



Investor Reporting Quarterly Webinar— Loan Matching and Suspense

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LOAN MATCHING AND SUSPENSE WEBINAR

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LOAN MATCHING AND SUSPENSE WEBINAR

Agenda

1. Introduction
2. Case Number Requirements
3. Non-Matching Loans
4. Hard-Coding Loans
5. Terminated Loans
6. Loan Matching Suspense

Introduction

MATCHING AND SUSPENSE – A MODULE OF REPORTING AND FEEDBACK SYSTEM (RFS)

Ginnie Mae Loan Matching

WHAT IS IT

RFS runs automated processes “monthly” to verify that (Ginnie Mae) Pool Loans have the requisite agency insurance or guarantee. RFS electronically matches Issuer-reported loan data to the Agency data. Should there be Non-matches, issuers are required to research and resolve all non-matches.

Agency Data reported Monthly to Ginnie Mae

- *FHA Multifamily Endorsement*
- *RD (USDA RHS) USDA RD Multifamily Endorsement Data*
- *FHA Single Family Insurance System A43 Database (SFIS)*
- *Computerized Homes Underwriting Management System (CHUMS)*
- *VA Guaranty Data*
- *RD (USDA RHS) USDA RD Endorsement Data*
- *NA (PIH) not matched at this time*

LOAN MATCHING AND SUSPENSE

Ginnie Mae Loan Matching – “Match Criteria”

Issuer Reported Loan Data (RFS Reporting) is matched to Agency Reported Loan Data for Single Family

- Fields Matched:
 - Case Number* (Field 5 RFS “L” Record)
 - OPB** (Field 10 RFS “L” Record) for FHA, VA, and RD
- FHA Streamline includes these fields: Interest Rate, Maturity Date, Zip Code***
- Issuers must resolve “Non-Matches”

* Agency Case Number within 15 Digit RFS reported Case Number

** Original Principal Balance per the mortgage note

*** First 3 digits

Issuer Reported Loan Data (RFS Reporting) is matched to Agency Reported Loan Data for Multifamily

- Fields Matched:
 - Case Number* (Field 5 RFS “L” Record)
 - OPB*** (Field 10 RFS “L” Record) for FMF Project Loans and all RMF loans
 - Mortgage Rate for FMF Construction loans
- Issuers must resolve “Non-Matches”
- *Agency Case Number within 15 Digit Case Number
- *** Original Principal Balance per the mortgage note

MATCH STATUS CODE VS PA-SF/MF EXCEPTIONS

<p>NC – MAT001</p>	<p>Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.</p>
<p>MC – MAT002</p>	<p>Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE, if not have it corrected.</p>
<p>MA/NI (MAT003 – MAT005)</p>	<p>MA = Matched on Case Number and OPB NI = Not Matched on Insurance for FHA Streamlined loans.</p>
<p>Interest Rate = MAT003</p>	<p>Verify you are reporting the correct Interest Rate, Verify the Agency is reporting the correct Interest Rate, if not have it corrected.</p>
<p>Zip Code = MAT004</p>	<p>Verify you are reporting the correct Zip Code (first three digits), Verify the Agency is reporting the correct Zip Code (first three digits), if not have it corrected.</p>
<p>Maturity Date = MAT005</p>	<p>Verify you are reporting the correct Maturity Date, Verify the Agency is reporting the correct Maturity Date, if not have it corrected.</p>

Case Number Requirements

REPORTING CASE NUMBER REQUIREMENTS

Ginnie Mae Standards for Reporting Case Numbers

Ginnie Mae has standardized its rules for reporting of FHA, FH1, VA, RHS (RD), PIH, RMF and FMF assigned case numbers/loan numbers regarding its business applications. APM 02-17 provides detailed information on the reporting of case numbers/loan numbers to Ginnie Mae. Issuers can find additional information about specific technical implementation of the rules for each of Ginnie Mae's systems at www.ginniemae.gov.

Ginnie Mae has posted additional information on the data that is used to populate the case number/loan number field (e.g., ADP Codes, FHA case prefix, VA loan type, RHS state code, etc.) at www.ginniemae.gov.

APM 02-17 New Standards for Reporting Loan Information to Ginnie Mae

ALL case numbers must be reported as 15 digits.

FHA SINGLE FAMILY CASE NUMBER (FHA)

FHA Single Family Case Number

The case number for FHA single family loans is to be reported as a 15- position fixed length number, as follows:

Leading Zero Fill:	first two digits
Location Code:	next three digits
Serial Number:	next six digits
Check Digit:	next one digit
FHA ADP Code:	last three digits

Example for FHA Case Number: **00 011 456789 1 229**

Labels above the example: Leading zero (above 00), Serial Number (above 456789), FHA ADP Code (above 229)

Labels below the example: Location Code (below 011), Check Digit (below 1)

FHA TITLE I CASE NUMBER (FH1)

FHA Title I Case Number

The Title I (Manufactured Housing) case number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first three digits
Contract Number:	next five digits
Serial Number:	last seven digits

Example for:

FHA Title I case number: **000 12345 6789012**

Leading zeros Serial Number

Contract Number

VA LOAN CASE NUMBER (VA)

VA Loan Number

The VA loan number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first three digits
Office of Jurisdiction:	next two digits
Office of Origin:	next two digits
VA Loan Type:	next one digit
Loan Number:	last seven digits

Example for VA Loan Number: **000 06 57 6 6789012**

Leading Zeros Office Of Origin Loan Number

Office of Jurisdiction VA loan type

Note: Some loans guaranteed prior to 1993 incorporate "LH" in the case number. Ginnie Mae will accept the pre-1993 format if it has not been converted.

RHS SINGLE FAMILY AND MULTIFAMILY CASE NUMBER (RHS AND RMF)

RHS (SF) and RMF (MF) Case Number

The RHS/RMF case number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first digit next
State Code:	two digits next
County Code:	three digits last
SSN/Borrower ID:	nine digits

Leading Zero County Code

Example for RHS Case Number: **0 12 345 678901234**

State Code Social Security Number

Example for RMF Case Number: **0 12 345 678901234**

State Code Borrower ID

FHA MULTIFAMILY CASE NUMBER

FHA Multifamily Case (Project) Number

The multifamily case number is to be reported as a 15-position fixed length number, as follows:

Leading Zero Fill:	first seven digits
Location Code:	next three digits
Serial Number:	last five digits

Example for:

FHA Multifamily Case Number: **0000000 031 45678**

Leading zeros Serial Number
Location Code

Non-Matching Loans

ACCESSING MATCHING AND SUSPENSE

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" title. Below the logo is a navigation bar with links for "Home", "My Profile", "RFS", "File Upload", and "IPMS". The "RFS" link is currently selected. Below the navigation bar is a "Navigation" menu with several options: "Exception Feedback", "Pool Accounting - Single Family", "Pool Accounting - Multifamily", "Matching and Suspense (MAS)", "Servicemembers Civil Relief Act (SCRA)", "e-Notification (eN)", "Issuer Feedback", "HMBS Reporting and Administration (HRA)", "Widely Held Fixed Investment Trust (WHFIT)", and "User Guide". The "Matching and Suspense (MAS)" option is highlighted with a red rectangular box. To the right of the navigation menu, there is a "User Guide" link. Below the navigation menu, there is a section titled "Use the tabs" with a list of links: "Home", "Summary", "Exception", and "Download". Below this list, there is a section titled "The purpose" with a link to "Home". Below this, there is a section titled "Clicking on the" with a link to "Summary". Below this, there is a section titled "This tab take you to the Issuer Summary screen which is a single screen view of submission status, exception statistics" with a link to "Exceptions". Below this, there is a section titled "This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception" with a link to "Download". Below this, there is a section titled "This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data record" with a link to "Download Exception".

NON-MATCHING LOANS DOWNLOADS

Home My Profile **RFS** File Upload

Matching and Suspense (MAS)

Home Loan Suspense Matching Results Downloads About MAS User Guide

Navigation Overview

Click on the tabs/links at the top of this page to navigate to the various areas of RFS Matching and Suspense:

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- About MAS
- User Guide

The purpose and general content of each major function is as follows:

Home

Click on this tab from any page to return to the home page.

Loan

Click on this tab to display the Loan Detail screen.

Suspense

Click on this tab to display the Suspense List screen.

Matching Results

Insurance

Terminate

Suspense

Aged Matching

Aged Terminated Matching

Various Suspense

Loan Match User Guide Online

NON-MATCHING LOANS DOWNLOADS - INSURANCE

The screenshot displays the GinnieMae Enterprise Portal interface. At the top left is the GinnieMae logo with the tagline "Our Guaranty Matters". To the right of the logo is the text "Enterprise Portal". In the top right corner, there are links for "Help | Logout | Contact Us". Below the header is a navigation bar with links for "Home", "My Profile", "RFS", and "File Upload". The main content area is titled "Matching and Suspense (MAS)" and contains a sub-navigation menu with buttons for "Home", "Loan", "Suspense", "Matching Results", "Downloads", "Matching Reports", "About MAS", and "User Guide". The "Insurance Matching Download Search" section is highlighted with a red box. It features a search form with the following fields: "Issuer:" with a dropdown menu set to "All Issuers", "Loan Type:" with a dropdown menu set to "FHA", and "Insurance No:" with a text input field. A "Go" button is located below the "Insurance No:" field. To the right of the search form, there is instructional text: "There are 6 different loan types for Insurance Match Download search: Single Family: FHA, VA, RHS and FH1 Multifamily: FMF and RMF".

GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS - FHA

Report LL-0875

Report Date: 09/2021

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

For non-modified FHA loans: Five data fields are used for loan matching. If the issuer-reported data does not match the FHA-reported data; it appears on this download. See MAS User Guide / section 7.2.

- 1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.
- 2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at GinnieMaeBuyout@Hud.Gov regarding the mandatory buyout approval.
- 3) If the loan had a curtailment contact GinnieMaeHelp@Deloitte.com. Refer to MAS User Guide section 9.
- 4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record. Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Variou Loan Record beginning on page 23.

MA = Matched on Case Number and OPB; Verify Interest Rate (MAT003)/ Zip Code (MAT004) / Maturity Date (MAT005)

MC = Matched on Case Number only; Verify OPB (MAT002)

NC = Not matched on Case Number; Verify Case Number (MAT001) and OPB

GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS - FHA

Unique Loan Id	Pool Id	Case Number	Issuer Loan Id	Match Code	Matching Date	Loan Type	Pool Issue Date	OPB	Agency Maturity Date	Loan Maturity Date	Agency Interest Rate	Loan Interest Rate	Agency ZIP code	Loan ZIP Code
101792992	#603477	#001254483645703	255447153	MA	8/7/2020	FHA	2/1/2003	104362	1-Mar-33	1-Feb-33			#	#
204785851	#697974	#000842922286703	220694533	MA	7/8/2019	FHA	6/1/2010	162993	1-Jun-40	1-Dec-40			#	#
205464099	#737486	#001987836378703	372831206	MA	11/16/2010	FHA	10/1/2010	116432			4.625	4.375	#	#
205671577	#737619	#003852963552703	308050731	MA	7/8/2019	FHA	11/1/2010	166754	1-Oct-40	1-Mar-45			#	#
209849633	#AC3817	#000498746216734	431201292	MA	7/8/2019	FHA	12/1/2012	263888	1-Oct-42	1-Apr-43			#	#
215358720	#AO1023	#001545480042703	524175593	MA	2/7/2020	FHA	8/1/2015	265109	1-Jul-45	1-Jan-46			#	#
216311484	#AQ1531	#001478523390703	499637387	MA	12/6/2019	FHA	1/1/2016	160001	1-Jan-46	1-Jul-46			#	#
217243168	#AT4130	#000487892515703	203974068	MC	7/8/2016	FHA	6/1/2016	276080						
217246694	#AT4127	#001914784901703	528048408	MA	3/6/2020	FHA	6/1/2016	367815	1-Jun-46	1-Aug-47			#	#
221473691	#BD4049	#008835067393703	409666294	MA	5/7/2018	FHA	4/1/2018	63254			4.5	4.25	#	#
222602830	#BI3533	#000325802867703	592278105	MA	12/7/2018	FHA	11/1/2018	195385			4.875	4.5	#	#

GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – VA, RHS (RD) AND FH1

Report LL-0875

Report Date: 09/2021

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

Two data fields are used for loan matching. If the issuer-reported data does not match the agency-reported data; it appears on this download. See MAS User Guide / section 7.2.

- 1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.
- 2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at GinnieMaeBuyout@Hud.Gov regarding the mandatory buyout approval.
- 3) If the loan had a curtailment or is a VA Joint loan: Contact GinnieMaeHelp@Deloitte.com. Refer to MAS User Guide section 9.
- 4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record. Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Variou Loan Record beginning on page 23.

MC = Matched on Case Number only; Verify OPB (MAT002)

NC = Not matched on Case Number (MAT001); verify Case Number and OPB

GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – VA, RHS AND FH1

Download per Loan Type

VA								
Unique Loan Id	Pool Id	Case Number	Issuer Loan ID	Match Code	Matching Date	Loan Type	Pool Issue Date	OPB
225291009	BQ4127	#000141462547808	#260695	MC	3/6/2020	VAG	2/1/2020	181827
226478984	BU7664	#000141467412300	#266058	NC	8/7/2020	VAG	7/1/2020	204497

RHS (RD)								
Unique Loan Id	Pool Id	Case Number	Issuer Loan ID	Match Code	Matching Date	Loan Type	Pool Issue Date	OPB
222095406	718397	#092145495068863	#243973	MC	9/10/2018	RHS	8/1/2018	153535
225297345	BQ4126	#031898318442817	#255680	NC	3/6/2020	RHS	2/1/2020	226767

FH1								
Unique Loan Id	Pool Id	Case Number	Issuer Loan ID	Match Code	Matching Date	Loan Type	Pool Issue Date	OPB
207142463	770222	#000597450277109	#1004585-0	MC	4/15/2012	FH1	8/1/2011	42961.35

Note: Rural Housing Services (RHS) is same as USDA Rural Development (RD)
 Manufactured Housing (FH1)

INSURANCE MATCHING DOWNLOAD - MULTIFAMILY FMF

Report LL-0875

Report Date: 10/2021

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

Two data fields are used for loan matching. If the issuer-reported data does not match the agency-reported data; it appears on this download. See MAS User Guide / section 7.2.

Loans with a Match Code of NC: Verify Case Number and confirm that the insurance is active for the current reporting period.

For Project Loans verify the OPB matches the Mortgage Note. For Construction Loans verify the Mortgage Rate matches the Mortgage Note.

MC = Matched on Case Number only; Verify OPB (MAT002) for Project Loans

MC = Matched on Case Number only; Verify Mortgage Rate (MAT003) for Construction Loans

NC = Not matched on Case Number (MAT001); Verify Case Number and OPB for Project Loans

NC = Not matched on Case Number (MAT001); Verify Case Number and Mortgage Rate for Construction Loans

UNIQUE LOAN ID	POOL ID	CASE NUMBER	ISSUER LOAN ID	MATCH CODE	MATCHING DATE	LOAN TYPE	POOL TYPE	POOL ISSUE DATE	AGENCY OPB	OPB	AGENCY MORTGAGE RATE	MORTGAGE RATE
226681153	BV8027	#000000008435405	#500712	MC	8/7/2020	FMF	CS	7/1/2020			3.1	2.85
228047670	BW2032	#000000008535585	#500754	MC	2/5/2021	FMF	CS	12/1/2020			3	2.75
228940407	CA0645	#000000004711265	#500918	NC	4/7/2021	FMF	PN	3/1/2021				
227528048	BY8288	#000000004311267	#180010661	MC	11/6/2020	FMF	PN	10/1/2020	11000000	10500000		

INSURANCE MATCHING DOWNLOAD - MULTIFAMILY RMF

Report LL-0875

Report Date: 10/2021

Downloads are available for review after the 5th BD. Updates are available to view/download after the 10th BD as this download is dynamic. MAT exceptions (Exception Feedback) are static for the month.

Two data fields are used for loan matching. If the issuer-reported data does not match the agency-reported data; it appears on this download. See MAS User Guide / section 7.2.

Loans with a Match Code of NC: Verify Case Number and confirm that the insurance is active for the current reporting period.

Loans with a Match Code of MC: Verify Case Number and OPB match the Mortgage Note.

MC = Matched on Case Number only; verify OPB (MAT002)

NC = Not matched on Case Number (MAT001); verify Case Number and OPB

UNIQUE LOAN ID	POOL ID	CASE NUMBER	ISSUER LOAN ID	MATCH CODE	MATCHING DATE	LOAN TYPE	POOL TYPE	POOL ISSUE DATE	AGENCY OPB	OPB
229512572	BQ9039	#000902880749955	#30203	NC	6/8/2021	RMF	CL	5/1/2021		3993306
229553245	BQ9044	#022005447141453	#30205	MC	6/8/2021	RMF	CL	5/1/2021	3002000	2002000

Hard-Coding Loans

MANUALLY HARD-CODING MC STATUS LOANS

Hard-Coding Loans with a Principal Reduction (Slide 27)

Hard-Coding Modified Loans with Principal Reductions (Slide 28)

Hard-Coding VA Vet/Non-Vet (joint) and TX Land Board Loans (Slide 29)

USDA RD Loans for multiple borrowers on a loan (Slide 30)

USDA RD Loans when the primary borrower is deceased (Slide 31)

NOTE: We are never permitted to receive documentation via email or secure email.
Evidence must be securely uploaded to RFS.

HARD-CODING LOANS WITH A PRINCIPAL REDUCTION

FHA, VA and RD single family loans that match to the external agency file on Case Number but do not match on OPB receive a match status of MC during Matching. The loans with an OPB +/- 2500.00 will Range Match and receive a match status of "MA" and an insurance match status of "MI" only if the following hold true:

If the PR is +/- \$2500.00 and did not system Range Match. Please confirm the following matches the NOTE:

- Correct Case Number is reported.
- Interest Rate matches the NOTE; if not, correct your data. If correct, make sure the Agency has the correct Interest Rate; if not, have it corrected by the Agency.
- Maturity Date matches the NOTE; if not, correct your data. If correct, make sure the Agency has the correct Maturity Date; if not, have it corrected by the Agency.
- Zip Code (first 3 digits) matches the NOTE; if not, correct your data. If correct, make sure the Agency has the correct Zip Code; if not, have it corrected by the Agency.

If the OPB differs > \$2,500, the Issuer can securely provide the following documents to verify a curtailment and the loan can be reviewed for manual hard coding to a Match Status Code (MA/MI):

- Either a screen shot from FHA Connection OR a copy of the Mortgage Insurance Certificate (MIC) showing a principal reduction > \$2,500 or a screen shot from the Issuer's servicing system showing a principal reduction (VA and RD) > \$2,500.
- Or a screen shot from VA's Funding Fee Payment System (FFPS) – showing the upfront fee refund sent to the borrower directly from VA, circle the PR.

HARD-CODING MODIFIED LOANS WITH PRINCIPAL REDUCTIONS

Loans that have undergone loss mitigation and have modified loan terms will not meet the criteria for range matching.

Therefore, a modified loan with a principal reduction will not systemically receive a match status of “MA” and insurance match status of “MI” *even if* under the \$2500.00 OPB tolerance.

The Issuer can securely provide the following documents for a modified loan with a principal reduction (for any dollar amount) and the loan can be reviewed for manual hard coding:

- a) Either a screen shot from FHA Connection **OR** MIC showing the principal reduction or a screen shot from the Issuer’s servicing system showing the principal reduction (VA and RD).
- b) Or a screen shot from VA's Funding Fee Payment System (FFPS) – showing the upfront fee refund sent to the borrower directly from VA, circle the PR.

c) Circle the PR.

Note: The Loan Purpose code for the modified loan must be set to a “3” or “4” HAMP or Non-HAMP (denoting a modified loan).

HARD-CODING VA VET/NON-VET (JOINT) AND TX LAND BOARD LOANS

Loans with a VA Vet and Non-Vet borrower or TX Land Board loans have Original Principal Balances (OPB) that will not match to the VA Agency file, since VA only insures the VA Vets portion of the loan. See the MBS Guide, Chapter 24, Section 2 A (3) c for detailed information.

Consequently, VA Vet/Non-Vet or TX Land Board loans may therefore show up as non-matching in the two-string matching processes that compares RFS Issuer reported VA loan data to the VA (Agency file) loan data.

The Issuer can securely provide following documents to verify the loan's VA Vet/Non-Vet or TX Land board status and the loan can be reviewed for manual hard coding:

- a. A copy of the borrower's Note (first few pages showing the OPB).
- b. A copy of the Loan Guaranty Certificate (LGC).
- c. A copy of the Certificate of Reasonable Value (CRV) or a copy of the Notice of Value (NOV).

-OR-

If the CRV or NOV are not available: A copy of the Deed of Trust – shows the VA Vets approved OPB that is reported via RFS. (Should be first couple of pages).

USDA RD LOANS FOR MULTIPLE BORROWERS ON A LOAN

In cases where the RD loan does not match on case number because the Issuer reported primary borrower in RFS does not match to the same primary borrower in in RD's Agency data, the Issuer may supply the following documentation to verify the identities of the Primary and Co-Borrowers listed on the NOTE and the loan can be reviewed for manual hard coding to a Match Status (MA/MI):

- The first pages of the NOTE that identifies all borrowers on the loan, OPB, Interest Rate, and Maturity Date
- The Loan Note Guarantee (LNG)

USDA RD LOANS WITH THE PRIMARY BORROWER IS DECEASED

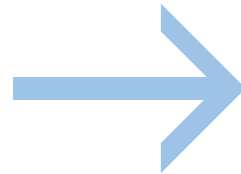
In cases where a primary borrower is deceased, it will oftentimes lead to loan mismatches in RFS after the loan matches prior to the death of the primary borrower.

- Based upon direction from RD, they are willing to shift the guaranty in their monthly file to Ginnie Mae to the co-borrower.
- This is how we understand issuers are handling this in most cases.
- The POC for issuers to send the documentation to RD, i.e., death certificate, etc., to affect the fix on the RD side is:
 - Toni.Swedlund@stl.usda.gov

AGENCY WILL NOT CORRECT YOUR DATA

Denied Request

In cases where you contact the Agency and they deny your request, please forward the email denial from the Agency to us to review for possible manual hard coding.



Forward Email

If there is not any personally identifiable information (PII) in the email denial(s) from the Agency, you do not need to securely upload, just forward to
GinnieMaeHelp@Deloitte.com

Terminated Loans

TERMINATED LOAN MATCHING E-NOTIFICATION

[Terminated Loan Matching Notification](#)

10/15/2021 01:34:53PM

View Issuer Notification

Issuer #:

Date Created: 10/15/2021 1:34:53 PM

Reference #: 1390885

Notice Type: Loan Processing

Subject: Terminated Loan Matching Notification

Message:

(right click on a file name below to download the file)

[mas_ltr003 : 20211015_1335.pdf \(171771\)](#)

Read By:

Date Read:

[Back](#)

TERMINATED LOAN MATCHING / AGED TERMINATED LOAN MATCHING

Terminated Loan Matching

- (E-Note 10th business day)
- The loans listed below have a Terminated status on FHA's Single Family Insured System (SFIS).
- If a loan is terminated in error, please contact Agency to reinstate as active.
- If Agency will not reinstate then the issuer must cure the defect or request approval to buy the Defective Mortgage out of the pool. The cure or buyout approval request, as applicable, must occur by the earlier of the final certification due date for the corresponding pools(s) or loan packages or thirty days from discovery of the defect per Chapter 14 , Part 8, Section D, (2) (b).
- MT: Matched on Case Number and OPB to terminated data in Agency File.
- CT: Matched on Case Number only to terminated data in Agency File.

Aged Terminated Loan Matching

- Loans In Terminated Status For At Least 3 Months.
- If a loan is terminated in error please contact Agency to reinstate as active.
- If Agency will not reinstate then the issuer must cure the defect or request approval to buy the Defective Mortgage out of the pool. The cure or buyout approval request, as applicable, must occur by the earlier of the final certification due date for the corresponding pools(s) or loan packages or thirty days from discovery of the defect per Chapter 14 , Part 8, Section D, (2) (b).
- MT: Matched on Case Number and OPB to terminated data in Agency File.
- CT: Matched on Case Number only to terminated data in Agency File.

TERMINATED LOAN MATCHING / AGED TERMINATED MATCHING

Terminated

UNIQUE LOAN ID	POOL ID	CASE NUMBER	ISSUER LOAN ID	LOAN TYPE	OPB	FIRST PAYMENT DATE	MATCH STATUS	MATCH DATE	AGENCY STATUS	AGENCY DATE	TERMINATED STATUS	TERMINATED DATE
100685690	#667174	#004578781788703	9902313396	FHA	102688	1-May-07	MA	8-Jun-07	MI	21-Jun-07	MT	7-Oct-21
225827659	#BT3983	#002215579736703	9902337716	FHA	147822	1-Mar-20	MC	7-May-20	MI	7-May-20	CT	7-Oct-21

Aged Terminated

UNIQUE LOAN ID	POOL ID	CASE NUMBER	ISSUER LOAN ID	LOAN TYPE	OPB	FIRST PAYMENT DATE	MATCH STATUS	MATCH DATE	AGENCY STATUS	AGENCY DATE	TERMINATED STATUS	TERMINATED DATE
217102819	#AO9514	#000514784481703	9902946899	FHA	165938	1-Jun-16	MA	7-Jun-16	MI	7-Jun-16	CT	7-Jun-21
224246373	#BP7231	#003784588941703	7891236214	FHA	43391	1-Feb-11	MA	7-Oct-19	MI	7-Oct-19	MT	8-Jul-21

Loan Matching Suspense

RFS LOAN MATCHING SUSPENSE NOTIFICATION

[RFS Suspense Download](#)

10/15/2021 01:24:01PM

View Issuer Notification

Issuer #:

Date Created: 10/15/2021 1:24:01 PM

Reference #: 1390884

Notice Type: Loan Processing

Subject: RFS Suspense Download

Message: Suspended records for the September reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense Items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of October .

Read By:

Date Read:

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RFS LOAN MATCHING SUSPENSE

Suspended Changes to Ginnie Mae Loans

POOL ID	UNIQUE LOAN ID	ISSUER LOAN ID	RECORD DATE	SUSPENDED DATE	CHANGED FIELD	CURRENT VALUE	SUSPENDED VALUE	MATCH CODE	ACCEPT/REJECT SUSPENDED VALUE	COMMENTS
BP2633	#224080382	472032359	9/1/2021	10/6/2021	Interest Rate	4.125	0	MA		
CG0735	#230349893	685389496	9/1/2021	10/5/2021	FHA Case Number	#002589925730703	#002589925730203	MA		
465896	#208315983	685067514	9/1/2021	10/4/2021	FHA Case Number	#005748969614703	#005748969614203	MA		
529457	#208315994	685067522	9/1/2021	10/4/2021	FHA Case Number	#001525801266703	#001525801266203	MA		
CD4808	#229535540	34054734	9/1/2021	10/1/2021	FHA OPB	206196	220937.09	MA		
CE1791	#229818559	440441450	9/1/2021	10/1/2021	Interest Rate	4.625	4.5	MA		
CC3752	#229602963	58364480	9/1/2021	10/2/2021	FHA Case Number	#004227891494703	#004228793303703	MC		
CC3774	#229582046	58264268	9/1/2021	10/2/2021	FHA Case Number	#004522211269703	#004513332532703	MC		
CD7823	#229760860	58479981	9/1/2021	10/2/2021	VAG Case Number	#000515161465763	#000515166695763	MC		

RFS LOAN MATCHING VARIOUS SUSPENSE

A. Various Record General Reporting Instructions

Issuers are encouraged to review the Various Loan Record layout, general instructions, and the item-by-item field-level instructions below, prior to the submission of any corrections in the Various Loan Record.

Ginnie Mae collects the various data elements at pool issuance, on the GinnieNET 11706 Schedule of Pooled Mortgages. However, there may be circumstances where the data was incomplete or requires an update (i.e., a change from previously reported data). **Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706-Schedule of Pooled Mortgages filed at pool issuance.**

1. Issuers should submit only the data fields on the Various Loan Record that are being corrected. All other fields that are not being corrected should be filled with spaces (shown in the Remarks column of the table on page 22 as “Blank”).
2. Issuers must not report the Various Loan Record if no changes are present.
3. Submit only Valid Values: Any fields that are being reported on the Various Loan Record must have valid values per the layout and field instructions in this document. Invalid values will not be accepted.
4. Deleting Previously-Reported Data: To delete previously-reported data, report an asterisk “*” in the field’s left-most position and fill with spaces to the right.
5. Fields 1, 2, 3, 4, 9, 13, and 22 cannot be deleted and must have valid values if reported.
6. Field 21 cannot be deleted when Loan Purpose = 1 and must have valid values if reported.
7. Fields 23 and 24 cannot be deleted when Loan Type is FHA and must have valid values if reported.
8. Invalid values will not be accepted. When invalid values in any field are submitted, the entire Various Loan Record will be rejected.

Issuers should ensure that any data reported on the Various Loan Record meets the objective of changing previously incorrect or incomplete data or is updating fields such as the “MIN” and “MERS Original Mortgagee” due to MERS related activity.

RFS LOAN MATCHING VARIOUS SUSPENSE E-NOTIFICATION

[RFS Various Suspense Download](#) 10/12/2021 08:27:05AM

View Issuer Notification

Issuer #:

Date Created: 10/12/2021 8:27:05 AM

Reference #: 1388969

Notice Type: Loan Processing

Subject: RFS Various Suspense Download

Message: Suspended Various records for the September reporting period are now available to download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to download the Various Suspense Items are found in the MAS User Guide. Click on Various Suspense under the Download tab and follow the instructions to download the Various Suspense Items. Review the items, mark the records with an A to accept or an R to reject in column AV, provide a reason for the Accept or Reject in column AW, and return it to GinnieMaeVarious@deloitte.com no later than the 20th calendar day of the month.

Read By:

Date Read:

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Posted morning of the 7th business day

RFS LOAN MATCHING VARIOUS SUSPENSE DOWNLOAD

Various Suspense Download Search

Guidance:

- Ginnie Mae Guide Appendix VI-19 (http://www.ginniemae.gov/SiteAssets/allregs_tpl.aspx) instructions for the Various Loan Record regarding controlled data elements in RFS: Issuers should use the Various Loan Record only to make changes to incorrect or incomplete data originally reported on the HUD Form 11706-Schedule of Pooled Mortgages, at pool issuance.

Instructions:

Review the entire Record by Unique Loan ID. If the reported Various Record values in the entire record are corrections to previously-reported Loan values, mark column "AV" as "Accept" and provide the reason for the correction in column "AW". If ANY of the reported Various Record values in the entire record are not corrections to previously-reported Loan values, mark column "AV" as "Reject" and provide the reason for the rejection in column "AW".

Responses are due no later than the 20th calendar day of the month.

Issuer:

Go

RFS VARIOUS SUSPENSE DOWNLOAD

Currently Suspended Various Loan Records

Request Accept or Reject for the entire Record - include Reason

POOL ID	UNIQUE LOAN ID	ISSUER LOAN ID	L CMBIND LTV RATIO PRCNT	V CMBIND LTV RATIO PRCNT	L FRST TM HMBYR IND	V FRST TM HMBYR IND	ACCEPT/REJECT	REASON for ACCEPT/REJECT
CB7488	258978459	457822			Y	N	A	Correcting data
BD3467	212784589	489452	94	93			A	Correcting data

Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeVarious@deloitte.com no later than the 20th Calendar Day of the Month.

MATCHING AND SUSPENSE – TIMELINE

Matching and Suspense Workflow Schedule

Schedule	Download File or Letter	E-Notification
After 5th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 5 th and 10 th BD, and after 10 th BD)	No
After 5th BD and 10th BD	Match to Terminate FHA and RD only	Yes – 10 th BD
After 5th BD and 10th BD	Loan Match Suspense (for Data Changes)	Yes – 10 th BD
After 5th BD and 10th BD	Aged Matching Monthly	Yes – 10 th BD
After 10th BD	Aged Terminated Matching (SF FHA, RHS)	No
After 7 th BD	Various Suspense (for Data Changes)	Yes – 7 th BD
Contacted As Applicable	Ginnie Mae Oversight / Field Reviews	No

QUESTIONS & ANSWERS



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GinnieMaeSuspense@Deloitte.com

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