



Ginnie Mae

HMBS Issuers

HECM Reporting and Administration (HRA) Loan Matching and Suspense

Presented by
**Ginnie Mae &
Virtual Development**

May 22, 2025

Webinar Agenda

HRA Loan Matching and Suspense

Ginnie Mae Loan Matching Topics

- Loan Matching Introduction..... 05
- Non-Matching Loans..... 09
- Loan Matching Suspense..... 14
- Hard-Coding..... 18
- Attestation and Waiver..... 20
- Terminated Loans..... 26

Presenters

Home Equity Conversion Mortgage (HECM) Reporting and Administration (HRA) Loan Matching and Suspense (MAS)

- Paul St. Laurent (Ginnie Mae)
- Adam Mecomber (Virtual Development)

Webinar Objectives



To **clarify your role** in the loan matching and suspense process



To enhance your understanding of the **New HRA Waiver and Attestation process** introduced in November 2024

Loan Matching Introduction



Introduction to Loan Matching | Ginnie Mae

What is HRA Loan Matching ?

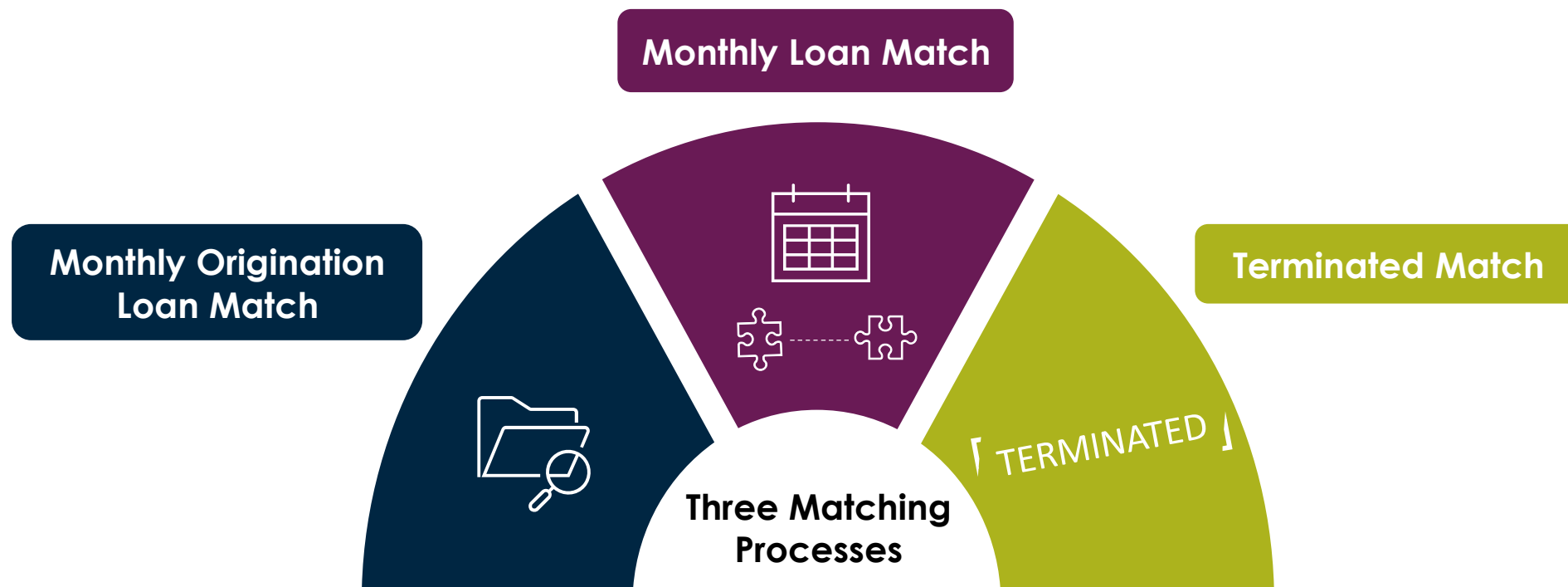
The primary objective of the **HRA loan matching function is to determine if the Home Equity Conversion Mortgage (HECM) loan participating in the Ginnie Mae pool is an active**, insured loan in the monthly Federal Housing Administration (FHA) Home Equity Reverse Mortgage Information Technology (HERMIT) data file.

- Loan matching occurs once a month
- Issuers can review loan matching information via available downloads in HRA Module
- Corrections will show in the following reporting month

Three Loan Matching Processes

The loan matching process is a “3-string” match based on the FHA Case Number, Maximum Claim Amount (MCA) and the first three digits of the property Zip Code.

- The process is run on the 5th business day of each month



Match Status Codes

MA

Loan record matches FHA HERMIT file on all three matched fields and the HERMIT

- Case Status is Active/Endorsed

MC

- Loan record matches FHA HERMIT file on Case Number, but no match on MCA and/or Zip Code and the HERMIT Case Status is Active/Endorsed or Not Endorsed;

OR

- Loan record matches FHA HERMIT file on all three matched fields, but the HERMIT Case Status is Active/Not Endorsed

NC

- Loan record does not match FHA HERMIT file on Case Number; or
- Loan record matches FHA HERMIT file on Case Number and the HERMIT Case Status is not Active/Not Endorsed or Active/Endorsed

Legend:

As defined in the HRA MAS User Guide:

MA: Matched, Agency file

MC: Match Case Number only

NC: No Match on Agency file

Non-Matching Loans



Non-Matching Loans



- Details of non-matching loans are available for download via HRA Module after the 5th business day
- **Download file displays non-matching loans aged two (2) or more months**



Issuers should confirm loan is properly endorsed



Confirm accuracy of Case Number, MCA and Zip Code



Aged non-matching loans which are uninsured or uninsurable or approaching one year from match date may be subject to buyout.

Refer to APM 18-01:
Mandatory Buyout of
Loans Missing the
Requisite Federal
Agency Insurance or
Guaranty


Non-Matching Loan Download

HMBS Reporting and Administration (HRA)

[Home](#)[Administration](#)[Queries](#)[Reports](#)[Matching & Suspense](#)[Exception Feedback](#)[Current Reporting Period: 202504](#)

Welcome to HRA.

Please make a selection from the menu above.



Reporting Period	Issuer ID	Unique Loan ID	Issuer Loan ID	Case Number	Match Status	Match Date	FHA Case Status	MCA Value	FHA MCA Value	Zip Code Value	FHA Zip Code Value
202503	1234	#226749098	#00000000000003842859	#001213913039962	NC	8-Mar-22	6	272000	272000	#83858	#83858
202503	1234	#231616561	#00000000000010028178	#0531135527962	NC	8-Feb-22		660000	0	#801089288	#
202503	1234	#224890476	#000000000003000152194	#001411462936952	NC	8-Jun-22	6	385000	385000	#96740	#96740
202503	1234	#232242193	#00000000000010040105	#1942026747962	NC	8-Jun-22		385000	0	#925836035	#
202503	1234	#232242204	#00000000000010042383	#0531220779962	NC	8-Jun-22		835000	0	#803057228	#

FHA Case Status Codes: 01-Suspense; 02-Not Endorsed; 04-Endorsed; 05-Assigned to HUD; 06-Canceled Loan; 08-Terminated; 10-Pending IMIP

Non-Matching Loans e-Notification



Important Notice

Issuers are expected to address non-matching loan concerns immediately:

- At twelve (12) months, loans are subject to Attestation (discussed on slides 20-25)



Reminder

Remember to Review e-Notifications Monthly!

Two (2) e-Notification Letters

e-Notifications are sent on the 8th business day of the month



Informational

Sent four (4) months after initial match date

- Corrections expected by the next reporting cycle



Action Required

Sent six (6) months after initial match date

- Immediate action required to address un-matched loans
- Written response to Ginnie Mae within 15 days of the date of the letter

Supplemental Range Match

Runs on the
5th
Business Day

Loans in MC
status
following
“3-string”
match

The **HMBS Range Matching** process uses the combination of the following to identify a potential matching record in the **FHA HERMIT file**:

- Case Number
- MCA
- First 3 digits of the property zip code

If a record is found and (1) and (2) are true, then the Match Status Code is automatically updated from “MC” to “MA”

- 1) the Issuer-reported MCA is within plus/minus \$1,500 of the MCA on the FHA HERMIT file
- 2) the HERMIT Case Status field is active/endorsed

Loan Matching Suspense



Introduction to Loan Matching Suspense | Ginnie Mae

What is the
purpose of the
suspense
process?

The purpose of the suspense process is to **control and audit any changes to loan matching fields, after the original match.**

- Loan records that have already passed the “3-string” matching process are considered “locked”
- Changes must be reviewed for accuracy and approved or rejected

Loan Matching Suspense | How it Works

Suspense edits are applied during the loan level record reporting.

How it Works:

The loan **must have previously matched to the FHA HERMIT file** on

- Case Number
- MCA
- First three (3) digits of Zip Code

A **data change** on an **Issuer reported loan record** on the previously matched fields

- **Will trigger a suspense edit**

Suspense edits do not reject the loan record.

- **Changed data is held as 'Suspense' until it is resolved**

Issuer Suspense Detail Report

Changes flagged during the monthly matching process are detailed on the Issuer Suspense Detail Report.

Issuer ID	Unique Loan ID	Issuer Loan ID	Case Number		Maximum Claim Amount		Zip Code		Suspense Date	Match Code	Accept/Reject Suspended Value(s)
			Curr Value	Susp Value	Curr Value	Susp Value	Curr Value	Susp Value			
1234	223293330	00000000001153446085			295039.95	295040			04/02/2025	MA	
Totals	1	1	0	0	1	1	0	0			

- Once a loan has been matched to the FHA HERMIT file, **changes to the fields** used in the matching process (Case Number, MCA, and Zip Code) **are not automatically applied**.

Accept Flag:

Accepted



Rejected



Hard-Coding



Manually Hard-Coding MC Status Loans

Issuers are required to review and correct data discrepancies.

Loans that match to FHA HERMIT file on Case Number **but do not match on the MCA** receive a match status of MC during the matching process

Incorrect data on FHA HERMIT file **will not pass the automated matching process.** Issuers should work with FHA to correct the data

In instances where FHA will **not** update the HERMIT file, a **manual update can be utilized to facilitate the matching process**

► Documentation uploaded via MyGinnieMae (MGM) Portal File Upload/MAS Upload*

- Mortgage Insurance Certificate (MIC);
- Any other applicable support

✗ ***Support documentation should never be sent via email, even if secured***

Attestation and Waiver



Attestation

Beginning November 2024, new Attestation/Waiver functionality in HRA was made available to HMBS Issuers.

Must Knows:

The Attestation process enables Issuers to 'attest' electronically that Aged unmatched (MC or NC status) loan issues are unrelated to the insurance status of the loan.

As mentioned previously, the Action Required Portfolio Non-Match e-Notification informs Issuers that non-matching loans aged twelve months from matching date will subject Issuer to the attestation process.

However, non-matching loans become available for attestation beginning nine (9) months from the matching date.

The Waiver process enables Issuers to report an approved Ginnie Mae waiver where additional time is needed to obtain Agency insurance.

Attestation List

Home Queries **Matching & Suspense** Exception Feedback Current Reporting Period: 201805

Issuer ID HECM ID

Attestation Total Count: 1 2 3 4 5 6 7 8 9 10

HECM ID	Issuer Loan ID	Match Code	Match Date	Attest
101451158	0008440245374	NC	09/08/2023	<input checked="" type="checkbox"/>
101485934	0000044727584	NC	09/08/2023	<input type="checkbox"/>
101754113	0000252397344	NC	09/08/2023	<input checked="" type="checkbox"/>
223417852	0000476622048	MC	09/10/2023	<input type="checkbox"/>
223580949	0000379074172	MC	09/10/2023	<input type="checkbox"/>

1 2 3 4 5 6 7 8 9 10

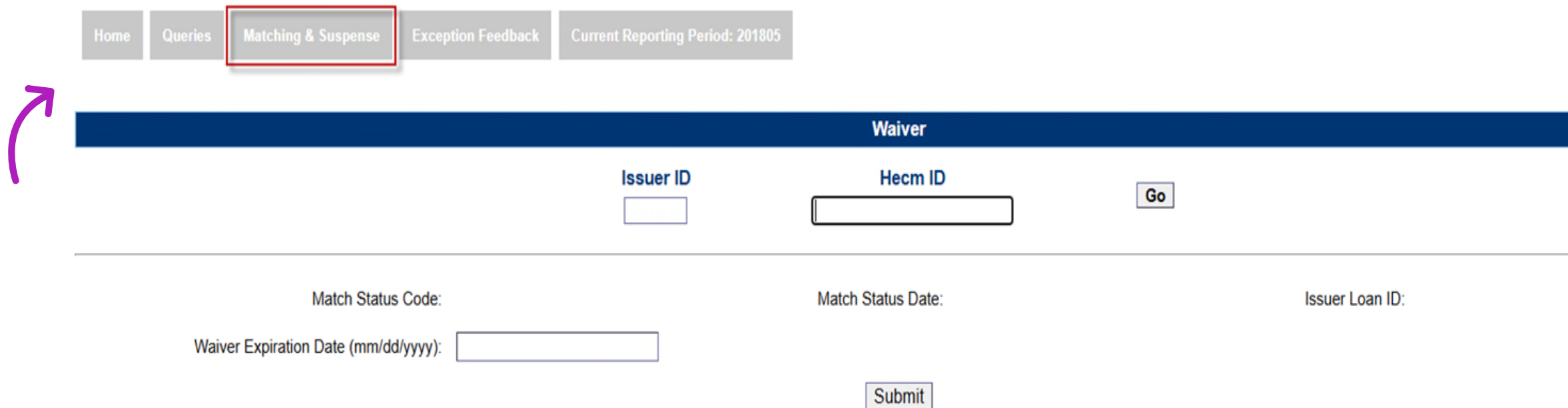
Attestation

• I hereby expressly agree to the use of electronic signature and electronic records. I acknowledge that the use of electronic signature and electronic records shall be of the same legal effect, validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law.

First Name Last Name Title Organization ID User ID RSA SecurID Passcode

Waiver Detail Screen

All Users can access the Waiver Detail Screen and enter waiver details.



The screenshot displays the 'Waiver Detail Screen' interface. At the top, a navigation bar includes links for 'Home', 'Queries', 'Matching & Suspense' (highlighted with a red box), 'Exception Feedback', and 'Current Reporting Period: 201805'. A purple curved arrow points to the 'Matching & Suspense' link. Below the navigation bar is a dark blue header labeled 'Waiver'. The main form area contains input fields for 'Issuer ID' and 'Hecm ID', followed by a 'Go' button. Below these fields are labels for 'Match Status Code:', 'Match Status Date:', and 'Issuer Loan ID:'. A 'Waiver Expiration Date (mm/dd/yyyy):' label is followed by an input field. A 'Submit' button is located at the bottom right of the form area.

Home Queries Matching & Suspense Exception Feedback Current Reporting Period: 201805

Waiver

Issuer ID Hecm ID Go

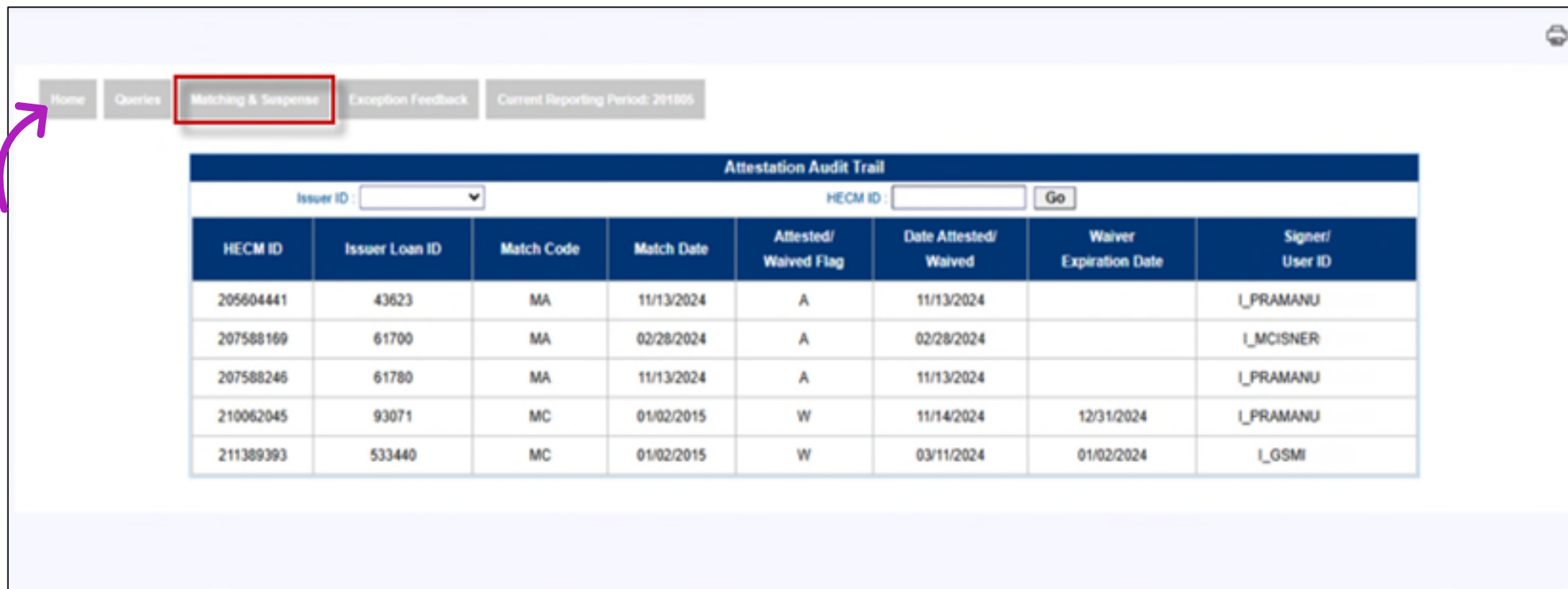
Match Status Code: Match Status Date: Issuer Loan ID:

Waiver Expiration Date (mm/dd/yyyy):

Submit

Attestation Audit Trail

All Users can access the Attestation Audit Trail.



Home Queries **Matching & Suspense** Exception Feedback Current Reporting Period: 201805


Attestation Audit Trail

Issuer ID: HECM ID: Go

HECM ID	Issuer Loan ID	Match Code	Match Date	Attested/ Waived Flag	Date Attested/ Waived	Waiver Expiration Date	Signer/ User ID
205604441	43623	MA	11/13/2024	A	11/13/2024		I_PRAMANU
207588169	61700	MA	02/28/2024	A	02/28/2024		I_MCISNER
207588246	61780	MA	11/13/2024	A	11/13/2024		I_PRAMANU
210062045	93071	MC	01/02/2015	W	11/14/2024	12/31/2024	I_PRAMANU
211389393	533440	MC	01/02/2015	W	03/11/2024	01/02/2024	I_GSMI

Attestation Download File

All Users can download the Attestation list.



Issuer ID	HECM Loan ID	Issuer Loan ID	Match Code	Match Date	Attested/Waived Flag	Date Attested/Waived	Waiver Expiration Date	Signer/User ID
1234	205604441	43623	MC	2-Jan-24	A	13-Nov-24		I_USERNAME
1234	207588169	61700	MC	2-Apr-23	A	28-Feb-24		I_USERNAME
1234	207588246	61780	MC	2-Jan-24	A	13-Nov-24		I_USERNAME
1234	210062045	93071	MC	2-May-24	W	14-Nov-24	31-May-24	I_USERNAME
1234	210334127	96118	MC	2-Jan-25				
1234	210383656	95980	MC	2-Jan-25				
1234	210714572	98657	MC	2-Jan-25				
1234	210827012	100299	MC	2-Jan-25				
1234	211389393	533440	MC	2-Aug-24	W	11-Mar-24	31-Aug-24	I_USERNAME
1234	211741307	104229	MC	2-Jan-25				
1234	214065284	565046	MC	2-Jan-25				
1234	214065393	135600	MC	2-Jan-25				

Terminated Loans



Terminated / Aged Terminated Loan Matching

Terminated Loan Matching

e-Notifications are sent on the 10th business day

Flagged loans have a Terminated status on FHA's HERMIT file

For loans terminated in error, please contact FHA to reinstate as active

Loans in Terminated status for three (3) months are considered Aged (ACTION REQUIRED)

- MT: Matched Terminated status code means reported loan record matched to an FHA HERMIT data file terminated record. Matched on Case Number, MCA, and Zip Code
- CT: Case Number Terminated status code means reported loan record matched to an FHA HERMIT data file terminated record. Matched on Case Number only

Terminated Loan Matching e-Notification



Reminder

Remember to Review e-Notifications Monthly!

Two (2) e-Notification Letters



Informational

Sent two (2) months after Terminated match status is identified

- Corrections expected by the next reporting cycle



Action Required

Sent three (3) months after Terminated match status is identified

- Immediate action required to address Terminated matched loans
- Written response to Ginnie Mae within 15 days of the date of the letter

View Issuer Notification

Issuer #:	
Date Created:	1/8/2025 3:13:12 PM
Reference #:	1862998
Notice Type:	Loan Processing
Subject:	Terminated Loan Matching Notification
Message:	(right click on a file name below to download the file) mas_itr009____20250108_1513.pdf (185706)
Read By:	
Date Read:	1/10/2025 1:44:05 AM

[Back](#)

Example

Terminated Loan Matching Download

HMBS Reporting and Administration (HRA)

[Home](#)[Administration](#)[Queries](#)[Reports](#)[Matching & Suspense](#)[Exception Feedback](#)[Current Reporting Period: 202504](#)

Welcome to HRA.

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Reporting Period	Issuer ID	Unique Loan ID	Issuer Loan ID	Case Number	Terminated Match Status	Terminated Match Date	FHA Case Status
202504	1234	#205052915	#40614	#000937036786255	MT	9-Dec-24	8
202504	1234	#209881963	#525106	#003871443160952	MT	9-Dec-24	8
202504	1234	#210129865	#92705	#000487360150951	MT	9-Mar-25	8
202504	1234	#217891418	#163863	#001977625549962	MT	9-Feb-25	8
202504	1234	#211029078	#101193	#000117639608952	CT	9-Mar-25	8
202504	1234	#215339820	#580891	#003872506584962	MT	9-Feb-25	8
202504	1234	#215792983	#150185	#005219197804962	MT	9-Feb-25	8
202504	1234	#215952789	#151750	#000938223479962	MT	9-Feb-25	8



Thank you!





Our Mission: Ginnie Mae's guaranty links the United States housing market to the global capital markets, ensuring sustainability, affordability, and liquidity for government housing programs and creating a more equitable housing finance system for all.