



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.

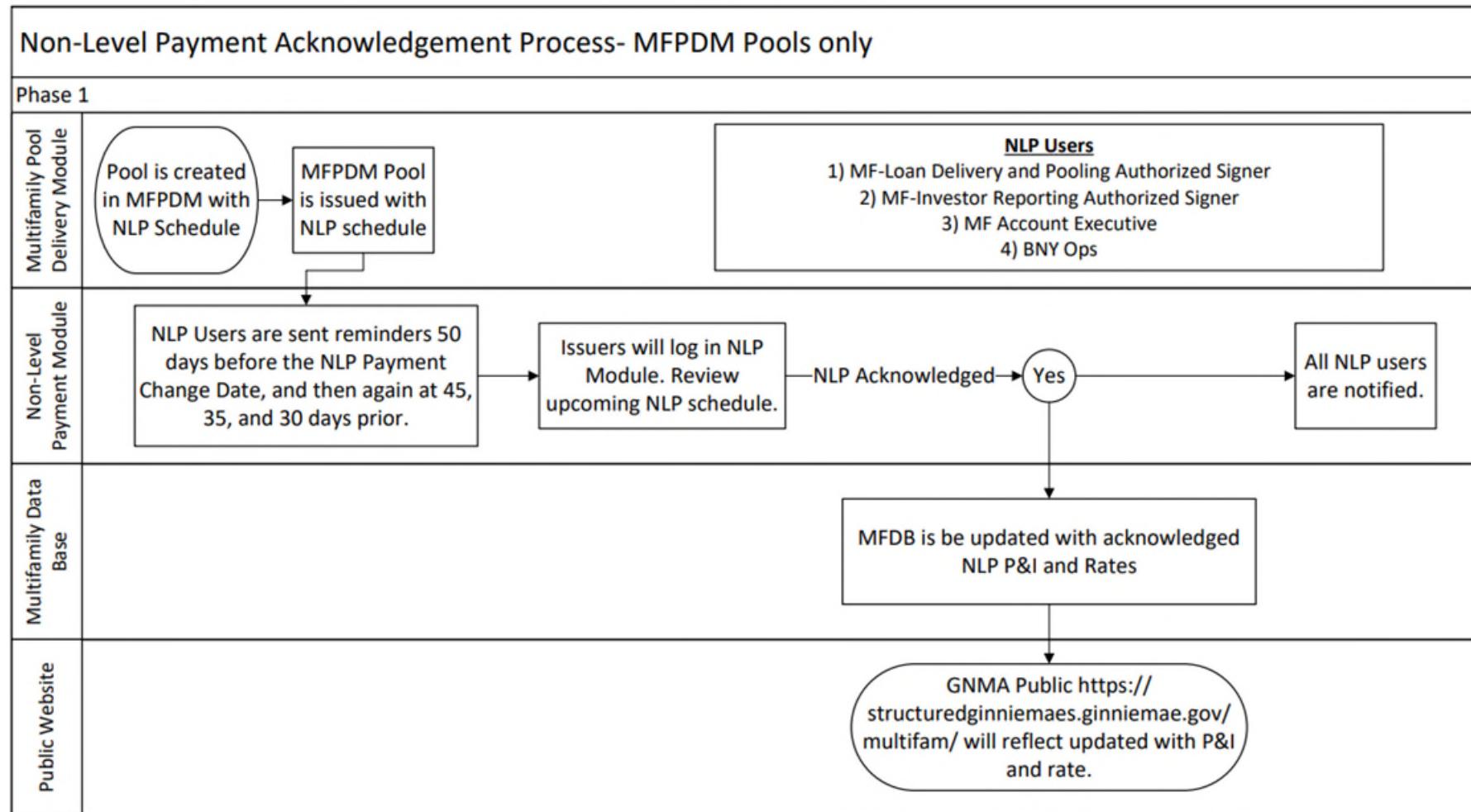
NLPs are acceptable with the following pool submission types:

- 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

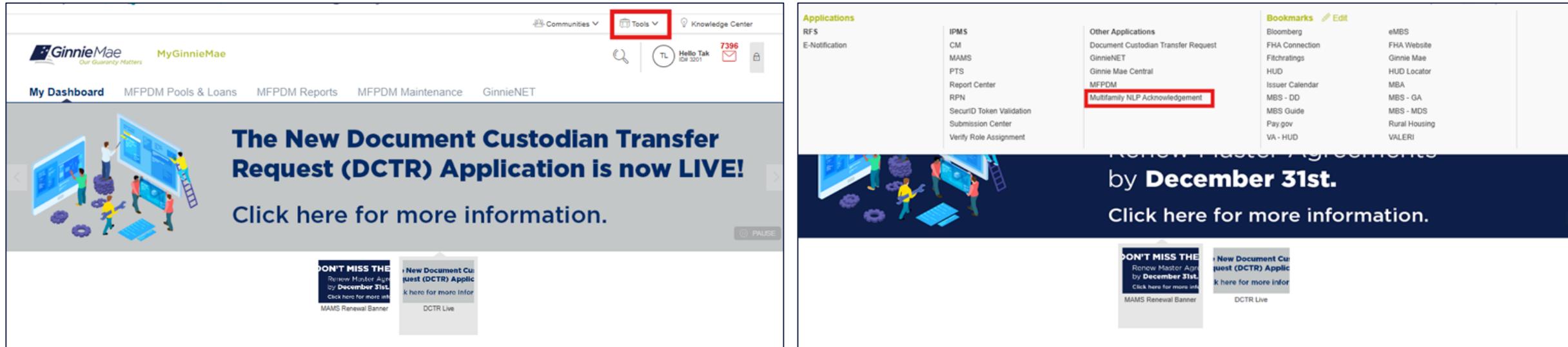
MGM Portal

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)



The screenshot shows the Ginnie Mae My Dashboard interface. At the top, there are links for 'Communities', 'Tools' (which is currently selected and highlighted with a red box), and 'Knowledge Center'. Below the header, there are several menu items: 'My Dashboard', 'MFPDM Pools & Loans', 'MFPDM Reports', 'MFPDM Maintenance', and 'GinnieNET'. A large central banner announces the 'New Document Custodian Transfer Request (DCTR) Application is now LIVE!' with a call-to-action button 'Click here for more information.' Below this, there are two banners: 'DON'T MISS THE Renew Master Agree by December 31st. Click here for more info' and 'New Document Custodian Transfer Request (DCTR) Application is now LIVE! Click here for more information.' On the right side, there is a sidebar titled 'Applications' which lists various modules: IPMS, CM, MAMS, PTS, Report Center, RPN, SecurID Token Validation, Submission Center, and Verify Role Assignment. Below this is a section for 'Other Applications' which includes 'Document Custodian Transfer Request', 'GinnieNET', 'Ginnie Mae Central', and 'MFPDM' (with 'Multifamily NLP Acknowledgement' also highlighted with a red box). The sidebar also contains a 'Bookmarks' section with links to various external sites like Bloomberg, FHA Connection, and HUD Locator. At the bottom of the sidebar, there is a 'RENEW Master Agreements by December 31st.' banner with a 'Click here for more information.' link.

Summary

Navigating to the Summary page (2/3)

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Pending

Payment Change Month: MM/YYYY - MM/YYYY

Pool Number:

Issuer Loan Number:

Acknowledged

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 3 out of 3 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		Pending	<input type="button"/>
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button"/>
	DJ2232	09867555555589	12/01/2024	4.800	5.400	\$1,526.95		Pending	<input type="button"/>
<input type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button"/>
	DK1488	97310000000001	12/01/2025	5.500	5.750	\$2,917.86		Pending	<input type="button"/>
<input type="checkbox"/>				01/01/2026	5.500	5.750	\$3,050.00	Pending	<input type="button"/>

Showing 1 3 out of 3 5 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: Acknowledged. Payment Change Month: MM/YYYY - MM/YYYY. Pool Number: [] Issuer Loan Number: []

Selected: 0

NLP Reports **Acknowledge**

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 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
CA3925	001156463349922	05/01/2022	3.000	3.500	\$2,245.22				<input type="button" value=""/>
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
CA4027	001156463349922	04/01/2022	3.100	3.500	\$2,245.22				<input type="button" value=""/>
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
DH2260	001156463349922	05/01/2022	3.000	3.500	\$2,245.22				<input type="button" value=""/>
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
DI6238	019510685105816	05/01/2025	3.150	3.650	\$1,300.09				<input type="button" value=""/>
		07/01/2025	3.650	4.150	\$1,345.01	Acknowledged			
DJ9552	002512542124312	05/01/2025	5.000	5.500	\$1,719.72				<input type="button" value=""/>
		04/09/2025	6.000	6.500	\$3,500.00	Acknowledged			

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

Selected: 1

NLP Reports **Acknowledge**

Showing 1 - 5 out of 9 | 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
	DJ2231	098675555555589	12/01/2024		4.800	5.400	\$1,526.95		<input type="button" value=""/>
<input checked="" type="checkbox"/>				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value=""/>
	DJ2232	098675555555589	12/01/2024		4.800	5.400	\$1,526.95		<input type="button" value=""/>
				01/01/2026	7.000	7.500	\$3,450.00	Pending	<input type="button" value=""/>
	DK0241	059109550915051	12/01/2025		5.000	5.250	\$1,380.51		<input type="button" value=""/>
				02/01/2026	5.000	5.250	\$1,400.00	Pending	<input type="button" value=""/>

Pending

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

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

Status: Acknowledged | Payment Change Month: MM/YYYY - MM/YYYY | Pool Number: | 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 - 5 out of 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
CA3925	001156463349922	05/01/2022	3.000	3.500	\$2,245.22				
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
CA4027	001156463349922	04/01/2022	3.100	3.500	\$2,245.22				
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
DH2260	001156463349922	05/01/2022	3.000	3.500	\$2,245.22				
		07/07/2025	3.100	3.600	\$2,345.00	Acknowledged			
DI6238	019510685105816	05/01/2025	3.150	3.650	\$1,300.09				
		07/01/2025	3.650	4.150	\$1,345.01	Acknowledged			
DJ9552	002512542124312	05/01/2025	5.000	5.500	\$1,719.72				
		04/09/2025	6.000	6.500	\$3,500.00	Acknowledged			

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

Selected: 1 | NLP Reports | Acknowledge

Showing 1 - 5 out of 9 | 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
	DJ2231	098675555555589	12/01/2024		4.800	5.400	\$1,526.95		
<input checked="" 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		
				01/01/2026	7.000	7.500	\$3,450.00	Pending	
	DK0241	059109550915051	12/01/2025		5.000	5.250	\$1,380.51		
				02/01/2026	5.000	5.250	\$1,400.00	Pending	

Acknowledgement

Acknowledging record (2/3)

Multifamily Non-Level Payment (NLP) Acknowledgement

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

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

Acknowledge [Cancel](#)

Success

Viewing Acknowledged records (3/3)

My Dashboard MFPDM Pools & Loans MFPDM Reports MFPDM Maintenance GinnieNET

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

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

Pending From - To

Success!
Acknowledgement completed successfully.

Information:

- 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 8

Acknowledge	Pool Number	Issuer Loan Number	Issue Date	Payment Change Date	Security Rate	Mortgage Rate	P&I	Status	Actions
	DJ2232	098675555555589	12/01/2024	4.800	5.400	\$1,526.95			<input type="button" value="Edit"/>
<input type="checkbox"/>			01/01/2026	7.000	7.500	\$3,450.00	Pending		<input type="button" value="Edit"/>

Summary of Multifamily Non-Level Payment (NLP) Acknowledgement

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

Acknowledged From - To

Information:

- 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 - 1 out of 1

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="button" value="Edit"/>
				01/01/2026	7.000	7.500	\$3,450.00	Acknowledged	<input type="button" value="Edit"/>

Showing 1 - 1 out of 1

History

Viewing pool history (1/1)

Payment Change Month
MM/YYYY - MM/YYYY

Status: Acknowledged

Pool Number: DJ2231

Issuer Loan Number:

Clear All Filters Apply Filters

Information:

- 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		View History	⋮
			01/01/2026	7.000	7.500	\$3,450.00	Acknowledged		

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

Payment Change Month
MM/YYYY - MM/YYYY

Status: Acknowledged

Pool Number: DJ2231

Issuer Loan Number:

View History

Information:

- 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	Ruslanna Sianina	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: Acknowledged | Payment Change Month: MM/YYYY - MM/YYYY | Pool Number: DJ2231 | Issuer Loan Number:

Clear All Filters **Apply Filters**

Information:

- 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**

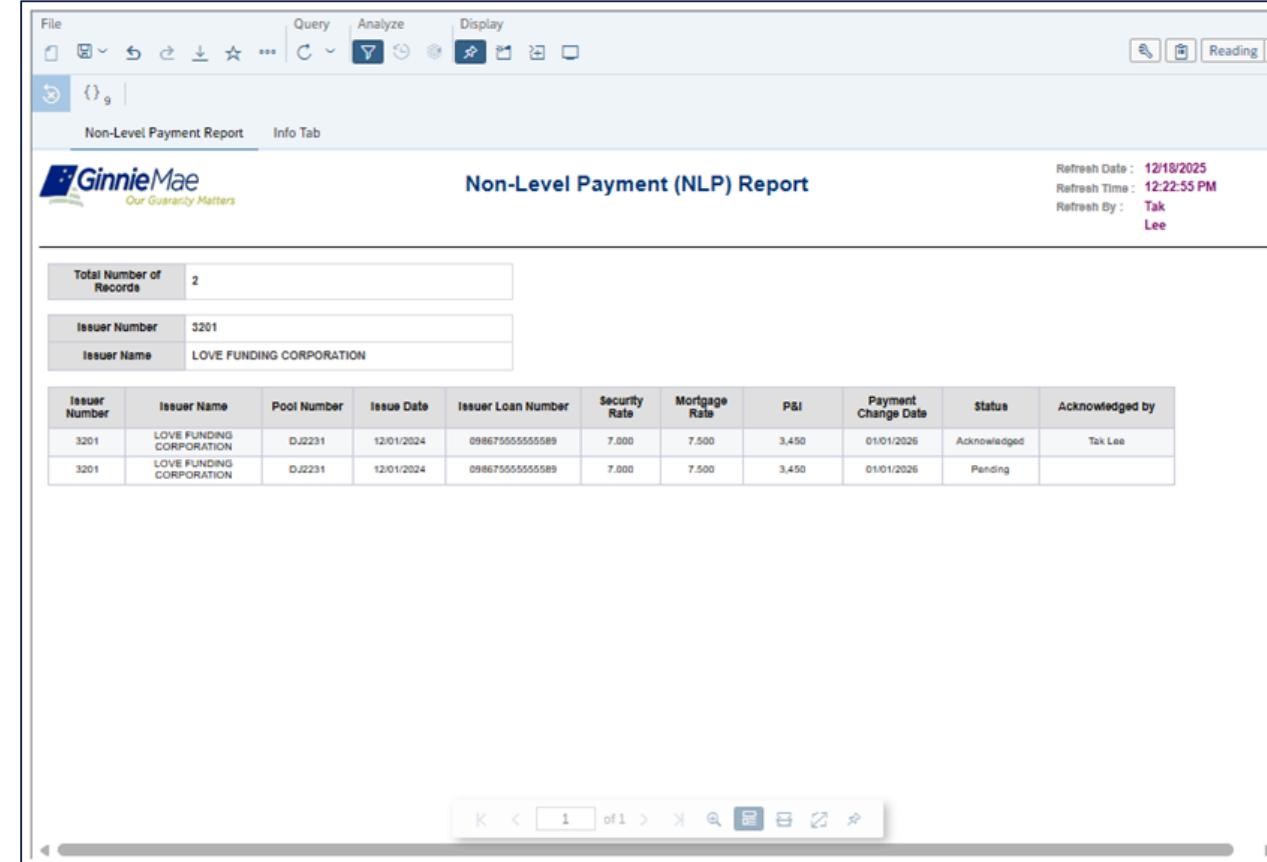
Showing 1-1 out of 1 | | First | < Previous | **1** | Next > | Last >

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="button" value="1"/>		
			01/01/2026	7.000	7.500	\$3,450.00	Acknowledged		

Showing 1-1 out of 1 | | First | < Previous | **1** | Next > | Last >

Reports

Generating NLP reports (2/2)



Non-Level Payment Report | Info Tab

Ginnie Mae
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	

Demo

Microsoft Teams

Multifamily Non-Level Payment Acknowledgement

2026-01-20 20:24 UTC

Recorded by

Ali, Touhid

Organized by

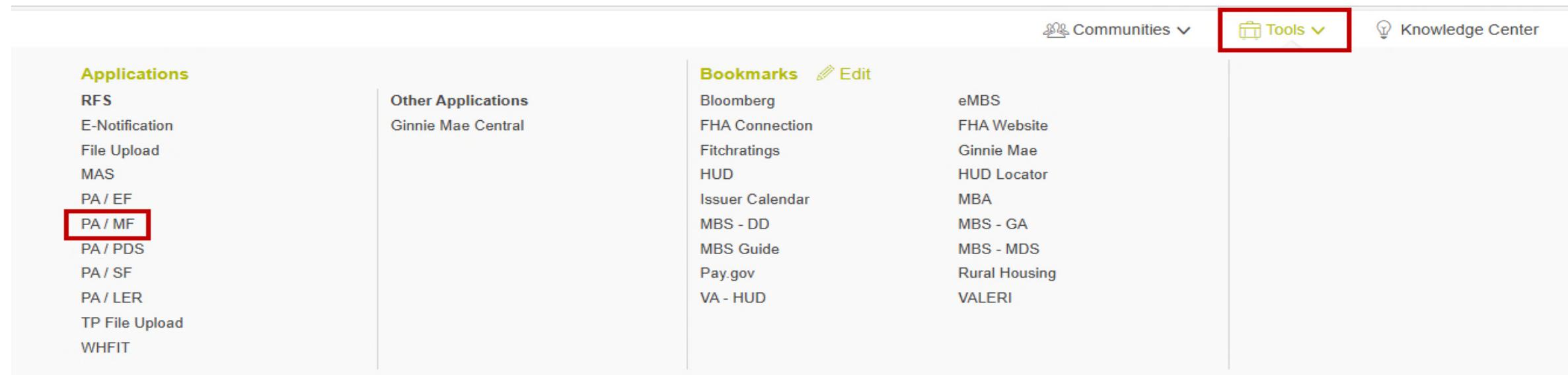
Ali, Touhid

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 shows the top navigation bar of the MyGinnieMae (MGM) application. The bar includes links for 'Communities', 'Tools' (which is highlighted with a red box), and 'Knowledge Center'. Below the bar, there are three main sections: 'Applications', 'Other Applications', and 'Bookmarks'. The 'Applications' section lists various tools, with 'PA / MF' highlighted by a red box. The 'Other Applications' section lists 'Ginnie Mae Central'. The 'Bookmarks' section lists various external links, including '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', and 'VALERI'.

Applications
RFS
E-Notification
File Upload
MAS
PA / EF
PA / MF
PA / PDS
PA / SF
PA / LER
TP File Upload
WHFIT

Other Applications
Ginnie Mae Central

Bookmarks
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

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
<input type="button" value="▼"/>	<input type="button"/>	<input type="button" value="▼"/> GO
Issuer ID: View Pool Activity	Pool ID: View Loan Master	Pool Type: <input type="button"/>
Case #: <input type="text"/>	Issuer Loan ID: <input type="text"/>	Unique Loan ID: <input type="text"/>
OPB: <input type="text" value="0"/>	Company: <input type="text"/>	Loan Type: <input type="button" value="▼"/>
Address: <input type="text"/>	City: <input type="text"/>	Security Int. Rate: <input type="text"/>
State: <input type="text"/> Zip: <input type="text"/>	Active: <input type="checkbox"/>	Loan Int. Rate: <input type="text" value="0"/>
		First Payment: <input type="text"/>
		Maturity: <input type="text"/>
		TIN: <input type="text"/>
		Orig. UPB: <input type="text" value="0"/>
		FIC: <input type="text" value="0"/>
Borrower Activity During Reporting Period		
In Foreclosure: <input type="text" value="N"/>	Scheduled	Actual Interest
Record Date: <input type="text"/>	Scheduled UPB: <input type="text"/>	Delinquent: <input type="text" value="0"/>
Prior Payment Date: <input type="text"/>	Scheduled Monthly Principal Amount: <input type="text"/>	Prepaid: <input type="text" value="0"/>
Last Installment Date: <input type="text"/>	Scheduled Monthly Interest Amount: <input type="text"/>	Opening UPB: <input type="text" value="0"/>
Gross Service Fee Amount Collected: <input type="text"/>	Curtailment Principal Code: <input type="button" value="▼"/>	Installment: <input type="text" value="0"/>
Actual Payment Date: <input type="text"/>		Curtailment: <input type="text" value="0"/>
Last Update Date: <input type="button"/>	Last Update By: <input type="button"/>	Adjustments: <input type="text" value="0"/>
Project Loan Various Data Fields		
Non-Level Payment Records		

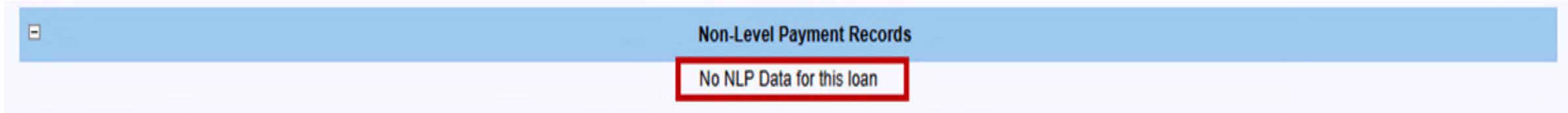
Pool Accounting Multifamily Loan Screen

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	4	5
	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



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

A close-up, slightly blurred photograph of two hands shaking. The hands are positioned in the lower-left quadrant of the frame, with one hand wearing a light-colored cuff. The background is a dark, solid color.

Thank you!

