



Modernization & Issuer Outreach Call

May 16, 2024

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Ginnie Mae Central (GMC)

Live Now!

Ginnie Mae Central (GMC): Background & Overview

Ginnie Mae is modernizing the Insurance, Financials, and Compliance & Monitoring core business processes by creating a new application, Ginnie Mae Central (GMC), with three new modules for Issuers and Document Custodians to efficiently interact with Ginnie Mae.

Impact/Audience

- **Single Family, Multifamily, and HMBS Issuers** are required to submit their Audited Financial Statements and Insurance Policies in GMC
- **Issuers, Subservicers, and Document Custodians** are required to participate in compliance reviews in GMC

Summary of Changes

- All Issuers and/or Document Custodians are **required to have at least one Authorized Signer** with access to GMC
- Insurance and Financials submissions **must be certified by an Authorized Signer before they are delivered to Ginnie Mae**
- Users are **notified via email** of any action needed in GMC

Implementation & Go-Live

- GMC went live on **May 13, 2024**
- Issuers with upcoming Insurance and Financials submission will be invited to Technical Assistance sessions for more information

GMC: Access Details

User access to GMC is via MyGinnieMae. Issuers, Subservicers, and Document Custodians **must work with their Organization Administrator to request the appropriate functional roles**. The table below details the functional roles for all three modules.

Insurance Module & Financials Module

GMC Functional Roles	Role Description
<ul style="list-style-type: none">SF/MF/HECM -Financial Statements & Insurance Policy Basic User	Uploads their Issuer's insurance policies, audited financial statements, enters insurance & financial information into form, inputs any additional documentation.
<ul style="list-style-type: none">SF/MF/HECM -Insurance Policy Authorized Signer	All the rights of a Financial Statement & Insurance Policy Basic User, plus: the ability to submit and certify Insurance Reviews, cancel insurance policies, and deactivate Fidelity Bond Caps. Only for HUD 11702 signatories.
<ul style="list-style-type: none">SF/MF/HECM -Financial Statements Authorized Signer	All the rights of a Financial Statement & Insurance Policy Basic User, plus: the ability to submit and certify Financial Reviews. Must be the CEO, CFO, or equivalent. Only for HUD 11702 signatories.

Compliance & Monitoring Module

GMC Functional Roles	Role Description
<ul style="list-style-type: none">SF/MF/HECM-Compliance and Oversight User	View Compliance Reviews and, if added to a specific Review by Review Liaison, upload files and respond to questions.
<ul style="list-style-type: none">SF/MF/HECM-Compliance & Monitoring Authorized Signer	All the rights of a Compliance & Oversight User, plus: assigns Review Liaison and signs Finding Worksheets. Only for HUD 11702 signatories.
<ul style="list-style-type: none">DC-Compliance & Monitoring Basic User	View Compliance Reviews and, if added to a specific Review by Review Liaison, upload files and respond to questions.
<ul style="list-style-type: none">DC-Compliance & Monitoring Authorized Signer	All the rights of a Compliance & Oversight User plus: assigns Review Liaison and signs Finding Worksheets. Only for HUD 11702 signatories.
<ul style="list-style-type: none">SS-Compliance and Oversight User	All the rights of the Compliance & Monitoring User applicable to their subservicing efforts.

Contact your Organization Administrator to gain access to GMC

GMC: Technical Assistance Sessions

Issuers will be invited to Technical Assistance Sessions based on their upcoming Insurance or Financial submission deadlines. If selected for review, Issuers and Document Custodians who will need to use the Compliance & Monitoring module will be invited to Technical Assistance Sessions via an email invite.



Technical Assistance Sessions

Prerequisites

- Issuers have MyGinnieMae accounts
- At least one Issuer's Org Admin is in attendance
- Issuers have reviewed the self-service GMC training materials

Agenda

- Confirm GMC access
- GMC purpose and business workflow
- Comprehensive demo of all required Issuer actions
- Q&A

Objectives

- Understanding of GMC
- Ability to complete submissions
- All questions and technical difficulties resolved

GMC: Training Materials Available Now!

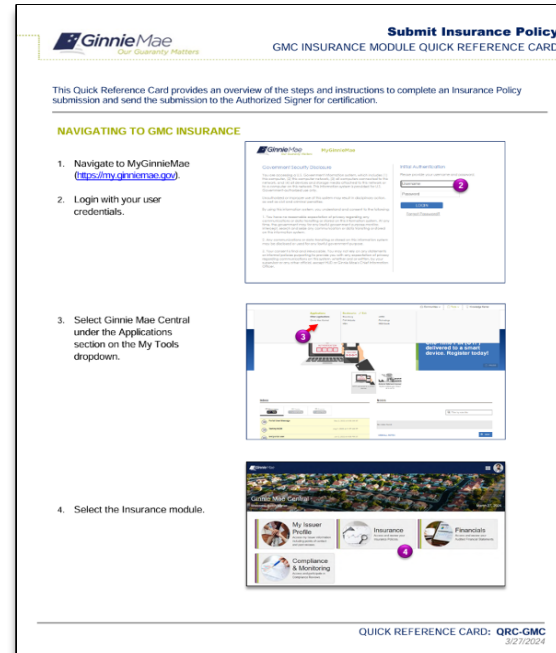
GMC QRCs and User Manuals are available on www.ginniemae.gov!

Additional Resources:

- [Modernization Bulletin No. 40](#): Announcing a New Application (GMC). March 26, 2024
- [APM 24-04](#): March 26, 2024
- [Modernization Bulletin No. 43](#): Ginnie Mae Central Application is Live. May 13, 2024

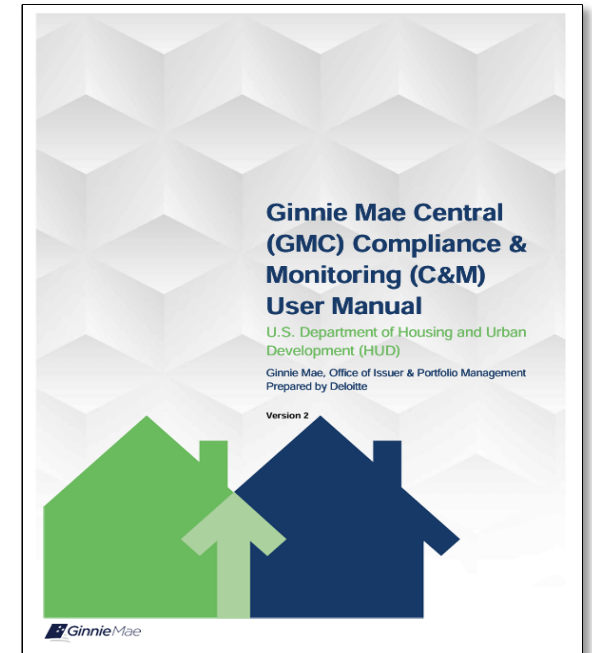
Training Modules available on the GMC Modernization Initiatives Page:

- [C&M eLearning Module](#)
- Insurance eLearning Module (Coming Soon)
- Financials eLearning Module (Coming Soon)



Quick Reference Cards (QRC): Step by step instructions of system scenarios

- Insurance QRCs (9 Issuer QRCs)
- Financials QRCs (5 Issuer QRCs)
- C&M QRCs (13 Issuer QRCs, 12 DC QRCs)



User Manuals: Provides a full overview of each module

- [Insurance User Manual](#)
- [Financials User Manual](#)
- [C&M User Manual](#)

GMC: Next Steps

- Log in to MyGinnieMae and confirm access
- Work with your Organization Administrator(s) to provision necessary GMC functional roles
- Review self service GMC training materials – Available on the [Issuer Training page](#) of ginniemae.gov
- If you have an upcoming Insurance or Financial submission deadline, be on the lookout for an email invitation to attend technical assistance sessions

RFS Expanded Data Collection

RFS Expanded Data Collection: Background & Overview

Ginnie Mae is implementing the collection of additional loan-level data elements for all Ginnie Mae approved Issuers, to be incorporated as part of the Reporting and Feedback System (RFS) investor reporting process.

Impact/Audience

- **All Single Family and Multifamily Issuers** are required to provide the expanded RFS data elements per [APM: 24-03](#)
- Testing Organizations, defined on the subsequent slide are required to successfully **submit at least one test file**

Summary of Changes

- RFS **adds 11 new loan level data elements** and a revised reason code to the existing monthly RFS reporting.
- This new data provides Ginnie Mae additional loan level insights

Implementation & Go-Live

- **File Testing Window:** Mar. – Jul. 2024
- **Go Live reporting will begin September 1, 2024**, using August 2024 reporting data.

RFS Expanded Data Collection: File Testing Organizations

Ginnie Mae requires the below **Testing Organizations** to successfully complete test file submissions prior to implementation:

- ✓ Issuers who use **proprietary in-house** monthly reporting software, or a **custom configuration** of a service bureau's monthly reporting file.
- ✓ Issuers who use **Service Bureaus** or other providers of monthly reporting software.
 - *These Issuers are not required to test individually. However, Issuers relying on service bureaus or other providers of monthly reporting software **will be considered compliant with testing requirements once the entity submits a successfully completed test file.***
- ✓ Issuers who desire to test **regardless of other considerations.**

Testing Organizations with both Single Family and Multifamily portfolios must test each program independently

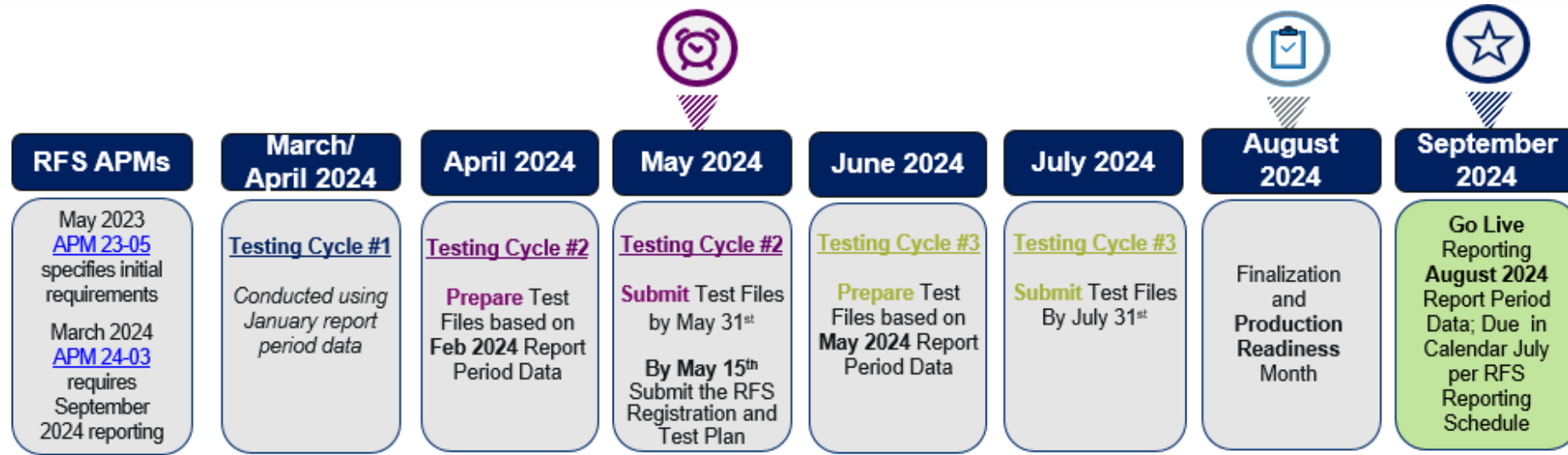
Issuers who contract the submission of their monthly RFS data to outside organizations, such as servicing bureaus, and do not typically perform monthly file submission are not required to test themselves but must be aware of new requirements and work with their service bureaus for RFS Additional Data Elements.

RFS Expanded Data Collection: Files Testing Timeline

Each Testing Organization will be required to successfully complete at least one of the Testing Cycles as outlined below:

- ✓ **Testing Cycle #1 (concluded)**
- ✓ **Testing Cycle #2:**
 - Begins May 1, 2024
 - Must complete by May 31, 2024
- ✓ **Testing Cycle #3:**
 - Begins July 1, 2024
 - Must complete by July 31, 2024

Testing Organizations were required to [register](#) and submit an [RFS Test Plan](#) by May 15, 2024



RFS Expanded Data Collection: Next Steps

- **Register for file testing** through the [RFS Registration Form](#) by **May 15th**. The registration process will collect core information about the Testing Organization and the Issuers they support.
- **Submit an [RFS Test Plan](#) by May 15th**.
 - Ginnie Mae is following up with organizations who did not submit their test plan by May 15th. Each Test Plan will describe the overall testing strategy for the Testing Organization and must be reviewed and approved by Ginnie Mae prior to file testing.
- **Successfully complete at least one testing cycle** as outlined in the File Testing Timeline. Testing Organizations will compile their test data and submit through one of the two Ginnie Mae approved testing methods, MyGinnieMae file upload or sFTP submission. Review the file specification in [Appendix VI-19](#) and ensure all needed information is provided.
- **Prepare for Go Live Reporting on September 1st**, using August reporting period data.

Payment Default Status (PDS) Data Collection

PDS Data Collection: Background & Overview

Per [APM 24-06](#) released on April 17th, 2024, Ginnie Mae is implementing the collection of additional data on Single Family defaulted loans.

Impact/Audience

- **All Single Family Issuers** are responsible for maintaining compliance with the updated MBS Guide Appendix VI-22. This includes **Issuers with standalone servicing or reporting systems; Subservicers; Servicing Bureaus; Servicing Platform Providers; and Servicing Software Providers.**

Summary of Changes

- Ginnie Mae is implementing a new data collection process **to expand Ginnie Mae's data collection** to include additional data on **Single Family defaulted loans**. The PDS data will enable Ginnie Mae to better analyze servicer liquidity stress and loss mitigation outcomes and enhance its targeted sampling methodology for compliance reviews.

Implementation & Go-Live

- As stated in APM 24-06, **PDS Reporting will be required for all Single Family Issuers** beginning December 2024, using November 2024 Report Period Data

PDS Data Collection: File Testing Organizations

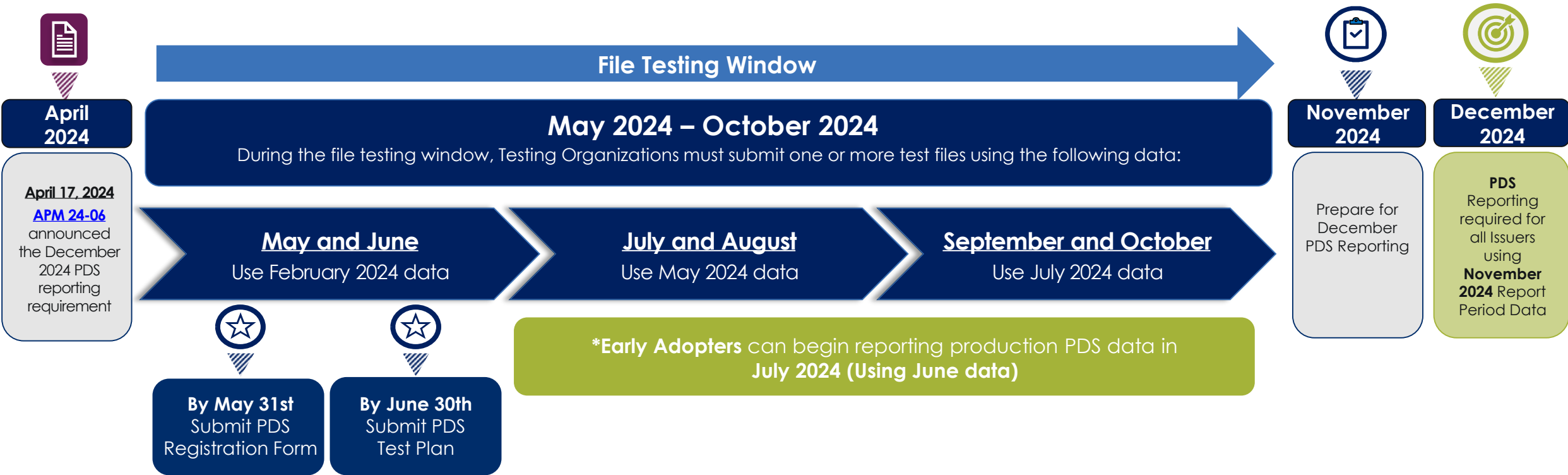
Ginnie Mae requires the below **Testing Organizations** to successfully complete test file submissions prior to PDS implementation.

- ✓ Issuers who use **proprietary in-house** monthly reporting software, or a **custom configuration** of a service bureau's monthly reporting file.
- ✓ Issuers who use **Service Bureaus** or other providers of monthly reporting software.
 - *These Issuers are not required to test individually. However, Issuers relying on service bureaus or other providers of monthly reporting software **will be considered compliant with testing requirements once the entity submits a successfully completed test file.***
- ✓ Issuers who desire to test **regardless of other considerations.**

Issuers who plan to contract the submission of their monthly PDS data to outside organizations, such as servicing bureaus, and do not typically perform monthly file submission are not required to test themselves but must be aware of new requirements and work with their service bureaus for the PDS Data Collection.

PDS Data Collection: File Testing Timeline

Each Testing Organization will be required to successfully test **at least one PDS file during the testing period.**



*Organizations that have successfully completed testing and wish to report PDS data prior to required reporting in December.

PDS Data Collection: Next Steps

- **By May 31st** Submit [PDS Registration Form](#)
- **By June 30th** Submit [PDS Test Plan](#)
- Review Tools and Resources on the [PDS Modernization Initiatives Page](#).

- **April 2024** - Review the [PDS APM 24-06](#)

- **May 2024 – October 2024** Conduct PDS file testing during the rolling testing window

- **December 2024** – Mandatory PDS reporting begins

Single Family Pool Delivery Module (SFPDM) R5.1 Optimization

SFPDM R5.1: Background & Overview

The new SFPDM Enhancements involves replacing the current Application with new functional and technical upgrades for My Dashboard, Pools and Loans, All Loans page to improve the user experience.

Impact/Audience

- **Technical Enhancements** impact all Single Family (SF) Issuers
 - **All SF Issuers will have access to:**
 - An enhanced dashboard
 - Upgraded widgets
 - An improved performance across all screens.
- **Functional Enhancements** impact all SF Issuers that meet the eligibility criteria for PIIT/TAI Transactions will have the opportunity to participate in PIIT/TAI transactions.

Summary of Changes

Technical Enhancements included:

- Page Navigation on all tables: TAI Acceptance, Pool-Search page, and All Loans page.
- Updated Icons
- In-line Error Messages
- Dashboard Messages
- Ellipses for Long Names
- Issuer Dropdown for Account Executive User
- New Placement of an Attestation Button

Functional Enhancement include:

- PIIT Eligibility Indicator

Implementation & Go-Live

- **Go-live Date:** June 24, 2024
- **MGM Portal Banner** announcing downtime during the deployment: June 16th – June 23rd

SFPDM R5.1: Page Navigation On All Tables

The current application utilizes scroll loading on all tables. Page navigation will allow users to select between 20, 40, 60, 80, or 100 pools while also having the first and last page options. Page navigation can also be found at the bottom of the table.

The screenshot displays the SFPDM R5.1 application interface. At the top, a navigation bar shows various pool statuses: All Pools (90), Draft (20), Submitted for Initial Certification (11), Initially Certified (2), Issued / Transferred (24), Final Certification Draft (21), Submitted for Final Certification (9), Final Certified (3), and TAI Pools (7). Below this, a filter bar includes tabs for READY FOR SUBMISSION, FAVORITES, REJECTED, ERROR, and PASSED, along with a search filter set to 34. A table of pools is shown with columns for POOL ID, ISSUE DATE, POOL CLASS, POOL STRUCTURE, POOL SUFFIX, #LOANS, STATUS, BUS. RULES, CUSTODIAN, and ACTIONS. The table lists 7 pools, all with a status of 'Issued' and a custodian of '000405 DEUTSCHE BANK NATIONAL TRUST COMPANY'. At the bottom of the table, there are two sets of page navigation controls. The first set, located above the table, shows 'Items per page: 20' and '1 - 7 of 7'. The second set, located below the table, shows 'Items per page: 20' and '21 - 40 of 396'. Both sets of controls include buttons for first, previous, next, and last page navigation, which are highlighted with red boxes and arrows pointing to the text 'Page navigation buttons'.

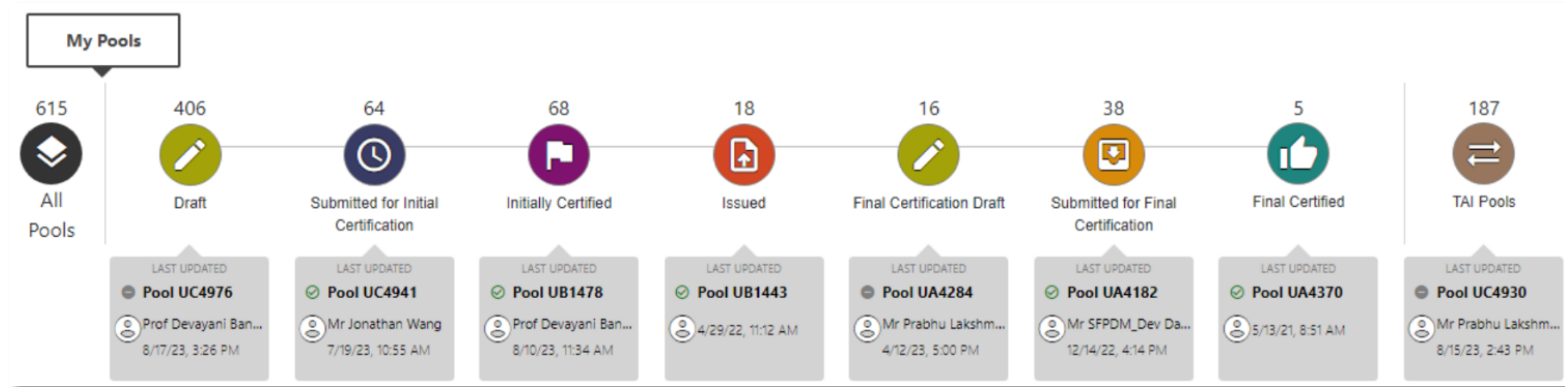
POOL ID	ISSUE DATE	POOL CLASS	POOL STRUCTURE	POOL SUFFIX	#LOANS	STATUS	BUS. RULES	CUSTODIAN	ACTIONS
UC3446	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3445	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3444	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3443	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	2	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3442	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3441	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	
UC3440	2023-02-01	GNMAI	Single Issuer	Single Family (SF)	1	Issued	✓	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	

Page navigation buttons

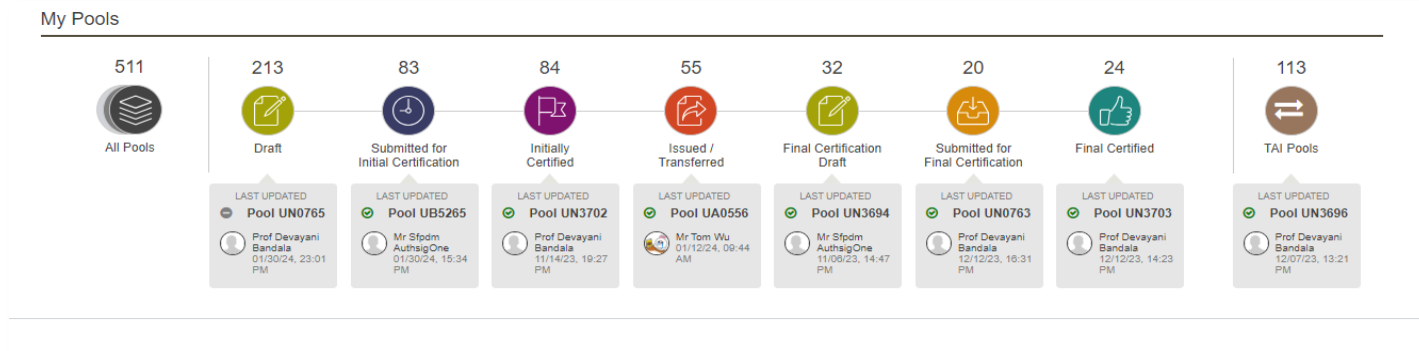
SFPDM R5.1: Updated Icons

Icons in My Dashboard have been updated for a better look, improving the overall user experience.

New Icons

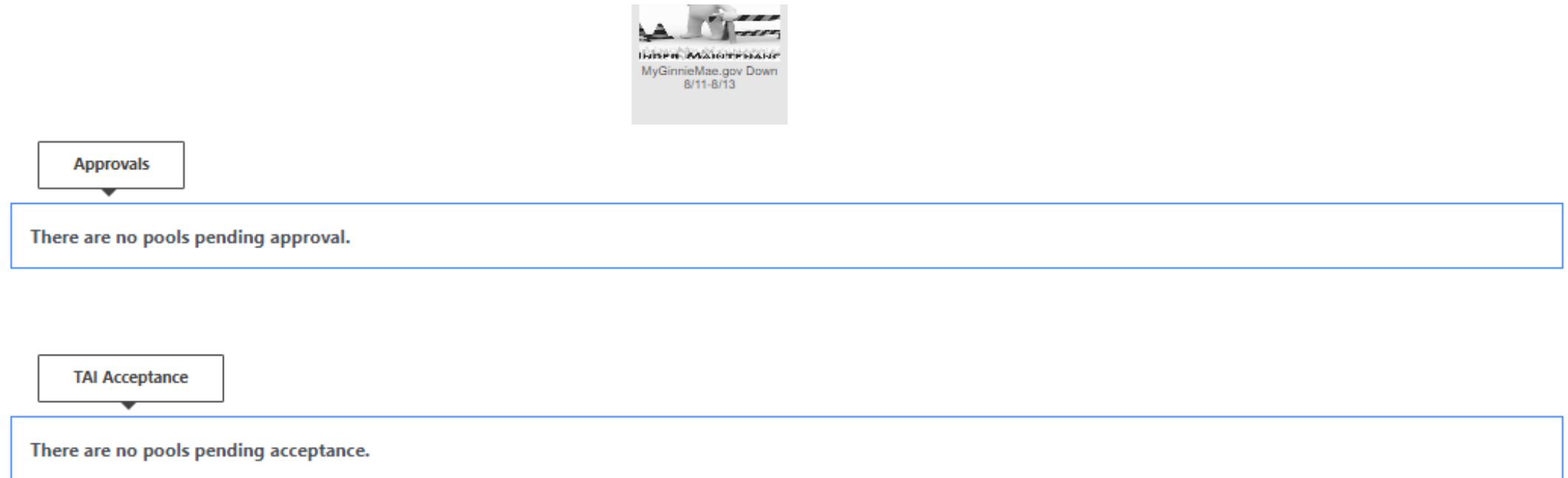


Current Icons



SFPDM R5.1: Dashboard Messages

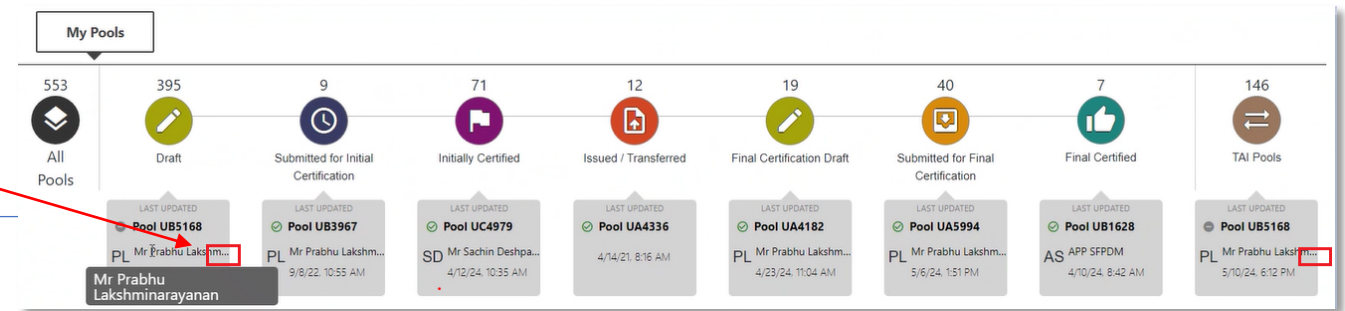
As part of the SFPDM enhancements, a dashboard message will appear, instead of a blank screen on My Dashboard, as seen below:



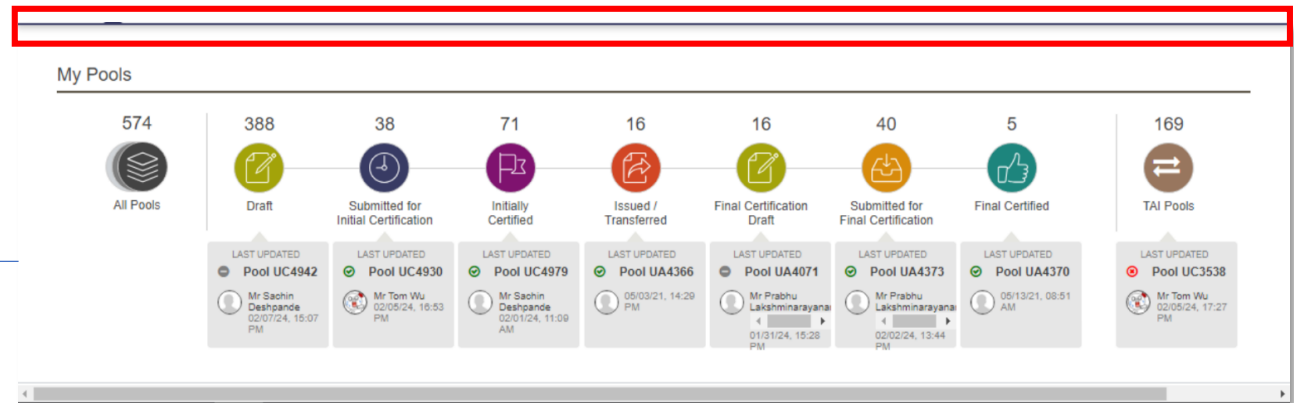
SFPDM R5.1: Ellipses for Long Names

The current application utilizes a scroll bar to access long names. With the new enhancements, users will have an ellipsis attached to long names. By hovering on the ellipses, users will be able to see the full name.

New Screen with Ellipses



Current Screen with Horizontal scroll bar



SFPDM R5.1: New Placement of Pending Attestation Button

The Attestation button can be found on top of the page navigator on the right corner of the screen.

The screenshot displays the SFPDM R5.1 interface. At the top, a navigation bar shows various pool status icons and counts: All Pools (253), Draft (72), Submitted for Initial Certification (52), Initially Certified (30), Issued / Transferred (49), Final Certification Draft (27), Submitted for Final Certification (5), Final Certified (18), and TAI Pools (73). Below this is a filter bar with buttons for READY FOR SUBMISSION, FAVORITES, REJECTED, ERROR, and PASSED. A dropdown menu shows 'Filter by: Pool ID, Pool Structure, Suffix, Status, Custodian'. To the right, there's an 'ADVANCED' dropdown and a '0 filter(s) applied' indicator. Below the filter bar, there are dropdowns for 'Awaiting Final Cert.', 'Awaiting TAI Acceptance', and 'HUD Forms'. On the right side of the page, a 'PENDING ATTESTATION' button is highlighted, with a link 'Attest Pool(s) in GinnieNET' next to it. Below the button, there's a table with columns: POOL ID, ISSUE DATE, POOL CLASS, POOL STRUCTURE, POOL SUFFIX, #LOANS, STATUS, BUS RULES, CUSTODIAN, and ACTIONS. The table shows two rows: one for 'UN4911' (Draft) and one for 'UN4908' (Error Out). The 'UN4908' row is highlighted in red. The bottom of the page features the GinnieMae logo and the tagline 'Our Guaranty Matters'.

253 All Pools

72 Draft

52 Submitted for Initial Certification

30 Initially Certified

49 Issued / Transferred

27 Final Certification Draft

5 Submitted for Final Certification

18 Final Certified

73 TAI Pools

ADD A POOL

READY FOR SUBMISSION

FAVORITES

REJECTED

ERROR

PASSED

Filter by: Pool ID, Pool Structure, Suffix, Status, Custodian

ADVANCED

0 filter(s) applied

CLEAR ALL

Awaiting Final Cert.

Awaiting TAI Acceptance

HUD Forms

PENDING ATTESTATION

Attest Pool(s) in GinnieNET

Items per page: 20

1 - 20 of 253

Total: 253 Selected: 0

			POOL ID	ISSUE DATE	POOL CLASS	POOL STRUCTURE	POOL SUFFIX	#LOANS	STATUS	BUS RULES	CUSTODIAN	ACTIONS
<input type="checkbox"/>	☆		UN4911	2024-04-01	GNMAII	Single Issuer	Single Family (SF)	26	Draft	⊖	000405 DEUTSCHE BANK NATIONAL TRUST COMPANY	...
<input type="checkbox"/>	★	⚠	UN4908	2023-11-01	GNMAII	Single Issuer	Single Family (SF)	1	Error Out	⊗	000466 U S BANK NATIONAL ASSOCIATION 000405 DEUTSCHE	...

SFPDM R5.1: PIIT Eligibility Indicator

A label indicator will display one of three labels based on an Issuer approval status to participate in the PIIT program. The labels are: **Full**, **Limited** and **No**. **No** indicates that the Issuer is not eligible to participate in the PIIT program.

Full

The screenshot displays the GinnieMae SFPDM Pools And Loans interface. At the top, the navigation bar includes 'My Dashboard', 'SFPDM Pools & Loans', 'SFPDM Maintenance', 'Reports', 'GinnieNET', 'SFPDM Dashboard', and 'SFPDM Pools And Loans'. The main header for 'Pool UN5015' shows a progress bar with 'Submitted for Initial Certification', 'Initially Certified', and 'Issued' stages. Below this, there are three cards: 'ATLANTA BANK' (Created: 02/14/24, 10:07 AM EST), 'Document Custodian' (U S BANK NATIONAL ASSOCIATION), and 'GinnieMae Account Executive' (Tom Wu). The 'Pool Details' section is expanded, showing 'Header Info' with fields for Pool Identifier (UN5015), Issue Date (2024-02-01), Amortization Type (Fixed Rate), Class Type (GNMAII), Structure Type (Single Issuer), and Suffix Identifier (Single Family (SF)). The 'Parties' section is also expanded, showing 'Issuer' (CITIMORTGAGE, INC.), 'Document Custodian' (U S BANK NATIONAL ASSOCIATION), 'Servicer' (1555-GUILD MORTGAGE COMPANY), and 'Transferee (New Issuer)' (1555-GUILD MORTGAGE COMPANY). The 'PIIT eligibility' field is highlighted in yellow and labeled 'Full'. The 'General Info' section at the bottom shows 'Status Info' (Validation Status: Passed) and 'Submission/Certification Info' (Security Issue Date Rate Percent: 3.500, Current Principal Balance Amount: 99546, Current Loan Count: 1, Guaranty Fee Percent: 0.06, Pooling Method Type: Concurrent Date (CD)).

SFPDM R5.1 Enhancements: Next Steps

- **June 2024:** Modernization Bulletin published announcing the new SFPDM enhancements and go-live date.
- Reference the [SFPDM Modernization Page](#) for training support resources.
- Contact askGinnieMae@hud.gov with any questions following this meeting, and to provide feedback for future enhancement considerations



Thank you!

