2025 8:45 AM EST

**Created Date:** October 22, 2025

**Due Date:** November 22, 2025

**Status:** Non-Compliant Corrections

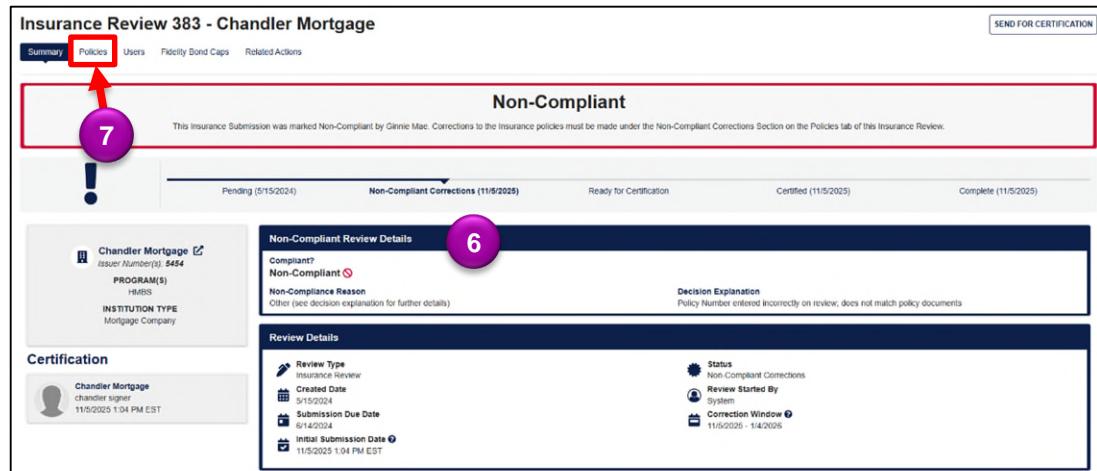
**Instructions to Complete Corrections:** Non-Compliant Corrections must be made to the information added to one or more policies on this Insurance Submission. Once all corrections are made, the assigned User must send this Insurance Submission to the Authorized Signers. To view and make corrections, go to the Non-Compliant Corrections Request Page.

**Actions:** Pending (5/15/2024), Non-Compliant Corrections (11/6/2025), Ready for Certification, Certified (11/5/2025), Complete (11/5/2025)

**Buttons:** View my Active Policies, View my Issuer Profile

6. Review the Non-Compliance Reason.

7. Once reviewed, navigate to the **Policies** tab to correct the non-compliant item(s).



**Non-Compliant**

This Insurance Submission was marked Non-Compliant by Ginnie Mae. Corrections to the insurance policies must be made under the Non-Compliant Corrections Section on the Policies tab of this Insurance Review.

**Non-Compliant Review Details:**

- Compliant? Non-Compliant
- Non-Compliance Reason: Other (see decision explanation for further details)

**Decision Explanation:** Policy Number entered incorrectly on review, does not match policy documents

**Review Details:**

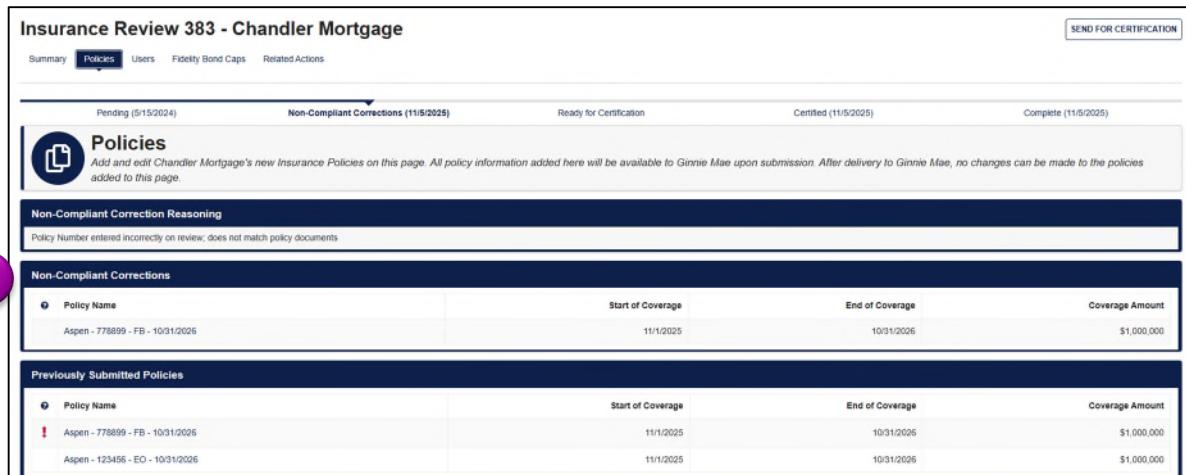
- Review Type: Insurance Review
- Created Date: 5/15/2024
- Submission Due Date: 6/14/2024
- Initial Submission Date: 11/5/2025 1:04 PM EST

**Status:** Non-Compliant Corrections

**Review Started By:** System

**Correction Window:** 11/5/2025 - 11/20/2025

8. On the **Policies** tab, under the **Non-Compliant Corrections** header, click the non-compliant policy.



**Policies**

Add and edit Chandler Mortgage's new Insurance Policies on this page. All policy information added here will be available to Ginnie Mae upon submission. After delivery to Ginnie Mae, no changes can be made to the policies added to this page.

**Non-Compliant Correction Reasoning:** Policy Number entered incorrectly on review; does not match policy documents

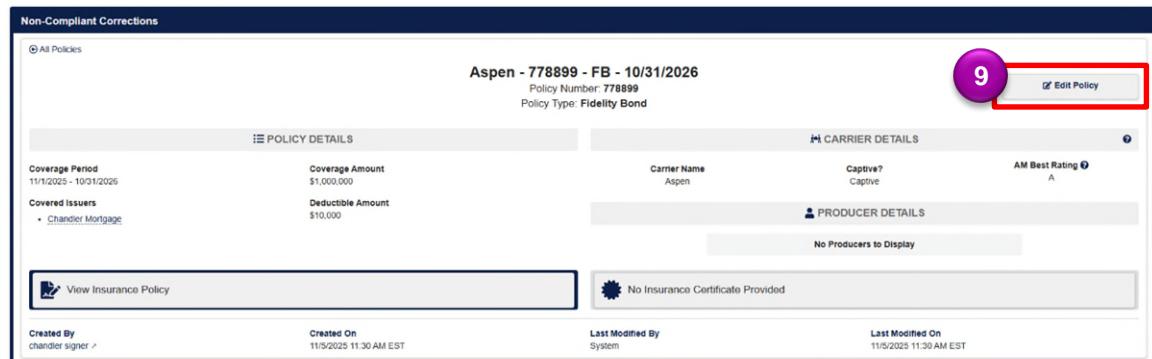
**Non-Compliant Corrections:**

| Policy Name                      | Start of Coverage | End of Coverage | Coverage Amount |
|----------------------------------|-------------------|-----------------|-----------------|
| Aspen - 778899 - FB - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |

**Previously Submitted Policies:**

| Policy Name                      | Start of Coverage | End of Coverage | Coverage Amount |
|----------------------------------|-------------------|-----------------|-----------------|
| Aspen - 778899 - FB - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |
| Aspen - 123456 - EO - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |

9. Within the record, select **Edit Policy**.



Non-Compliant Corrections

Aspen - 778899 - FB - 10/31/2026

Policy Number: 778899  
Policy Type: Fidelity Bond

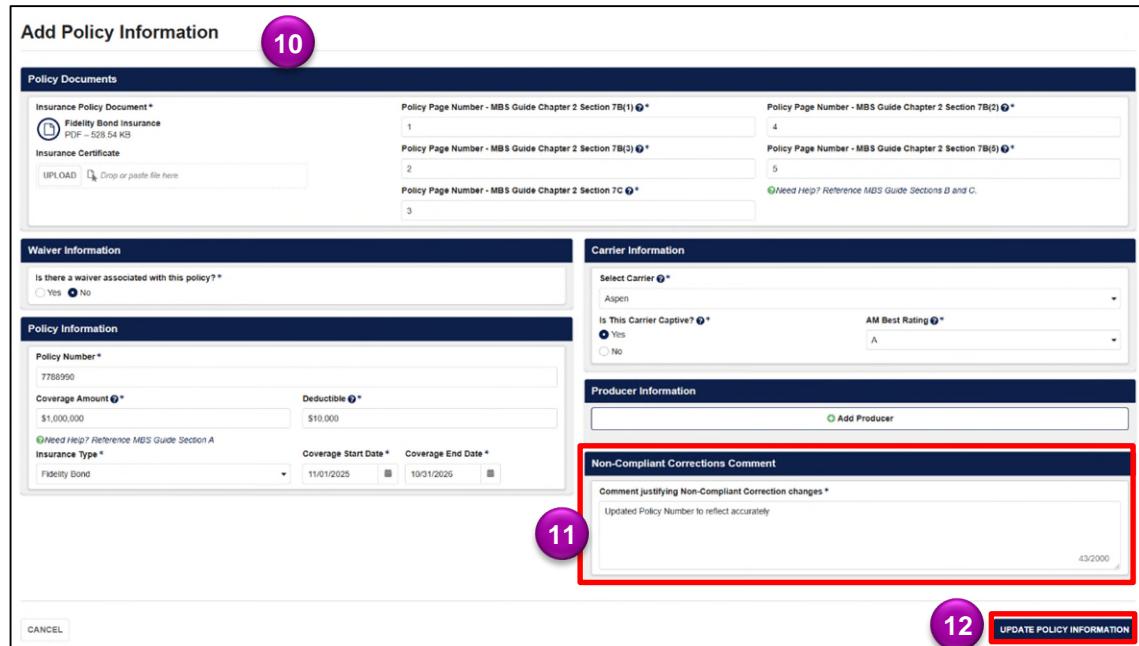
**9** **Edit Policy**

| POLICY DETAILS                            |                                      | CARRIER DETAILS                   |  |
|---|--------------------------------------|-----------------------------------|--|
| Coverage Period<br>11/1/2025 - 10/31/2026 | Coverage Amount<br>\$1,000,000       | Carrier Name<br>Aspen             | Captive?<br>Captive                        |
| Covered Insurers<br>• Chandler Mortgage   | Deductible Amount<br>\$10,000        | AM Best Rating<br>A               |  |
|   |                                      | PRODUCER DETAILS                  |  |
|   |                                      | No Producers to Display           |  |
| <b>View Insurance Policy</b>              |                                      | No Insurance Certificate Provided |  |
| Created By<br>chandler signer ✓           | Created On<br>11/5/2025 11:30 AM EST | Last Modified By<br>System        | Last Modified On<br>11/5/2025 11:30 AM EST |

10. On the **Add Policy Information** page, make updates to any non-compliant fields as identified.

11. Enter **Comments justifying the Non-Compliance Correction changes**.

12. Click **UPDATE POLICY INFORMATION**. This will bring you back to the **Policies** tab.



Add Policy Information

**10**

**11**

**12** **UPDATE POLICY INFORMATION**

| Policy Documents   |   | Carrier Information   |   |
|--|---|---|---|
| Insurance Policy Document *<br> Fidelity Bond Insurance PDF – 528.54 KB | Policy Page Number - MBS Guide Chapter 2 Section 7B(1) *<br>1 | Policy Page Number - MBS Guide Chapter 2 Section 7B(2) *<br>4                               | Policy Page Number - MBS Guide Chapter 2 Section 7B(3) *<br>5   |
| Insurance Certificate<br>UPLOAD  Drop or paste file here                | Policy Page Number - MBS Guide Chapter 2 Section 7B(3) *<br>2 | Policy Page Number - MBS Guide Chapter 2 Section 7B(4) *<br>6                               | Policy Page Number - MBS Guide Chapter 2 Section 7B(5) *<br>7   |
|  | Policy Page Number - MBS Guide Chapter 2 Section 7C *<br>3    | Need Help? Reference MBS Guide Sections B and C.  |   |
| Waiver Information   |   | Producer Information  |   |
| Is there a waiver associated with this policy? *<br><input type="radio"/> Yes <input checked="" type="radio"/> No  | Select Carrier *<br>Aspen                                     |   |   |
| Policy Information   |   | Is This Carrier Captive? *<br><input checked="" type="radio"/> Yes <input type="radio"/> No |   |
| Policy Number *<br>778899  | Coverage Amount *<br>\$1,000,000                              | Deductible *<br>\$10,000  | AM Best Rating *<br>A   |
| Coverage Type *<br>Fidelity Bond   | Coverage Start Date *<br>11/01/2025                           | Coverage End Date *<br>10/31/2026   | Producer Information<br> |
| Non-Compliant Corrections Comment<br>Comment justifying Non-Compliant Correction changes *<br>Updated Policy Number to reflect accurately                |   |   |   |

13. From the Policies tab, click **SEND FOR CERTIFICATION**.

**Insurance Review 383 - Chandler Mortgage**

Summary Policies Users Fidelity Bond Caps Related Actions

Pending (9/15/2024) Non-Compliant Corrections (11/5/2025) Ready for Certification Certified (11/5/2025) Complete (11/5/2025)

**Policies**  
Add and edit Chandler Mortgage's new Insurance Policies on this page. All policy information added here will be available to Ginnie Mae upon submission. After delivery to Ginnie Mae, no changes can be made to the policies added to this page.

**Non-Compliant Correction Reasoning**  
Policy Number entered incorrectly on review, does not match policy documents

**Non-Compliant Corrections**

| Policy Name                      | Start of Coverage | End of Coverage | Coverage Amount |
|----------------------------------|-------------------|-----------------|-----------------|
| Aspen - 778899 - FB - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |

**Previously Submitted Policies**

| Policy Name                      | Start of Coverage | End of Coverage | Coverage Amount |
|----------------------------------|-------------------|-----------------|-----------------|
| Aspen - 778899 - FB - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |
| Aspen - 123456 - EO - 10/31/2026 | 11/1/2025         | 10/31/2026      | \$1,000,000     |

14. Check **Confirm** under the **Send to Authorized Signers** header.

**Insurance Review 383 - Chandler Mortgage**

Summary Policies Users Fidelity Bond Caps Related Actions

**Send to Authorized Signers**

**Fidelity Bond Coverage**  
Minimum Required Coverage: \$300,000 ⓘ  
Provided Coverage: \$1,000,000 ⓘ

**Errors and Omissions Coverage**  
Minimum Required Coverage: \$300,000 ⓘ  
Provided Coverage: \$1,000,000 ⓘ

**Policy Deductibles**  
All Insurance Policies added to this Insurance Review have acceptable deductibles in accordance with the MBS Guide.

**Carrier AM Best Ratings**  
All Insurance Policies added to this Insurance Review have Carriers with acceptable AM Best Financial Strength Ratings.

**Send to Authorized Signers**  
I confirm that the Insurance Policies added to this review are complete, accurate, and ready to be sent to my Issuer's designated Authorized Signers.

**14**

Confirm

**15**

**SEND FOR CERTIFICATION**