

# Single Family Virtual Issuer Training

Pooling Processes and Systems Training (Session 2)









## SINGLE FAMILY VIRTUAL ISSUER TRAINING

## **Presenter**



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1 Introduction To Single Family Pool Delivery Module (SFPDM)

2 SFPDM: New Pool Processing Module

3 SFPDM Demo

4 Ginnie*NET*: Certification Module

## INTRODUCTION TO SINGLE FAMILY DELIVERY POOL MODULE (SFPDM)

## SFPDM Adoption Rollout Overview

Ginnie Mae is currently in the midst of the 18-month transition to the new Single Family Pool Delivery Module (SFPDM) and MISMO-compliant Pool Delivery Dataset (PDD) for the delivery of Single Family and Manufactured Housing issuance data.



APM RELEASE (APM22-02)

On January 31, 2022, Ginnie Mae released APM 22-02 announcing the start of the 18-month transition to SFPDM and the MISMOcompliant PDD.

FULL SFPDM RELEASE

On April 25, 2022, Ginnie Mae rolled out SFPDM to all Single Family (SF) and Manufactured Housing (MH) Issuers.

END OF PRIMARY ADOPTION PERIOD

Ginnie Mae expects all SF and MF Issuers to have a working PDD and/or be pooling in SFPDM by the end of 2022.

GINNIE*NET* CUTOVER

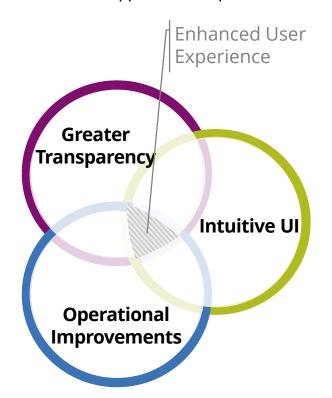
GinnieNET will no longer be used for Single Family pooling. Only SFPDM will be available to Issuers for Single Family pooling.



## INTRODUCTION TO SINGLE FAMILY DELIVERY POOL MODULE (SFPDM)

#### Features and Benefits of SFPDM

The new SFPDM application will provide Issuers an overall enhanced user experience.



#### TRANSPARENCY INTO POOL SUBMISSION

- Transparent views of the pool submission progress from submission to issuance, including an interactive graphic timeline of the pool status
- Enhanced pool search and sort capabilities, including search and filter feature on multiple data elements

#### INTUITIVE USER INTERFACE DESIGN

- > **User friendly design** with understandable edit rules and error messages
- My Dashboard provides a customized at-a-glance overview of your Issuer pools based on your user role and privileges
- > Quick access link to view relevant HUD forms (e.g., 11705 & 11706)

#### **OPERATIONAL IMPROVEMENTS TO POOL PROCESSING**

- Multiple pool and loan actions now available on one screen
- > Add loans to a pool without having to process entire submission
- Pool summary header with Issuer / Custodian contacts, last updated by, and other useful data
- New reporting capabilities that save time for monthly pool reporting



#### SFPDM RELEASE 4.5 ENHANCEMENTS

### Custom Extended Term (ET) pool type

• The C ET Pool is a Ginnie Mae II program custom pool that must be comprised exclusively of loans modified pursuant to the insuring or guaranteeing agency's requirements and that have terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

### Custom RG - Reperforming Loans pool type

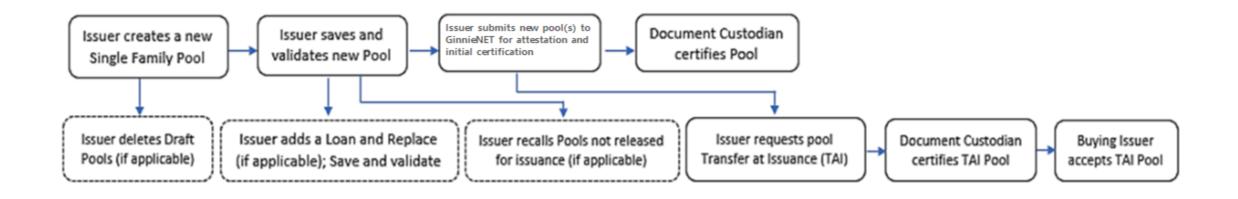
• The C RG Pool is a Ginnie Mae II custom pool that must be composed exclusively of Re-Performing Loans. Other than this Re-Performing Loan composition requirement, the parameters for a C RG Pool are identical to the pooling parameters applicable to Ginnie Mae II Custom Single Family (C SF) Pools.

#### Digital Collateral - Enotes

- Digital Collateral Program launched in July 2020. Starting with developing and implementing the policy, technology and operational capabilities necessary to accept electronic promissory notes and other digitized loan files for collateral for Ginnie Mae securities.
- Benefits of eMortgage/Digital Mortgages
  - Streamline of workflows and improve tracking, management and delivery of closing documents
  - Decrease the time a loan takes to close to securitization
  - Reduce data errors.
  - Improve data validation.
  - Produce fewer missing signatures, documents and files.
  - The technology easy to use to approve documents for borrows
  - Increase availability of notaries to borrows through Remote Online Notarization (RON)
  - Provides more information to borrowers and efficiencies to all the closing processes.



## **BUSINESS WORKFLOW**

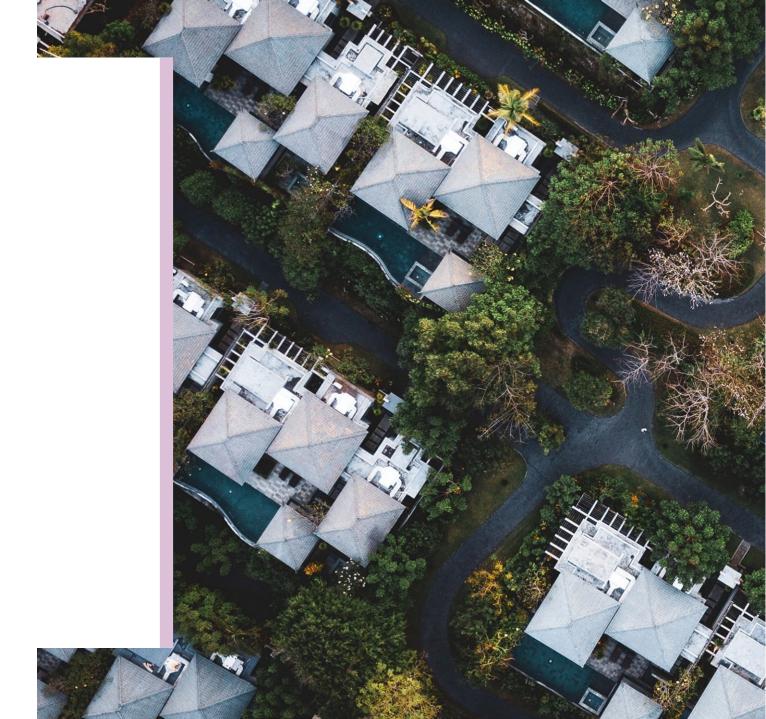




## Working in SFPDM New Pool Processing Module

**Accessing SFPDM** 

**Pool Import / XML File** 





#### Features and Benefits of SFPDM

#### 1.3 Accessing SFPDM

Upon logon, the user is presented with My Dashboard, which displays options for

navigating to the SFPDM application.

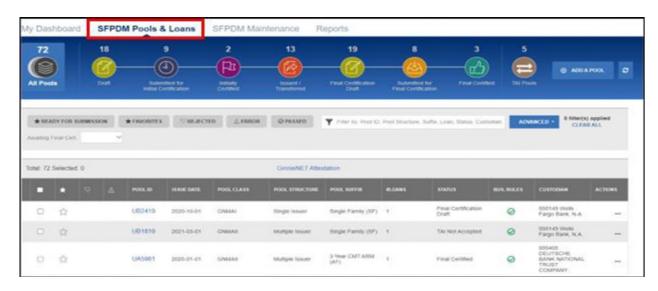
To access the SFPDM Application, select the **SFPDM Pools & Loans** tab at the top of the screen.

Figure 1-3: SFPDM Pools & Loans Tab



#### 2.1 Pools & Loans

The Pools and Loans page displays a list of pools associated with the selected Issuer ID. Figure 1.3-1 Pools and Loans Screen



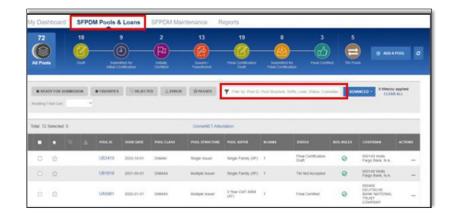
NOTE: If the Issuer has no pool data in SFPDM proceed to Section 2.3.2 Importing XML File to Add a Pool, or Section 2.3.4 Manually Adding a Pool



#### 2.2 Searching for a Pool

- Select the SFPDM Pools & Loans tab
- Enter the first characters of the Pool ID in the **Filter by Text Box**. The list of pools will display in the search results section.

Figure 2.1-1 SFPDM Pools & Loans Screen Filter Text Box



**NOTE:** You can also select the ADVANCED button to access the Advanced Filters Window. If there are many records in the search results screen, use of filters is highly recommended to find the items needed. Users can clear all filters at once by selecting Clear Filter on the right. Individual filters may be cleared by selecting on the 'X' on the respective filter.

- Select from the following options:
  - Pool ID
  - Issue Date
  - Pool Class Pool Suffix
  - Status
  - Business Rules
  - Custodian ID
  - Loan Identifier
  - Mortgage Type

When you select the filtering options above, the section will expand to display even more options. You can enter a number or text, select from a drop-down list, or select from a list of checkboxes.

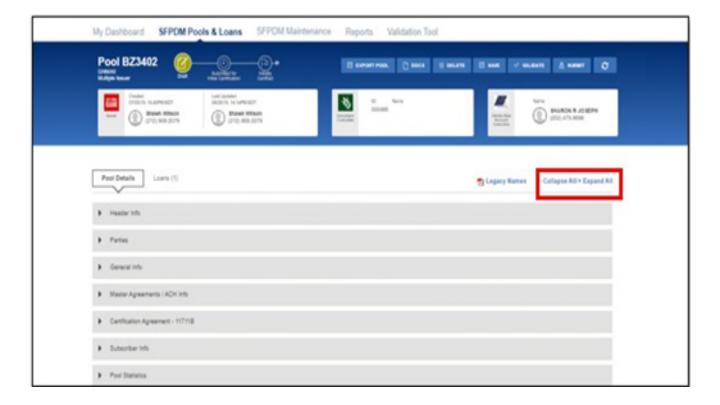
4 Select the Apply Filters button.



#### 2.4 Pool Details Screen Overview

The Pool Details Screen is made of several sections that you can expand or collapse. Select the **Collapse All** button to see the sections. Select the **Expand All** button to see all the fields on the Pool Details Window.

Figure 2.3-1: Ginnie Mae Single Family Pool Details Screen (collapsed view)





#### 2.4.1 All Pools Slider Overview

Select the **All Pools** tab on the far left on the Pool Details screen

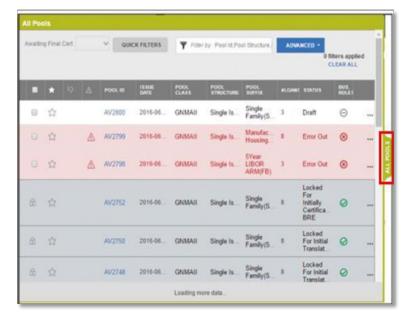
Figure 2.4-2: All Pools Tab



The **All Pools Slider** Window moves from the left partially over the Pool Details window. The list of pools will be based on the filter that has been applied. If you did not apply any filters, the Slider window will display pools sorted in descending order by Pool ID number. (See the Figure below). You can use the scroll bar to view the pop-up notifications.

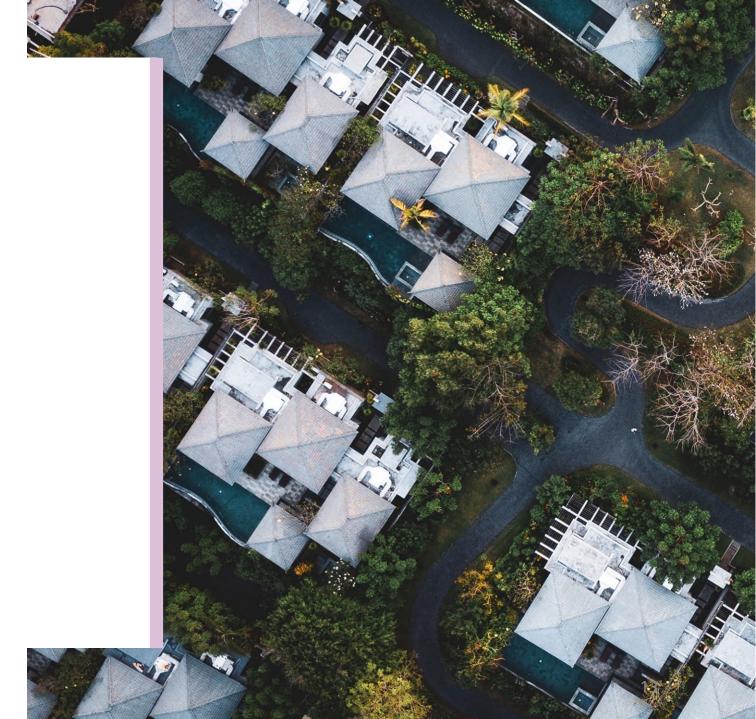
Select the **ALL POOLS** tab again to slide the window back to its original position.

Figure 2.4-3: All Pools Slider expanded





## **Pool Import / XML File**





#### SFPDM EXPORT FILE

As part of the transition to SFPDM, Ginnie Mae is replacing the legacy flat file export containing pool information for the new MISMO-compliant XML export



## SFPDM Adoption Impact to Pool Data Export

At the conclusion of 18-month Adoption Window, pool information will only be available for export in SFPDM as **MISMO-compliant XML** 

Ginnie Mae encourages Issuers to begin planning to modify their existing processes to use the new XML file in place of the legacy flat file (sometimes referred to as "11705 and 11706 data")



## Accommodation during 18-Month Adoption Window:

At this time, Ginnie Mae will continue to allow Issuers to export their pool data as flat files from Ginnie NET. Please note that this capability will not remain after the 18-Month Adoption Window



## Issuers / Servicers should take the following steps to complete any necessary modifications:

- **1. Identify Impact to Current Business Processes**: Issuers should identify whether any of their business processes, such as monthly investor reporting, rely on the current flat file export.
- **2. Review Resources**: Issuers should review the PDD Implementation Guide and additional SFPDM Adoption resources on GinnieMae.gov within the <u>Modernization</u> <u>Initiatives page</u> and under the "SFPDM-MISMO" dropdown.
- **3. Engage your IT Team**: Issuers are encouraged to engage their IT teams to begin planning out the necessary modifications to use the new XML Export.

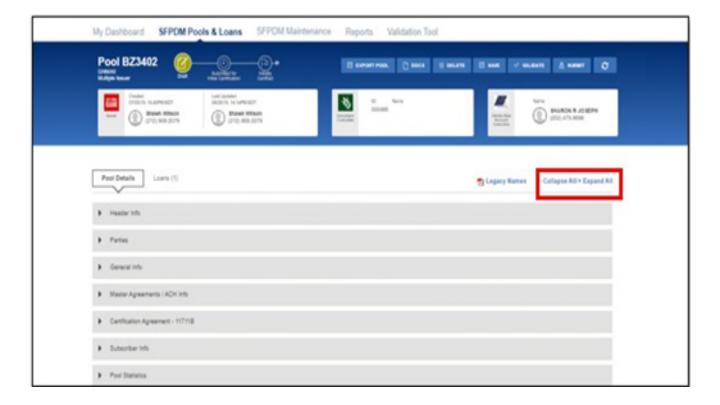


## SFPDM EXPORT FILE

#### 2.4 Pool Details Screen Overview

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Figure 2.3-1: Ginnie Mae Single Family Pool Details Screen (collapsed view)

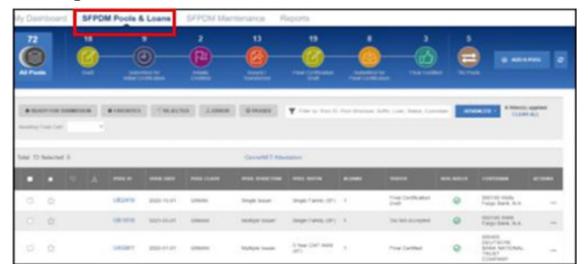




#### Importing XML File to Add a Pool

1 Select the SFPDM Pools & Loans tab.

Figure 2.3-4: SFPDM Pools & Loans Add a Pool Screen



2 Select the ADD A POOL button.

Figure 2.3-5: Add Pool button

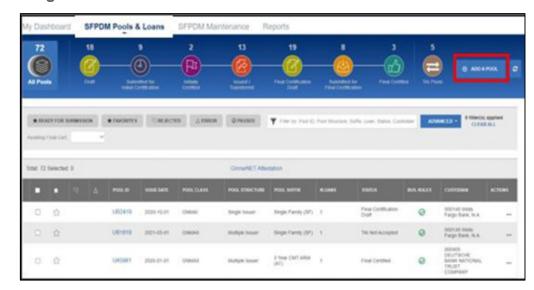
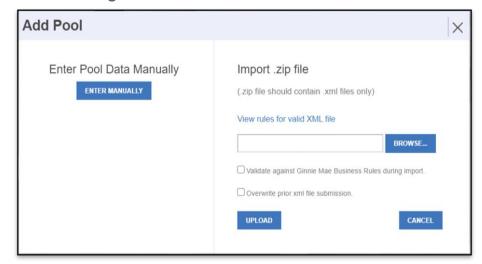




Figure 2.3-6: Add Pool Window



Select the **BROWSE** ... button. You will need to navigate to the location where you had saved the .ZIP files.

4 Select the **UPLOAD** button. If the pool was successfully uploaded into MyGinnieMae, the Pool Upload Successful pop-up window message displays. The Submission ID displayed in the pop-up window may be requested by the production support team if any technical issue occurs. If the File is incomplete/corrupted and cannot be validated, then the import error report will indicate the error "Premature end of file".

Figure 2.3-7: Pool Upload Successful Window



Select the **VALIDATE** button or check mark "Validate against Ginnie Mae Business rules during "import" to validate data entered for the pool. After you validate, the Success message displays.

Figure 2.3-8: Pool Details - Validate Button





Figure 2.3-9: Validation Successful Message



- 6 Select the **OK** button or close (X) button to close the message and continue.
- 7 On the Pool Details Screen, Select the **SUBMIT** button.

Figure 2.3-10: Pool Details Screen - Submit Button



#### **Viewing Pool History**

This feature allows you to review historical information for the pool record. Use this information to review when the pool was submitted and by which user.

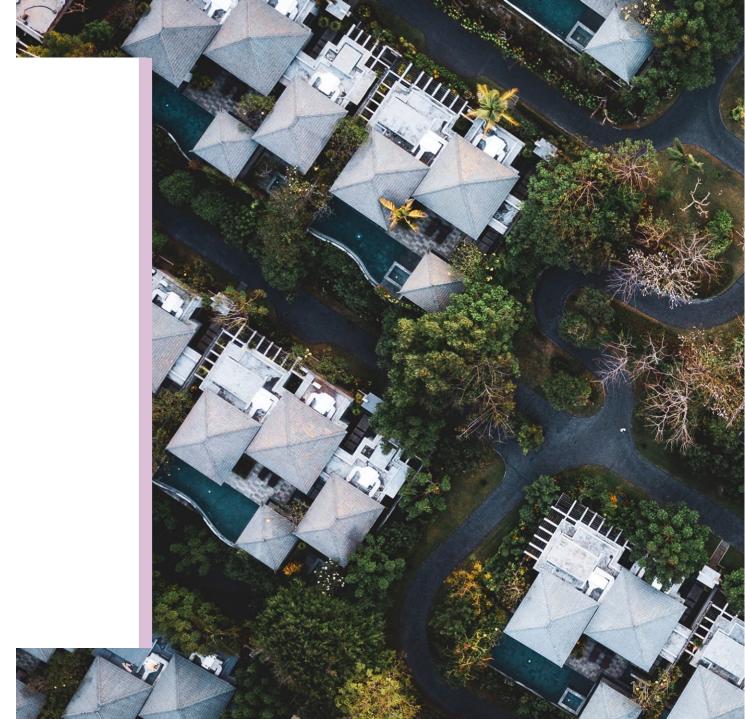
Select the SFPDM Pools & Loans tab.

Figure 2.3-11: SFPDM Pools and Loans Screen



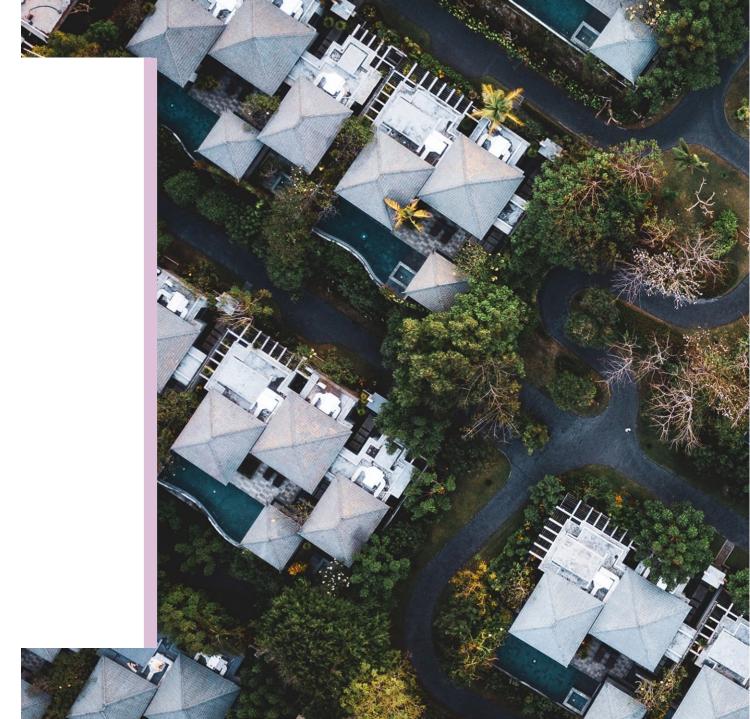


# New Pool Processing Module - Polling Questions





## **SFPDM System Demonstration**





#### **Business Rules**

- Business Rules must be passed before a pool can be posted to the Network.
- This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements.
- If there are errors, individual records must be corrected and the Business Rules must be applied again.
- ❖ A pool is not available for transmission to the Network until it passes all Business Rules



## Tips for SFPDM

Issuers should keep the following information in mind while preparing for the transition to SFPDM:

#### PREPARATION STEP - ADD SUBSCRIBER RECORD

Prior to adding Subscriber Accounts on Pool Details screen, add a Subscriber record in SFPDM Maintenance tab. Refer to User Manual section "Add an FRB Subscriber Record"

#### POOLS ISSUED FOR IMMEDIATE TRANSFER (PIIT) / TRANSFER AT ISSUANCE (TAI)

- > PIIT/TAI execution will be available in both Ginnie NET and SFPDM during the 18-month Adoption Period
- > Transfers of PIIT/TAI pools can only be accepted using the same pooling application that they were initiated in
- Issuers do not have to begin pooling in SFPDM to accept a transfer in SFPDM

#### **SEGREGATION OF DUTIES**

- Authorized Signers can view the Pools created by the Data Entry users prior to submitting to the Document Custodian to be certified.
- > The Pools created by the Data Entry users are now editable by the Authorized Signers at any stage including Draft. Similarly, the Pools created by the Authorized Signers are also now editable by the Data Entry users.



## Tips for SFPDM (continued)

Issuers should keep the following information in mind while preparing for the transition to SFPDM:

#### **ADMINISTRATIVE ITEMS**

- Pool Attestation will occur through GinnieNET. Both 11705 and 11706 HUD Forms require review and Attestation to submit pools for initial certification. The Attestation Workflow is described in the User Manual section "Submit for Attestation and Initial Certification"
- > The 11705 / 11706 HUD Forms are available in both SFPDM and GinnieNET. Forms generated in either system will be considered the documents of record during the 18-month Adoption Period
- > Your Document Custodians are not impacted by the transition to SFPDM, and they will continue to certify the pools through Ginnie NET
- Daily Pool sweeps remain at 2 PM EST and 9 PM EST each business day
- When creating a Pool manually, enter an initial minimal value of \$1000.00 in the Original Subscription Amount field. Once all the loans are added to the pool, return to Pool Details to update the value accordingly. Original Subscription Amount is required field on Pool Details but the amount is not finalized until all the loans are entered.





#### Legacy to SFPDM Application Data Mapping (Pools)

SFPDM QUICK REFERENCE CARD

The following tables offer a quick reference for mapping legacy data points to MISMO-compliant data points for the Pool Details screen. These mappings are based on Appendix F: Legacy to MISMO Translation.

Text highlighted in yellow indicates screen data fields that are not mapped to legacy data points.

#### **POOL DETAILS 11705 MAPPING**

**Ginnie** Mae

Header Info					
Screen	Legacy				
Pool Identifier	Pool Number				
Issue Date	Issue Date				
Amortization Type	N/A (Net New Data Point)				
Class Type	Issue Type				
Structure Type					
Index Type	Index Type				
Suffix Identifier	Pool Type				

Parties						
Screen		Legacy				
Issuer	Party Role Identifier	Issue ID				
	Company Name	Issuer Name				
Document Custodian	Party Role Identifier	Custodian ID				
	Company Name	Custodian Name				
Servicer	Party Role Identifier	Subservicer#				
	Company Name	Issuer Name				
Transferee (New Issuer)	Transfer at Pooling ID	N/A (Net New Data Point)				
	Party Role Identifier/Company	TfInID				
	Name	Transfer-Issuer ID				

General						
Screen		Legacy				
Status Info	Validation Status	Edit Status				
Submission/ Certification Info	Security Issue Date Rate Percent	Security Rate				
	Current Principal Balance Amount	OAA				
	Pooling Method Type	Amortization Method				
	Current Loan Count	Loans #				
	Guaranty Fee Percent	Guaranty Percent				
Dates	Maturity Date	Maturity Date				
	Certificate Initial Payment Date	Initial Pay Date				
	Trade Book Entry Date	Settlement Date				
Pool Maturity	Period Count	Tem				
	Period Type	Years				
Pool EIN	Туре	Always EIN				
	Pool EIN Value	Pool Tax ID				
Government Bond	Indicator	Bond Finance [Program Type]				
Financing Program	Type	7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7				
	Name					
Consolidated Pool	Pool Identifier	Pool Number				
	RPB	Terminated Pool RPB				
Collateral Type	·	N/A (Net New Data Point)				

**Legacy to SFPDM Mapping QRC** 

https://my.ginniemae.gov/gmep/docs/pdm/SFPDM\_Legacy\_Data\_Mapping\_QRG\_Pool\_Details\_11705.pdf



#### **FAQs**

1. My Pool was Issued and I need to pull it back. Who do I contact?



Please contact your Ginnie Mae Account Executive for guidance.



2. I need to adjust my delivery Instructions and my pool was submitted/Certified.

Please call Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435. or email us at GinnieMae1@BNYmellon.com



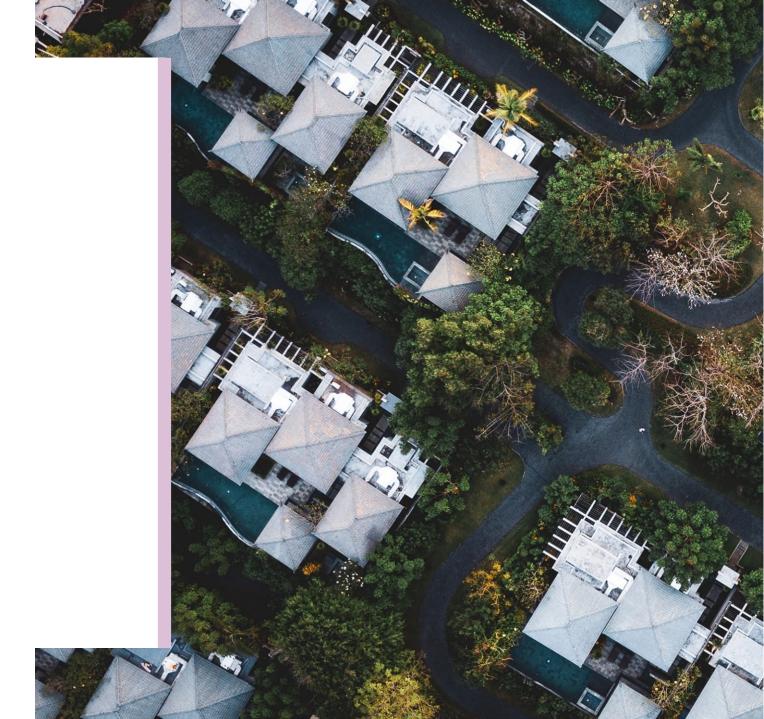
3. What are the cut off times for New Pool Submissions?

Refer to the <u>Pool Dates Calendar</u> on the Ginnie Mae website for reporting deadlines and events specific to Issuers.

		(	June 2023	<b>)</b>		
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29 Federal Haliday	30 Latest Electronic Transmission Date to PPA	31	1	2 Deadline for Monthly RFS Pool/Loan & HMBS	3
4	5 Initial Pre-collection Notice	6 Deadline for Mulifamily Prepayment Penalty Deadline for Corrections to critical RFS exceptions Factors Disseminated — A tape for GNMA I & II	7	8 Final Pre-collection Notice Factors Disseminated — 8 tape for GNMA I & II First day available to submit CAVS	9	10



## Break



# **Ginnie***NET* **Certification Module**

Initial Certification (Document Custodian Process)

Request for Release of Documents (11708)

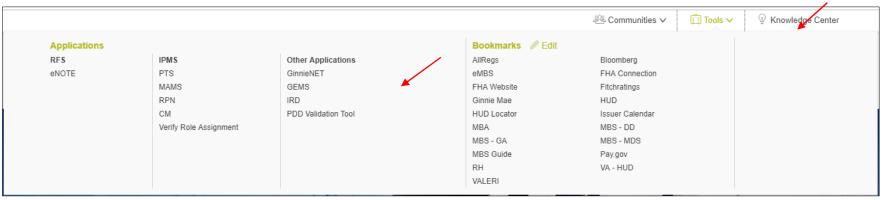
**Final Certification / Recertification** 

**Knowledge Check** 

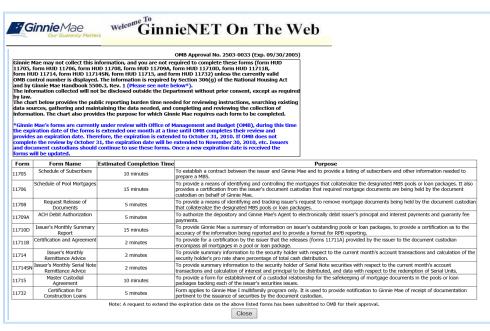




#### ACCESSING GINNIENET VIA MGM



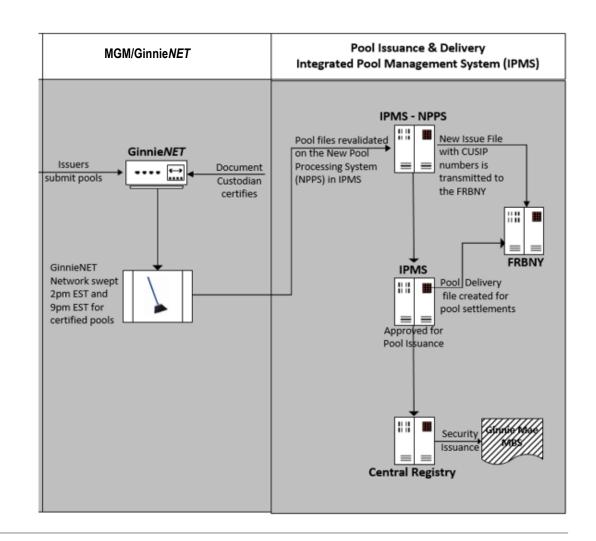
- 1. From any screen in the MGM portal, select the **Tools** dropdown at the top of the screen.
- Then navigate to GinnieNET under Other Applications.





#### **DOCUMENT CUSTODIAN INITIAL CERTIFICATION**

- When the pool has been submitted to the GinnieNET network, the Document Custodian must certify the pool.
- GinnieNET sends an e-Notification to the Custodian advising that there is a pool awaiting certification.
- The Custodian completes the certification in GinnieNET. This initiates the pool processing timeline.





## **DOCUMENT CUSTODIAN INITIAL CERTIFICATION CERTIFY / REJECT**









#### GinnieNET On The Web Issuer Single Family Training Guide

Section 8.8 Certifications Communications, Page 112
Section 8.8.1 Link Options, Table 38: Certifications Communications Menu Options, Page 112



## **DOCUMENT CUSTODIAN INITIAL CERTIFICATION CERTIFY / REJECT**







GinnieNET On The Web Issuer Single Family Training Guide

Section 6.7 HUD 11708 Request for Release of Documents Screen, Page 85



#### GINNIENET FINAL CERTIFICATION AND RECERTIFICATION

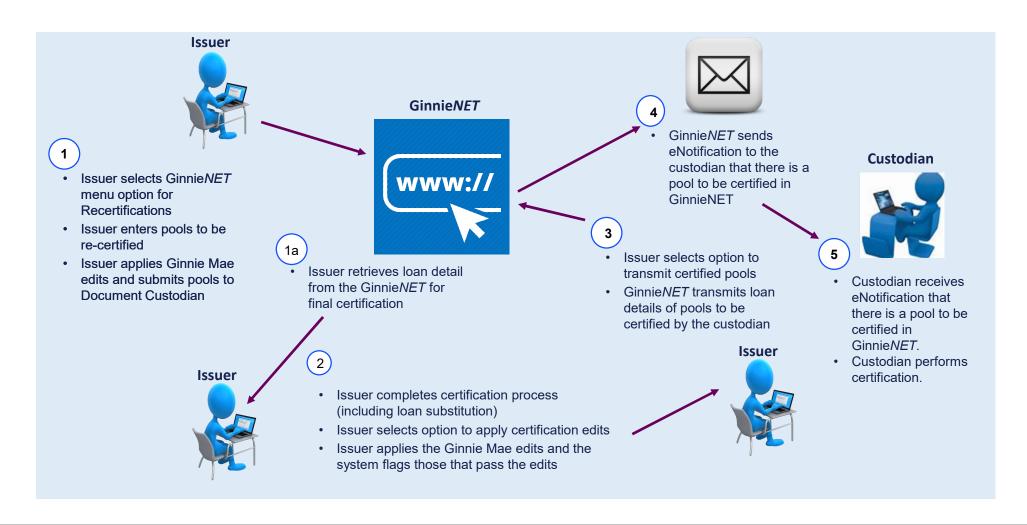
Final Certification Once a new pool is issued, the issuer is required to perform a Final Certification which must be completed no later than 12 months after the issue date of the related securities.

Re-Certification If there is an Issuer Portfolio Transfer or Document Custodian Transfer, the Issuer of record is required to submit a Recertification for all affected pools 12 months from the Effective Transfer Date to Ginnie Mae.

✓ All Recertifications are on a pool level and are to be submitted via GinnieNET.



#### GINNIENET FINAL CERTIFICATION AND RECERTIFICATION PROCESS FLOW





#### GINNIENET – POOL RETRIEVAL FOR FINAL CERTIFICATION



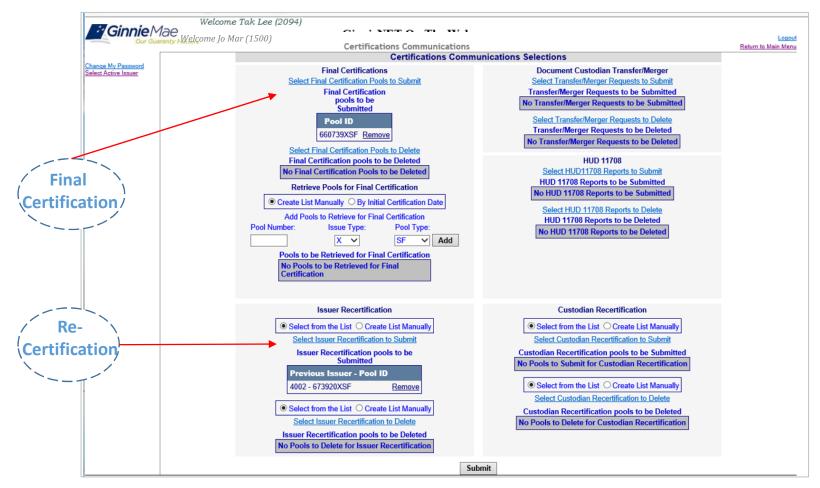
GinnieNET On The Web Issuer Single Family Training Guide Section 6.1 Final Certification, Page 68







## FINAL CERTIFICATION / RECERTIFICATION

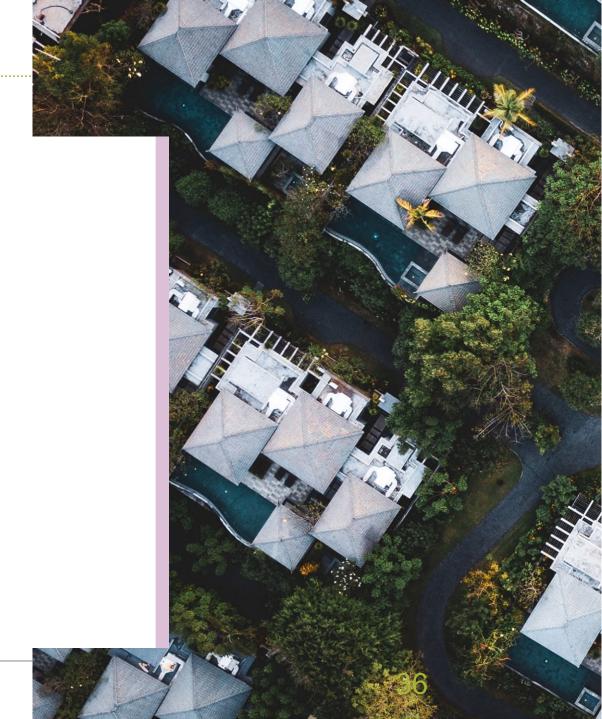


GinnieNET On The Web Issuer Single Family Training Guide

Section 8.8.4 Recertification, Page 113



**Polling Questions** 



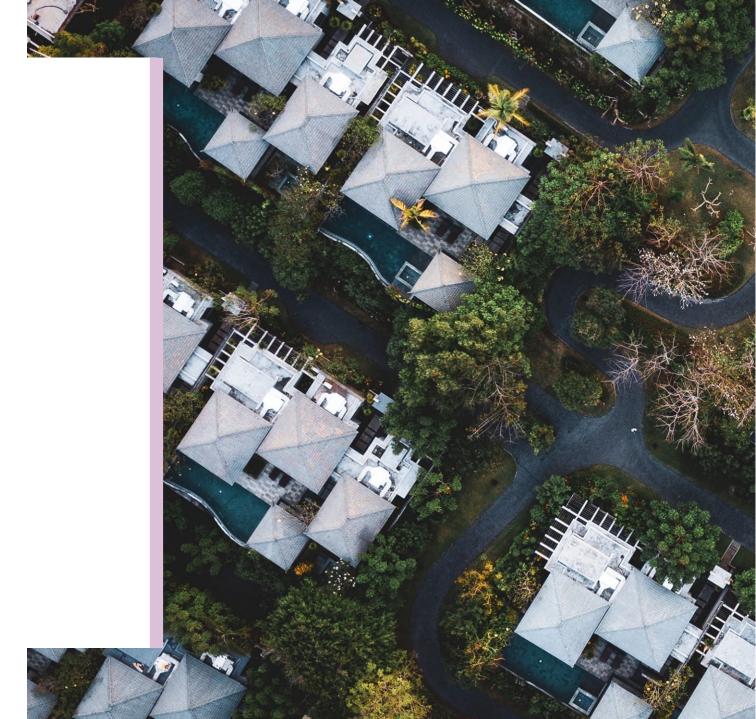


## SINGLE FAMILY VIRTUAL ISSUER QUESTIONS & ANSWERS





## Resources



### Resources

## Manuals, QRCs, FAQs

#### MyGinnieMae Organization Administrator Guide

https://www.ginniemae.gov/issuers/issuer\_training/Documents/mgm\_orgadmin\_userguide\_102018.pdf

#### MyGinnieMae End User Guide

https://www.ginniemae.gov/issuers/issuer\_training/Documents/%E2%80%8Cmyginniemae\_end\_user\_guide.pdf

#### Master Agreements Management System (MAMS) Guide

https://www.ginniemae.gov/issuers/issuer\_training/Documents/Master\_Agreements\_Management\_System.pdf

#### **Commitment Management Application Issuer Guide**

https://ginniemae.gov/issuers/issuer\_training/Documents/Commitment\_Management\_Application.pdf

#### **Request Pool Numbers Application Issuer Guide**

https://ginniemae.gov/issuers/issuer\_training/Documents/Request\_Pool\_Numbers\_Application.pdf

#### **Government National Mortgage Association Systems Access Forms**

https://ginniemae.gov/issuers/program\_guidelines/MBSGuideAppendicesLib/Appendix\_III-29.pdf



## Resources

## Manuals, QRCs, FAQs (continued)

#### MyGinnieMae Quick Reference Card

https://www.ginniemae.gov/issuers/issuer\_training/Documents/myginniemae\_login\_qrc.pdf

#### Master Agreements Quick Reference Card.

https://www.ginniemae.gov/issuers/issuer\_training/Documents/Master\_Agreements\_QRC.pdf

#### **Commitment Management Quick Reference Card.**

https://www.ginniemae.gov/issuers/issuer\_training/Documents/Commitment\_Management\_QRC.pdf

#### **Request Pool Numbers Quick Reference Card**

https://www.ginniemae.gov/issuers/issuer\_training/Documents/Request\_Pool\_Numbers\_QRC.pdf

#### **RSA SecurID Quick Reference Card**

https://ginniemae.gov/issuers/issuer\_training/Documents/RSA\_QRC.pdf

#### **APM 23-03: Revised Requirements for Re-Performing Loans**

https://www.ginniemae.gov/issuers/program\_guidelines/Pages/mbsguideapmslibdisppage.aspx?ParamID=142

