



# Modernization & Issuer Outreach Call

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February 27, 2025

# Agenda

- 3-7** | Customer Experience Year in Review
- 8-9** | MyGinnieMae Optimization
- 10-11** | GMC Financials Module – Annual Financial Statement Submission
- 12-15** | Document Custodian Transfer Request (DCTR)
- 16-17** | SFPDM Enhancements
- 18-19** | Down Payment Assistance Data Gaps
- 20** | Survey
- 21-22** | Questions

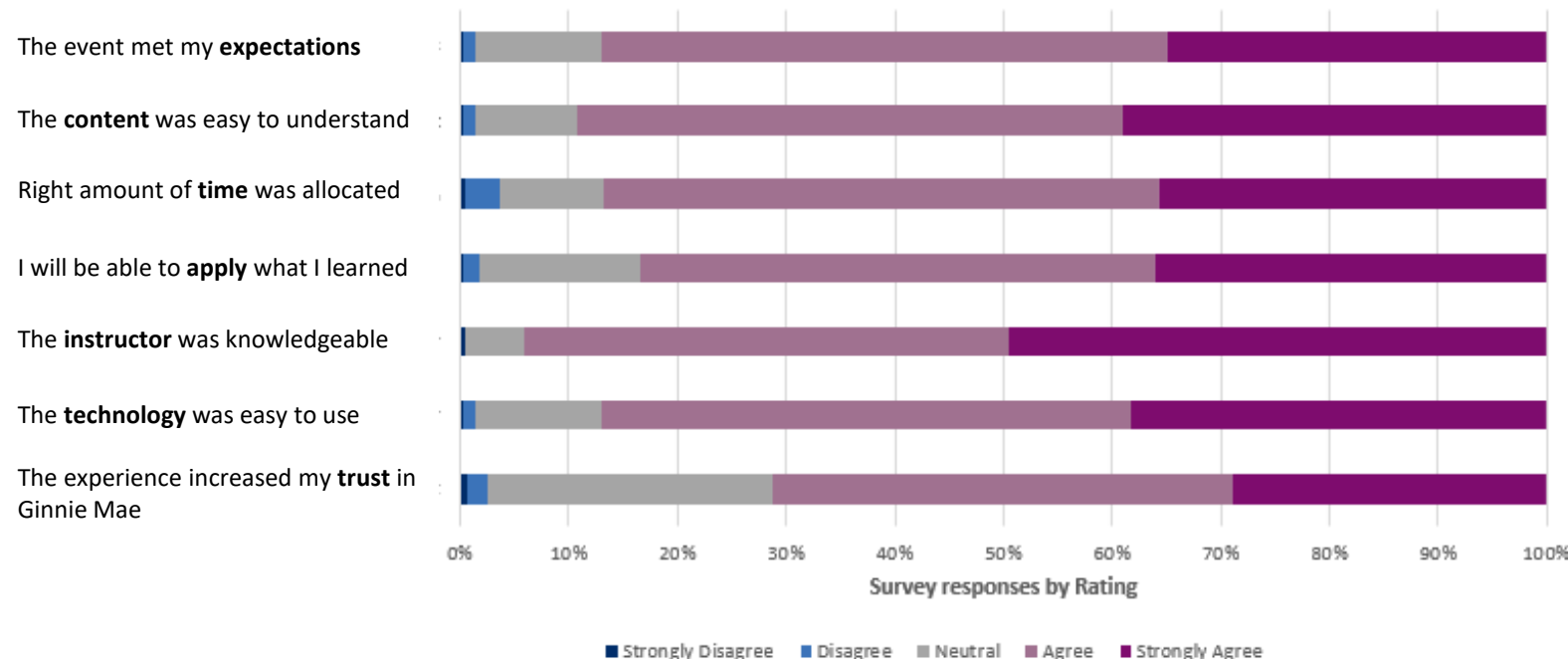
# Customer Experience Year in Review

# 2024 Customer Survey Results

Ginnie Mae strives to continually improve the quality, delivery, content, and value of information disseminated in customer events. A standard survey tool is employed during customer outreach to collect actionable feedback and support ongoing improvement.

## Customer Experience Drivers

### Survey Results for Calendar Year 2024



### Tracking Insights and Trends

- Survey responses have **increased** – thank you!
- Positive feedback overall but **declines** in several measures last quarter
- **Your input is needed** to help us better understand your training needs and to improve the service we provide

# Ginnie Mae Customer Training and Outreach in CY 2024

## TYPES OF OUTREACH



Topical based training providing deep dive information



Targeted to specific customers addressing a focused, time sensitive topic



Training on how to use new system features or new applications and informing of any prerequisite actions



Brief updates on key topics across several customer groups and initiatives



Training for new staff at Issuers or employees of recently onboarded Issuers. Addresses pooling and reporting.

### Summary Metrics

15  
Outreach  
Events

29  
Topics  
Covered

445  
Organizations  
Served

3,800  
Cumulative  
Participants

# CX SERVICE DESK – CY 2024 Summary

Emails Sent to  
[askGinnieMae@hud.gov](mailto:askGinnieMae@hud.gov)

↑ **42%**

**3,988** in 2024  
**2,818** in 2023

Number of Service Desk  
Cases Opened and Worked

↓ **-27%**

**6,544** in 2024  
**8,909** in 2023\*

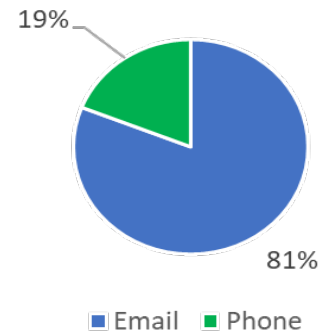
\* GinnieNET to SFPDM Cutover occurred in 2023.

## TOP TOPICS IN 2024:

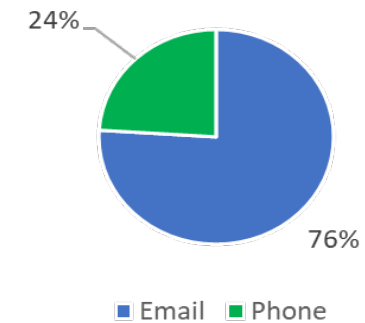
- **RSA SecurID Tokens**  
(Token Setup, Issues)
- **Pool Delivery Module**  
(SFPDM, VTT/PDD, MFPDM, Enhancement Requests)
- **MyGinnieMae Portal**  
(End Users, Org Admins, Issues)
- **Master Agreements**  
(Forms, Updates, Renewals)

The volume of  
Service Desk Inquiries  
submitted via **email**  
**increased** and  
**became more**  
**centralized** in 2024.

Service Desk Cases by Channel (2024)



Service Desk Cases by Channel (2023)



# MyGinnieMae Optimization

# MyGinnieMae Optimization

Ginnie Mae is modernizing and upgrading technologies for select MyGinnieMae (MGM) applications to improve the user experience, enabling faster and easier task completion.

## User Interface Improvements

**Depositors and Issuers** will be impacted by the new improvements to user interfaces within MGM

### Summary of Changes

Improvements will only include a refreshed look and feel, with **no changes** to existing application functions or processes

- ✓ Will improve ease of use and efficiency, resulting in faster workflows and increased productivity
- ✓ Applications will be upgraded and deployed in phases
- ✓ Updated user manuals will be available as each application is deployed

### Implementation & Go-Live

#### Depositor Application

- Platinum Application: Went live on Feb. 7, 2025
- Resources*
- [Platinum Depositors User Manual](#)
  - [Platinum Depositor QRC](#)

#### Upcoming Deployments

#### Issuer Application Timeline

- *Targeting FY Q3/Q4 2025*
- CM, RPN, Dashboard Widgets, MAMS, PTS, Submission Center

#### Applications in Scope

- **Platinum - Deployed**
- Dashboard Widgets
- CM – Commitment Management
- RPN – Request Pool Numbers Application
- MAMS – Master Agreements Management System
- PTS – Pool Transfer System
- Submission Center



# Ginnie Mae Central Financials Module

# Ginnie Mae Central - Financials Module

All issuers are required to submit their Annual Audited Financial Statements (AFS) in the Ginnie Mae Central (GMC) Financials Module. Issuers with a **fiscal year-end of December 31<sup>st</sup>, 2024** are required to submit their AFS package into GMC by **March 31<sup>st</sup>, 2025**.

## ACCESSING GMC FINANCIALS

Users access Ginnie Mae Central - Financials Module via **MyGinnieMae (MGM)** under the tools drop down by selecting Ginnie Mae Central and then clicking into the Financials module.

### MGM Functional Roles

1. "Financial Statements & Insurance Policy Basic User"
  - **Responsibilities:** Upload AFS package & corresponding input fields.
2. "Financial Statements Authorized Signer"
  - **Requirements:** **Must be the CEO, CFO, or equivalent, an HUD-11702 signatory**, requires the use of an RSA token.
  - **Responsibilities:** All rights of basic user but is the **only user who can certify and submit AFS reviews** to Ginnie Mae in the GMC Financials module.

### ACTION REQUIRED:

Organization Administrators must assign the appropriate functional roles to users well in advance of the March 31 deadline.

## RESOURCES

- 5 **Quick Reference Cards** (QRC) available with step-by-step instructions of GMC Financials scenarios.
- **Financials Module User Manual** that provides a comprehensive overview of the module.
- **Financials eLearning Module** which explains the GMC Financials Review Lifecycle in a video training format.

### LISTENING SESSIONS

- Weekly listening sessions are available each Wednesday throughout March 2025 at 1pm EST.  
=> Sign up via Issuer Training -> [Announcements](#) on GinnieMae.gov
- Bring questions, issues, and feedback for Ginnie Mae and GMC-Financials Module experts will be available to assist with inquiries regarding AFS package submission.

## AFS SCHEDULES

- Ginnie Mae has developed **new schedules** which replace Attachments A, B, C, and D in Ch 6 of the HUD Consolidated Audit Guide.
- The applicable schedules must be included as part of audited financial statement package submissions, beginning with the **fiscal year end date of Dec 31, 2024**.

APMs [22-08](#) and [22-09](#) introduced revised financial requirements for Ginnie Mae Issuers.

An **APM** will be published soon, confirming the use of the **new schedules in upcoming AFS submissions**.

# Document Custodian Transfer Request (DCTR)

# Document Custodian Transfer Request (DCTR) Application

Ginnie Mae is launching a new Document Custodian Transfer Request (DCTR) application within MyGinnieMae (MGM), to automate and streamline processes, improve accuracy and further reduce dependency on legacy GinnieNET.

## Enhancing Operational Efficiency

**Issuers and Document Custodians** will be able to take advantage of the new Document Custodian Transfer Request (DCTR) application within **MyGinnieMae (MGM)**

### Summary of Changes

Transfer and Merger Requests are transitioning from **GinnieNET** to **MyGinnieMae** through a new application called Document Custodian Transfer Request (DCTR)

Issuers, Document Custodians and Ginnie Mae will be able to leverage new features

### Implementation & Go-Live

**Go-live targeted no less than 30-days after APM is published**

- Training is planned (announcement to follow), and updated user materials will be available.

! **MF Issuers** Organization Admins can assign the new **MF-Transfers Basic User functional role** to users initiating transfer and merger requests. No change to the approver functional role.









! **IMPORTANT:** Issuers and Document Custodians must still complete Form **HUD 11708 - Request for Release of Documents** in GinnieNET.

! Access to the new DCTR application will be via the **MGM Tools** dropdown > 'Other Applications' > 'Document Custodian Transfer Request' selection

**New Role**

# Benefits | DCTR Application

Both Issuers and Document Custodians will benefit from processing Document Custodian Transfer and Merger Requests **directly in MGM**, improving flow, allowing acknowledgement prior to submission, and mitigating potential downstream errors.

Issuer Benefits	 <b>Validated Pools</b> <ul style="list-style-type: none"> <li>Review <b>list of valid pools</b> before submission ensures that selections comply with guidelines and permissions</li> </ul>	 <b>Ease of Use</b> <ul style="list-style-type: none"> <li>Clear <b>labeling of transfer types, hover-over information, and automated workflow reminders</b> for accurate and efficient portfolio actions</li> </ul>	 <b>Pre-Submission Checks</b> <ul style="list-style-type: none"> <li>Preview transfer request summary via <b>pop-up</b></li> <li>Mark <b>pools as valid or invalid</b></li> <li>Separate explicit <b>Acknowledgement</b></li> <li><b>Easy-to-read Excel download</b> for clarity and accuracy in the transfer process</li> </ul>	 <b>Reporting</b> <ul style="list-style-type: none"> <li>Generate <b>Approval Letters</b> and Transfer Request <b>Summary Letters</b></li> <li>Utilize enhanced <b>Issuer Profile reporting</b> with Document Custodian filtering in PTS</li> </ul>
Document Custodian Benefits	 <b>Request Notifications</b> <ul style="list-style-type: none"> <li>Improved <b>email and portal notifications</b> for transfer and merger request processing</li> </ul>	 <b>View Active Pool List</b> <ul style="list-style-type: none"> <li><b>Access Issuer pools directly</b> in the application</li> <li>Advanced <b>pool validation</b> minimizes downstream errors</li> </ul>	 <b>Acknowledge Request</b> <ul style="list-style-type: none"> <li>Explicit <b>Acknowledgement</b> by the Document Custodian of a Transfer/Merger request before submission</li> </ul>	 <b>Reminders &amp; Reporting</b> <ul style="list-style-type: none"> <li>Guidance on meeting request approval deadlines through <b>portal notifications and email reminders</b></li> <li>View Transfer Request <b>Summary Letters</b></li> </ul>

# Other Considerations for Issuers and Document Custodians

Both Issuers and Document Custodians to please note that Ginnie Mae will also leverage the DCTR system for enhanced insight into the Transfer and Merger Request process and explicitly approve Merger requests.

## Ginnie Mae's Enhanced Insight



### Request Approval

Now both **Mergers and Transfers will be approved** or declined by Ginnie Mae in DCTR

Previously, only Mergers were approved



### Notifications

Ginnie Mae gains improved insight due to the **implementation of extensive notifications and enhanced messaging**

Previously, process lacked real-time updates



### Reporting

Ginnie Mae can **view Approval Letters** after approval and access **Transfer Request Summary Letters** immediately after the requests are created

Previously, did not have immediate access

# SFPDM Enhancements

# Upcoming | SFPDM Enhancements

Ginnie Mae is updating the Single-Family Pool Delivery Module (SFPDM) to streamline business processes, targeting a FY Q3 release. An upcoming Modernization Bulletin will provide additional details.

## Single-Family Pool Delivery Module (SFPDM) Enhancements

1.

### Enhanced Loan Import Messaging

**Enhancement:** When a loan in a multiple loan pool fails to import, Issuers will receive a warning message indicating the failure, instead of the previous green check box.

**Benefit:** Reduces overlooked errors, minimizes delays and informs decisions on necessary corrective actions

2.

### View Pool UPB on Pool Summary Screen

**Enhancement:** The Pool Current Unpaid Principal Balance will now be viewable on the Pool Summary Screen.

**Benefit:** Provides greater visibility and enables faster decisions

3.

### Batch Initiation of Pools for Final Certification

**Enhancement:** Issuers will have the ability to select multiple pools on the Pool Summary Screen to initiate for Final Certification Draft status.

**Benefit:** Streamlines submission process, reduces manual effort, and enhances efficiency

4.

### Bulk Download 11705 and 11706 After Initial Certification

**Enhancement:** Issuers will have the ability to select, download, and print the HUD 11705 and 11706 forms for multiple pools after Initial Certification.

**Benefit:** Reduces manual effort and increases efficiency by simplifying form printing.



# Down Payment Assistance

# Pool Delivery Dataset (PDD) Gaps – Down Payment Assistance

The '**FundsType**' field is not being populated with the '**GiftFunds**' value by multiple Issuers for loans where the borrower has received down payment assistance, resulting in this information not being properly disclosed to investors.

BACKGROUND	When the PDD was launched at the end of 2023, the 'Down Payment Assistance Flag' data field was replaced with the 'FundsType' data field
ISSUE IDENTIFIED	Some Issuers are not populating the ' <b>FundsType</b> ' field with the ' <b>GiftFunds</b> ' value for loans where borrowers received down payment assistance, which doesn't align with what is being reported by FHA.
IMPACT	This data is reported in Ginnie Mae's data disclosures to our Investors who use the data to assess possible delinquency risk. Missing values diminish data quality and affects investor confidence in their analysis.
NEXT STEPS	An upcoming modernization bulletin will provide clarification on submitting this field, along with guidance on corrections, if needed.

**Note:**  
**Audience**

SFPDM users with the following functional roles can upload DPA data:

- SF-Loan Delivery and Pooling Basic User
- SF-Loan Delivery and Pooling Authorized Signer

# Survey



**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.





# Thank you!

