



Multifamily Webinar

Non-Level Payment Acknowledgements

Presented by
BNY and Virtual Development

January 27, 2026

Definition

A mortgage is classified as having Non-Level Payments (NLP) if the scheduled monthly Principal and Interest (P&I) amount changes at any point during the life of the loan.

Unlike standard fixed-rate mortgages, the underlying Note for an NLP explicitly defines the specific date on which payment changes occur.

For loans with NLPs, the 'Non-Level Payment Schedule' section must be completed at the time of pooling in MFPDM.

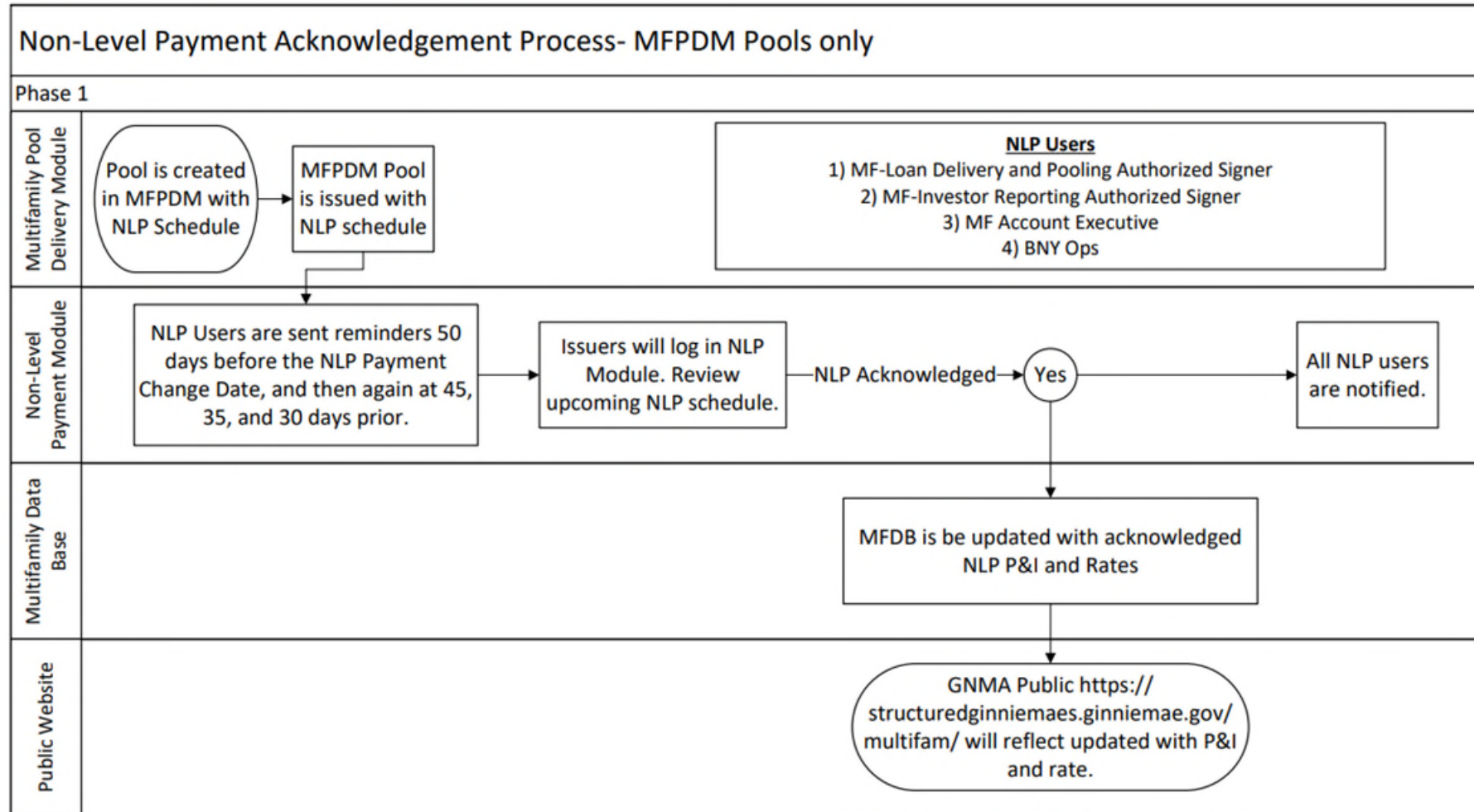
NLPs are acceptable with the following pool submission types:

- Submission Type 01 – Initial Construction Loan
- Submission Type 03 and 05 - Conversion
- Submission Type 04 - Initial Project Loan

Process

1. During pool issuance, the Issuer completes the NLP Schedule in MFPDM, specifying the Payment Change Date, Mortgage Rate, Security Rate, and P&I amount for both current and all future changes mandated by the Note.
2. The Issuer receives multiple reminder emails and portal alerts about the upcoming NLP payment change, sent 50, 45, 35, and 30 days before the NLP effective date. The Ginnie Mae Multifamily Team and BNY Ops users also receive this communication.
3. After issuance and no later than two business days prior to the effective Payment Change Date, the Issuer must log into the MF NLP Acknowledgement module. They are required to review and confirm that the upcoming change matches the schedule established at pooling.
4. Once the Issuer acknowledges the NLP details, all relevant stakeholders receive a final confirmation notice.
5. On the scheduled Payment Change Date, the Multifamily Database is automatically updated to reflect the new P&I amount for the acknowledged loan.

Workflow



User Access and Functional Roles

Access to the NLP module is granted to designated users who possess the requisite functional roles.

Multifamily Users	Functional Roles	Actions
Issuer	MF-Loan Delivery and Pooling Authorized Signer	Access the NLP module to search, review, and acknowledge NLP schedule records, as well as generate NLP reports
Issuer	MF-Investor Reporting Authorized Signer	Access the NLP module to search, review, and acknowledge NLP schedule records, as well as generate NLP reports
GNMA Senior MBS Specialists	G-OIPM-MF	Access the NLP module to search, review, NLP schedule records, as well as generate NLP reports
BNY Operations	O-PPA Operations	Access the NLP module to search, review, NLP schedule records, as well as generate NLP reports

MGM Portal

This presentation provides step-by-step instructions for accessing and using the MGM application.

1. Navigate to the Multifamily Non-Level Payment Acknowledgement page
2. Filtering/acknowledging pools
3. Viewing pool history
4. Generating NLP reports

MGM My Dashboard

Navigating to the Multifamily NLP Acknowledgement module under Tools => Other Applications (1/3)

Communities Tools Knowledge Center

GinnieMae MyGinnieMae

My Dashboard MFPDM Pools & Loans MFPDM Reports MFPDM Maintenance GinnieNET

The New Document Custodian Transfer Request (DCTR) Application is now LIVE!

Click here for more information.

DON'T MISS THE
Renew Master Agreement
by **December 31st.**
Click here for more information.
MAMS Renewal Banner

New Document Custodian Transfer Request (DCTR) Application
Click here for more information.
DCTR Live

Applications

RFS
E-Notification

IPMS
CM
MAMS
PTS
Report Center
RPN
SecuriD Token Validation
Submission Center
Verify Role Assignment

Other Applications

Document Custodian Transfer Request
GinnieNET
Ginnie Mae Central
MFPDM
Multifamily NLP Acknowledgement

Bookmarks Edit

Bloomberg
FHA Connection
Fitchratings
HUD
Issuer Calendar
MBS - DD
MBS Guide
Pay.gov
VA - HUD

eMBS
FHA Website
Ginnie Mae
HUD Locator
MBA
MBS - GA
MBS - MDS
Rural Housing
VALERI

Renew Master Agreements by December 31st.

Click here for more information.

DON'T MISS THE
Renew Master Agreement
by **December 31st.**
Click here for more information.
MAMS Renewal Banner

New Document Custodian Transfer Request (DCTR) Application
Click here for more information.
DCTR Live

Summary

Navigating to the Summary page (2/3)

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: MM/YYYY - MM/YYYY Payment Change Month: - Pool Number: Issuer Loan Number:

i The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

A If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0 [NLP Reports](#) [Acknowledge](#)

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↑	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	098675555555589	12/01/2024	4.800	5.400	\$1,526.95			?
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	?
	DJ2232	098675555555589	12/01/2024	4.800	5.400	\$1,526.95			?
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	?
	DK1488	973100000000001	12/01/2025	5.500	5.750	\$2,917.86			?
<input type="checkbox"/>				01/01/2026	5.500	5.750	\$3,050.00	Pending	?

Showing 1 - 3 out of 3 [First](#) [Previous](#) **1** [Next](#) [Last](#)

Filter

Filtering records by Status: All, Pending, or Acknowledged (3/3)

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Payment Change Month: Pool Number: Issuer Loan Number:

ⓘ The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

⚠ If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0

Showing 1 - 5 out of 5

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	CA3925	001156463349922	05/01/2022		3.000	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	CA4027	001156463349922	04/01/2022		3.100	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	DH2260	001156463349922	05/01/2022		3.000	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	D6238	019510685105816	05/01/2025		3.150	3.650	\$1,300.09	Acknowledged	<input type="button" value="i"/>
			07/01/2025		3.650	4.150	\$1,345.01	Acknowledged	
	DJ9552	002512542124312	05/01/2025		5.000	5.500	\$1,719.72	Acknowledged	<input type="button" value="i"/>
			04/09/2025		6.000	6.500	\$3,500.00	Acknowledged	

Showing 1 - 5 out of 5

Selected: 1

Showing 1 - 5 out of 9

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	098675555555589	12/01/2024		4.800	5.400	\$1,526.95	Acknowledged	<input type="button" value="i"/>
<input checked="" type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value="i"/>
<input type="checkbox"/>	DJ2232	098675555555589	12/01/2024		4.800	5.400	\$1,526.95	Acknowledged	<input type="button" value="i"/>
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value="i"/>
<input type="checkbox"/>	DK0241	059109550915051	12/01/2025		5.000	5.250	\$1,380.51	Acknowledged	<input type="button" value="i"/>
<input type="checkbox"/>				02/01/2026	5.000	5.250	\$1,400.00	Pending	<input type="button" value="i"/>

Pending

Filtering by Pending status and Acknowledging the applicable records (1/3)

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Payment Change Month: Pool Number: Issuer Loan Number:

ⓘ The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

⚠ If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0

Showing 1 - 5 out of 5

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	CA3925	00115646349922	05/01/2022		3.000	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	CA4027	00115646349922	04/01/2022		3.100	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	DH2260	00115646349922	05/01/2022		3.000	3.500	\$2,245.22	Acknowledged	<input type="button" value="i"/>
			07/07/2025		3.100	3.600	\$2,345.00	Acknowledged	
	D6238	019510685105816	05/01/2025		3.150	3.650	\$1,300.09	Acknowledged	<input type="button" value="i"/>
			07/01/2025		3.650	4.150	\$1,345.01	Acknowledged	
	DJ9552	002512542124312	05/01/2025		5.000	5.500	\$1,719.72	Acknowledged	<input type="button" value="i"/>
			04/09/2025		6.000	6.500	\$3,500.00	Acknowledged	

Showing 1 - 5 out of 5

Selected: 1

Showing 1 - 5 out of 9

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	09867555555589	12/01/2024		4.800	5.400	\$1,526.95	Acknowledged	<input type="button" value="i"/>
<input checked="" type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value="i"/>
	DJ2232	09867555555589	12/01/2024		4.800	5.400	\$1,526.95	Acknowledged	<input type="button" value="i"/>
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value="i"/>
	DK0241	059109550915051	12/01/2025		5.000	5.250	\$1,380.51	Acknowledged	<input type="button" value="i"/>
<input type="checkbox"/>				02/01/2026	5.000	5.250	\$1,400.00	Pending	<input type="button" value="i"/>

Acknowledgement

Acknowledging record (2/3)

⚠ If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Multifamily Non-Level Payment (NLP) Acknowledgement

i You are acknowledging the NLP information for the following **Loan ID(s):**
09867555555589.

The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I
DJ2231	09867555555589	12/01/2024		4.800	5.400	\$1,526.95
			01/01/2026	7.000	7.500	\$3,450.00

Acknowledge [Cancel](#)

DK0241	059109550915051	12/01/2025		5.000	5.250	\$1,380.51
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Success

Viewing Acknowledged records (3/3)

My Dashboard MFPDM Pools & Loans MFPDM Reports MFPDM Maintenance GinnieNET

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Success!

Acknowledgement completed successfully.

Status: Pending Payment Change Month: MM/YYYY - MM/YYYY Pool Number: Issuer Loan Number:

[Clear All Filters](#) [Apply Filters](#)

i The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

! If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0 [NLP Reports](#) [Acknowledge](#)

Showing 1 - 5 out of 8 5 < First < Previous 1 2 Next > Last >

Acknowledge	Pool Number ↑	Issuer Loan Number ↑	Issue Date ↑	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2232	09867555555589	12/01/2024		4.800	5.400	\$1,526.95		
				01/01/2026	7.000	7.500	\$3,450.00	Pending	

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Acknowledged Payment Change Month: MM/YYYY - MM/YYYY Pool Number: DJ2231 Issuer Loan Number:

[Clear All Filters](#) [Apply Filters](#)

i The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

! If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0 [NLP Reports](#) [Acknowledge](#)

Showing 1 - 1 out of 1 5 < First < Previous 1 Next > Last >

Acknowledge	Pool Number ↑	Issuer Loan Number ↑	Issue Date ↑	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	09867555555589	12/01/2024		4.800	5.400	\$1,526.95		
				01/01/2026	7.000	7.500	\$3,450.00	Acknowledged	

Showing 1 - 1 out of 1 5 < First < Previous 1 Next > Last >

History

Viewing pool history (1/1)

Status

Acknowledged

Payment Change Month
MM/YYYY - MM/YYYY

From - To

Pool Number

DJ2231

Issuer Loan Number

Clear All Filters

Apply Filters

The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0

NLP Reports

Acknowledge

Showing 1 - 1 out of 1

5

< First

< Previous

1

Next >

Last >

Acknowledge	Pool Number	Issuer Loan Number	Issue Date	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	09867555555589	12/01/2024		4.800	5.400	\$1,526.95		<div>View History</div>
				01/01/2026	7.000	7.500	\$3,450.00	Acknowledged	

Showing 1 - 1 out of 1

5

< First

< Previous

1

Next >

Last >

Status

Acknowledged

Payment Change Month
MM/YYYY - MM/YYYY

From - To

Pool Number

DJ2231

Issuer Loan Number

View History

You are viewing the Pool History in the table below for the Pool: DJ2231

Date & Time	User Name	Issuer Loan Number	Issue Date	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status
12/13/2024, 1:51 PM	Rusianna Slanina	09867555555589	12/01/2024		4.800	5.400	\$1,526.95	
11/12/2025, 12:00 AM				01/01/2026	7.000	7.500	\$3,450.00	Pending
12/18/2025, 12:02 PM	Tak Lee			01/01/2026	7.000	7.500	\$3,450.00	Acknowledged

Ok

DJ2231	09867555555589	12/01/2024	4.800	5.400	\$1,526.95	
		01/01/2026	7.000	7.500	\$3,450.00	Acknowledged

Reports

Generating NLP reports (1/2)

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Payment Change Month: Pool Number: Issuer Loan Number:

Information: The Non-Level Payment information in the table below are shown in **bold text**, and the pending terms are shown in regular text.

Warning: If the Non-Level Payment information shown below is incorrect, please contact your Account Executive.

Selected: 0

Showing 1 - 1 out of 1 **1**

Acknowledge	Pool Number ↑	Issuer Loan Number ↓	Issue Date ↓	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2231	09867555555589	12/01/2024		4.800	5.400	\$1,526.95		<input type="button" value="i"/>
				01/01/2026	7.000	7.500	\$3,450.00	Acknowledged	

Showing 1 - 1 out of 1 **1**

Prompts

Enter value(s) for Pool Number:

Enter value(s) for Issuer Number (All values)

Enter value(s) for Issuer Name (All values)

☒ Enter value(s) for Pool Number (1)

Enter value(s) for Issuer Loan Number (All values)

Enter value(s) for Acknowledged by (All values)

Enter value(s) for Status (All values)

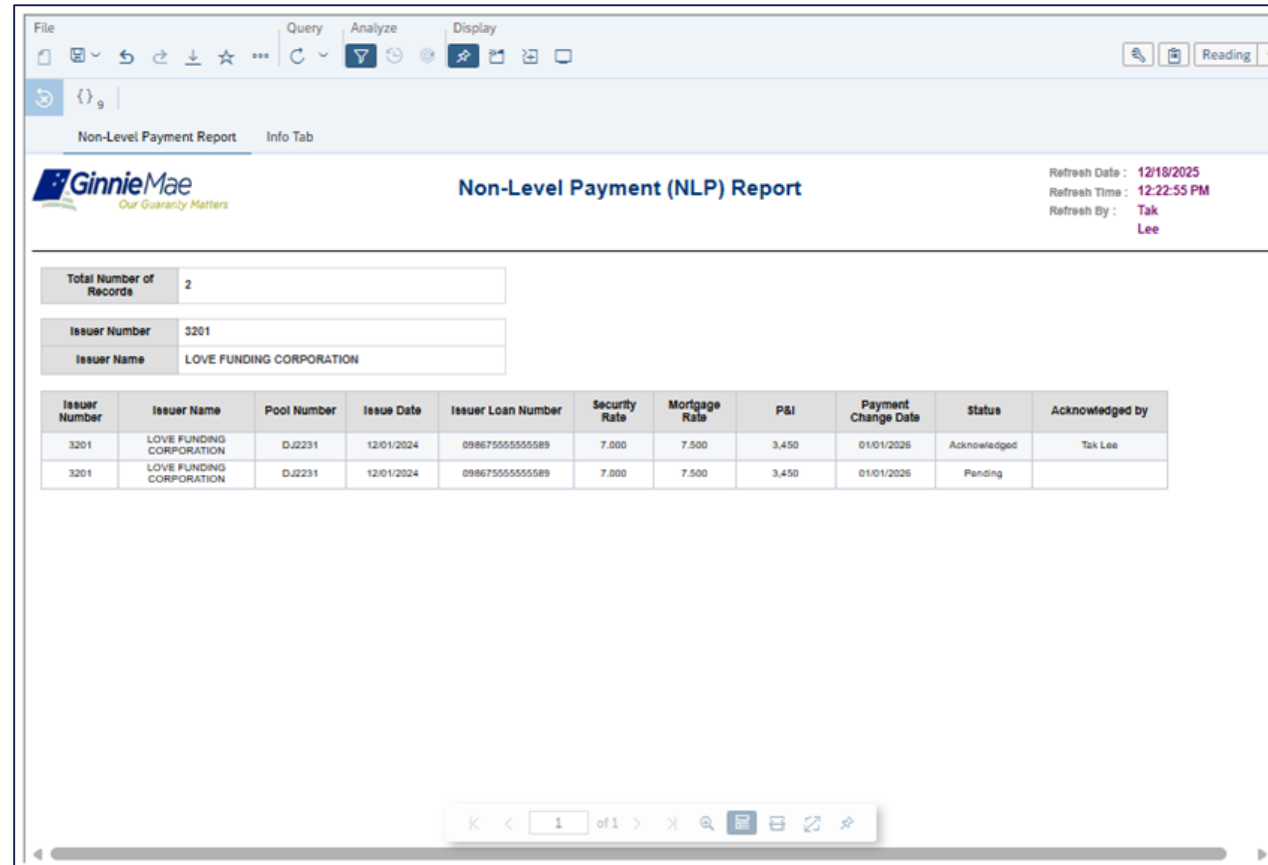
Enter value for Issue Date (Start) (MM/DD/YYYY) (All values)

Enter value for Issue Date (End) (MM/DD/YYYY) (All values)

Enter value(s) for Payment Change Month (MM/YYYY) (All values)

Reports

Generating NLP reports (2/2)



File Query Analyze Display

Non-Level Payment Report Info Tab

GinnieMae
Our Guaranty Matters

Non-Level Payment (NLP) Report

Refresh Date : 12/18/2025
Refresh Time : 12:22:55 PM
Refresh By : Tak Lee

Total Number of Records: 2

Issuer Number: 3201

Issuer Name: LOVE FUNDING CORPORATION

Issuer Number	Issuer Name	Pool Number	Issue Date	Issuer Loan Number	Security Rate	Mortgage Rate	P&I	Payment Change Date	Status	Acknowledged by
3201	LOVE FUNDING CORPORATION	DJ2231	12/01/2024	09867555555589	7.000	7.500	3.450	01/01/2026	Acknowledged	Tak Lee
3201	LOVE FUNDING CORPORATION	DJ2231	12/01/2024	09867555555589	7.000	7.500	3.450	01/01/2026	Pending	

1 of 1

Demo

Microsoft Teams

Multifamily Non-Level Payment Acknowledgement

2026-01-20 20:24 UTC

Recorded by

Ali, Touhid

Organized by

Ali, Touhid

MyGinnieMae (MGM) Reporting and Feedback System (RFS) Pool Accounting / Multifamily (PA/MF) Module

Pool Accounting Multifamily Module

PA/MF Module

- Login to MyGinnieMae (MGM)
- Select **Tools**
- Select **PA/MF** for Pool Accounting/Multifamily

The screenshot displays the MyGinnieMae (MGM) interface. At the top right, there are three navigation links: "Communities" (with a group of people icon), "Tools" (with a toolbox icon and a red box around it), and "Knowledge Center" (with a lightbulb icon). Below these links, the interface is divided into four main sections:

- Applications**: A list of applications including RFS, E-Notification, File Upload, MAS, PA / EF, **PA / MF** (highlighted with a red box), PA / PDS, PA / SF, PA / LER, TP File Upload, and WHFIT.
- Other Applications**: A list of other applications including Ginnie Mae Central.
- Bookmarks**: A list of bookmarks including Bloomberg, FHA Connection, Fitchratings, HUD, Issuer Calendar, MBS - DD, MBS Guide, Pay.gov, and VA - HUD. There is an "Edit" link next to the "Bookmarks" header.
- eMBS**: A list of eMBS including FHA Website, Ginnie Mae, HUD Locator, MBA, MBS - GA, MBS - MDS, Rural Housing, and VALERI.

Pool Accounting Multifamily Loan Screen

Pool Accounting – Multifamily

1.0

Home Pool **Loan** Quarterly Verification Prepayment Penalty User Guide

Loan List Pool List Edit Construction Edit Project Liquidate Loan

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

[View Pool Activity](#) [View Loan Master](#)

Case #:
 Issuer Loan ID:
 OPB:
 Company:
 Address:
 City:
 State: Zip:
 Active:

Security Int. Rate:
 Loan Int. Rate:
 First Payment:
 Maturity:
 TIN:
 Orig. UPB:
 FIC:

Borrower Activity During Reporting Period

In Foreclosure: Scheduled UPB:
 Record Date: Scheduled Monthly Principal Amount:
 Prior Payment Date: Scheduled Monthly Interest Amount:
 Last Installment Date: Curtailment Principal Code:
 Gross Service Fee Amount Collected:
 Actual Payment Date:

Actual Interest

Delinquent:
 Prepaid:
 Opening UPB:
 Installment:
 Curtailment:
 Adjustments:
 Net Adjust UPB:
 Closing UPB:

Actual Principal

0

Last Update Date: Last Update By:

Project Loan Various Data Fields

Non-Level Payment Records

Pool Accounting Multifamily Loan Screen

Non-Level Payment Records				
1 2 3				
	Effective Date	Security Interest Rate	Mortgage Interest Rate	Principal and Interest Amount (FIC)
1	08/01/2016	4.0000	4.250	131,353.80
2	08/01/2017	4.0000	4.250	131,757.96
3	08/01/2018	4.0000	4.250	121,692.71
4	08/01/2019	4.0000	4.250	113,663.55
5	08/01/2020	4.0000	4.250	122,953.05
6	08/01/2021	4.0000	4.250	123,466.71
7	08/01/2022	4.0000	4.250	123,942.63
8	08/01/2023	4.0000	4.250	124,383.55
9	08/01/2024	4.0000	4.250	124,803.80
10	08/01/2025	4.0000	4.250	125,639.46

Pool Accounting Multifamily Loan Screen

Construction Loan Various Data Fields				
Non-Level Payment Records				
1 2 3				
	Effective Date	Security Interest Rate	Mortgage Interest Rate	Principal and Interest Amount (FIC)
11	08/01/2026	4.0000	4.250	126,215.88
12	08/01/2027	4.0000	4.250	114,829.71
13	08/01/2028	4.0000	4.250	108,237.63
14	08/01/2029	4.0000	4.250	108,489.96
15	08/01/2030	4.0000	4.250	108,962.63
16	08/01/2031	4.0000	4.250	109,267.05
17	08/01/2032	4.0000	4.250	109,553.96
18	08/01/2033	4.0000	4.250	109,813.71
19	08/01/2034	4.0000	4.250	110,077.13
20	08/01/2035	4.0000	4.250	105,556.96

Pool Accounting Multifamily Loan Screen



Non-Level Payment Records

No NLP Data for this loan

Reporting NLP to MGM / RFS

No change to Monthly Investor Reporting in MGM on the Pool Accounting/Multifamily Pool and Loan screens



Enter the Adjustment to FIC in the Pool screen



Make sure the Closing FIC matches the Opening FIC the following month



Do not enter an RPB adjustment for a FIC change

Reporting NLP to MGM/RFS Timing

New FIC Payment effective date	Pool Adjustment: Enter Adjustment to FIC and updated Closing FIC; generates POOL104	Loan Adjustment: Enter new FIC on RFS Loan record
January 1 st	First 4 Business Days of December calendar month for RFS November reporting	First 4 Business Days of January calendar month for RFS December reporting
February 1 st	First 4 Business Days of January calendar month for RFS December reporting	First 4 Business Days of February calendar month for RFS January reporting
March 1 st	First 4 Business Days of February calendar month for RFS January reporting	First 4 Business Days of March calendar month for RFS February reporting
April 1 st	First 4 Business Days of March calendar month for RFS February reporting	First 4 Business Days of April calendar month for RFS March reporting
May 1 st	First 4 Business Days of April calendar month for RFS March reporting	First 4 Business Days of May calendar month for RFS April reporting
June 1 st	First 4 Business Days of May calendar month for RFS April reporting	First 4 Business Days of June calendar month for RFS May reporting
July 1 st	First 4 Business Days of June calendar month for RFS May reporting	First 4 Business Days of July calendar month for RFS June reporting
August 1 st	First 4 Business Days of July calendar month for RFS June reporting	First 4 Business Days of August calendar month for RFS July reporting
September 1 st	First 4 Business Days of August calendar month for RFS July reporting	First 4 Business Days of September calendar month for RFS August reporting
October 1 st	First 4 Business Days of September calendar month for RFS August reporting	First 4 Business Days of October calendar month for RFS September reporting
November 1 st	First 4 Business Days of October calendar month for RFS September reporting	First 4 Business Days of November calendar month for RFS October reporting
December 1 st	First 4 Business Days of November calendar month for RFS October reporting	First 4 Business Days of December calendar month for RFS November reporting



Thank you!

