Single Family Pool Delivery Module (SFPDM) - MyGinnieMae

U.S. Department of Housing and Urban Development (HUD)

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1 INTRODUCTION

This manual is written to provide instructions on how to use the Single Family Pool Delivery Module (SFPDM) application in the MyGinnieMae portal. End Users and Authorized Signers whose institutions issue Single Family pools utilize the SFPDM application to manage the Single Family pooling process. The functional roles associated with the application are SF-Loan Delivery and Pooling Basic Users and SF-Loan Delivery and Pooling Authorized Signer.

Below are links that address common topics that pertain to the Single-Family Pool Delivery Module (SFPDM) application in the MyGinnieMae portal.

- How to get access to MyGinnieMae
- Refer to the MyGinnieMae Getting Started User Manual for System Prerequisites.
- Accessing the Single Family Pool Delivery Module (SFPDM) application
- Importing a New Loan
- MyGinnieMae Portal Dictionary
- Importing XML File to Add a Pool
- Manually Adding a Pool
- Importing a New Loan
- MyGinnieMae Portal Dictionary

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1.1 Application Overview

The Single-Family Pool Delivery Module (SFPDM) application provides an updated interface to those processes and procedures that were previously supported through the Ginnie*NET* application. Pool and loan data can be submitted through electronically uploaded files or by manual data entry and tracked through the pool processing workflow via a My Dashboard display called My Pools. Pool Certification processes performed by Document Custodians will remain in Ginnie*NET*, as is, until a later release.

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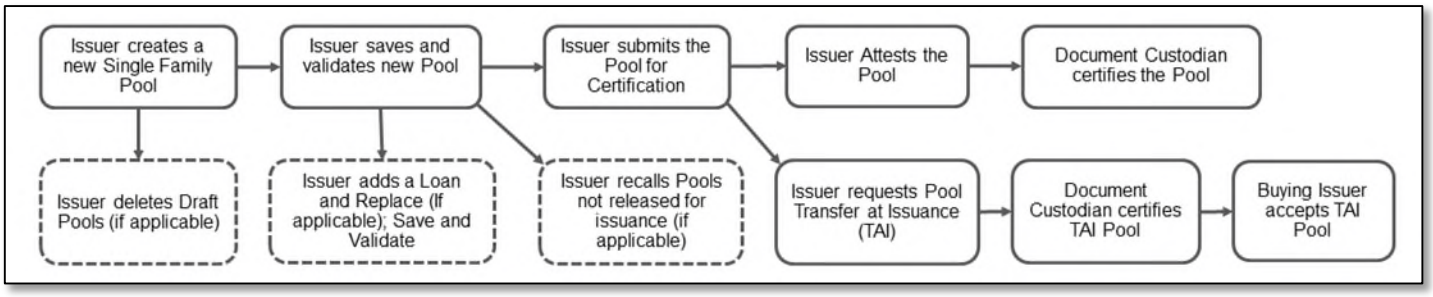
1.2 Business Workflow

The high-level Business Workflow of the Single-Family Pool Delivery Module (SFPDM) application is shown in the figure below:

Figure 1.2-1 SFPDM Business Workflow



The following Business Workflow reflects the different operational activities for the Single-Family Pool Submission:

- Issuers create a new Single-Family Pool, save, and validate.
- Issuers can then add a Loan and Replace (if applicable), save, and validate.
- Issuers submit the pool for Initial and Final Certification.
- Issuer attests the Pool for Initial Certification.
- Certification will happen as it does today by the Document Custodian. Once this is complete, the pool status is updated too Initially Certified.
- Pool can continue path to Issuance.
- Issuers can also delete pools that are in Draft state.
- Issuers can recall pools that have not been released for issuance by the system.
- Issuers can request Pools Issued for Immediate Transfer (PIIT) in SFPDM, which needs to be certified by the Document Custodian and accepted by the Buying Issuer in SFPDM before issuance.

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1.3 Accessing SFPDM

Upon logon, the user is presented with My Dashboard, which displays options for navigating the SFPDM application. To access the SFPDM Application, select the **SFPDM Pools & Loans** tab at the top of the screen.

Figure 1.3-1: SFPDM Pools & Loans Tab

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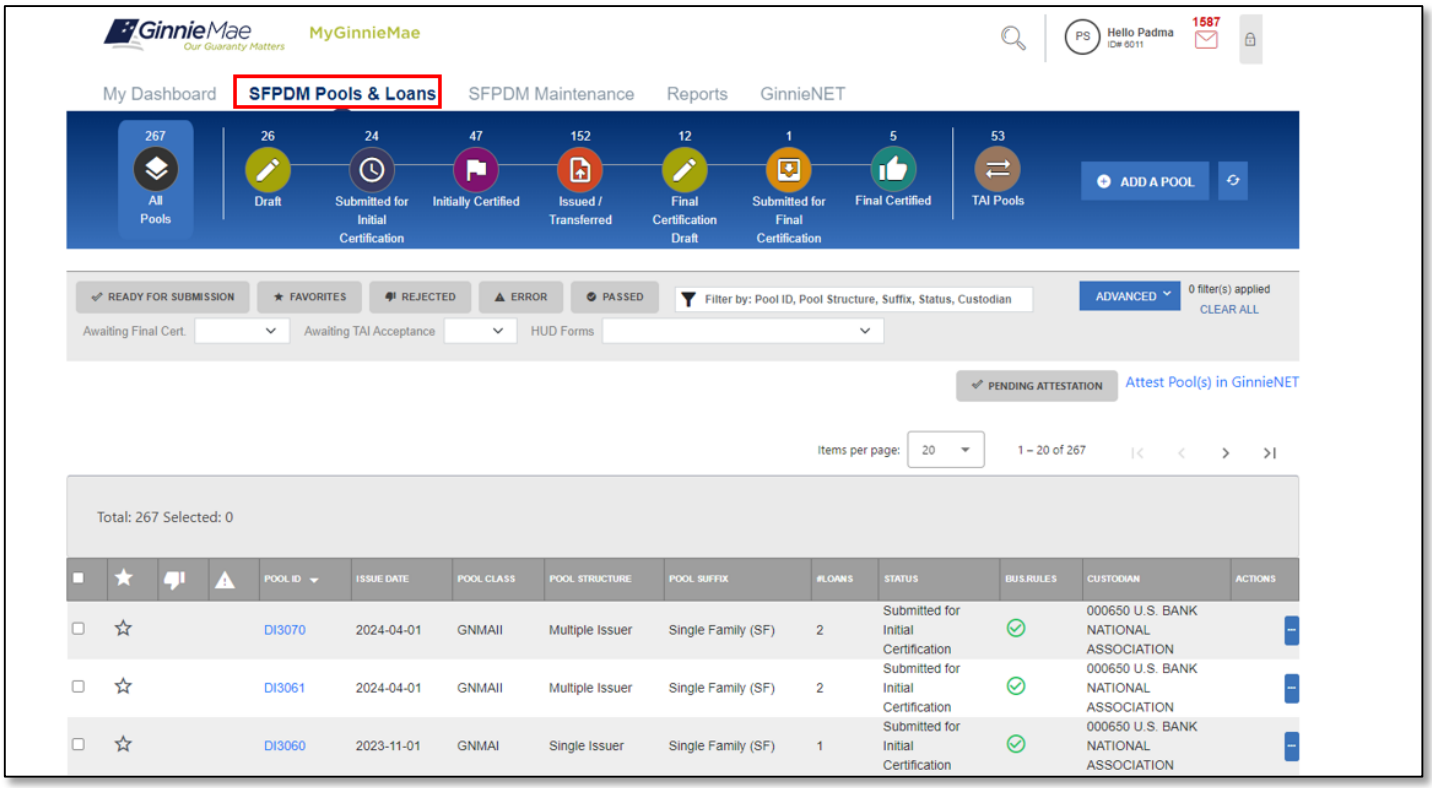
2 POOLS AND LOANS

2.1 SFPDM Pools & Loans

The SFPDM Pools and Loans page displays a list of pools associated with the selected Issuer ID (on the MyGinnieMae portal profile menu).

Figure 2.1-1: 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**

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2.2 Pool Details Information

Securities are prepared and delivered in accordance with instructions provided by the **Issuer.**

All Ginnie Mae securities are settled through FRBNY (Federal Reserve Bank of New York) as Ginnie Mae's Depository.

Single Family new pool information, required on the HUD (Housing and Urban Development) 11705 Form, *Schedule of Subscribers,* is either entered on the **Pool Details** screen or imported using a PDD XML file in SFPDM. You must complete the required fields which are marked with an asterisk (*) on the Pool Details screen. There are also fields that may be system generated.

The matrix, (See the Table below), lists the fields in the order they appear on the **Pool Details** screen*. This screen also allows you to Add/Edit or view Totals (Mortgage Summary) Information.*

Refer to Pool Details Icons in the Appendix for more information.

Refer to PDD Implementation Guide in the Appendix for more information.

Refer to Table 2-1: Pool Details – 11705 Screen Elements below for more details on the Data elements.

Table 2-1: Pool Details - 11705 Screen Elements

Field Name	Description
Header Info	
Pool Identifier	The Single-Family Pool Number is **required**, unique, and either must be a six-digit number (the first digit cannot start with a 0) or must be two letters (the first letter cannot be "M" or "P") and followed by four digits**.** The number is pre-assigned by Ginnie Mae.
Issue Date	The date from which a mortgage-backed securities pool issued under the Government National Mortgage Association Mortgage-backed security program accrues interest. The Issue Date for such pools is always the first calendar day of the month.
Amortization Type	This is a description of how the loan is paid, which is monthly. The options available are Fixed and Adjustable Rate. This field is required for all pools.
Class Type	Indicates the type of pool. Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. This is required for all pools.
Structure Type	Denotes the type of mortgage-backed security structure. The options available are Multiple Issuer and Single Issuer. This field is required for all pools.
Suffix Identifier	Single Family Pool Types describe the type of mortgages backing the pool. These include ARM-CMT Pools (AR and AQ, AT, AF, FT, AS, and AX), and Single-Family Pools (SF, FS, BD, MH, JM, ET, RG, and SN).
Parties	
(Issuer) Party Role Identifier	This is a unique, four-digit number assigned to the issuer.
Company Name	The name of the company affiliated to the pool issuer.
(Document Custodian) Party Role Identifier	The unique number assigned to the Document Custodian.
Company Name	This is the name of the company that serves as Document Custodian.
(Servicer) Party Role Identifier	The unique number assigned to the Servicer. The servicer can be an individual or a legal entity and may perform multiple roles.

Company Name	This is the company name of the servicing bank. The name displays if there is a selection in the Party Role Identifier drop down list.
Transferee at Pooling ID (Indicator)	The four-digit number to the Buying Issuer when a pool is transferred at issuance.
General Info	
Validation Status	This indicates whether the Business Rules Engine validation has been run on the pool. This field is system generated.
Security Issue Date Rate Percent	The security interest rate, expressed as a percent, for the pool as of the pool issue date.
Pooling Method Type	The method used in amortization for the pool. Indicates the timing of the remittance of the scheduled principal and interest payment from the servicer to the certificate holders of a particular pool. The option includes CD for Concurrent Dates.
Current Principal Balance Amount	The Original Aggregate Amount of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system-generated when Mortgage Detail records are added for the pool.
Current Loan Count	The number of loans in the pool.
Guaranty Fee Percent	The percent of the loan amount that the government agency guarantees in the event of loss due to foreclosure. It is always 0.06.
Trade Book Entry Date	The date that the security will be delivered to the designated book entry account.
Maturity Date	The date the final payment is due on the pool. The pool maturity date is typically 15 to 45 days after the maturity date of the latest maturing mortgage in the pool. It is always the 15th or the 20th of the month.
Certification Initial Payment Date	The date that the first payment is due to the security holder for the certificate. This field is system generated.
(Pool Maturity) Period Type	The unit of time used to define the period over which the loan matures.
Period Count	The scheduled number of periods after which the pool will mature.

Pool EIN Type	Defaults to the words Pool Employer Identifier Number.
(Pool EIN) Value	This is a nine-digit pool tax ID that the IRS (Internal Revenue Service) assigns to the pool. It is required to be a 9-digit number and **cannot be of all the same digits.**
Government Bond Financing Program - Indicator	Indicates whether the pool is used to back securities as collateral for a state or local housing Bond Financing Program (BFP). This is required for all pools.
PIIT/TAI Eigibility Indicator	Full: Can participate in both Sell/Buy. Limited: Can only participate in Sell. No: Cannot participate in Sell/Buy.
Collateral type	Indicates whether the Pool is an eNote. • eNote: If all of the loans within the Pool have the eNote Indicator it is set to True. Hybrid/Commingled • If one or more loans, but not all Loans have the eNote Indicator set to True. None/Paper • If NONE of the Loans have the eNote Indicator set to True Undetermined • If any of the Loans have the eNote Indicator set to False or Blank or all Loans are set to Blank.
Arm Info	
Lookback Period **(**InterestAndPaymentAdjustmentIndexLeadDaysCount)	Indicates the number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment.
Pool Interest Adjustment Effective Date	The date the pool interest rate changes.

Pool Margin Rate Percent	The factor that is added to the ARM index value to calculate the pool accrual rate.
Master Agreements / ACH Info	
(ACH Principal and Interest) ABA Routing and Transit ID	This is a nine-digit routing and transit number for the bank where the issuer maintains principal and interest accounts. This is required if the ACH (Automated Clearing House) Bank Account Purpose type is Principal and Interest.
Bank Account Identifier	The account number of the bank that maintains Ginnie Mae principal and interest for the ACH accounts.
(ACH Taxes and Insurance) ABA Routing and Transit ID	This is a nine-digit routing and transit number for the bank from which the taxes and insurance payment is paid. This is required if the ACH Bank Account Purpose type is Taxes and Insurance.
Bank Account Identifier	The account number of the bank that maintains taxes and insurance for the ACH accounts.
Certification Agreement - 11711B	
Pool Document Required Indicator	Indicates that the Certification Agreement – HUD Form 11711B is required for the associated loans. This is required for all pools.
Pool Document Submission Indicator	Indicates that the Certification Agreement – HUD Form 11711B has been submitted. This is required for all pools.
Document Form Publisher Number Identifier	The HUD Form 11711A Release of Security Form is used by the organization/company that produced/provided/sold the form/content. You need to select an option from this drop-down list if the Pool Document Required Indicator is selected to Yes.
Subscriber Info	
Total Subscription Amount	The current principal balance of the pool. The total subscription amount must equal the Original Aggregate Amount of the pool. This field is automatically generated.
Number of Participants	The number of subscribers receiving delivery of the pool. This field is automatically generated.

Bank Account Purpose Type	This is the settlement account. This is required for all pools.
Investor ACH Bank Account ID	The number identifying the account to which security will be delivered. This is required for all pools.
Original Subscription Amount	The amount of the pool purchased by the investor. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber information must be completed until 100% of the pool has been accounted. The investor's total may not be *less than* $1000.00. This is a required field.
Investor Name	The name of the subscriber.
ABA Routing and Transit ID	This is a nine-digit routing and transit number for the bank to which the securities will be delivered.
Institution Telegraphic Abbreviation	The abbreviated name of the depository institution assigned by the Federal Reserve.
Bank Account Delivery Description	Description of the bank to which a security will be delivered, and any additional instructions.
Investor ACH Receiver Sub Account Name	The name of the sub-account that receives the security.
Number	This is the number automatically generated and assigned after a pool is submitted and verified. For more information, see File Transmission Numbers

2.2.1 Searching for a Pool

1. Select the **SFPDM Pools & Loans** tab.
2. 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. There is a paginated view where the user can navigate from page to page. Each page will display twenty pools as a default sort order. There will be a drop-down box labeled "Items Per Page" on the bottom right side of the pagination. The drop-down box allows the user to view "20", "40", "60", "80", or "100" pools at a time. Any changes to the default sort order made by the user will only be applicable for the current session and limited only to the Pools and Loans screen.

Figure 2.2-1: SFPDM Pools & Loans Screen Filter Text Box

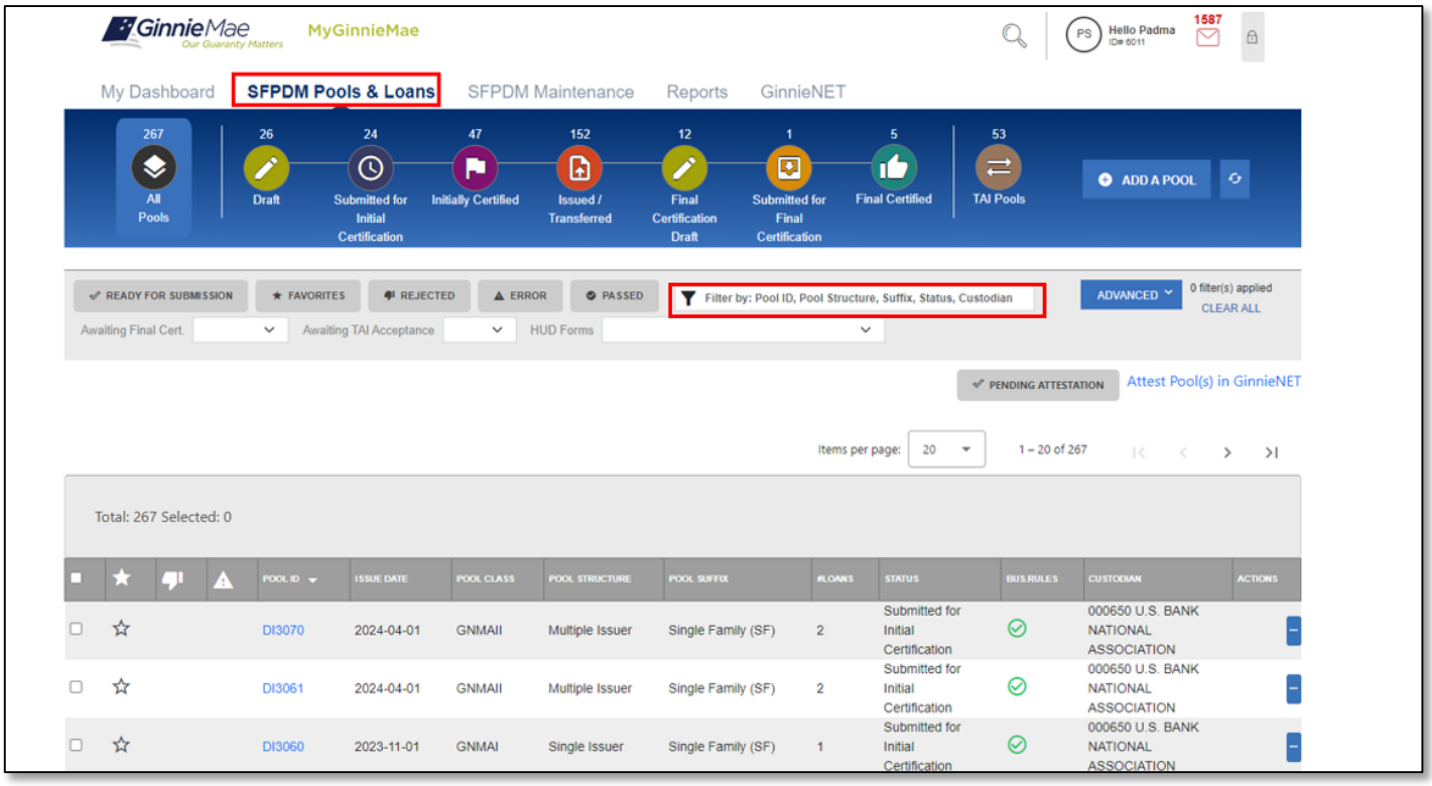
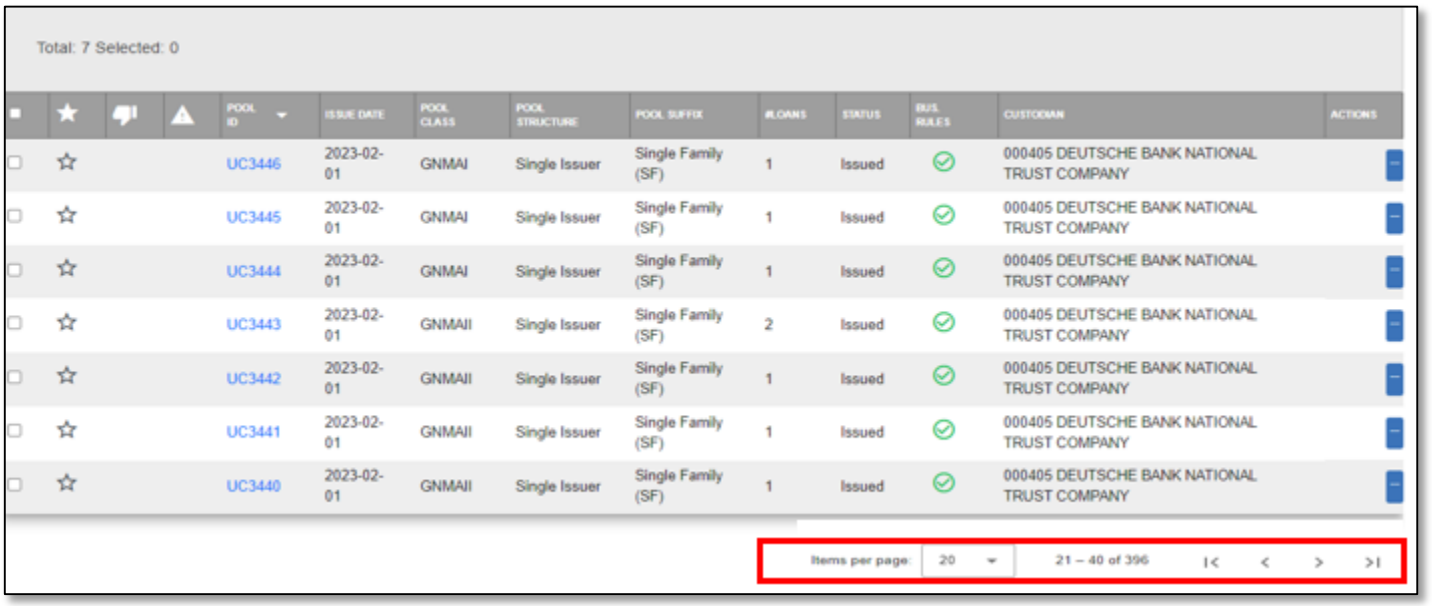


Figure 2.2-2: SFPDM Pools & Loans Screen Pagination



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 the **'X'** on the respective filter.

3. Select from the following options:

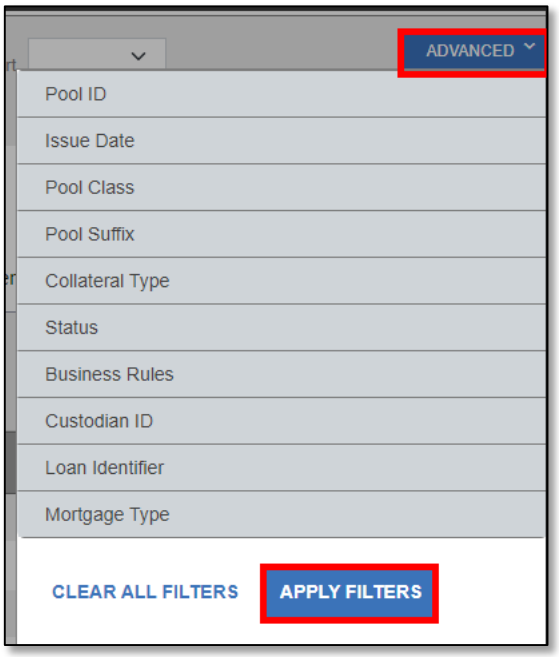
- Pool ID
- Issue Date
- Pool Class
- Pool Suffix
- Collateral Type
- Status
- Business Rules
- Custodian ID
- Loan Identifier*
- Mortgage Type

* Navigating from the search results screen after applying the Loan Identifier filter, will navigate to the Loan details page. All other filters navigate to the Pool details page.

When you select the filtering options above, the section will expand to display additional 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.

Figure 2.2-3: Advanced Filters Window



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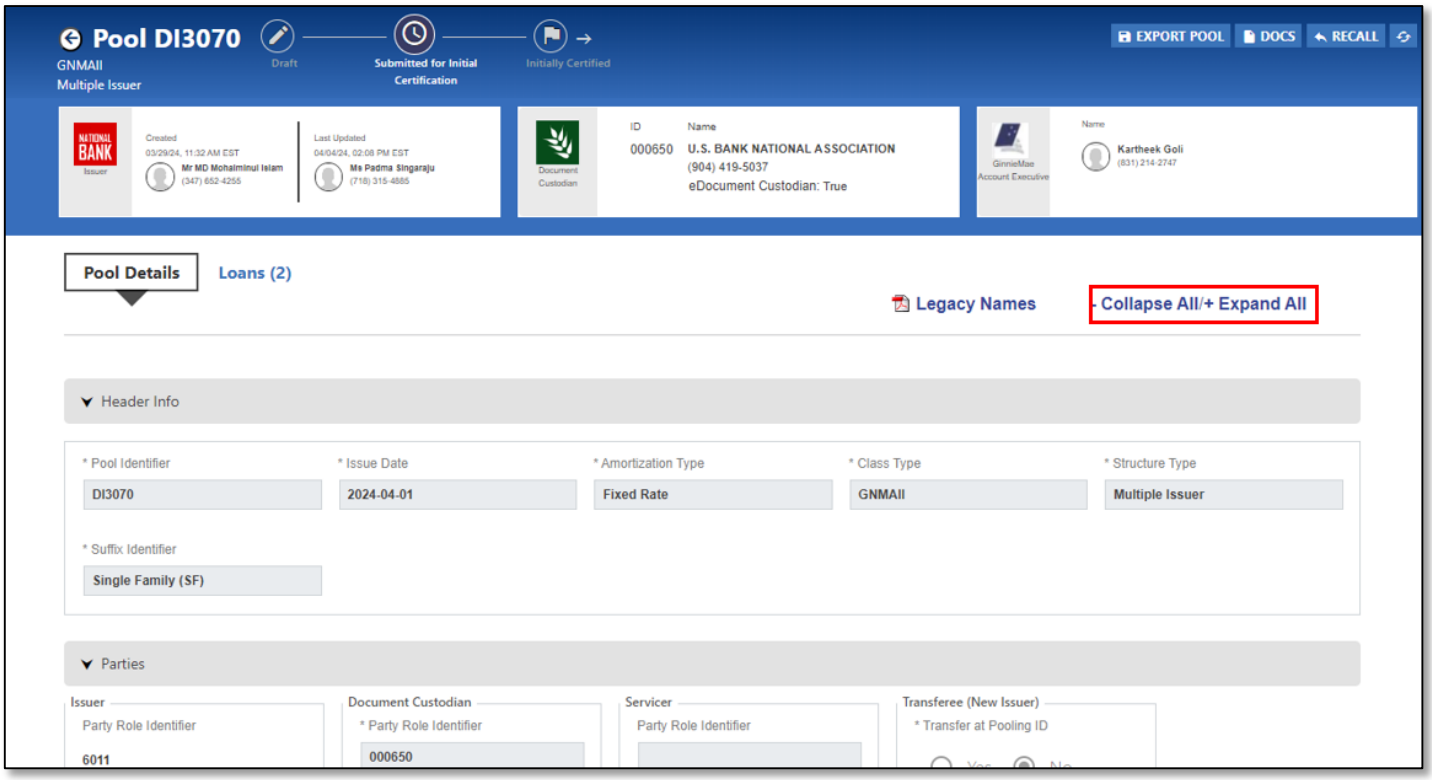
2.3 Pool Details Screen Overview

The Pool Details Screen is made of several sections that you can expand or collapse. Select the **Collapse All** button to see the sections or select **Expand All** to see all sections. Refer to Figure 2.3-2: All Pools Tab for the collapsed View.

Figure 2.3-1: GinnieMae Single Family Pool Details Screens: Collapse All

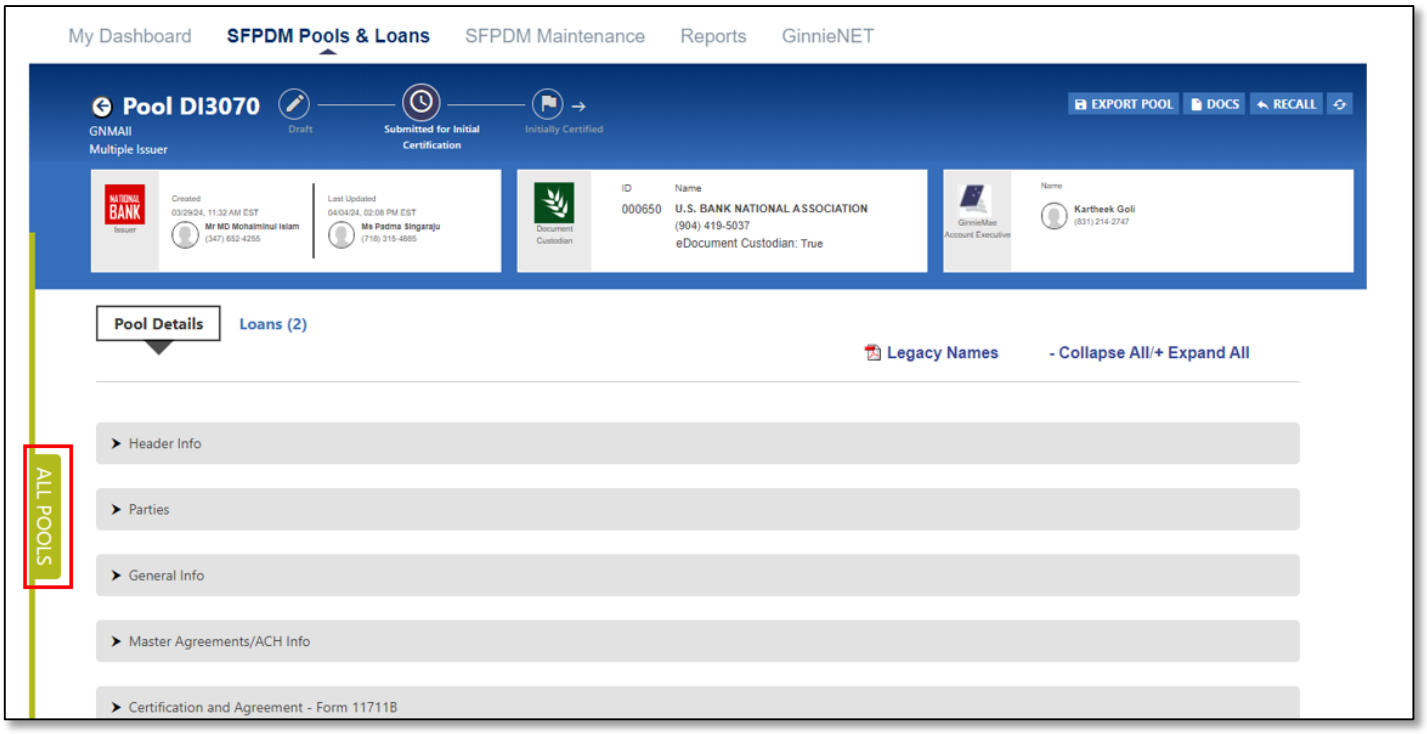


2.3.1 All Pools Slider Overview

You can use the **All Pools Slider** feature to review a list of all your pools in SFPDM.

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

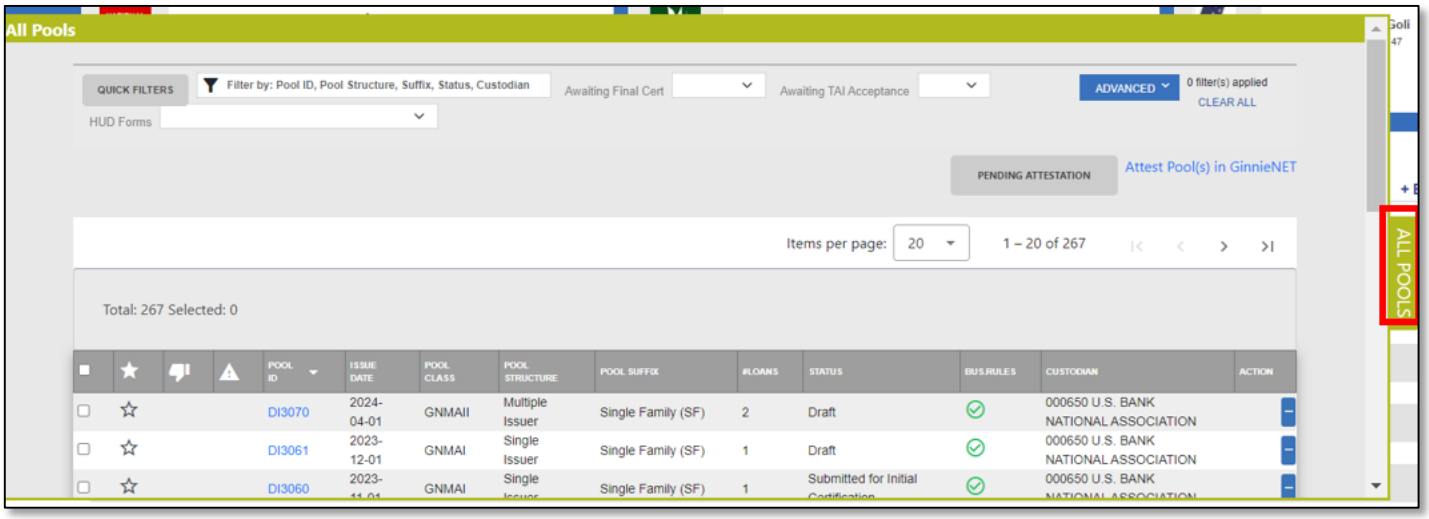
Figure 2.3-2: All Pools Tab



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 do not apply any filters, the All-Pools slider window displays pools sorted in descending order by Pool ID number. (See Figure 2.3-3 below). You can use the scroll bar to view the pop-up notifications.

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

Figure 2.3-3: All Pools Slider Expanded



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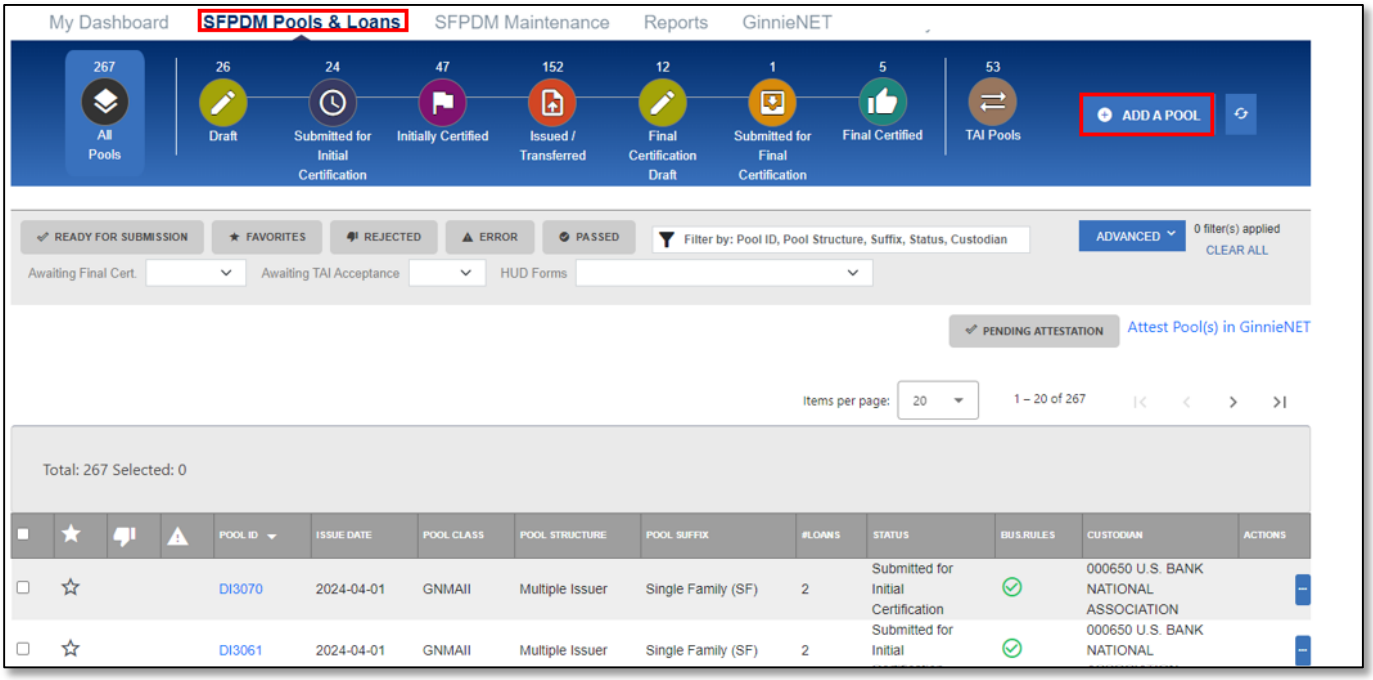
2.3.2 Importing XML File to Add a Pool

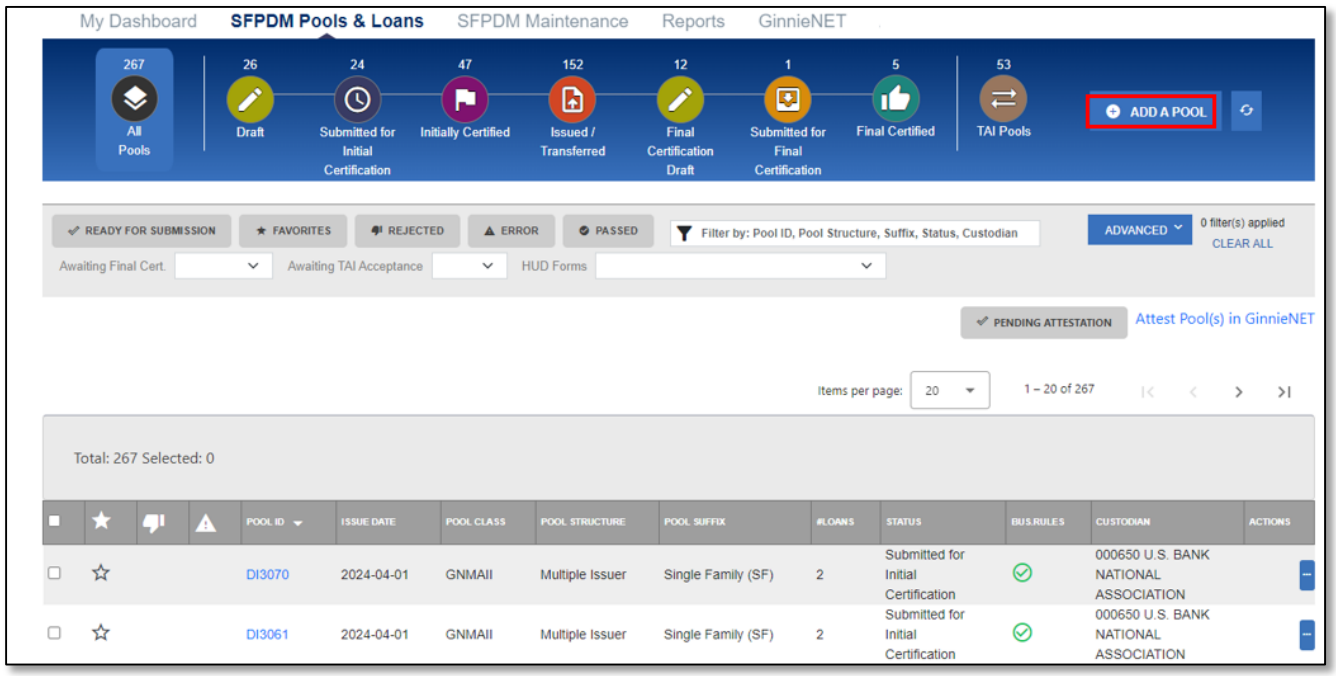
1. Select the **SFPDM Pools & Loans** tab.

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



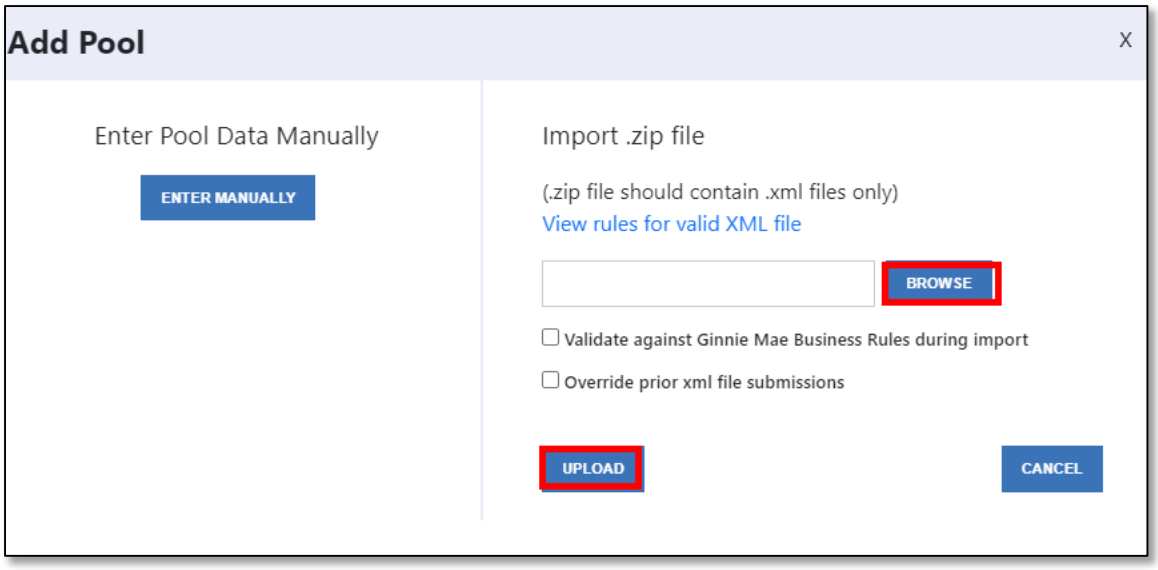
2. Select the **ADD A POOL** button.

Figure 2.3-5: Add Pool Button.



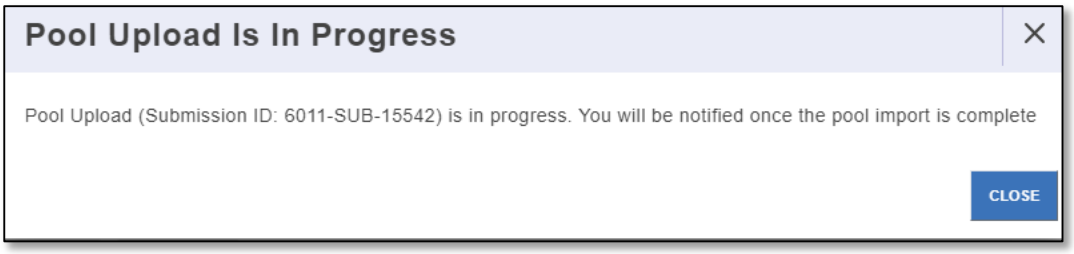
3. Select the **BROWSE …** button. You will need to navigate to the location where you saved the .ZIP files.

Figure 2.3-6: Add Pool Window



4. Select the **UPLOAD** button. The **Pool Upload Is in Progress** window will display while the file is being processed.

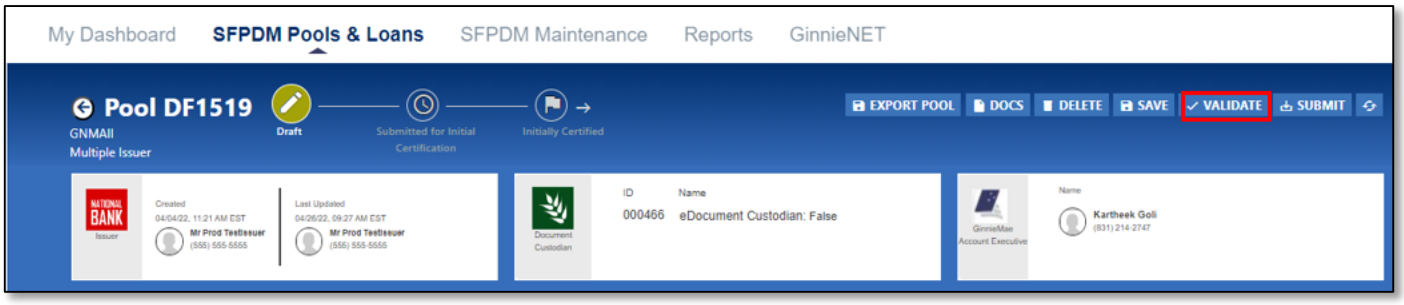
Figure 2.3-7: Pool Upload Successful Window



5. If the pool was successfully uploaded into SFPDM, 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.”

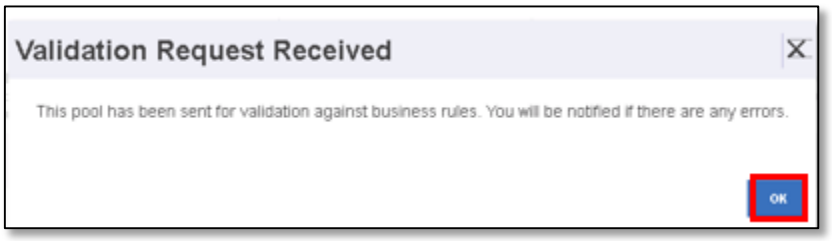
6. Select the **VALIDATE** button or check mark “Validate against Ginnie Mae Business rules during “import” to validate data entered for the pool. After you validate, the Success message displays.

Figure 2.3-8: Pool Details - Validate Button



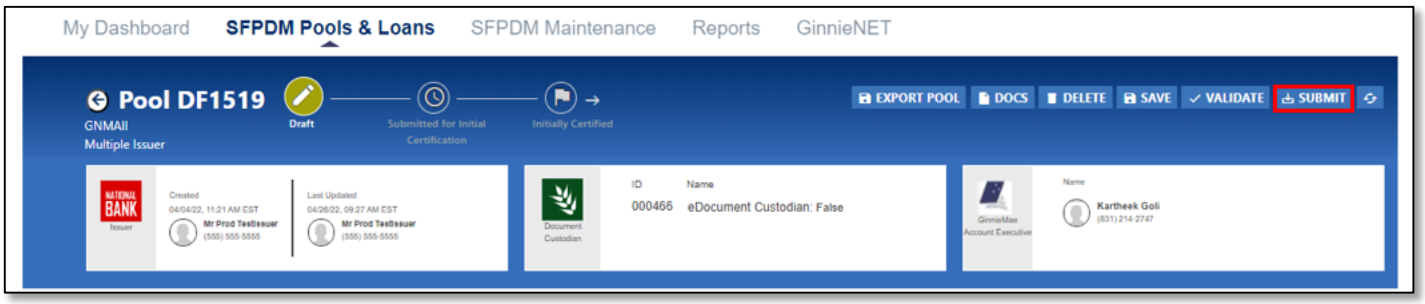
7. Select the **OK** button or close (X) button to close the message and continue.

Figure 2.3-9: Validation Request Received Message



8. On the Pool Details Screen, Select the **SUBMIT** button.

Figure 2.3-10: Pool Details Screen - Submit Button



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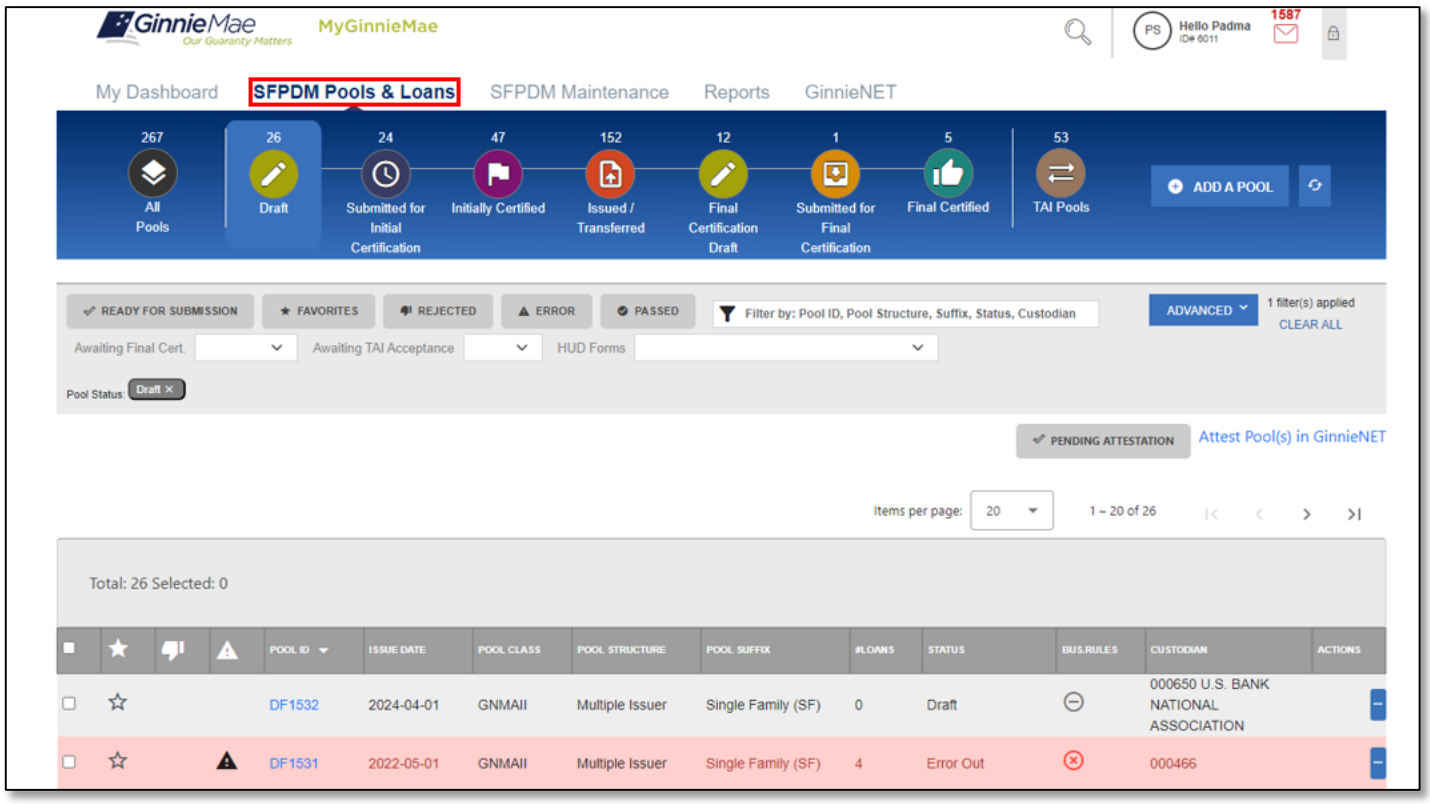
2.3.3 Viewing Pool History

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.

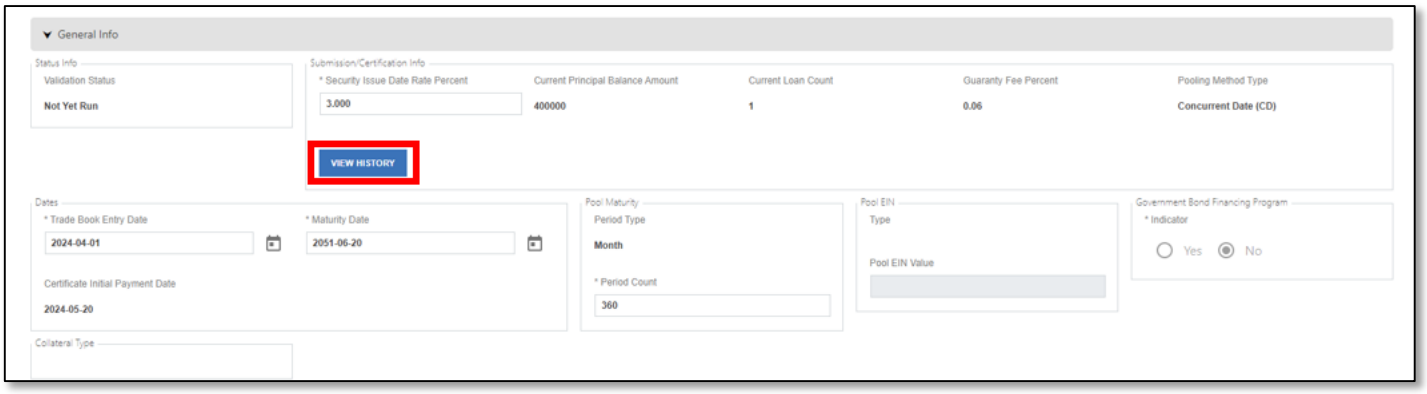
1. Select the **SFPDM Pools & Loans** tab.

Figure 2.3-11: SFPDM Pools and Loans Screen



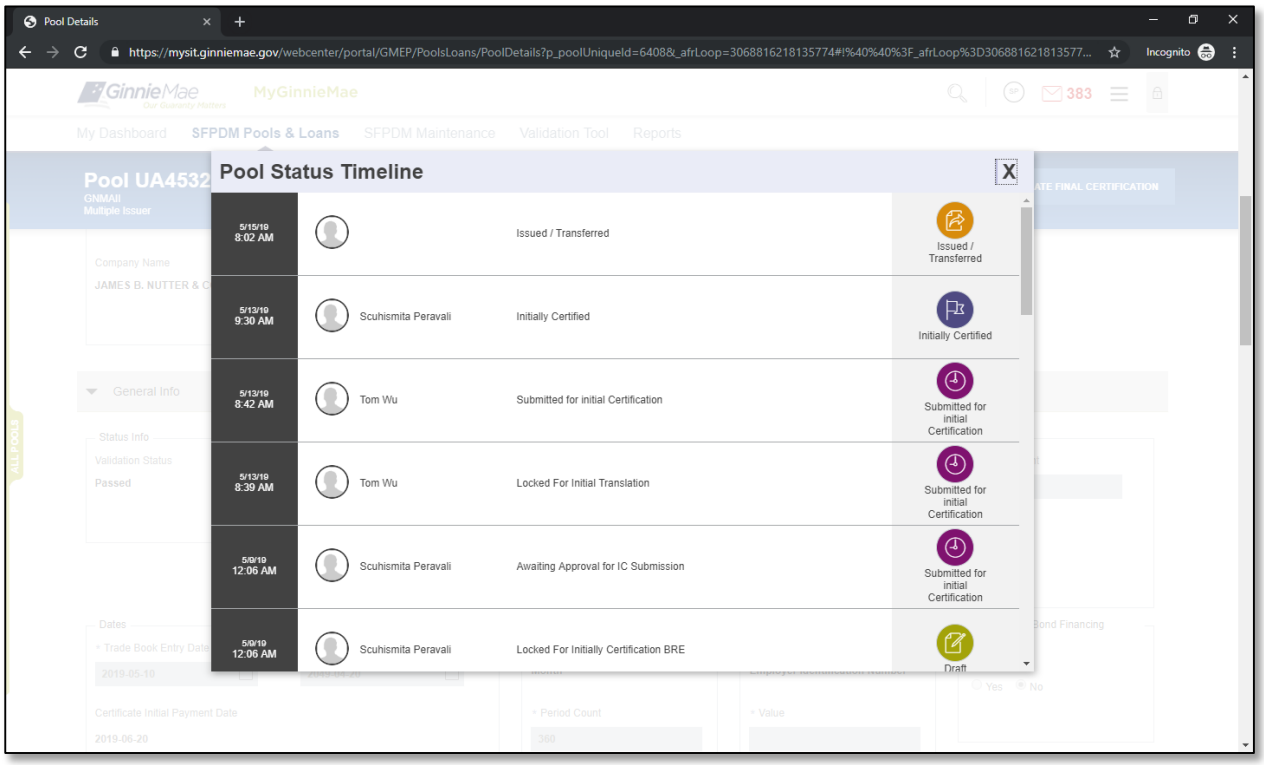
2. Enter data in the **Filter by** field or use the Quick Filter or Advanced Filter option described **in section** 2.2.1 Searching for a Pool to locate a specific pool.
3. Select the Pool ID link to access the Pool Details Screen.
4. In the General Info section, select the **VIEW HISTORY** button.

Figure 2.3-12: View History Button - Pool Details



The Pool Status Timeline window displays.

Figure 2.3-13: Pool Status Timeline Window



NOTE: Pool Status Timeline displays the name of the user who created the Pool. When the Pool is Issued or Transferred, the name is not displayed as the action is taken by the system.

5. Select the **X** button to close the Pool Status Timeline window.

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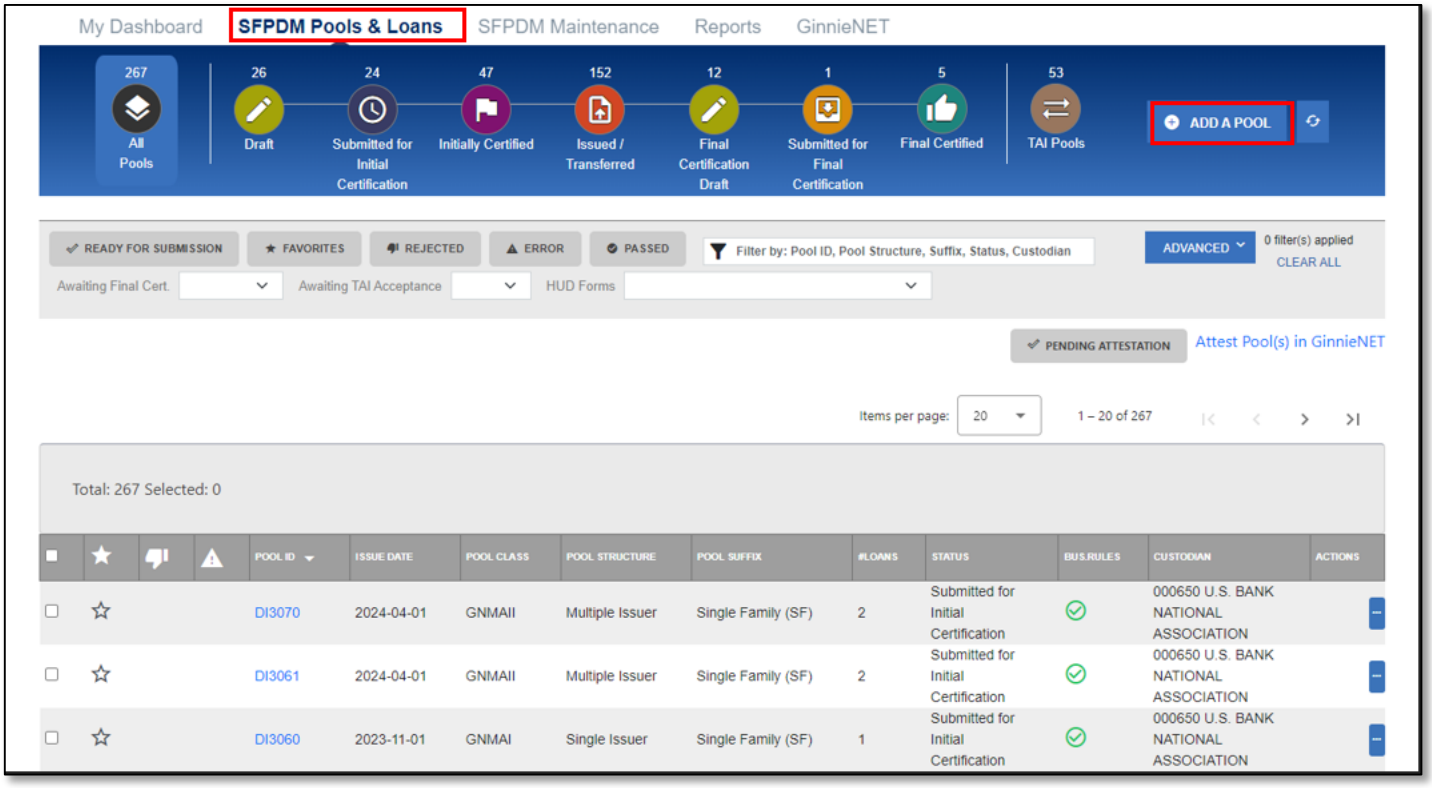
2.3.4 Manually Adding a Pool

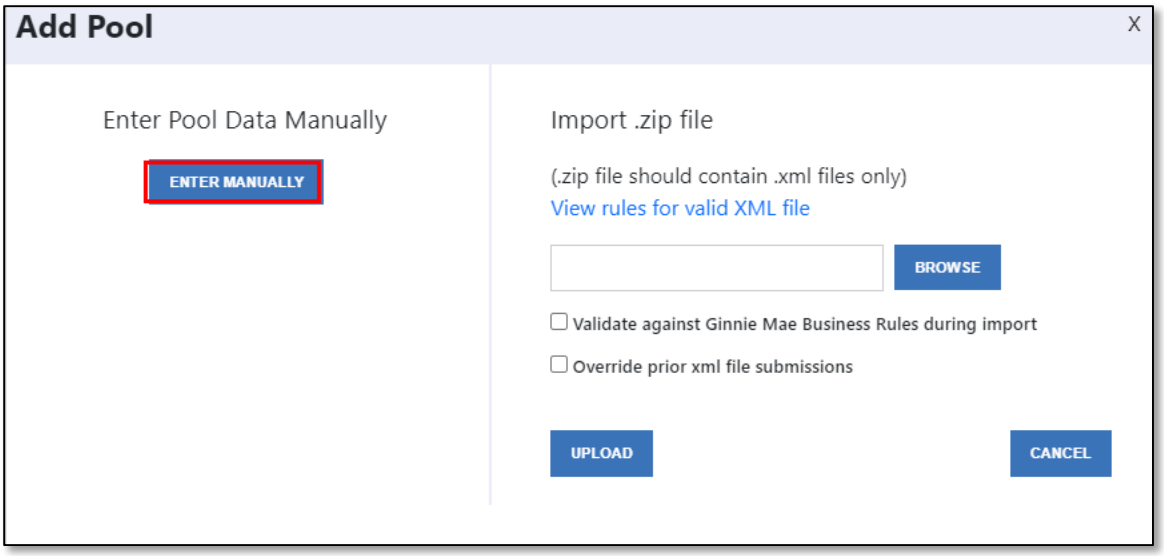
1. Select the **SFPDM Pools & Loans** tab and select the **ADD A POOL** button.

Figure 2.3-14: SFPDM Pools & Loan Tab



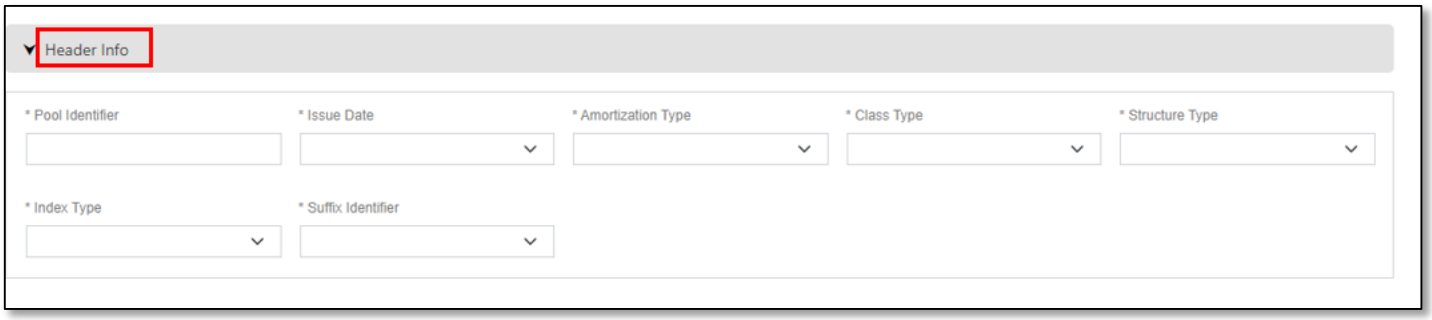
2. Select the **ENTER MANUALLY** button.

Figure 2.3-15: ENTER MANNUALLY Button.



3. Provide the **Pool Identifier** field and complete the remaining by selecting the following drop-down lists, in the **Header Info** section:
    - Issue Date
    - Amortization Type
    - Class Type
    - Structure Type
    - Suffix Identifier

Figure 2.3-16: Pool Details - Header Info

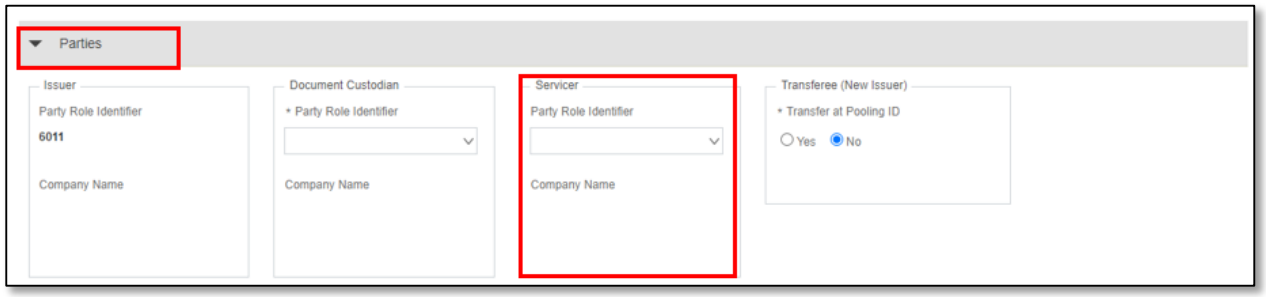


4. Select the **Document Custodian Party Role Identifier** in the **Parties** section.

Figure 2.3-17: Document Custodian Party Role Identifier

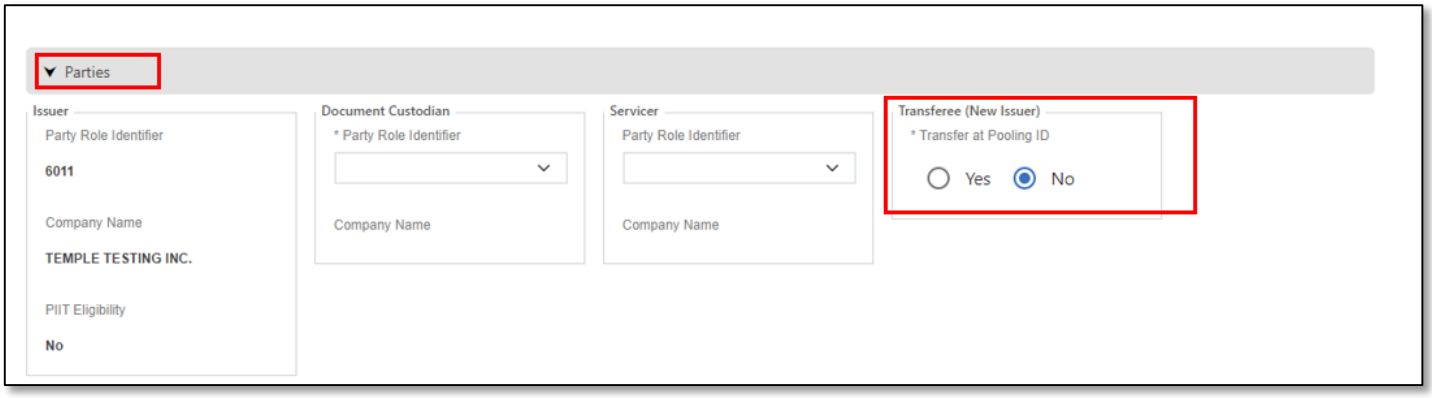
5. Select **Servicer Party Role Identifier** in the **Parties** section.

Figure 2.3-18: Service Party Role Identifier



6. Select either the **Yes** or **No** option in the **Transferee (New Issuer)** section.

Figure 2.3-19: Transferee (New Issuer) Yes or No Options



NOTES:

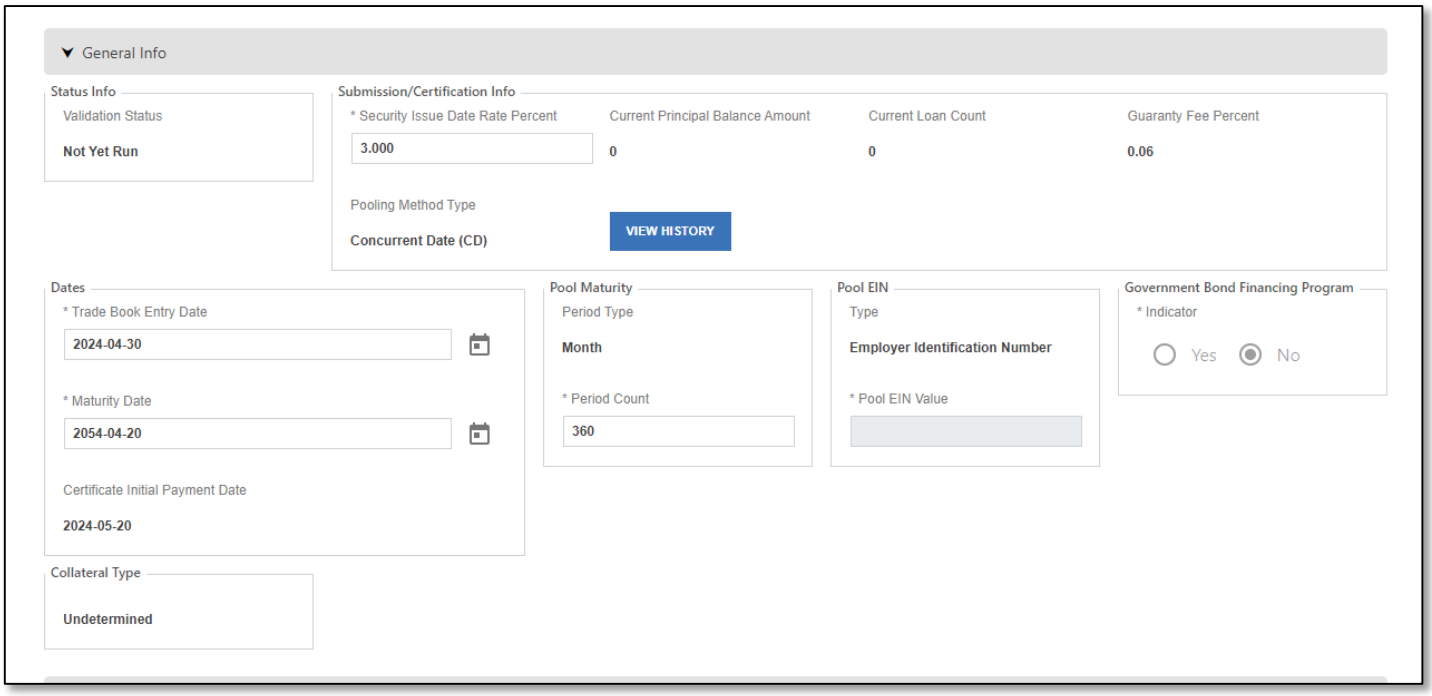
- Select the **Yes** selection option if the Pool is to be transferred to a new buyer. HUD-11702 forms should be completed for the Issuers. Select the **Party Role Identifier/Company Name** from the dropdown for the new buyer. The Company Name field displays.
- Select the **No** selection option if the pool will not be transferred.

7. Complete the following fields in the **General Info** section:
    - Security Issue Date Rate Percent
    - Pooling Method Type
    - Trade Book Entry Date
    - Period Count
    - Regenerate link
    - Maturity Date
    - Government Bond Financing Program Indicator
    - Pool EIN (Employee Identification Number

NOTES:

- The Pool EIN field does not apply to loan packages.
- Collateral Type field is populated upon Saving the Pool/Loan records.
- Regenerate link is displayed when a pool is imported with invalid Certification initial payment date. Upon selecting the link, the date is corrected, and the link is hidden. The link is not available during Manual creation.

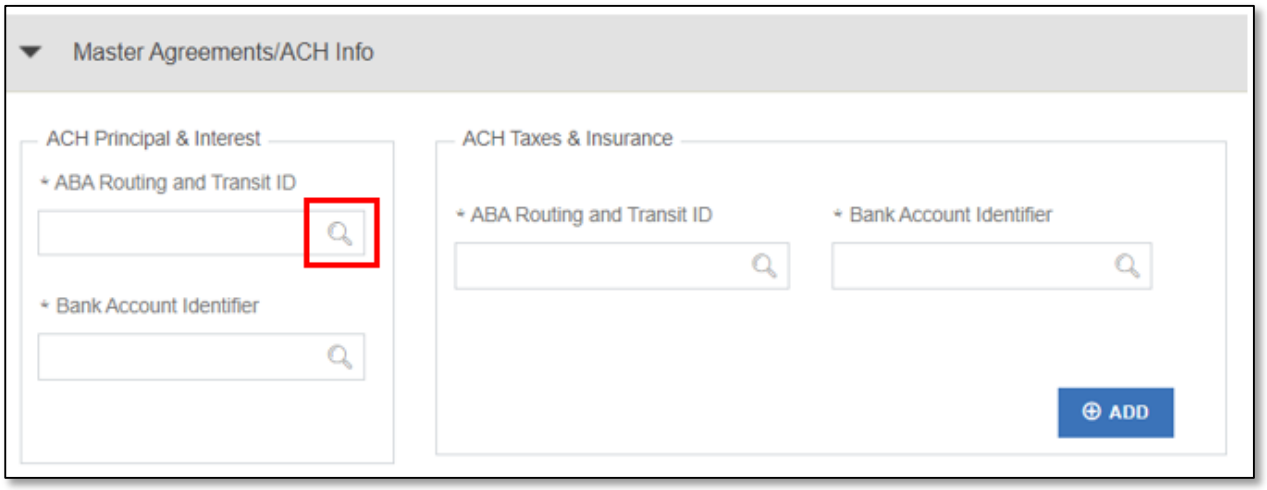
Figure 2.3-20: Pool Details - General Info



NOTE: Prior to adding Subscriber Accounts on the Pool Details screen, add a Subscriber record on the SFPDM Maintenance tab.

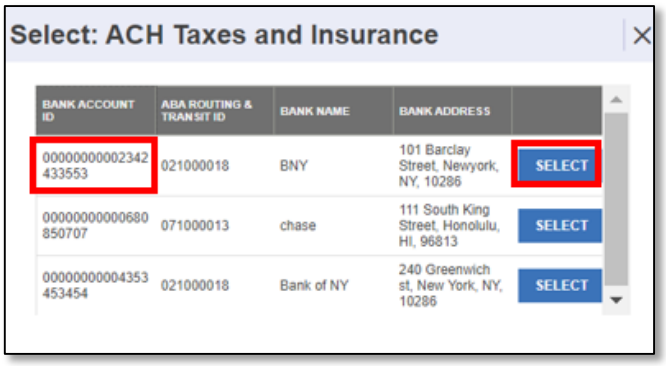
8. Select the magnifying glass icon next to the **ABA Routing and Transit ID** field in the Master Agreements / ACH Info section.

Figure 2.3-21: Select ACH Principal and Interest Window



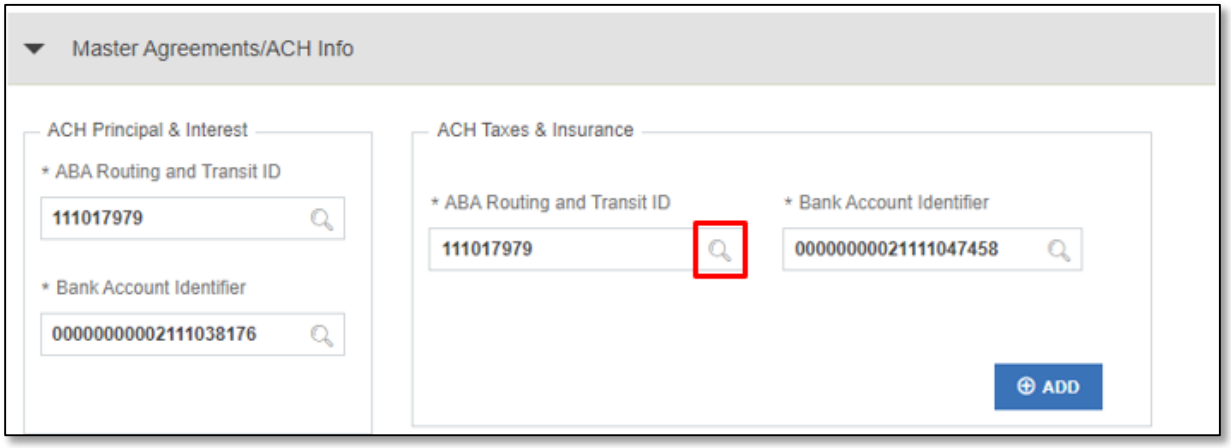
9. Select the Bank Account ID.
10. Select the **SELECT** button.
    The *Bank Account Identifier* displays.

Figure 2.3-22: Select ACH Taxes and Insurance Window



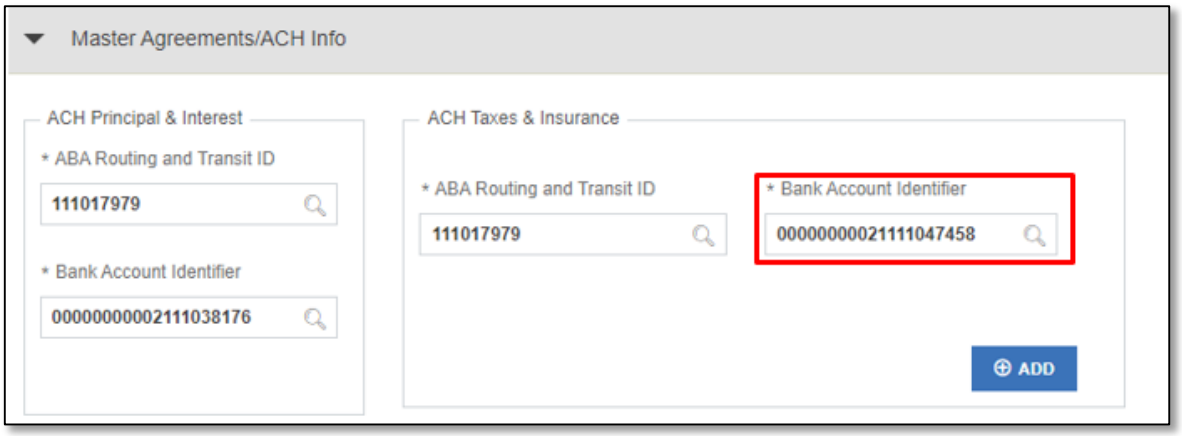
11. Select the magnifying glass icon next to the **ABA Routing and Transit ID** field in the ACH Taxes & Insurance section.

Figure 2.3-23: Search Icon



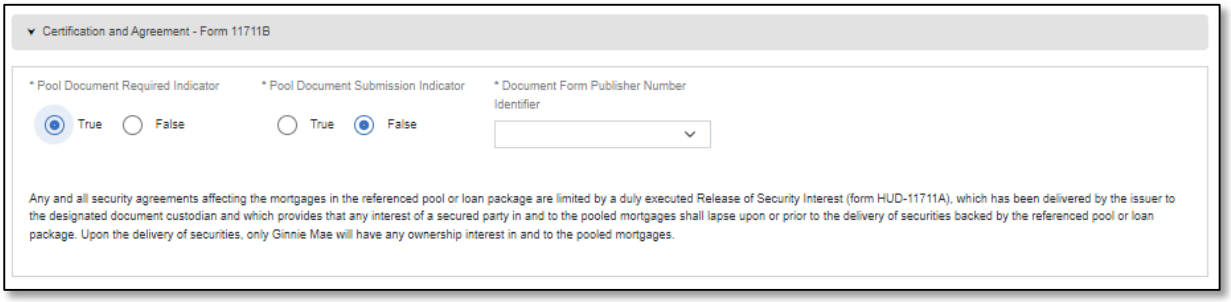
12. Select the Bank Account Identifier.

Figure 2.3-24: Bank Account Identifier



13. Select the **SELECT** button.
    The Bank Account Identifier displays the selection.
14. Select either the **True** or **False** option in the Certification Agreement – 11711B section.

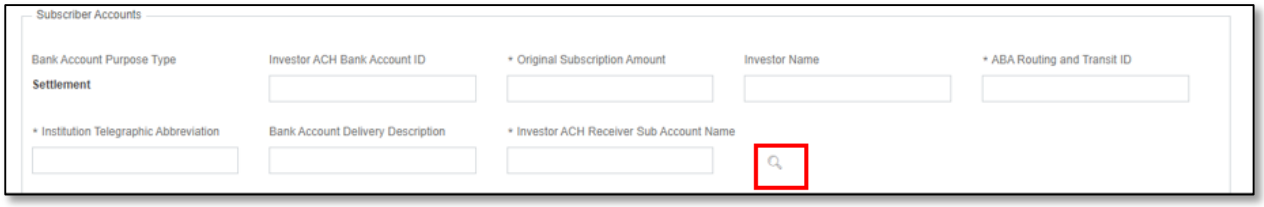
Figure 2.3-25: Pool Details - Certification Agreement - 11711B



NOTE: The Pool Document Required Indicator defaults to **No**. If you change the option to Yes, the **Pool Document Submission Indicator** and the **Document Form Publisher Number Identifier** displays. Select True or False from the Pool Document Submission Indicator and select from the Document Form Publisher Number Identifier drop down list.

15. Manually enter or select the magnifying glass icon in the **Subscriber Info – Subscriber Accounts** section.

Figure 2.3-26: Subscriber Info – Subscriber Accounts

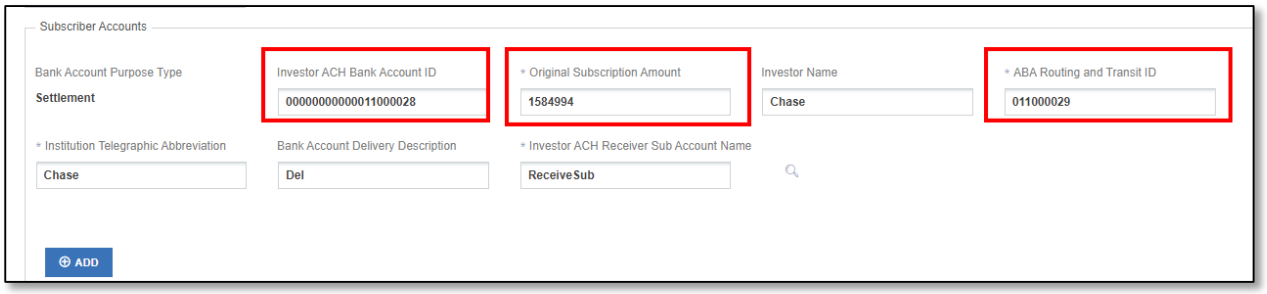


16. Select the appropriate option on the **Select: Subscriber Account** window.
17. Select the **SELECT** button.

Figure 2.3-27: Select Subscriber Account

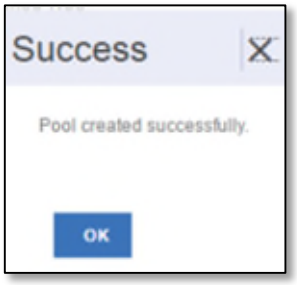
18. The Investor ACH Account ID, Original Subscription Amount**,** and the ABA Routing and Transit ID fields will be populated in the Subscriber Accounts section based on your entry/selection.

Figure 2.3-28: Subscriber Accounts



19. Select the **SAVE** button to save changes on the Pool level.

Figure 2.3-29: Pool Created Successfully Message



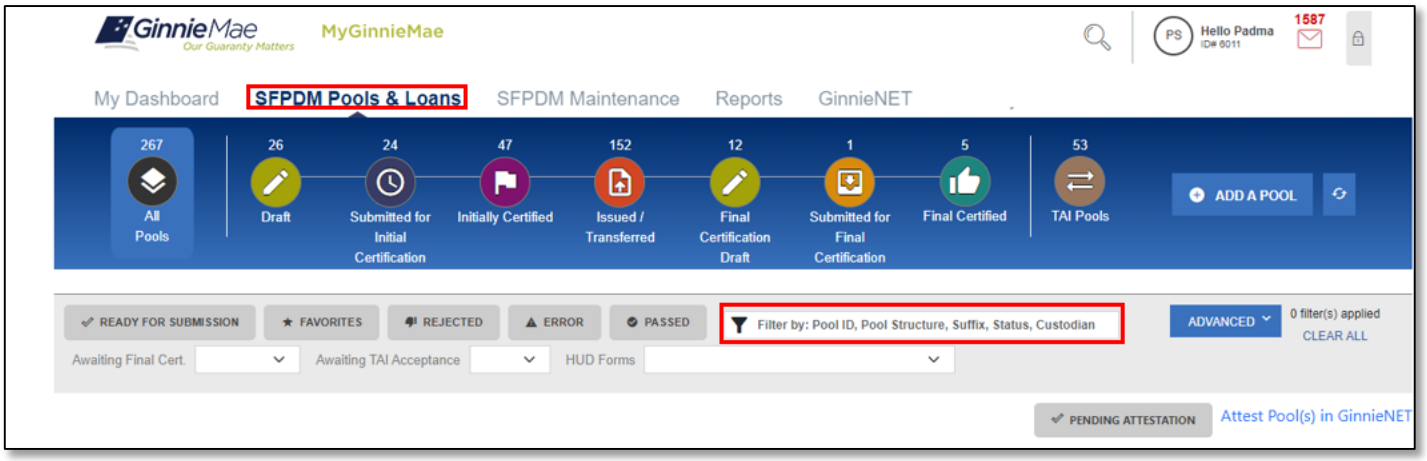
NOTE: You need to add at least one loan to the pool you just created. Refer to section 2.16.5 Importing a New Loan for instructions on how to import a loan or section 2.16.6 Entering New Loan Data Manually on how to add a loan manually.

2.3.5 Editing a Pool

You can edit a pool only when the Transfer Status is either Draft, Rejected, or Recalled. The pool cannot be locked for validation or waiting approval for submission.

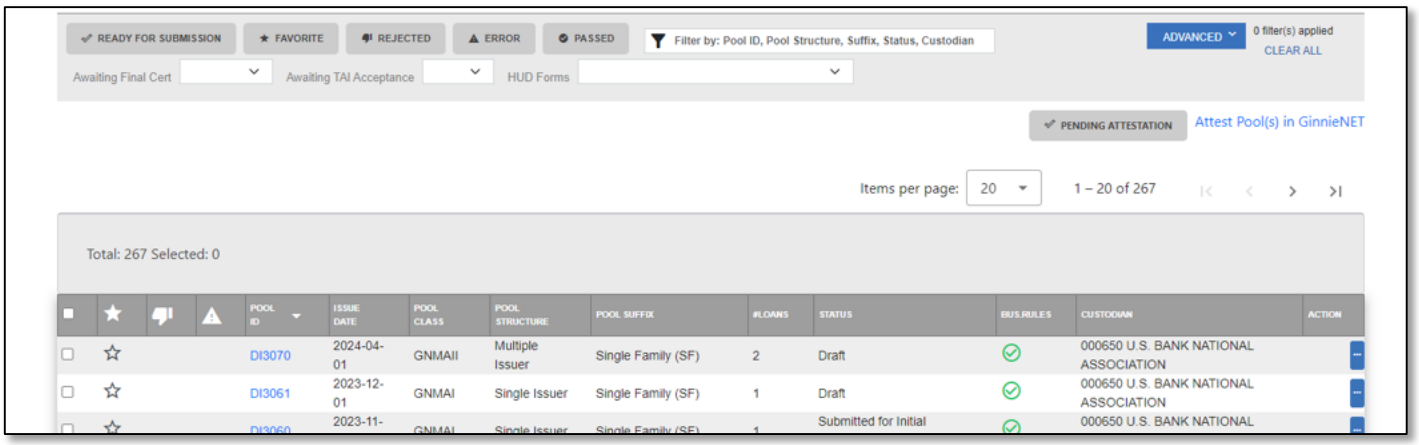
1. Select the **SFPDM Pools & Loans** tab.
2. Select in the **Filter by** field and use the Quick Filter or Advanced Filter option. Refer to section 2.2.1 Searching for a Pool.

Figure 2.3-30: Filter by Field



3. Select the Pool ID tab in the search results section to access the Pool Details screen.

Figure 2.3-31: Search Results Screen



4. Make the desired changes to the fields in the pool.
5. Select the **SAVE** button at the top of the screen.
6. Select the **VALIDATE** button.
7. Select the **SUBMIT** button if ready for submission.

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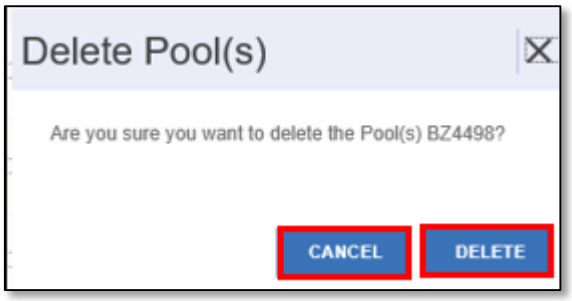
2.3.6 Deleting a Pool from the Pool Details Screen

1. Select the **SFPDM Pools & Loans** tab**.**
2. Search for a pool. Refer to section 2.2.1 Searching for a Pool.
3. Select the Pool ID tab to access the Pool Details page.
4. Select the **DELETE** button.

Figure 2.3-32: Pool Details Screen Options

5. Select the **DELETE** button on the **Delete Pool(s)** window to confirm the deletion or select the **CANCEL** button to terminate the deletion action. If you cancel the Delete request, the system returns to the Pool Details screen. If you select the **DELETE** button, the Pool will be deleted.

Figure 2.3-33: Delete Pool Confirmation Message



NOTE: When a Pool Record is deleted, all associated mortgage and participant records are also deleted. You can only delete pools that are in the Draft Status.

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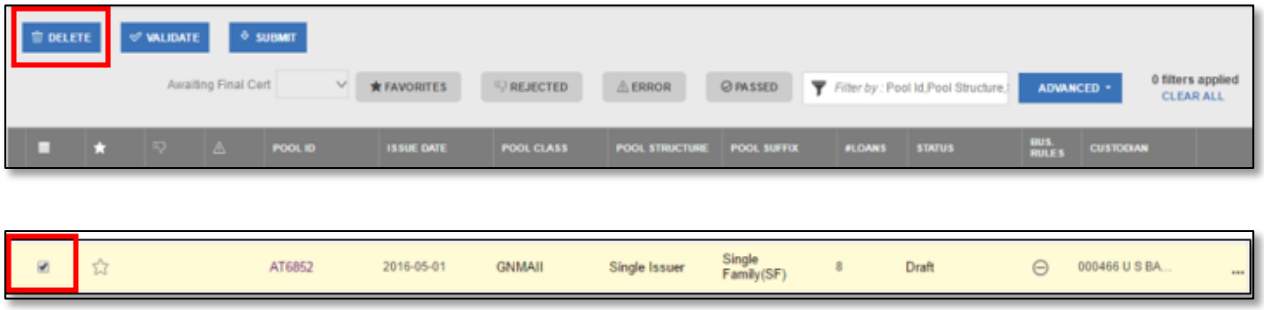
2.3.7 Deleting a Pool from the Pools and Loans Screen

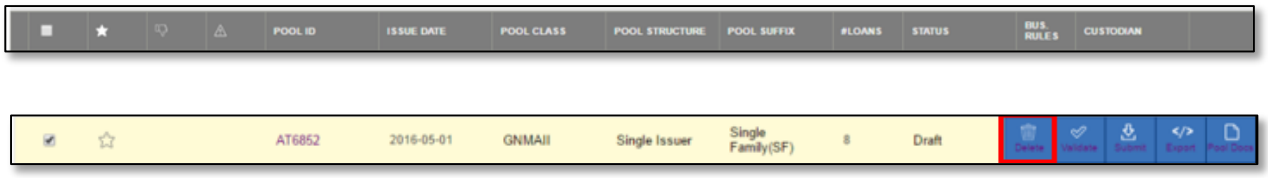
1. Select the **SFPDM Pools & Loans** tab**.**
2. Scroll down in the list of pools and find the pool that has Draft in the Status column.
3. Select the checkbox at the far-left column. The **DELETE** button will appear in the upper left corner.

Figure 2.3-34: Delete Pool from SFPDM Pool & Loans Screen



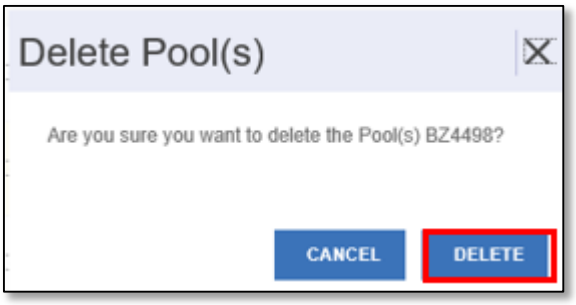
NOTE: You can also select the Actions button **[…]** for the Pool record and select the **DELETE** button.

Figure 2.3-35: SFPDM Pools & Loans - Delete Action



4. Select the **DELETE** button.
5. SFPDM displays a message to confirm your intent to delete the Pool Record you have selected.

Figure 2.3-36: Delete Pool(s) Window



6. Select the **DELETE** button on the **Delete Pool(s)** window to confirm the deletion or select the **CANCEL** button to terminate the deletion action. If you cancel the Delete request, the system returns to the Pool List screen (SFPDM Pools and Loans).

NOTE: When you delete a pool, all associated loans and subscriber records are also deleted. You can only delete pools that are in Draft state.

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2.3.8 Initial Certification

Confirming Ability to Submit

1. You need to be listed on HUD Form 11702 (Application for Approval Government National Mortgage Association Mortgage-backed security Issuer).
2. You need a valid MyGinnieMae Portal Login and Password combination.
3. You need an Authorized Signer Functional Role assigned by your Organization Administrator.
4. You need an active RSA SecurID Soft Token.
5. You need to complete the “Verify Role Assignment” check into the MyGinnieMae portal.

2.3.9 Submitting for Attestation and Initial Certification

Only Authorized Signers can submit pools to the Document Custodian to be certified. Authorized Signers can submit one or multiple pools, and will receive notifications throughout the process, including submission confirmation, reminders for attestation and when the Document Custodian has received the submission, and any errors incurred. See section 5 - TROUBLESHOOTING AND SYSTEM ERRORS for additional information.

Authorized Signers can view the Pools created by the Data Entry users prior to submitting to the Document Custodian to be certified.

The Pool must pass the Business Rules before it can be submitted. Business Rules or Ginnie Mae edits are a set of rules or criteria that checks validity of the data in the pool. Ginnie Mae edits are implemented using the Business Rules Engine (BRE). The rules engine will also execute all the rules against the SFPDM pools and loans information and return the outcome.

1. Select the **SFPDM Pools & Loans** tab**.**
2. Search for a Pool. Refer to section 2.2.1 Searching for a Pool.
3. Select the **Pool ID** to access the Pool details page.
4. Select the **VALIDATE** button.

Figure 2.3-37: Initial Certification - Validate Button

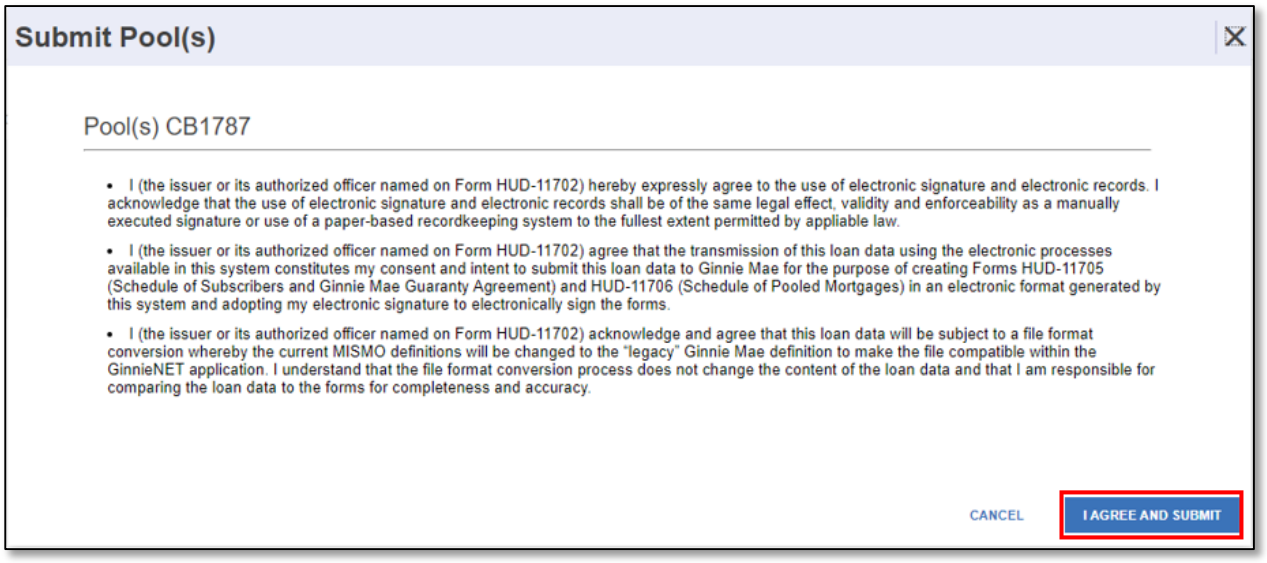
Select the **SUBMIT** button.

Figure 2.3-38: Initial Certification - Submit button

NOTE: When you select the **SUBMIT** button, the BRE will also run validation in SFPDM.

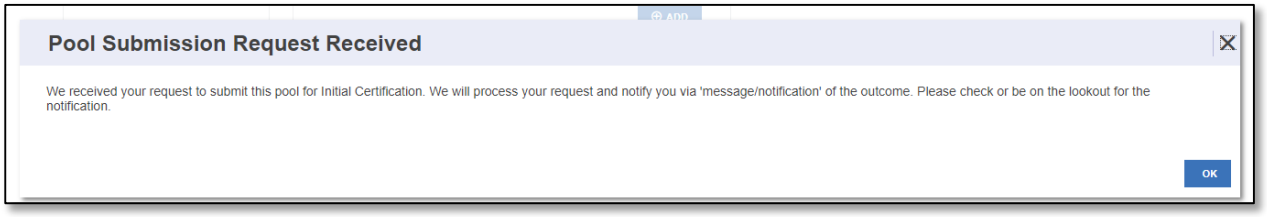
5. On the **Submit Pool(s)** window, select **"I AGREE AND SUBMIT"** after reading and reviewing the attestation. (See the Figure below)

Figure 2.3-39: Submit Pool Window



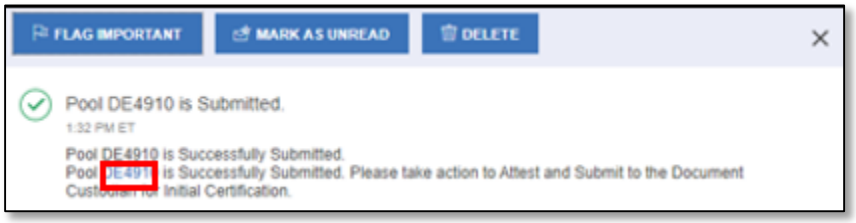
6. Once the pool(s) have been submitted, the Pool Submission Request Received screen will populate (See Figure below).

Figure 2.3-40: Success Message - Pool Submitted for Initial Certification



7. Select the message icon in the upper right corner (Refer to Figure 2.4-2). Find the message that pertains to the pool you sent for validation.

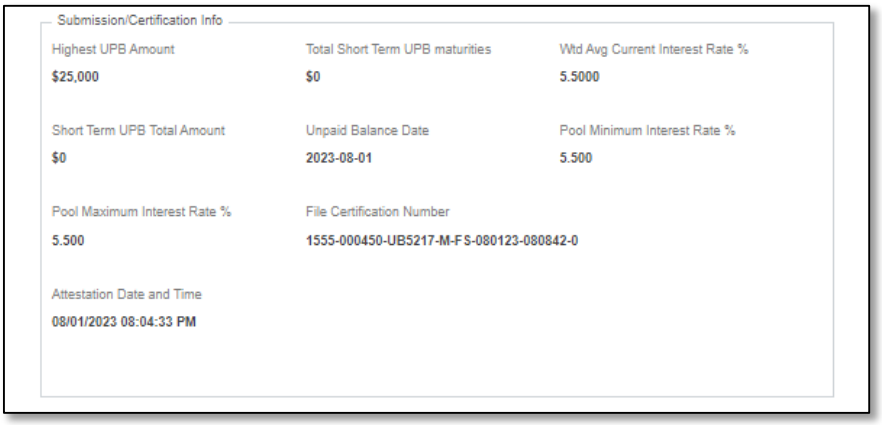
Figure 2.3-41: Confirmation Message



8. Select the Pool ID number on the notification message.
   The *Pool Details* screen displays, and the status of the pool changes to *Submitted for Initial Certification*.

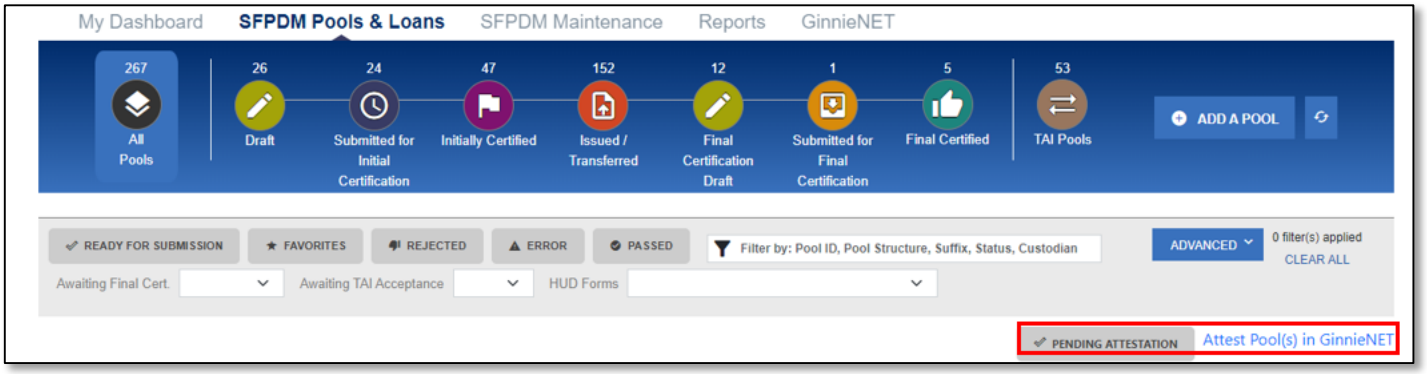
NOTE: At this stage, the Authorized Signer is required to Attest to Viewing the HUD Forms and submit the Pool to the Document Custodian. This activity occurs in Ginnie*NET,* while in SFPDM the Pool remains in **Submitted to Initial**

Certification Status. Any Authorized Signer under the Issuer's Organization with access to the Pool may attest to any of the Pools pending Attestation in Ginnie*NET*. The Pool will not be available to the Document Custodian for Initial Certification until the Attestation is complete. Click the **Pending Attestation** button as shown on the following screen to see the pools awaiting attestation. After the Pool is attested by the Document Custodian, **Attestation Date and Time** are displayed on the Pool.



9. Navigate to Ginnie*NET* using the **Attest Pool(s) in Ginnie*NET*** button located on Pools and Loans screen.

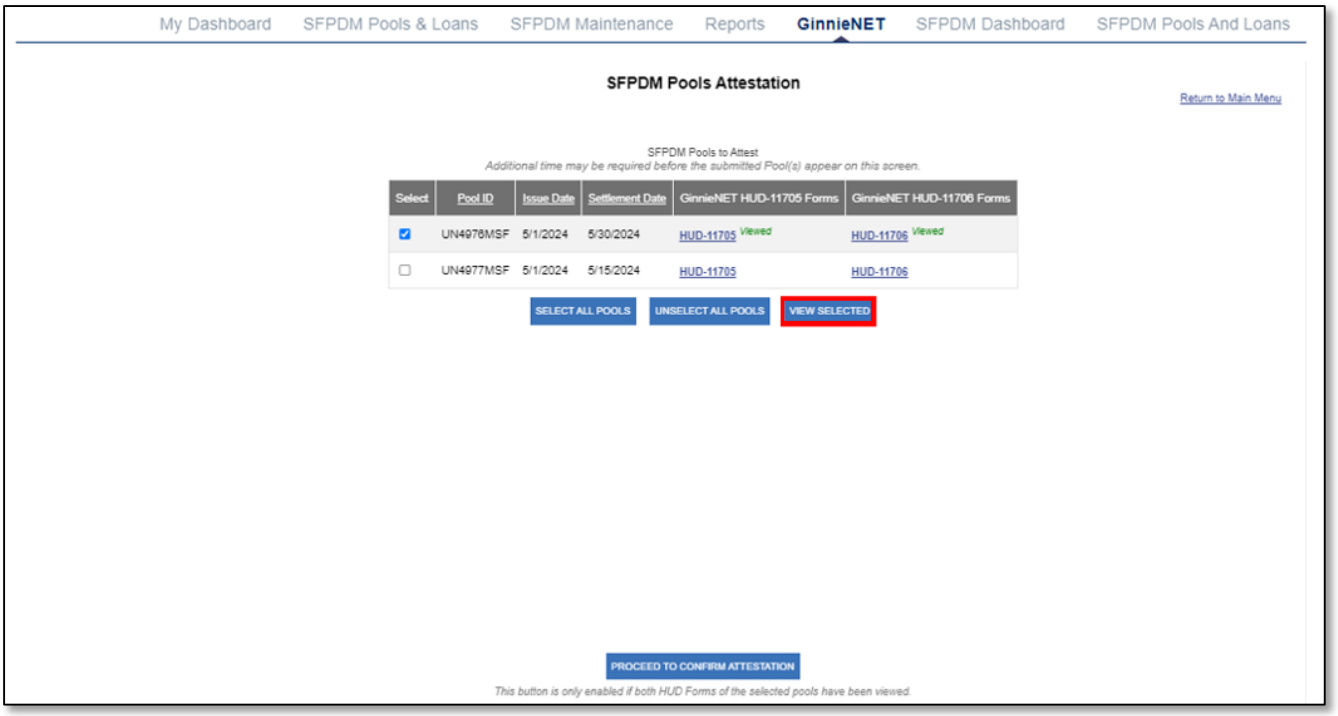
Figure 2.3 42: Attest Pool(s) in GinnieNET link



10. Select one or more Pools by selecting the individual checkboxes or use "**Select All Pools**" button to select all pools on all pages.

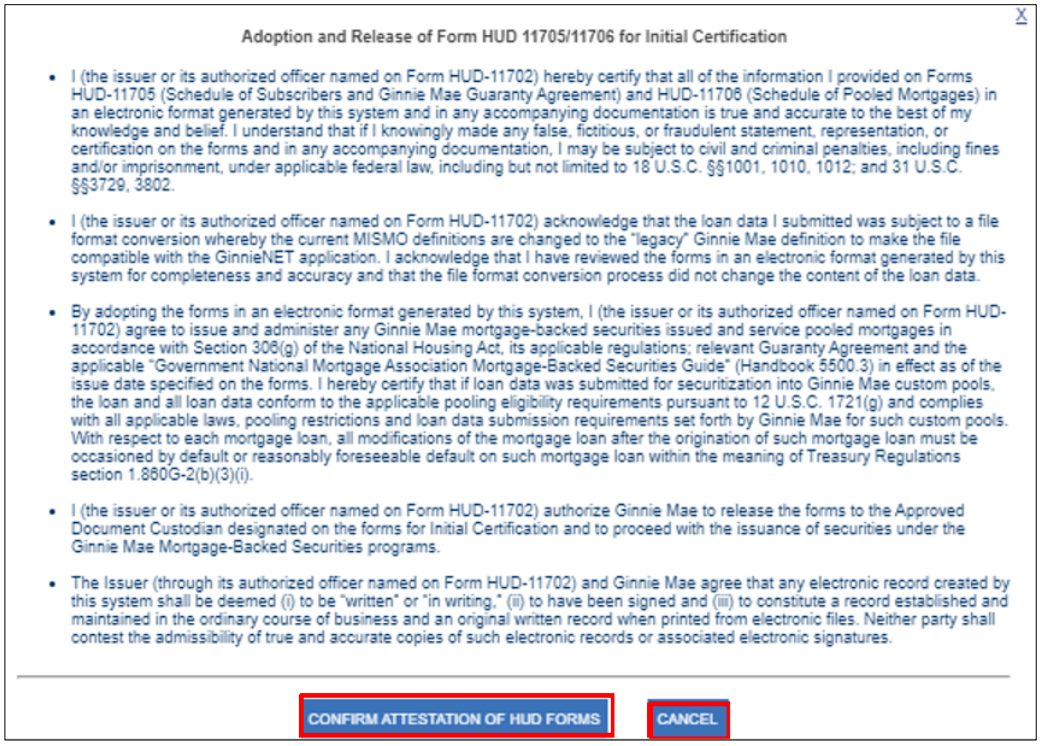
11. Select the "**View Selected**" button to view the combined HUD-11705 and HUD-11706 forms.

Figure 2.3-42: Ginnie*NET* Screen



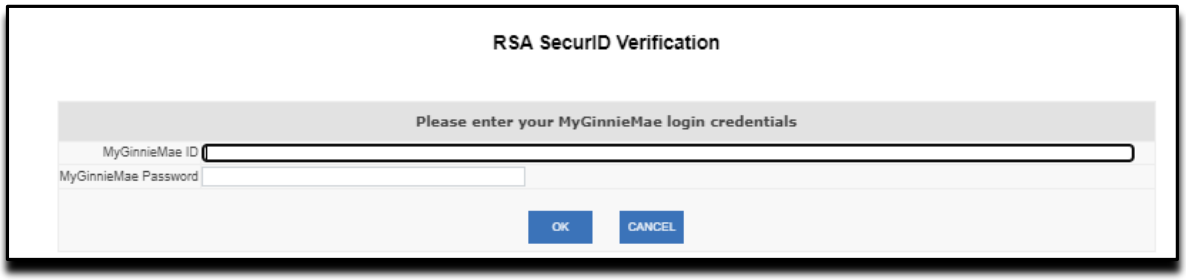
12. Select the Pool and select the **Proceed to Confirmation Attestation** button.
13. The **Adoption and Release of Form HUD 11705/11706 for Initial Certification window** popup will open with the Attestation confirmation.
14. Select **Confirm Attestation of HUD Forms** to proceed or **cancel** to discard.

Figure 2.3-43: Adoption and Release of Form HUD 11705/11706 for Initial Certification Screen



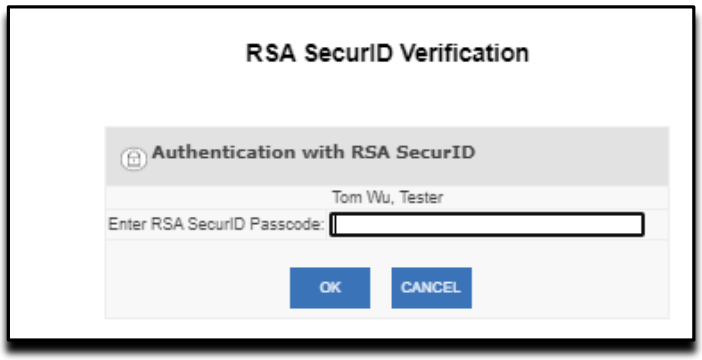
15. Enter your MyGinnieMae ID and Password.

Figure 2.3-44: SecurID Verification



16. Enter the eight-digit **RSA SecurID Passcode** and select **OK** to submit the pool to the Document Custodian.

Figure 2.3-45: Authentication Verification

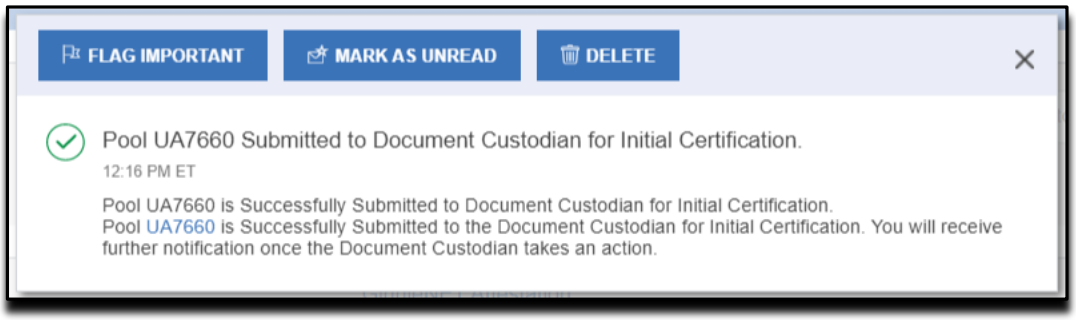


17. Pool will be submitted to the Document Custodian.

Figure 2.3-46: Host Communication Results

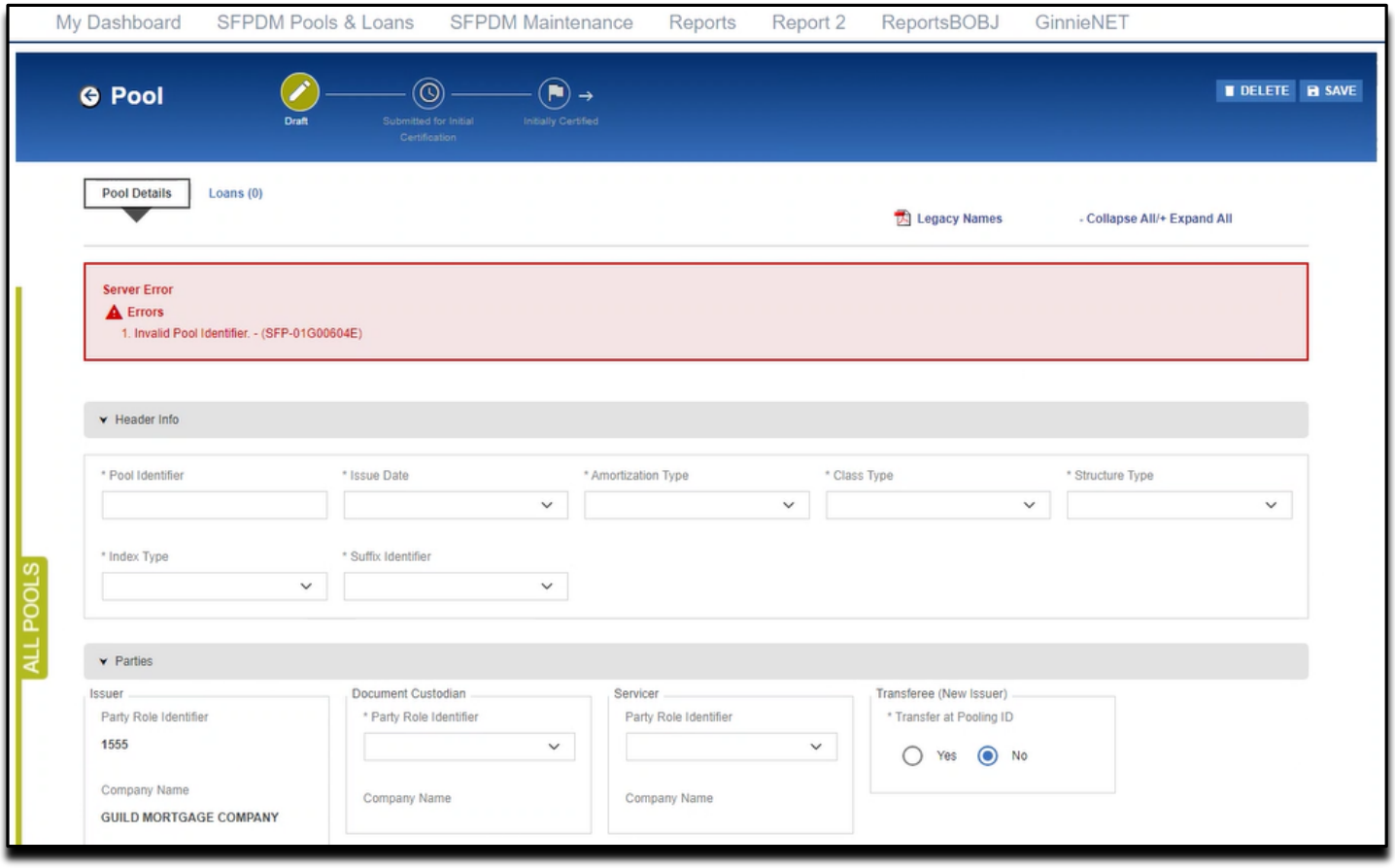
18. MyGinnieMae Portal notification will be generated confirming the successful submission of the Pool to the Document Custodian.

Figure 2.3-47: Portal Notification



NOTE: If multiple users (ex: Data Entry user and Authorized Signer) are working on the same pool at the same time and one of the users deletes the pool, the pool will be deleted for all users. Upon saving, users will see the message **"Invalid Pool Identifier"** because the pool has been deleted.

Figure 2.3-48: Invalid Pool Identifier



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2.3.10 Recalling a Pool

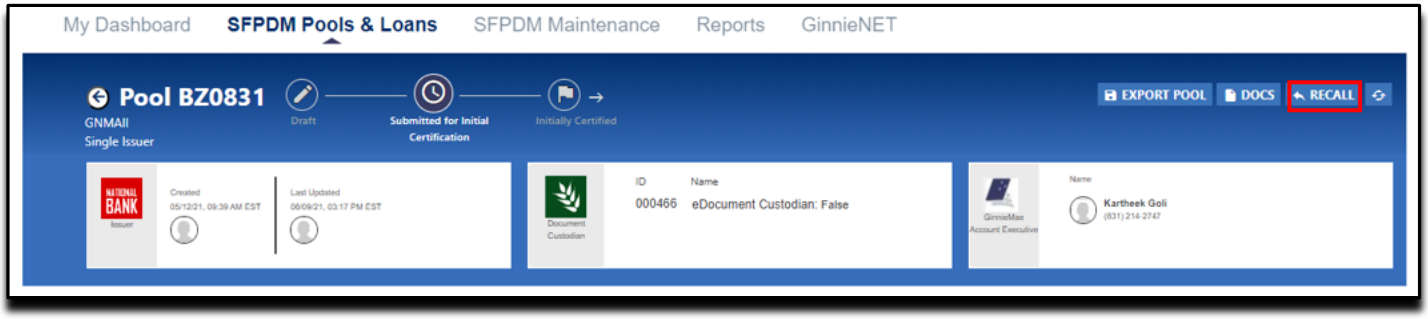
Once the pool has been successfully translated and submitted for Initial Certification, the Initially Certified Pool can only be recalled until 12:00 PM EST the following business day.

An Authorized Signer can recall a pool that had been submitted to a Document Custodian. If a pool is recalled, the pool is returned to the Draft Status.

1. Select the **SFPDM Pools & Loans** tab.
2. Select the **Filter by** field and use the Quick Filter or Advanced Filter option described in Section 2.2 Searching for a Pool.
3. Select the **Pool ID** to access the Pool Details Screen.

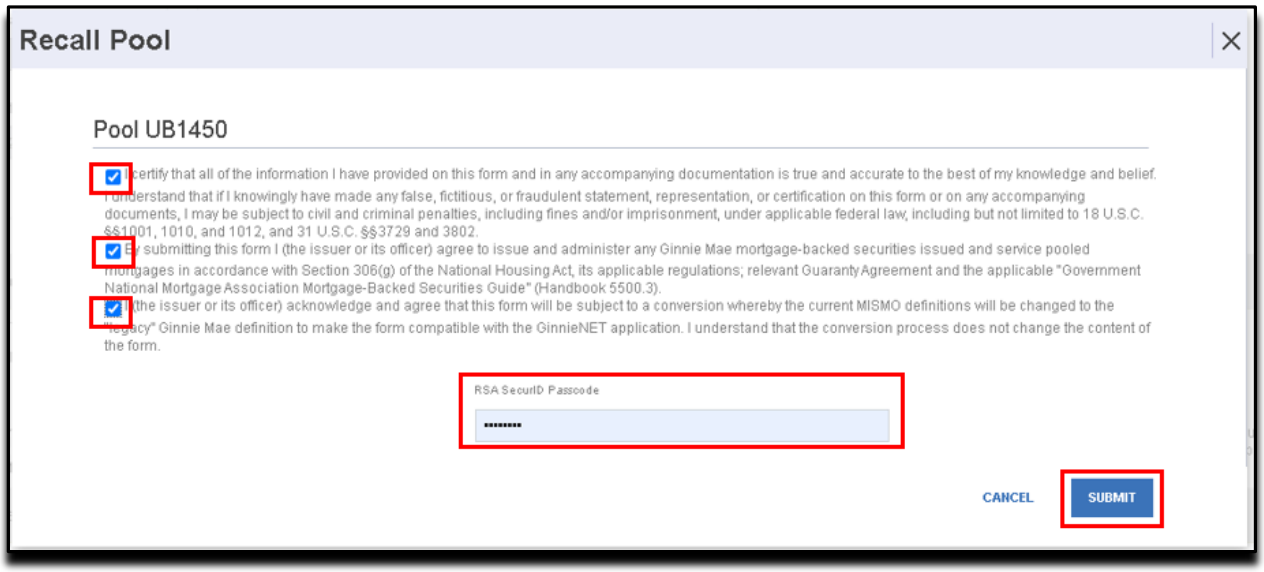
4. On the Pool Details Screen, select the **RECALL** button. The button will be available till the time the Pool is eligible for Recall.

Figure 2.3-49: Pool Details - Recall Button



5. On the **Recall Pool** window, select the Certification Checkboxes.

Figure 2.3-50: Recall Pool Submission Window



6. Enter your eight-digit **RSA SecurID Passcode.**
7. Select the **SUBMIT** button.

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2.4 Submitting for Final Certification

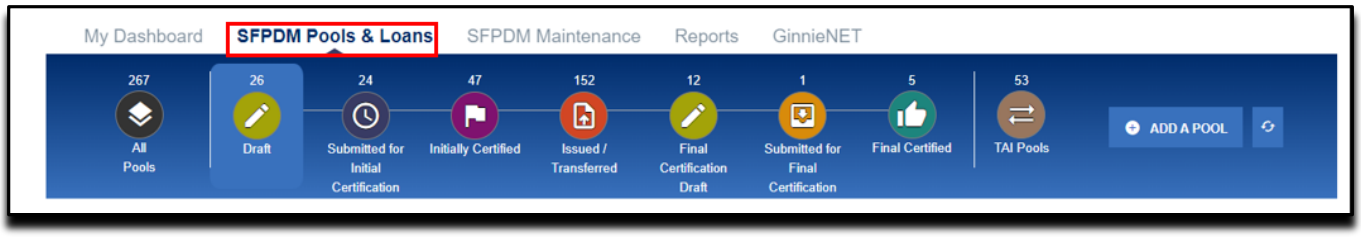
To submit a pool for Final Certification, the pool must have been Initially Certified. Reference Section 2.4.9 for instructions on how to submit for Initial Certification. The pool must not have been transferred prior to Final Certification, except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

To submit a pool for Final Certification, the original pool record must be initiated in SFPDM by the issuer with a status of Issued/Transferred before you can view or edit loan data. Once the Issuer views or edits the pool(s) it can be transmitted to the Custodian for Final Certification.

To submit a pool for Final Certification, step through the following procedural flow.

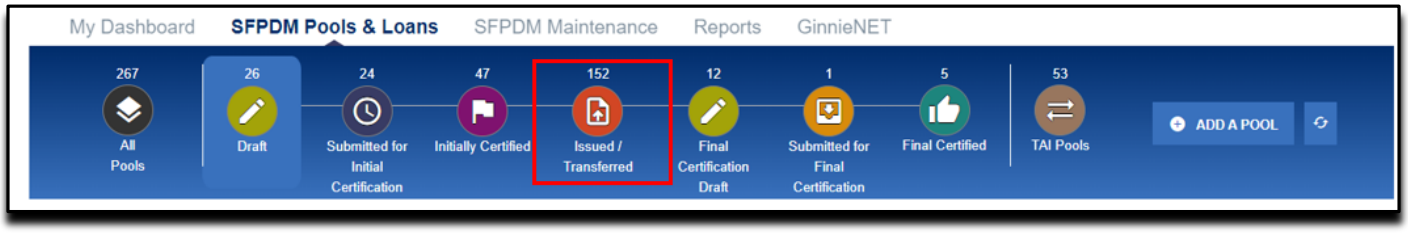
1. Select the **SFPDM Pools & Loans** tab.

Figure 2.4-1 SFPDM Pools & Loans Tab



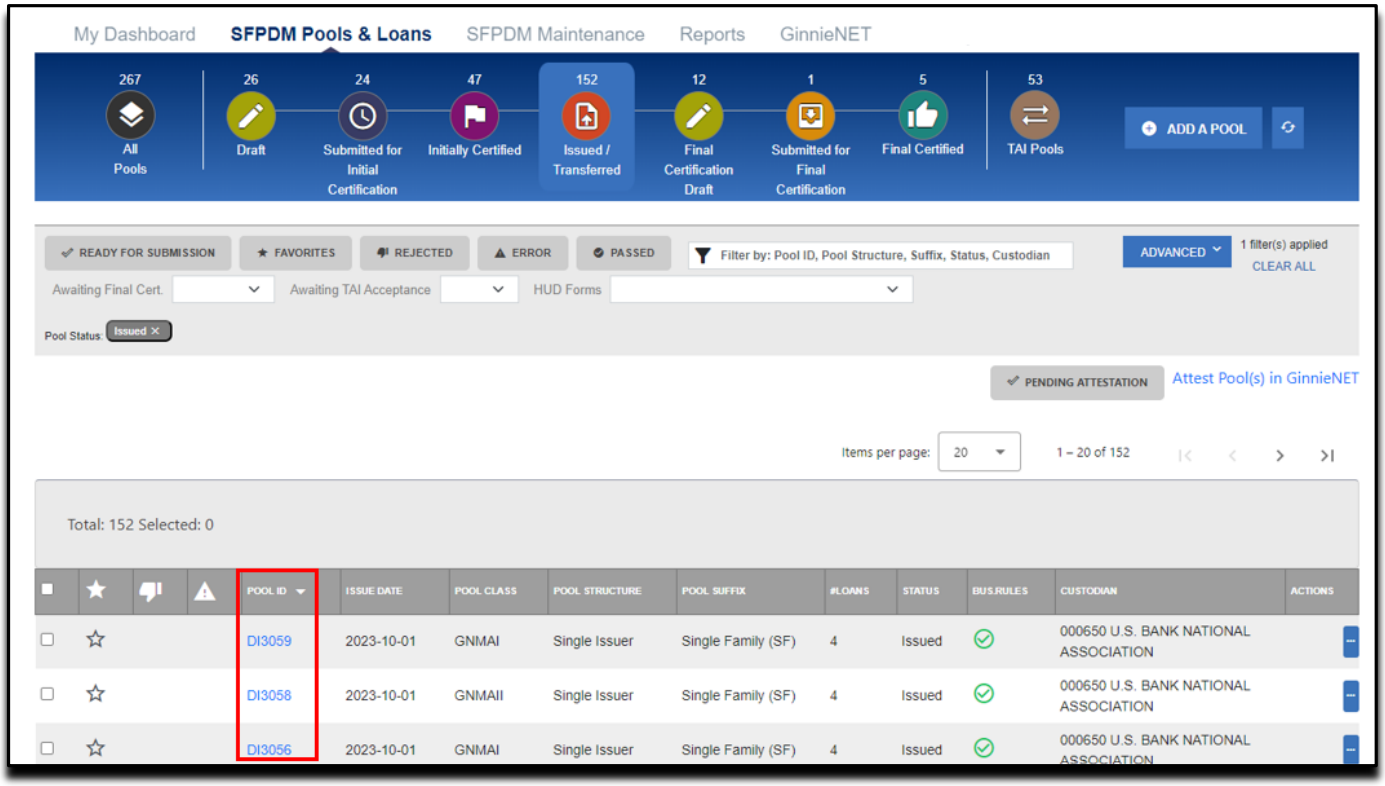
2. Select the **Issued/Transferred** icon and search for the pool you submitted in the Initial Certification.

Figure 2.4-2: Issued / Transferred Icon



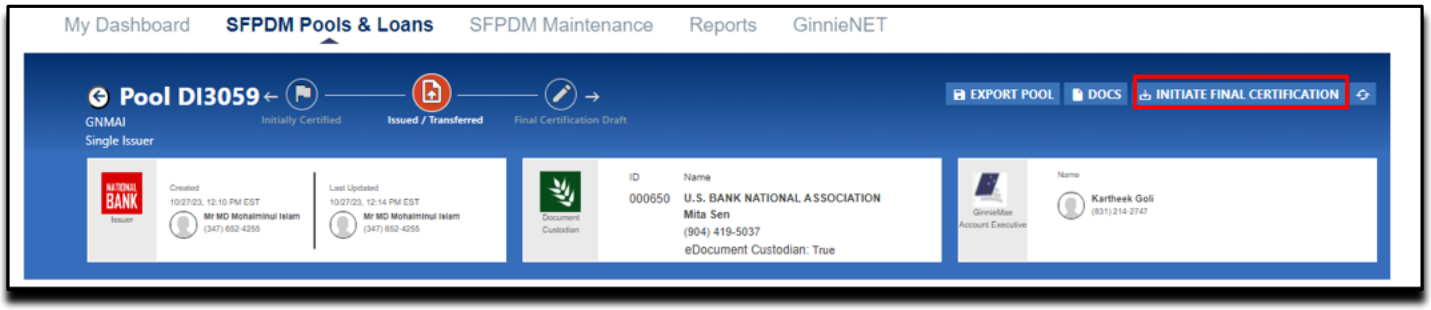
3. Select the Pool ID to access the Pool Details screen.

Figure 2.4-3: Pool Details Screen



On the Pool Details screen, select the **INITIATE FINAL CERTIFICATION** button if no changes are required. If you need to make changes or replace the loan, refer to section 2.4.1 Replacing or Substituting a Loan.

Figure 2.4-4: Initiate Final Certification button.



The pool will be placed in a Final Certification Draft Status.

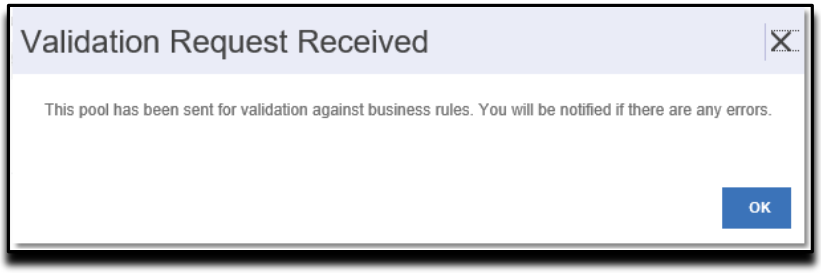
NOTE: You can only change Document Custodian information at the pool level and correct any errors in the **Address** section at the loan level.

4. Select the **VALIDATE** button. All the loans in the "All Loans" section will be validated. Loans in the Replacement Loans section and Removed Loans are not included for Validation.

Figure 2.4-5: Validate Button - Final Certification

5. When the **Validation Request Received** window displays, select the **OK** button to close the message and continue.

Figure 2.4-6: Validation Request Received Message



6. Select the message icon in the upper right corner. Find the message that pertains to the pool you sent for validation.
   The *Final Certification Business Rules Validation* message displays.

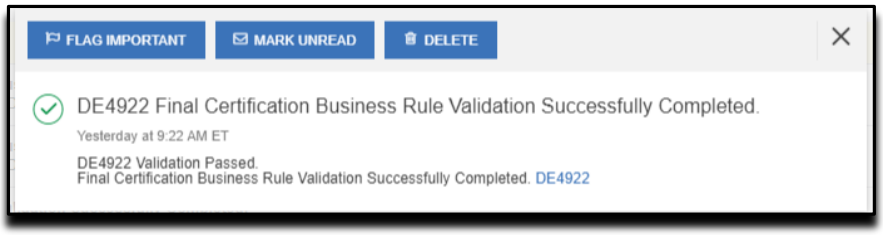
Figure 2.4-7: Message Icon

7. Click to review the Final Certification Business Rules Validation message.

Figure 2.4-8: Final Certification Message

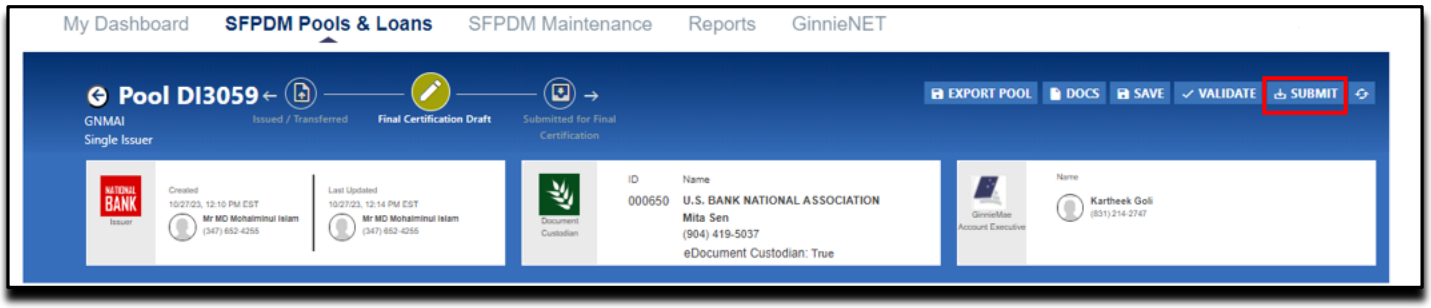
8. Select the Pool ID number in the Validation message.

Figure 2.4-9: Validation Message



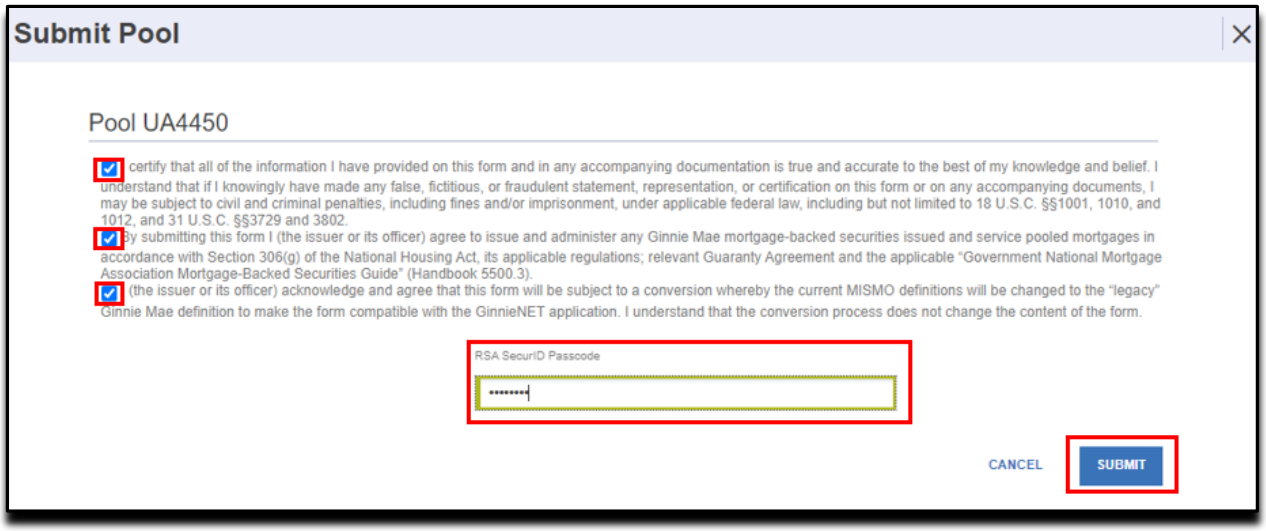
9. On the Pool Details Screen, select the **SUBMIT** button.

Figure 2.4-10: Pool Details - Submit button.



10. On the Submit Pool window, select the Certification Checkboxes.

Figure 2.4-11: Submit Pool Window



11. Enter your eight-digit **RSA SecurID Passcode.**
12. Select the **SUBMIT** button. A notification is then sent to the Document Custodian.

The Pool Number is the key identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN**)** digits **11** through **19** counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN**)**, digits **11** through **19** counting in from the left.

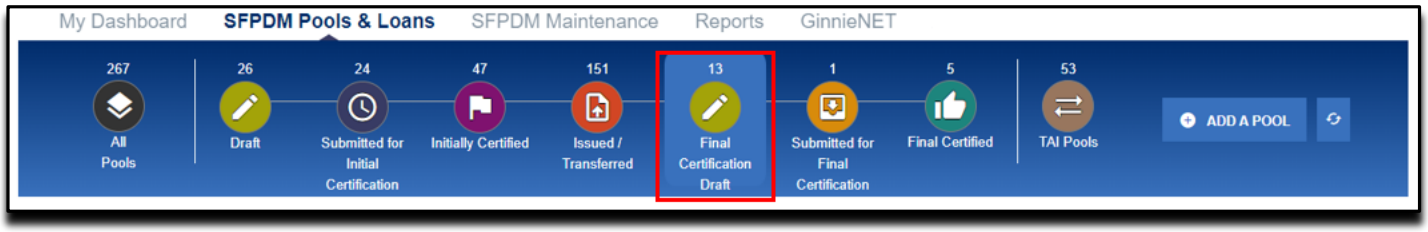
For more information, see File Transmission Numbers in the Appendix.

2.4.1 Replacing or Substituting a Loan

If a loan is in the Final Certification Draft Status, you can substitute one loan with another loan.

1. Select the **SFPDM Pools & Loans** tab**.**
2. Select the **Final Certification Draft** icon.

Figure 2.4-12: Final Certification Draft Icon



The list of pools will be filtered to ones that have a Status of Draft for Final Certification.

Figure 2.4-13: Pools with Draft for Final certification Status

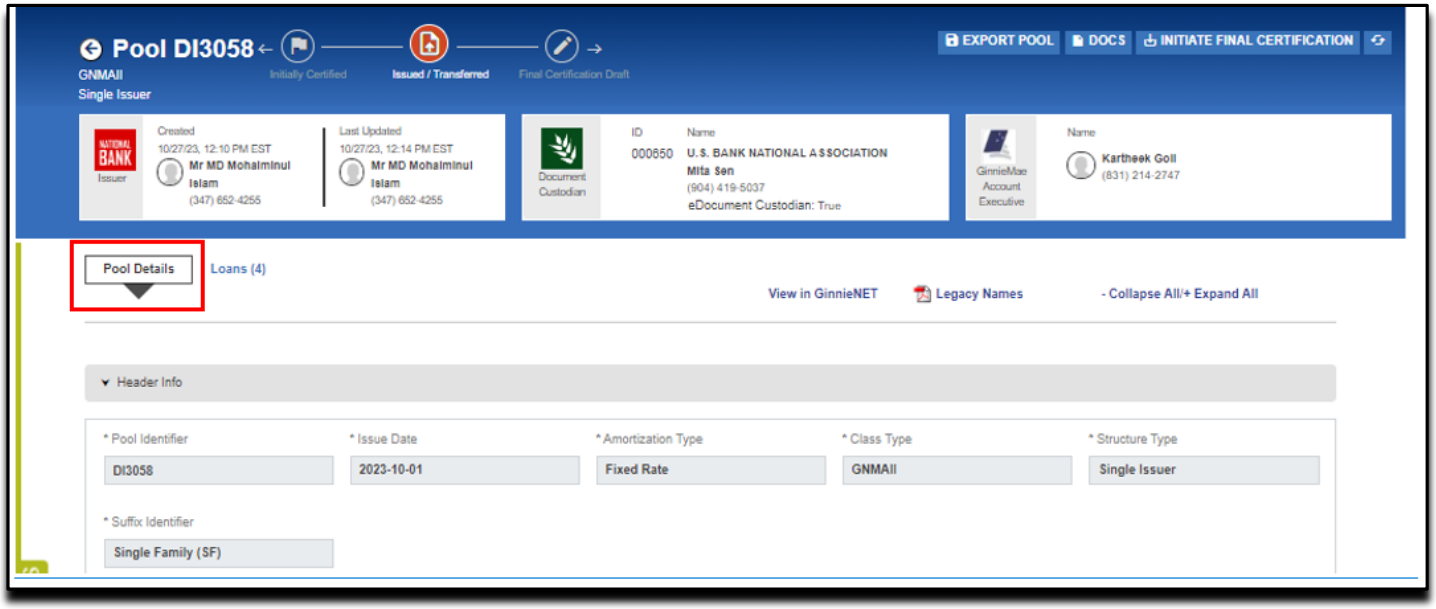
DB3311	2022-03-01	GNMAII	Multiple Issuer	Single Family (SF)	3	Final Certification Draft
CB7821	2021-11-01	GNMAI	Single Issuer	Single Family (SF)	3	Final Certification Draft

NOTE: You can also use the Advanced Filter Feature. Select the **ADVANCED** button, select the **STATUS** row, select the checkbox next to **Draft for Final Certification**, then select the **APPLY FILTERS** button.

Figure 2.4-14: Advanced Filters Option

3. Select the **POOL ID** link to access the Pool Details screen.

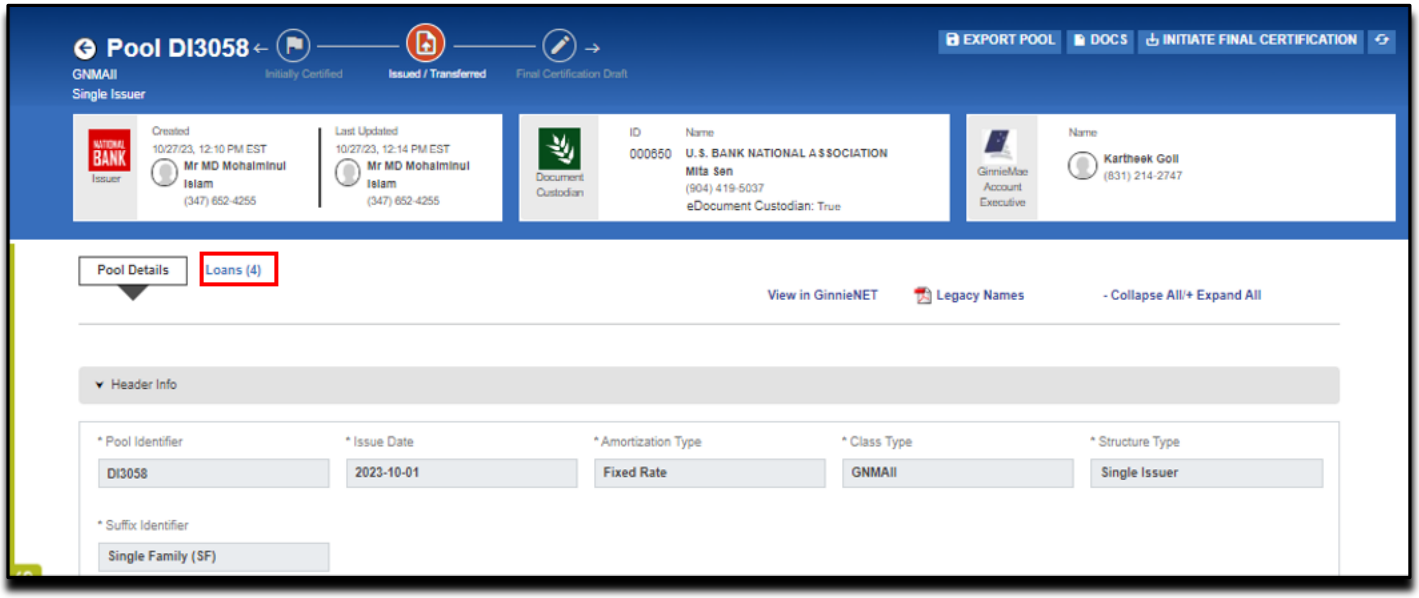
Figure 2.4-15: Pool Details



4. Select the **Loans** tab.

   NOTE: The number in parenthesis after the tab title indicates the number of loans associated with the pool.

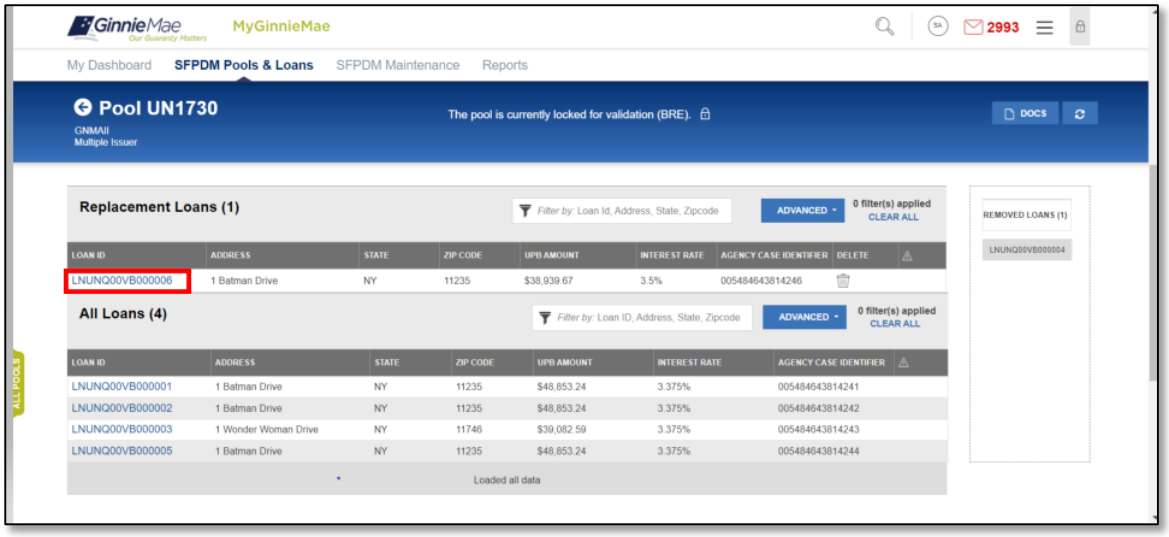
Figure 2.4-16: Loan Details



5. Select the **ADD A LOAN** button. The *Add Loan* screen displays.
6. Select one of the following options:
   - Import a Loan – Refer to Importing a New Loan.
   - Manually Add a Loan – Refer to Entering New Loan Data Manually.
7. Select the **SAVE** button. The new loan will be added in the Replacement Loans section

8. Select the Loan ID in the Replacement Loans section and drag into the All Loans section. At this point, the Replaced Loan is not validated

Figure 2.4-17: Replacement Loans

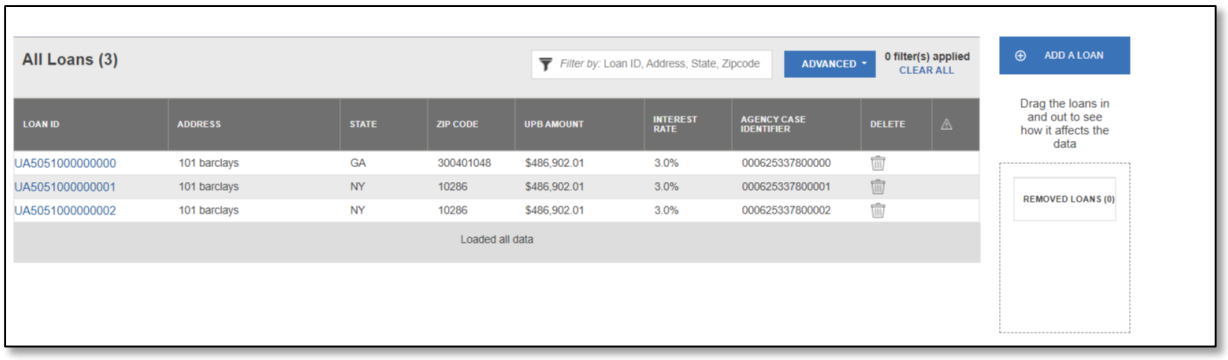


9. Select one of the options from the Reason drop down list on the Loan Substitution Window.
10. Select the **SAVE** button. Upon Validation, the BRE (Business Rules Engine) will verify that the loan can be replaced and meets criteria for validation.

Figure 2.4-18: Loan Substitution

11. After the loan successfully passes substitution, the newly added loan will display in the All-Loans section. The substituted loan will be placed in the Removed Loan section.

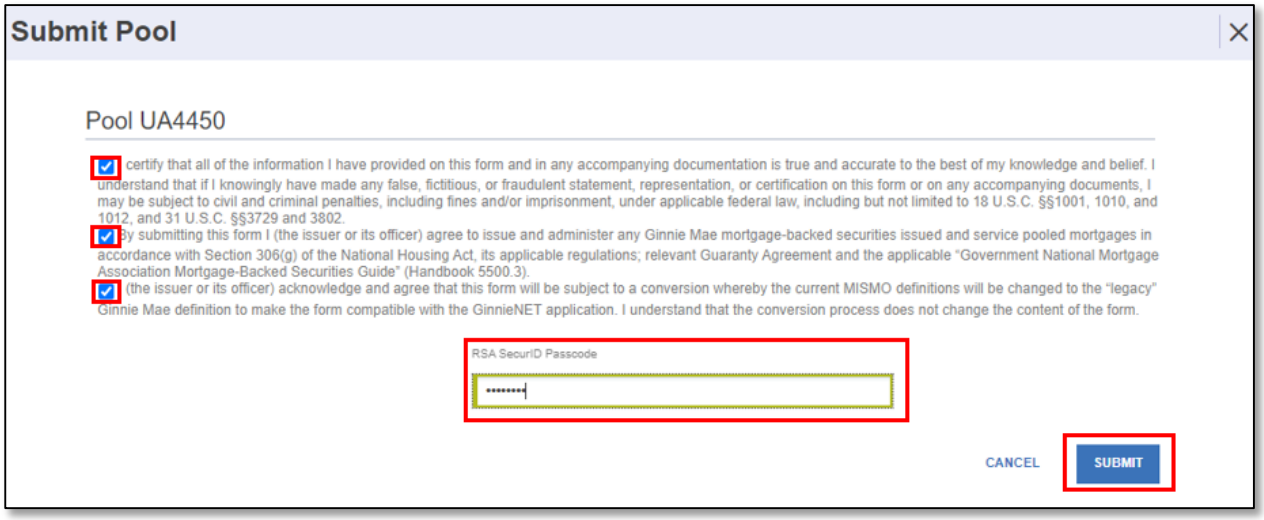
Figure 2.4-19: Replacement Loan Updated



NOTE: You can also revert the actions by clicking on the button.

12. Select the **VALIDATE** button.
13. Select the **SUBMIT** button.
14. Select the Certification Checkboxes.
15. Enter your eight-digit **RSA SecureID Passcode**.
16. Select the **SUBMIT** button.

Figure 2.4-20: Submit Pool Window



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2.4.2 Removing a Loan from Final Certification

Before a pool has been submitted for Final Certification, you can remove a loan.

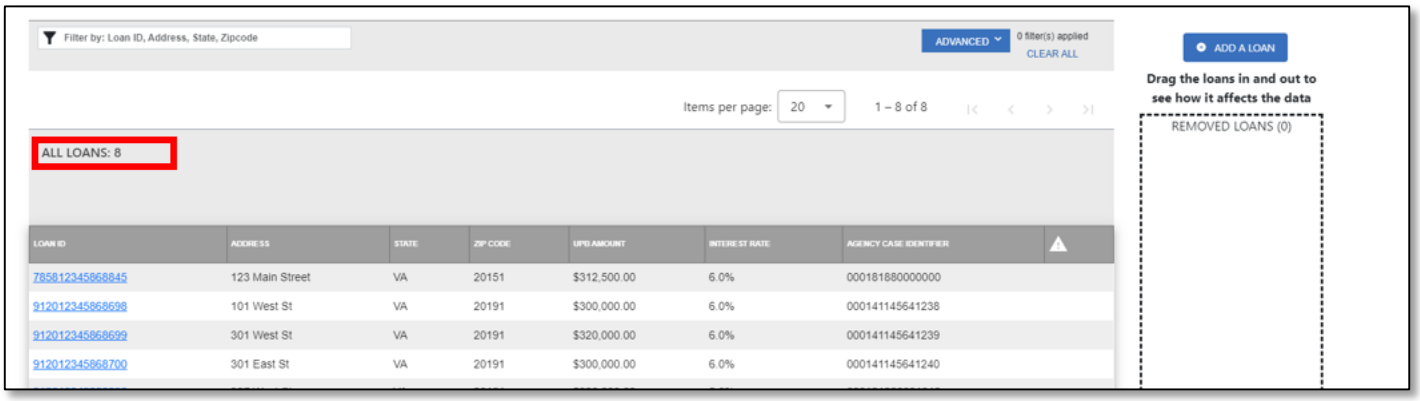
1. Select the **SFPDM Pools & Loans** tab**.**

Figure 2.4-21 SFPDM Pools and Loans Tab

Select the **Filter by** field and use the Quick Filter or Advanced Filter option described in Refer to section 2.2.1 Searching for a Pool.

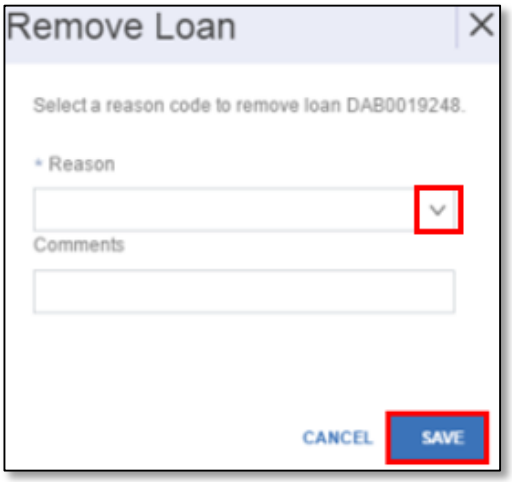
2. Select the **Pool ID** to access the Pool Details screen.
3. Select the **Loans** tab to access the All-Loans screen.

Figure 2.4-22: All Loans Screen



4. Select the ⊟ icon at the end of the row. The *Remove Loan* screen displays.
5. Select the down arrow on the Reason drop down list and select a reason for removing the loan.

Figure 2.4-23: Remove Loan Screen

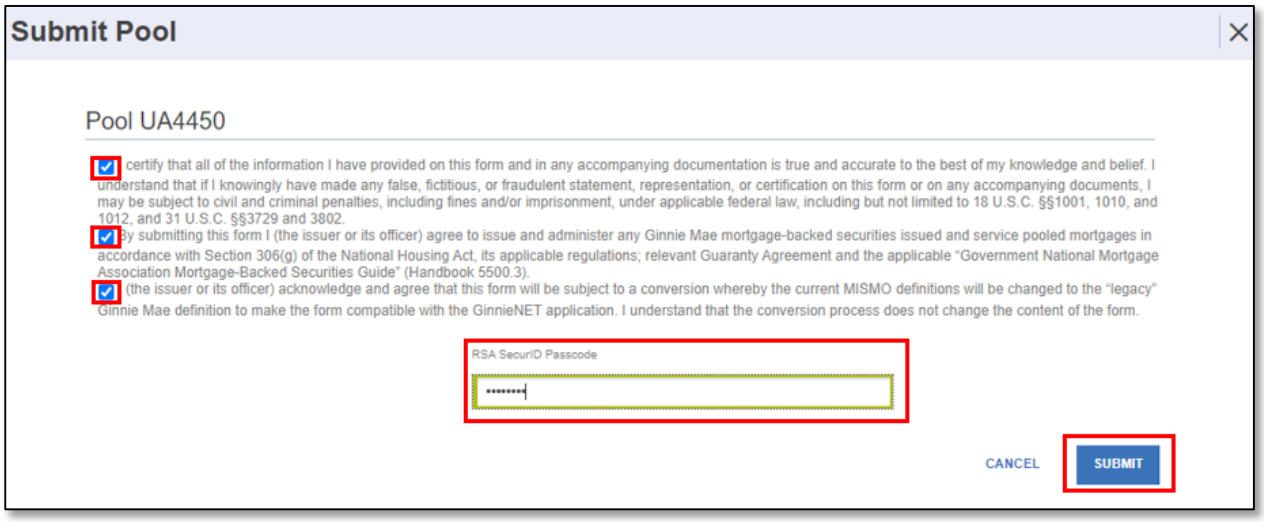


NOTE: You can also enter any additional text in the Comments section.

When a Loan is deleted in Final Certification Draft, Pool UnpaidPrincipalBalance (UPB) is not required to be equal to the sum of the loans UPB.

6. Select the **SAVE** button.
7. Select the **VALIDATE** button.
8. Select the **SUBMIT** button.
9. Select the Certification Checkboxes.
10. Enter your eight-digit **RSA SecurID Passcode**.
11. Select the **SUBMIT** button.

Figure 2.4-24: Submit Pool



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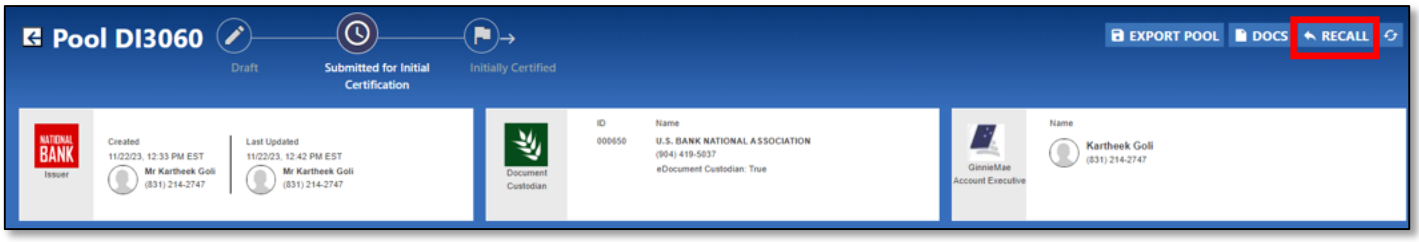
2.4.3 Recalling a Pool from Final Certification

An Authorized Signer can recall a pool that had been submitted to a Document Custodian for Final Certification. If a pool is recalled, it is returned to the Final Certification Draft Status.

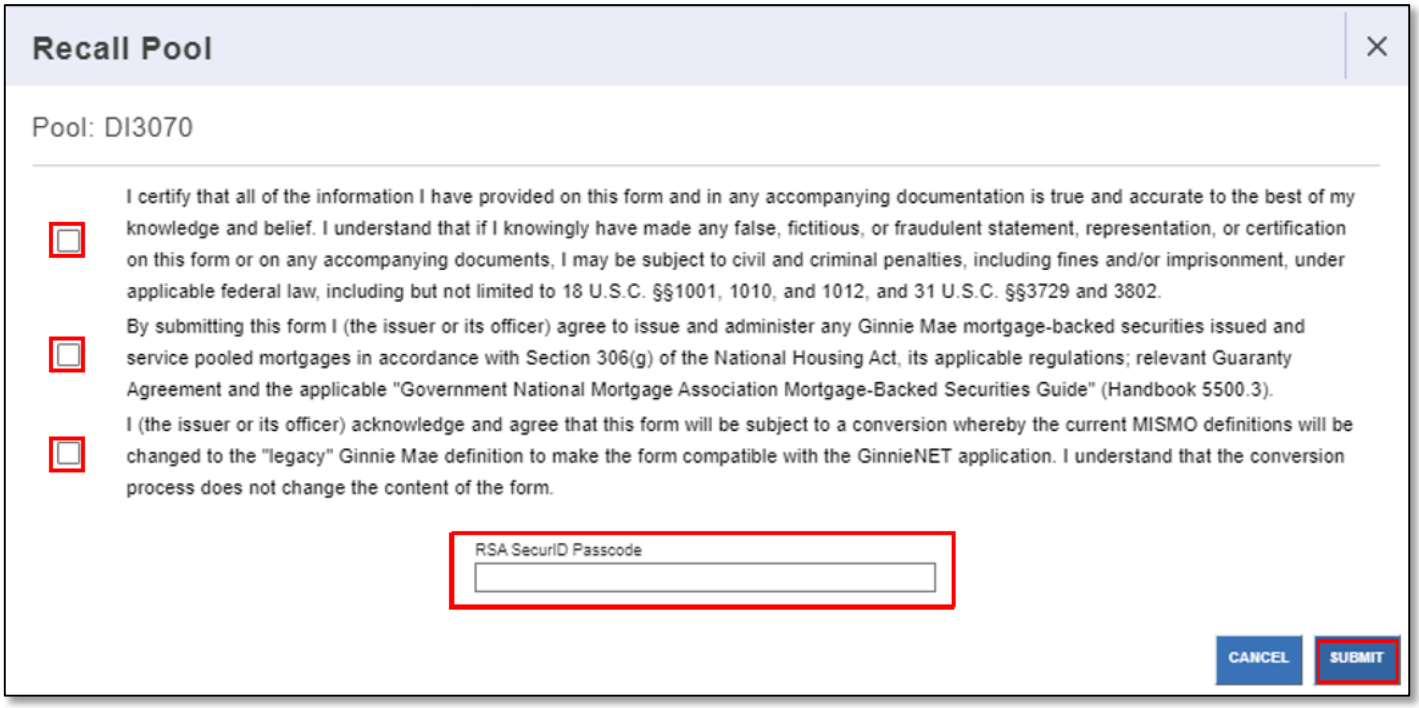
1. Select the **SFPDM Pools & Loans** tab.
2. Select the **Filter by** field and use the **Quick Filter** or **Advanced Filter** option described in section 2.2.1 Searching for a Pool.
3. Select the **Pool ID** to access the Pool Details screen.
4. On the Pool Details screen, select the **RECALL** button.

Figure 2.4-25: Pool Details - Recall Button



5. On the Recall Pool window, select the Certification Checkboxes.
6. Enter your eight-digit **RSA SecurID Passcode**.
7. Select the **SUBMIT** button.

Figure 2.4-26: Recall Pool Submission Window



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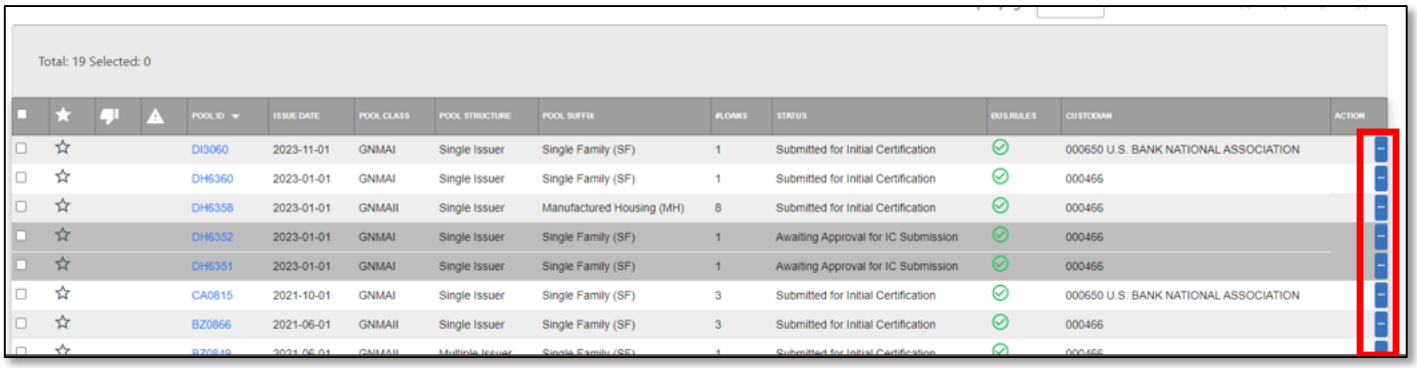
2.5 Exporting Pool and Loan Data

2.5.1 Exporting Pool Data – SFPDM Pools and Loans Screen

Use this function to export data from the SFPDM Pools & Loans Page into an XML file.

1. Select the **SFPDM Pools & Loans** tab.
2. Select the **Actions** button at the end of the row to display the available options.

Figure 2.5-1: SFPDM Pools & Loans Screen - Actions button

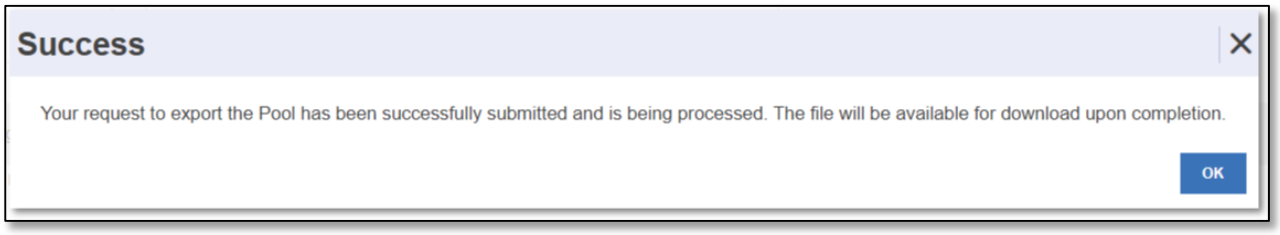


3. Select the **EXPORT** option.

Figure 2.5-2: Export Action from SFPDM Pools & Loans Screen

4. SFPDM displays the Success confirmation popup and exports a ZIP file to the bottom of the browser window.

Figure 2.5-3: Export Pop-up for Pools



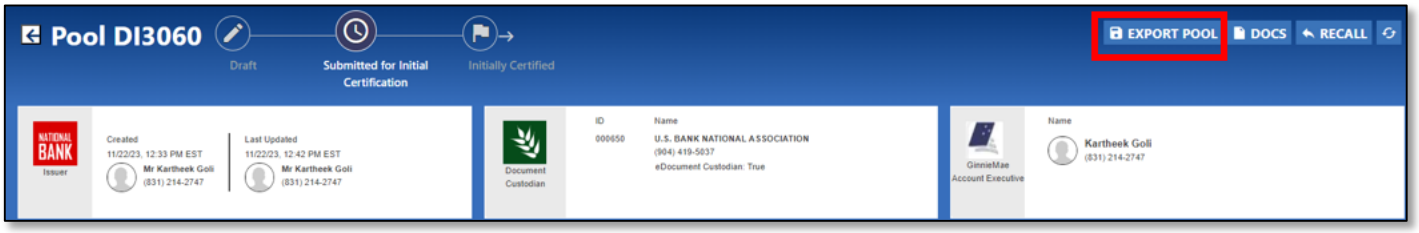
5. Select the downloaded file to display or save the exported file.

2.5.2 Exporting Pool Data – Pool Details Screen

Use this function to export data from the Pool Details screen into an XML file.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a pool record as described in Refer to section 2.2.1 Searching for a Pool.
3. Select the link to the Pool ID in the Search Results.
4. Select the **EXPORT POOL** button.

Figure 2.5-4: Export Pool



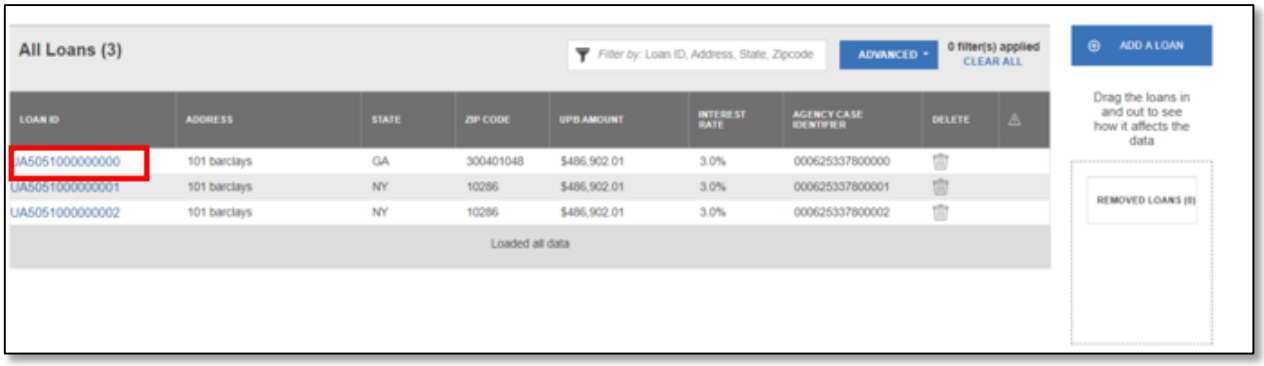
SFPDM displays the success confirmation popup and exports a .Zip file to the bottom of your browser window.

5. Select the downloaded file to display or save the exported file.

2.5.3 Exporting Loan Data

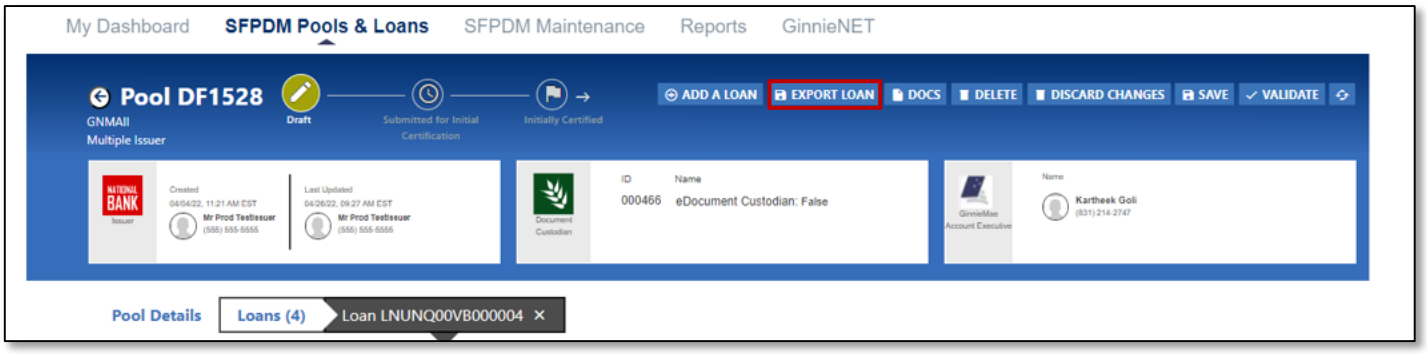
1. Search for a pool record as described in section 2.2.1 Searching for a Pool.
2. Select the **Loans** tab.
3. Select the link to the Loan ID in the Search Results. See below Figure.

Figure 2.5-5: All Loans



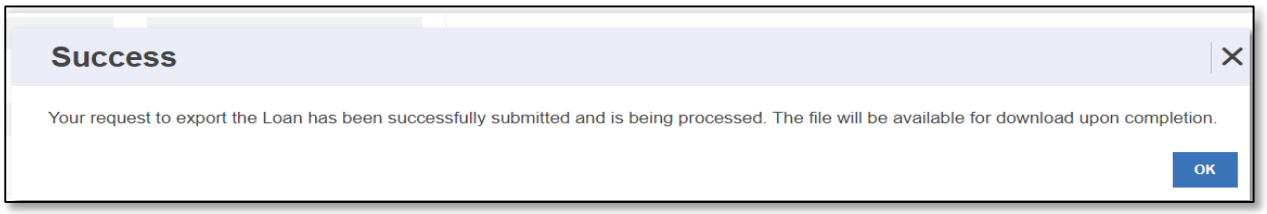
4. Select the **Export Loan** button on the Loan Details screen.

Figure 2.5-6: Loan Details - Export Loan Button



SFPDM displays the success confirmation popup and exports a ZIP file to the bottom of the browser window.

Figure 2.5-7: Export Pop-up for Loan



5. Select the downloaded file to display or save the exported file.

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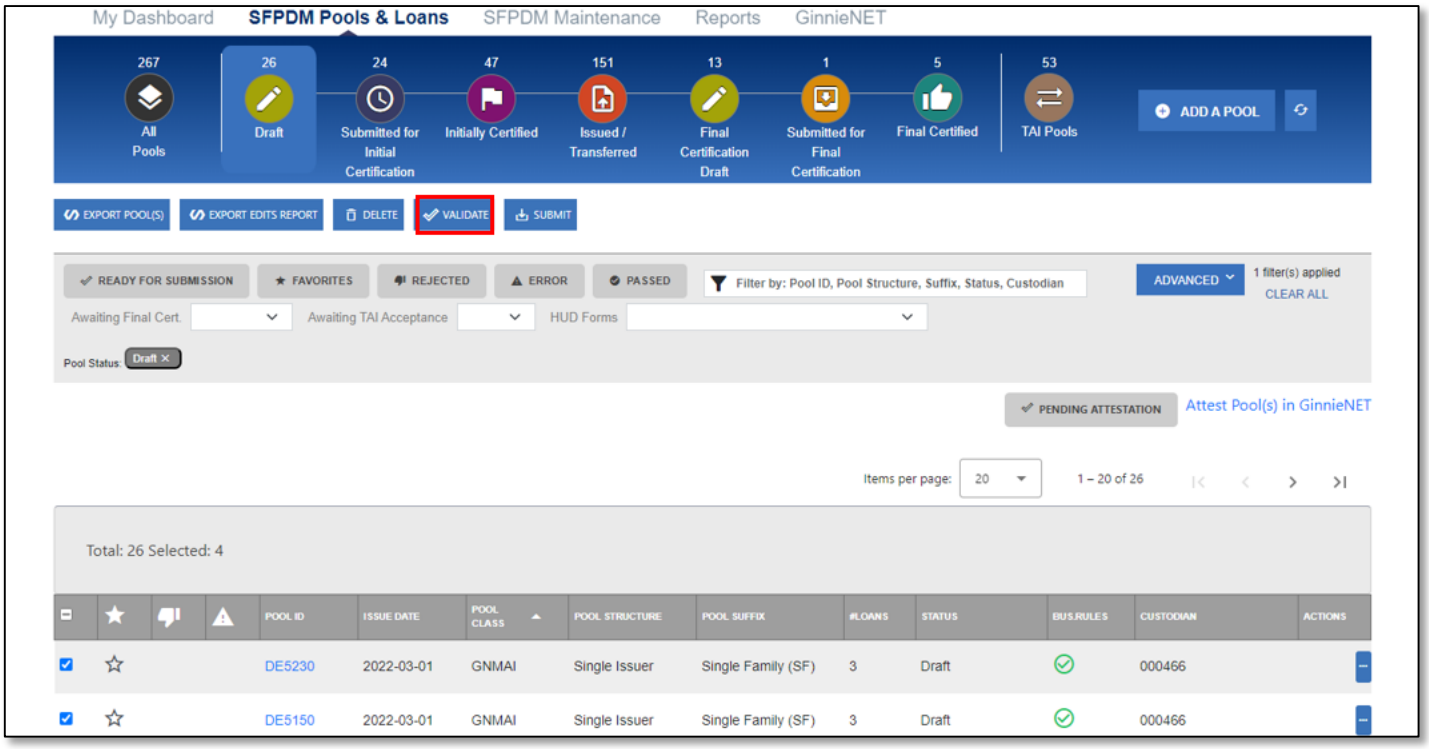
2.6 Bulk Actions

2.6.1 Validating Multiple Pools

To validate several pools at the same time, step through the following procedural flow:

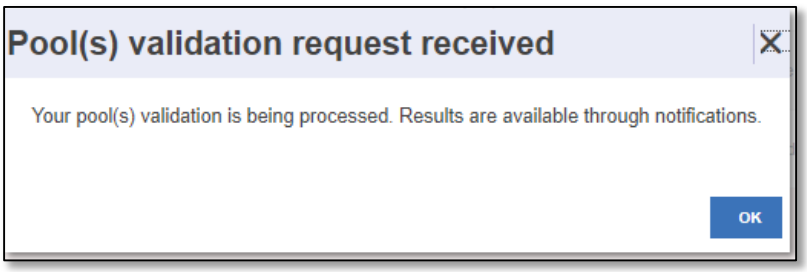
1. Select the **SFPDM Pools & Loans** tab.
2. Select the checkboxes for the pools you want to validate.
3. Select the **VALIDATE** button.

Figure 2.6-1: Validate Multiple Pools



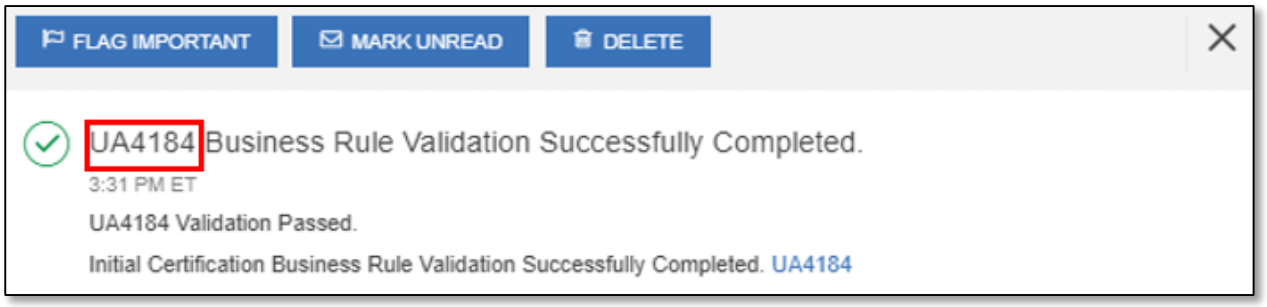
NOTE: After you select the **VALIDATE** button, the Success Message displays.

Figure 2.6-2: Success Message - Bulk Pool Validation Processing



4. Select the **OK** button to close the message and continue.
5. Select the message icon to review the individual notification messages.
6. Select the Pool ID in the notification message to access the **Pool Details** screen.

Figure 2.6-3: Notification Message - Business Rule Validation Successful



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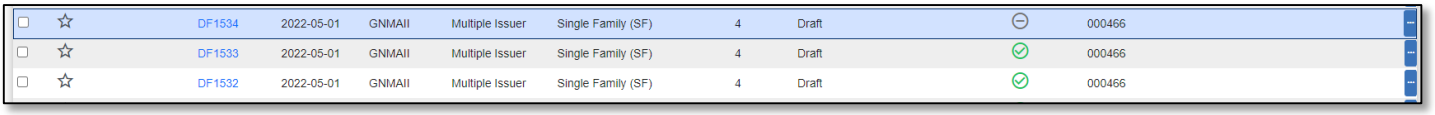
2.6.2 Submitting Multiple Pools

This screen series allows you to select one or more pools for transmission in SFPDM and create a notification when the transmission is successfully completed. The notification includes dates and times of each submission, as well as the FTN (File Transmission Number) generated upon successful transmission to the network.

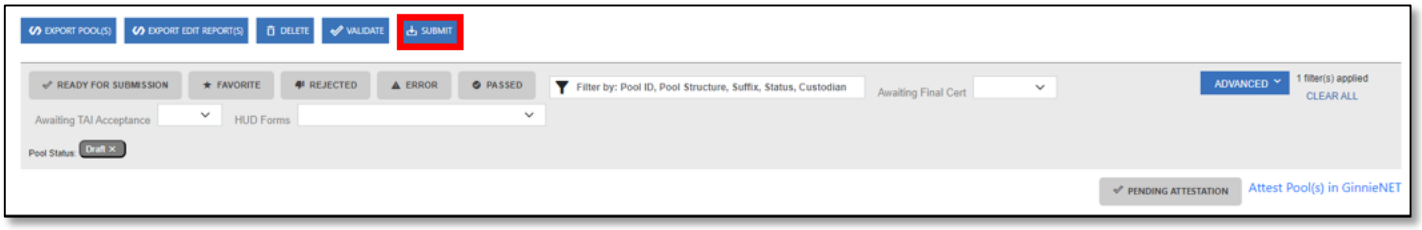
1. Select the **SFPDM Pools & Loans** tab.
2. Select the checkboxes for the pools you want to submit for Initial Certification.

Figure 2.6-4: Select Checkboxes for Initial Certification



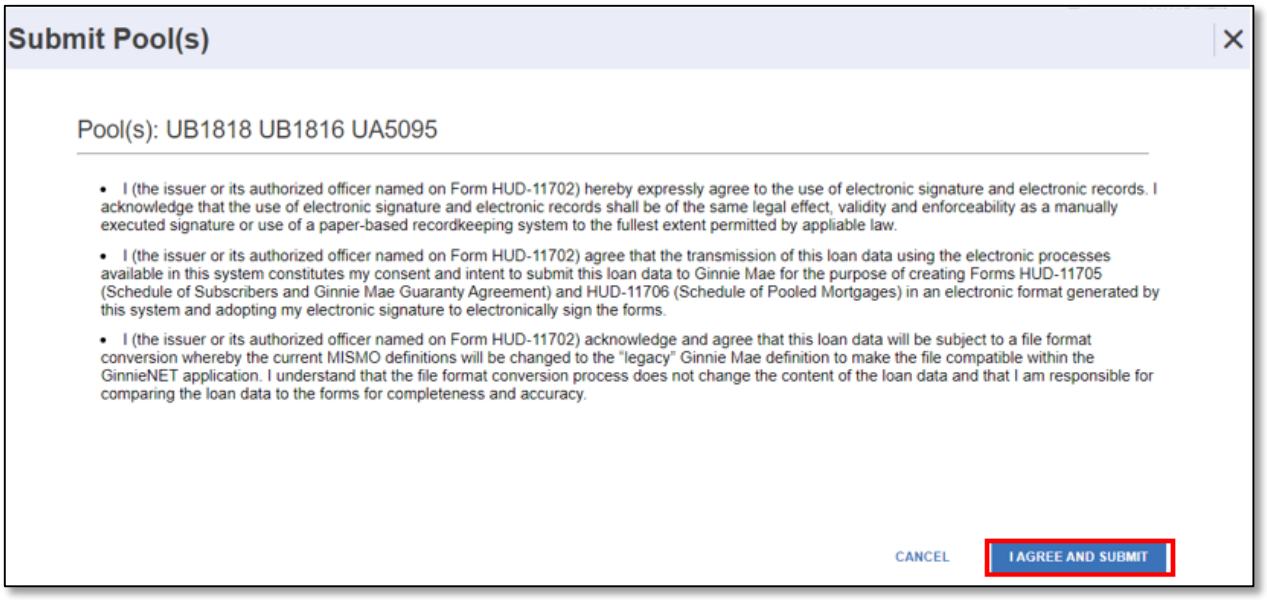
3. Select the **SUBMIT** button.
   The *Submit Pools* window displays.

Figure 2.6-5: Submit Multiple Pool



4. Select the **I AGREE AND SUBMIT** button. [Figure 2.6 6: Submit Multiple Pools can be found on the next page]

Figure 2.6-6: Submit Multiple Pools



NOTE: Pool cannot be issued/submitted in the last 6 business days of the current month for the following Pool Class - Pool Structure combination:

- GNMA II – Multiple Issuer

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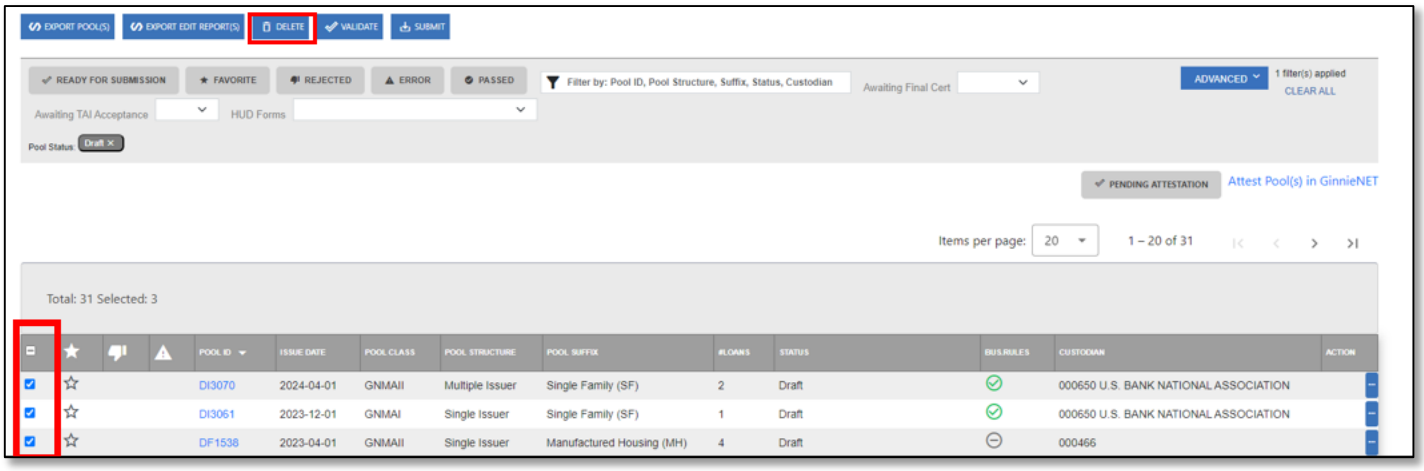
2.6.3 Deleting Multiple Pools

When a pool is deleted, all associated loan and participant records are also deleted. Only pools that are in Draft Status can be deleted.

To access the Delete Pools function, step through the following procedural flow.

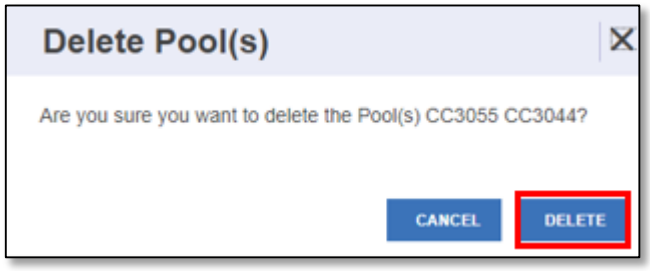
1. Select the **SFPDM Pools & Loans** tab and select the checkboxes for the pools you want to mark for deletion.

Figure 2.6-5: Delete Multiple Pools



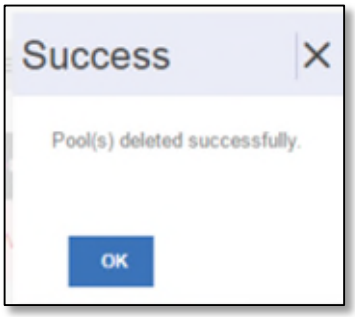
2. Select the **DELETE** button.
   The *Delete Pool(s)* confirmation message box displays.

Figure 2.6-6: Delete Pools Confirmation Message Box



3. Select the **DELETE** button on the Confirmation Message box. The Success message displays, indicating the pools were deleted successfully.
4. Select the **OK** button to close the Success message and return to the **SFPDM Pools & Loans** screen.

Figure 2.6-7: Success Message for Pool Deletion



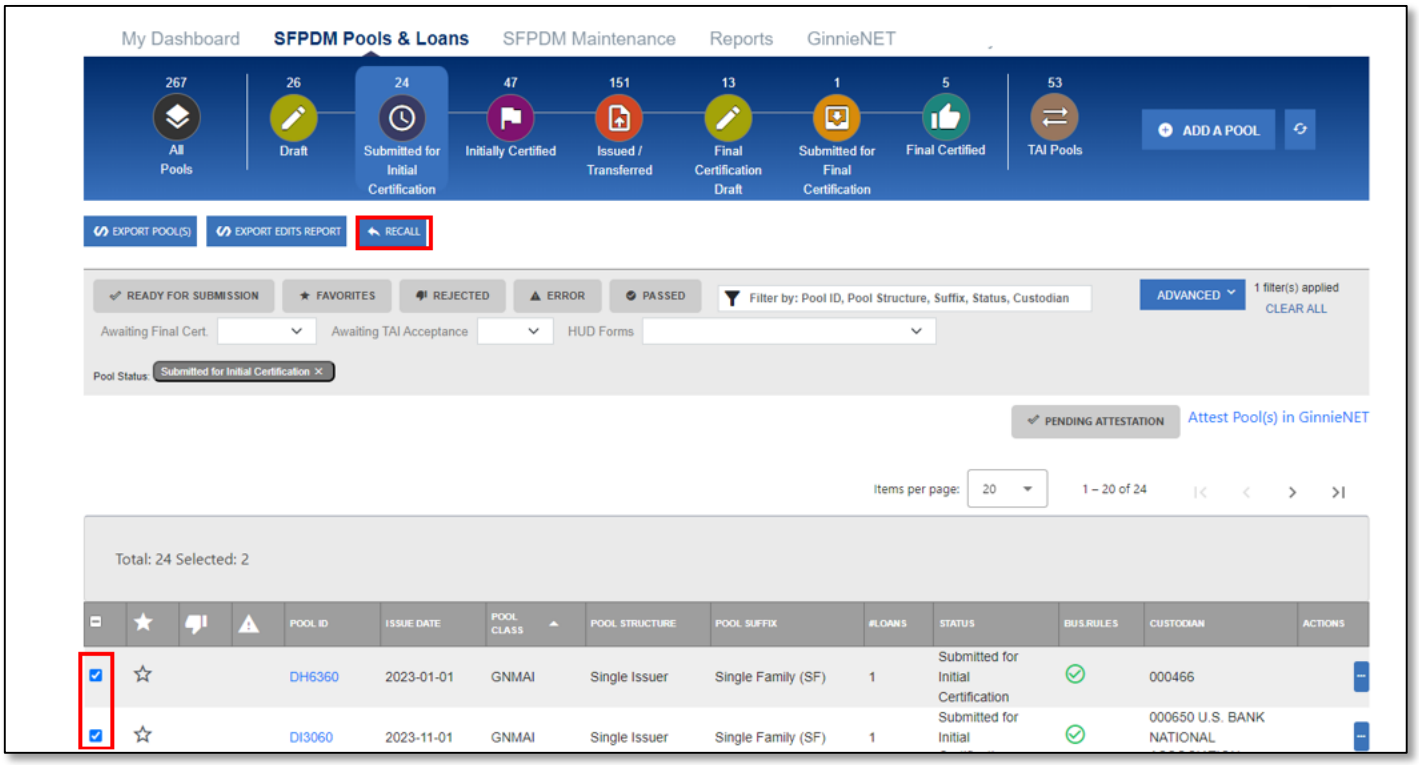
2.6.4 Recalling Multiple Pools

To access this, **RECALL** function, step through the following procedural flow.

1. Select the **SFPDM Pools & Loan** tab.
2. Select the checkboxes for the pools you want to mark for RECALL.

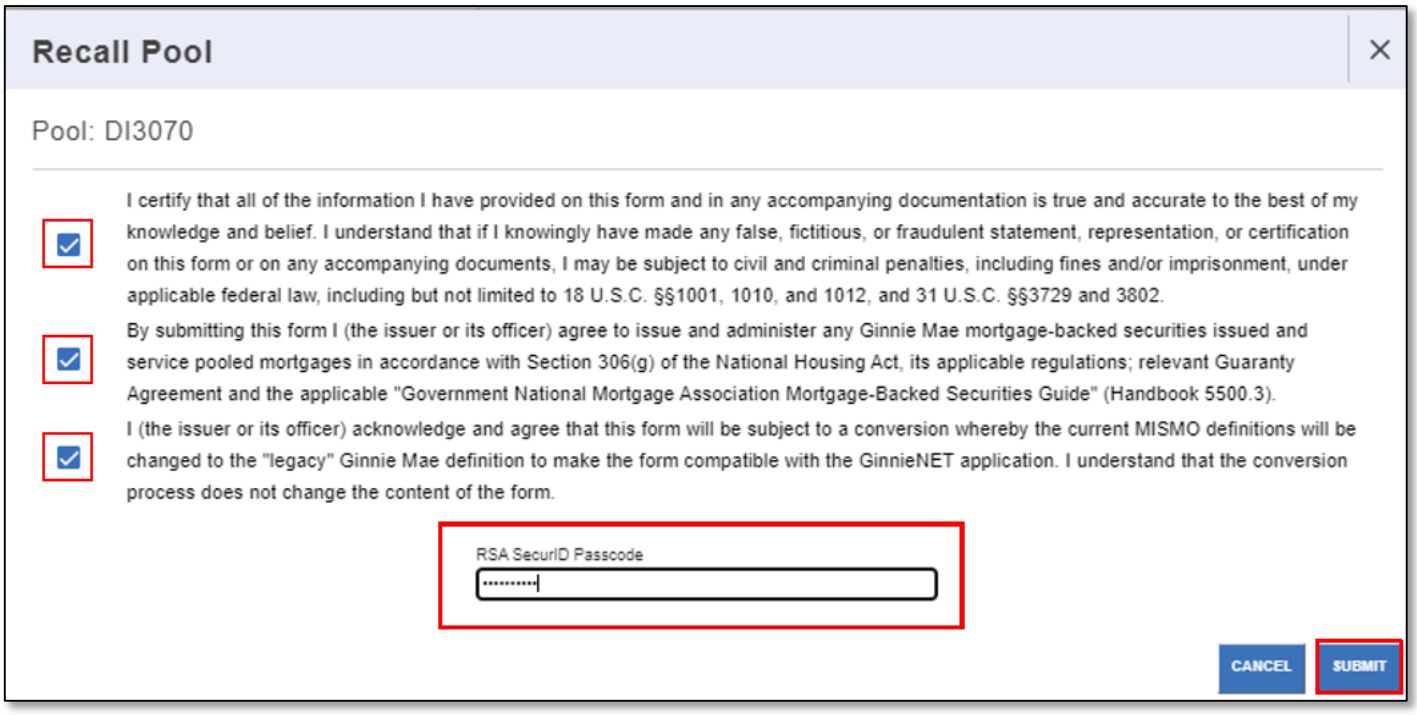
   NOTE: Pools submitted for Initial and Final certifications cannot be combined in Bulk Recall.

Figure 2.6-8: Recall Multiple Pools



3. Select the **RECALL** button.
   The **Recall Pool** window box displays.
4. On the **Recall Pool** window, select the Certification Checkboxes. See Figure below.

Figure 2.6-9: Recall Pool Submission Window



5. Enter your eight-digit **RSA SecurID Passcode.**
6. Select the **SUBMIT** button.

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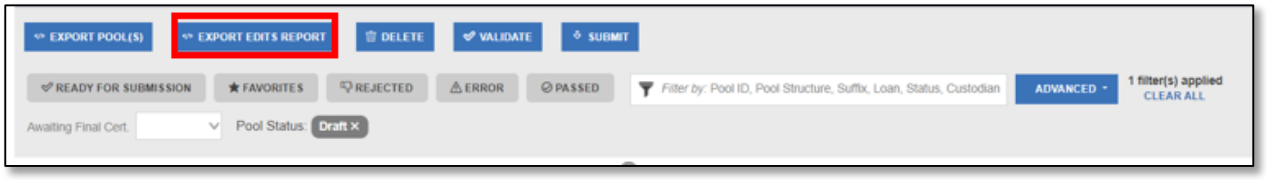
2.6.5 Generating Edits Report for Multiple Pools

To access this, Export Edits Report function, step through the following procedural flow:

1. Select the **SFPDM Pools & Loans** tab.

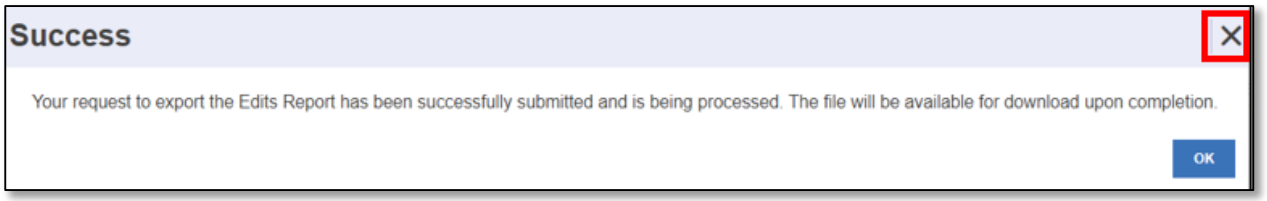
2. Select the checkboxes for the pools you want to mark for generating the Edits Report.

Figure 2.6-10: Generate Edits Report for Multiple Pools



3. Select the **EXPORT EDITS REPORT** button.
The Success Box displays. [Figure 2.6 11: Export Submission Confirmation Message Box can be found on the following page.]

Figure 2.6-11: Export Submission Confirmation Message Box



4. Select the **OK** button on the Message box.
The *Edits Report* will be made available when complete.

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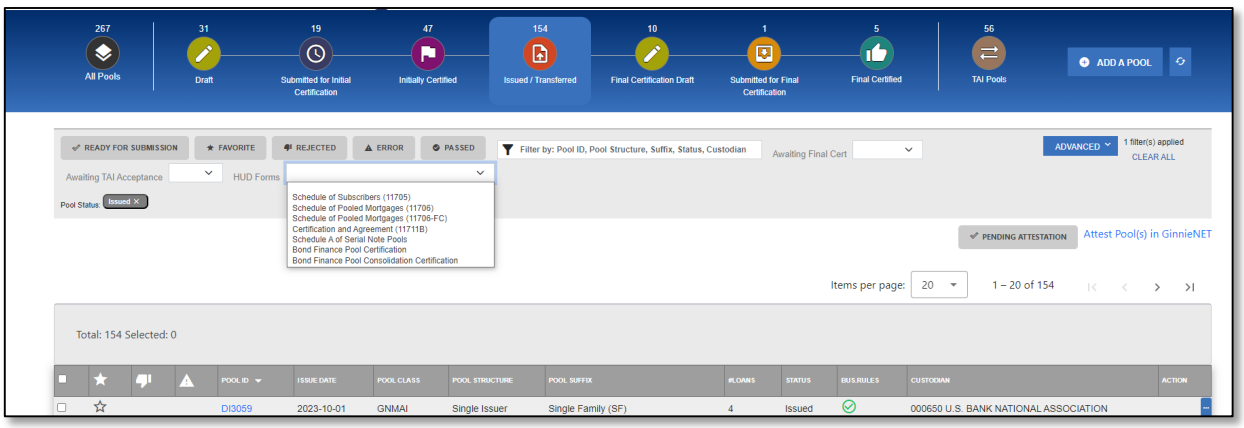
2.6.6 Generating HUD forms

To access this, Generating HUD forms, step through the following procedural flow:

1. Select the **SFPDM Pools & Loans** tab.
2. Select one of the reports from the **HUD Forms** drop down menu.
   - The following reports provide bulk generation of HUD forms for Pools issued after Apr 1st, 2023. If a pool with Issue Date prior to this date is selected, the system will return a "Report generation Error." Refer to section 4.3.1 Generating Forms for additional information.
     - Schedule of Subscribers (11705).
     - Schedule of Pooled Mortgages (11706).
     - Schedule of Pooled Mortgages (11706-FC).
     - Certification and Agreement (11711B).
     - Schedule A of Serial Note Pools.
     - Bond Finance Pool Certification.
     - Bond Finance Pool Consolidation Certification.

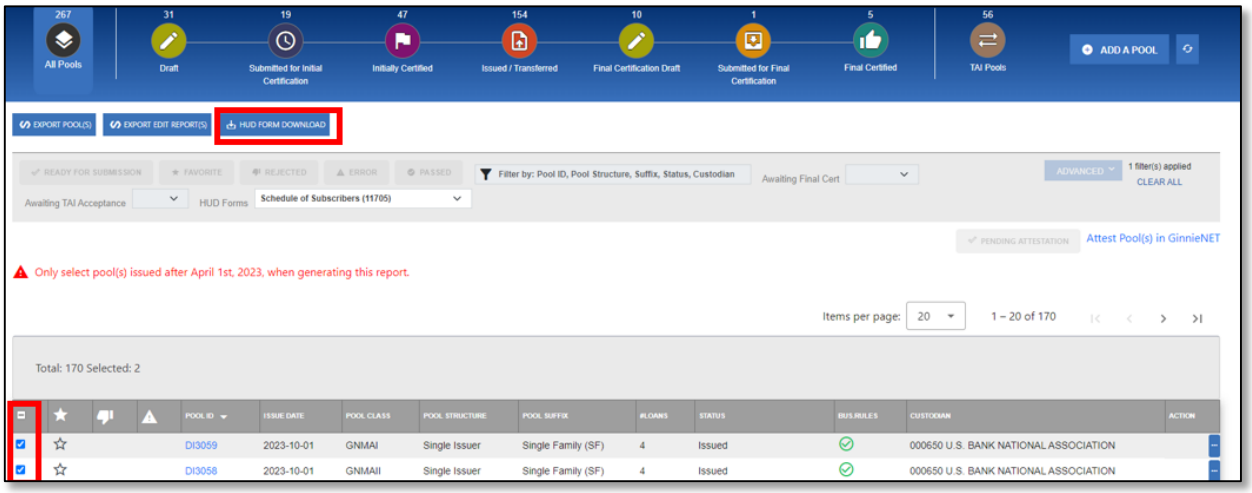
Figure 2.6-12 Generating HUD Forms



NOTE: HUD forms are available only in PDF format.

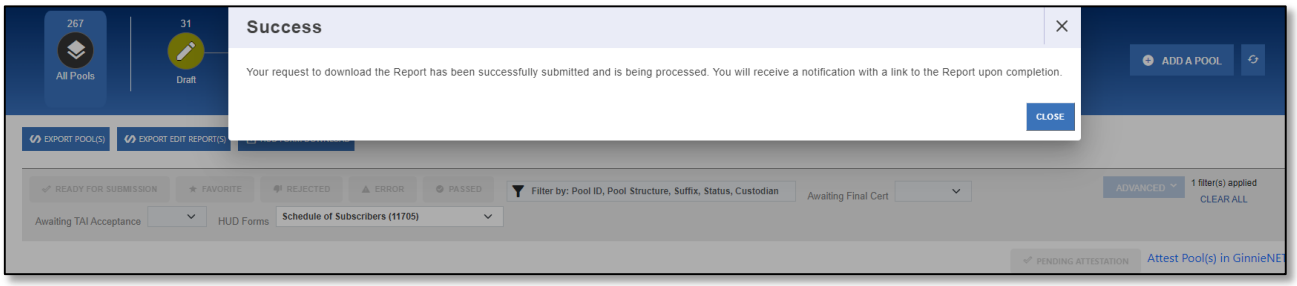
3. Select the checkboxes for the pools you want to generate the HUD forms.
4. **HUD Form Download** button will be enabled.

Figure 2.6-13: HUD Form Download



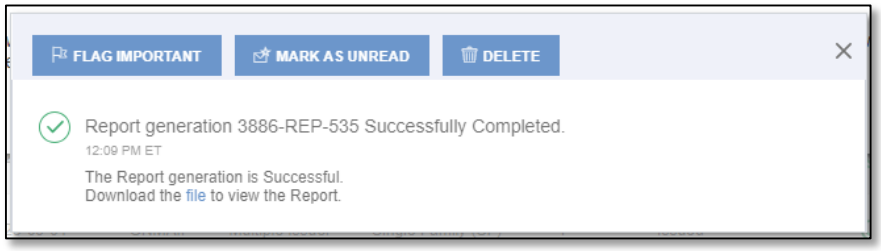
5. Selecting the button will display a popup message, and a portal notification will be generated.

Figure 2.6-14: HUD Download Success Message



6. The notification will have a link to the report.

Figure 2.6-15: Report Link Message



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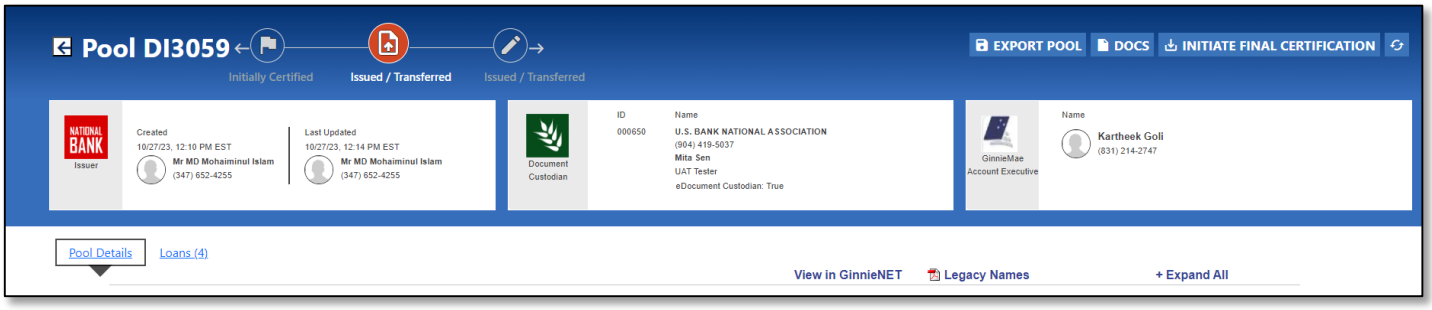
2.7 Generating the HUD 11711B Certification and Agreement Record

The **HUD 11711B—Certification and Agreement** form is a required form that must be submitted as part of the required pool or loan package submission documents. If the Pool Document Required Indicator is **Yes** in the Certification Agreement – 11711B section of the Pool Details, you can electronically submit this form to the Document Custodian.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to section 2.2.1 Searching for a Pool.
3. Select the Pool ID in the Search Results to display the Pool Details screen.

Figure 2.7-1: Pool Details Screen



Select the **DOCS** button to display the list of Pool level documents you can download.

Figure 2.7-2: Docs Button

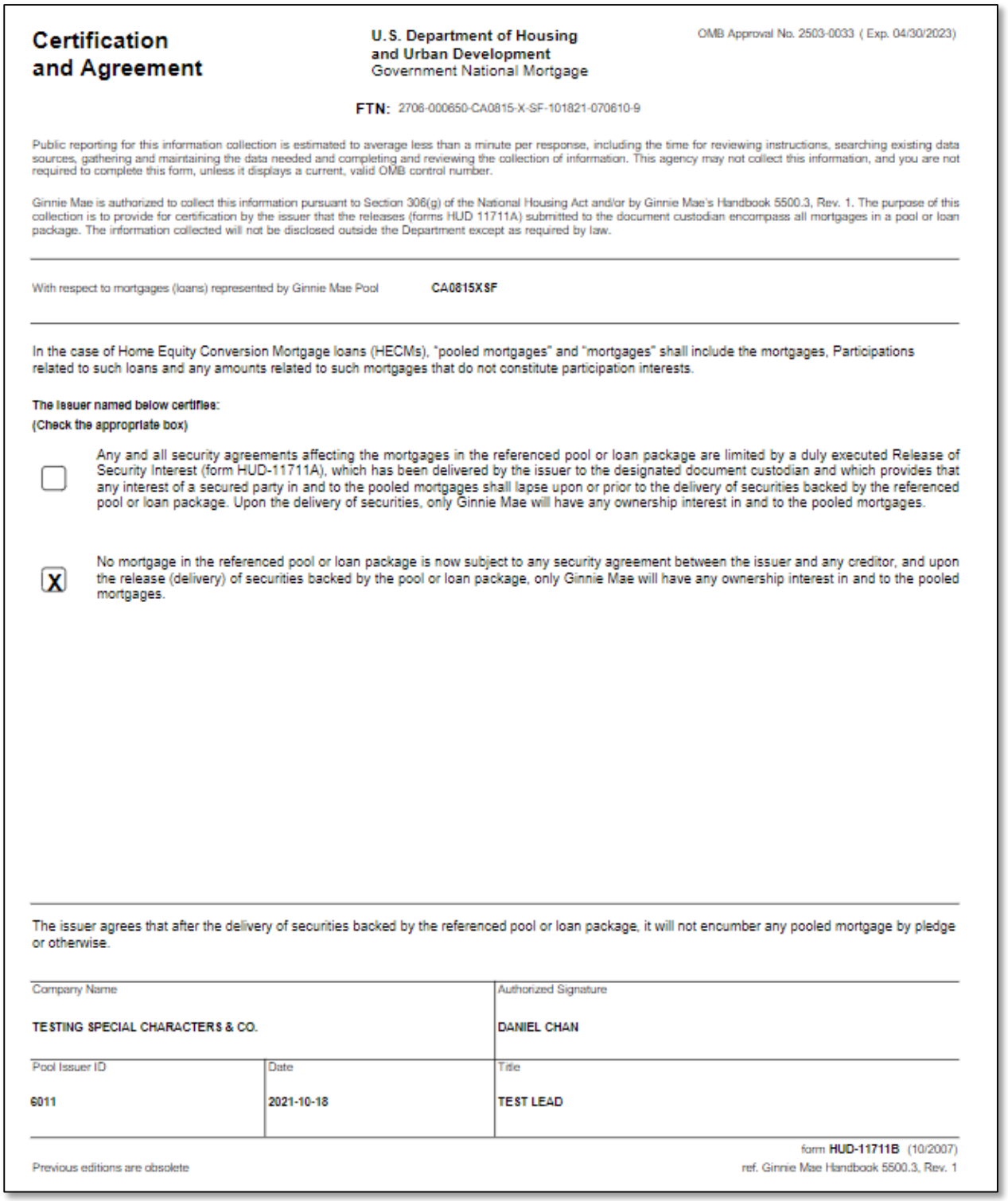
4. Select the **11711B** option.

Figure 2.7-3: HUD 11711B Document Option

A copy of the Certification and Agreement (HUD Form 11711B) will open as a new tab on your browser.

NOTE: The type of browser you use when accessing SFPDM will determine how the downloaded report will display.

Figure 2.7-4: Certification and Agreement (HUD form 11711B)



Certification and Agreement

U.S. Department of Housing and Urban Development
Government National Mortgage

OMB Approval No. 2503-0033 (Exp. 04/30/2023)

FTN: 2708-000650-CA0815-X-SF-101821-070610-9

Public reporting for this information collection is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a current, valid OMB control number.

Ginnie Mae is authorized to collect this information pursuant to Section 306(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, Rev. 1. The purpose of this collection is to provide for certification by the issuer that the releases (forms HUD 11711A) submitted to the document custodian encompass all mortgages in a pool or loan package. The information collected will not be disclosed outside the Department except as required by law.

With respect to mortgages (loans) represented by Ginnie Mae Pool **CA0815XSF**

In the case of Home Equity Conversion Mortgage loans (HECMs), "pooled mortgages" and "mortgages" shall include the mortgages, Participations related to such loans and any amounts related to such mortgages that do not constitute participation interests.

The issuer named below certifies:
(Check the appropriate box)

☐ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

☒ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

The issuer agrees that after the delivery of securities backed by the referenced pool or loan package, it will not encumber any pooled mortgage by pledge or otherwise.

Company Name		Authorized Signature
TESTING SPECIAL CHARACTERS & CO.		DANIEL CHAN
Pool Issuer ID	Date	Title
6011	2021-10-18	TEST LEAD

Previous editions are obsolete

form **HUD-11711B** (10/2007)
ref. Ginnie Mae Handbook 5500.3, Rev. 1

The 11711B Form displays the FTN (File Transmission Number), Ginnie Mae Pool Identifier, certification checkboxes selected, Company Name, Authorized Signature, Issuer ID, and Issuer's title.

NOTE: For more information on the FTN, see File Transmission Numbers in the Appendix.

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2.8 Buydown Loans in Ginnie Mae II Pools

Buydown loans in multiple-issuer pools cannot be greater than 10% of the aggregate unpaid principal balances of the loans. Within a loan package, buydown loans may exceed 10% of the aggregate original principal balance of the loans. If a multiple issuer pool exceeds the 10% threshold, Ginnie Mae's Pool Processing Agent (PPA) will determine which issuer has the highest percentage of buydown loans in the pool. The entire loan package will be removed from the pool and Ginnie Mae will notify the issuer of the withdrawal. If the loan package satisfies all other applicable guidelines, the PPA will recommend that the loan package be resubmitted as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. If loan packages do not exceed the 10% buydown limit, you will not be permitted to remove the loan package from a multiple issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed if a loan package contains buydown loans which exceed 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

1. Select the **SFPDM Pools & Loans** tab.
2. Select the **ADVANCED** button and select the Pool Suffix option. See Figure below.
3. Select the checkbox next to **Buydown (BD)** in the Advanced Filters box.
4. Select the **APPLY FILTERS** button.

Figure 2.8-1: Advanced Filter - Buydown Pool Suffix

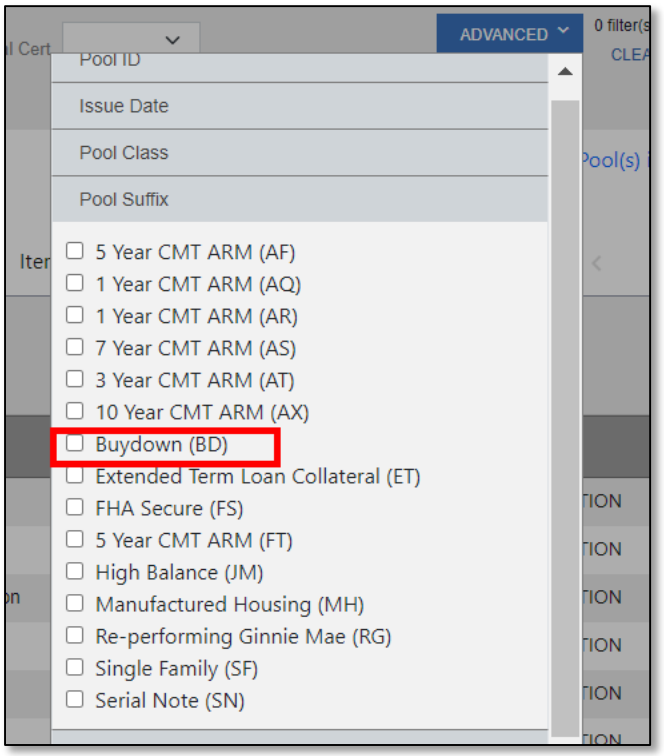
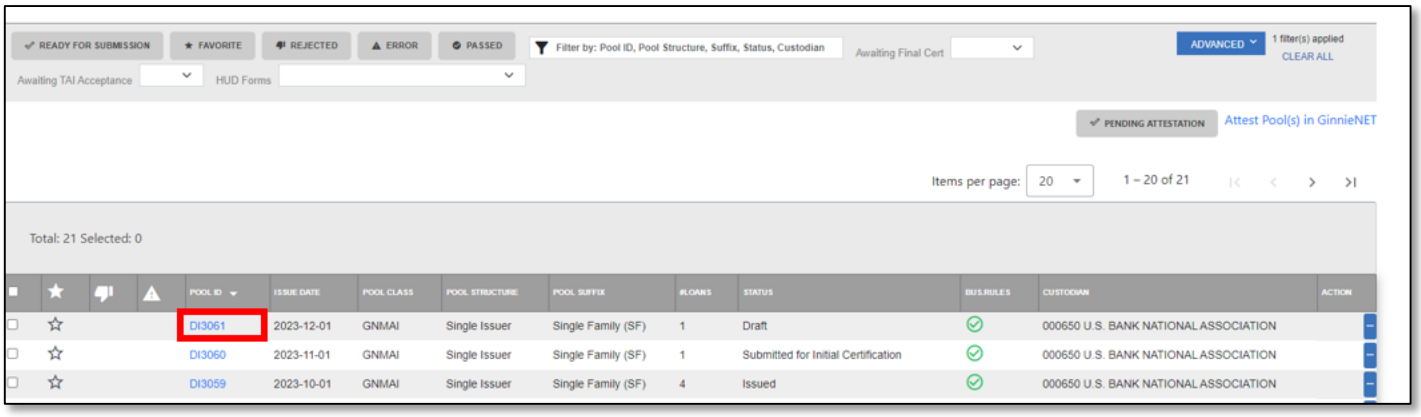
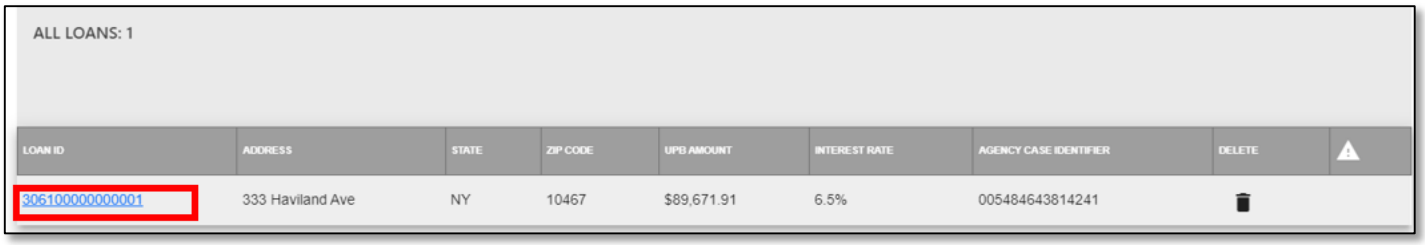


Figure 2.8-2: Filtered List of Pools



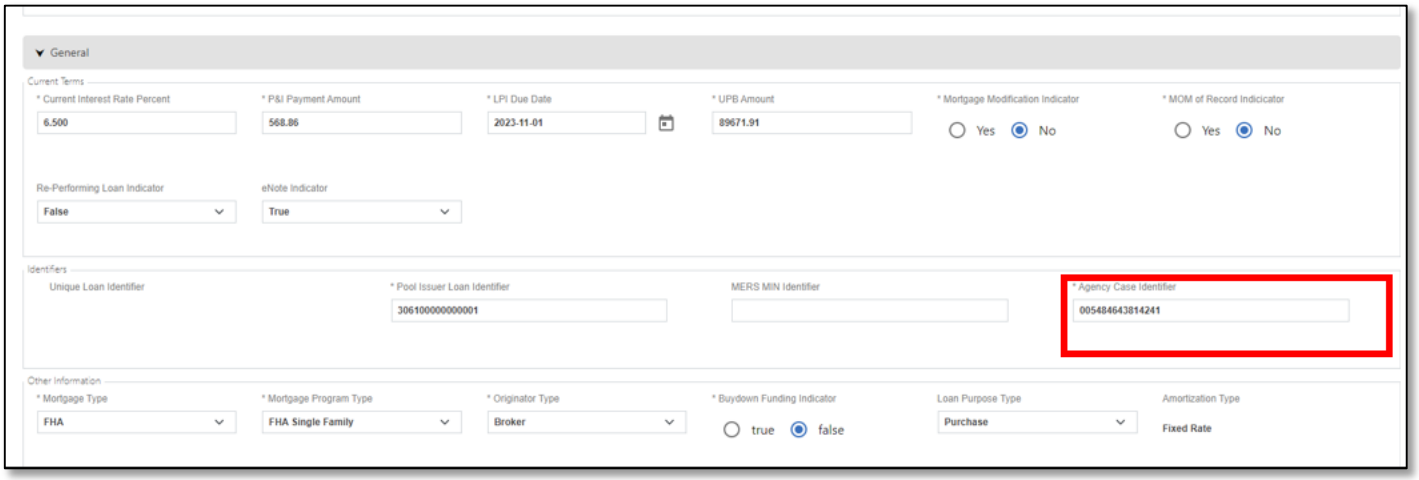
5. Select the **Pool ID** in the filtered list of pools to access the Pool Details screen.
6. Select the **Loans** tab.
7. Select the LOAN ID tab in the All-Loans table to access the Loan Details screen.

Figure 2.8-3: Loan ID - All Loans Table



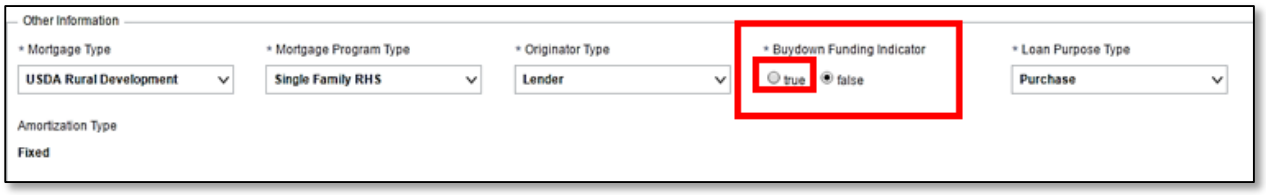
8. Scroll down to the General Heading section.
9. Complete the **Agency Case Identifier** field in the General | Identifiers section.

Figure 2.8-4: Loan Details Screen - General Section (Identifiers)



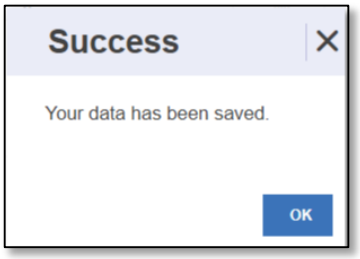
10. Scroll down to the General | Other Information section and change the Buydown Funding Indicator to **True**.

Figure 2.8-5: Buydown Funding Indicator



11. Select the **SAVE** button.

Figure 2.8-6: Loan is Saved



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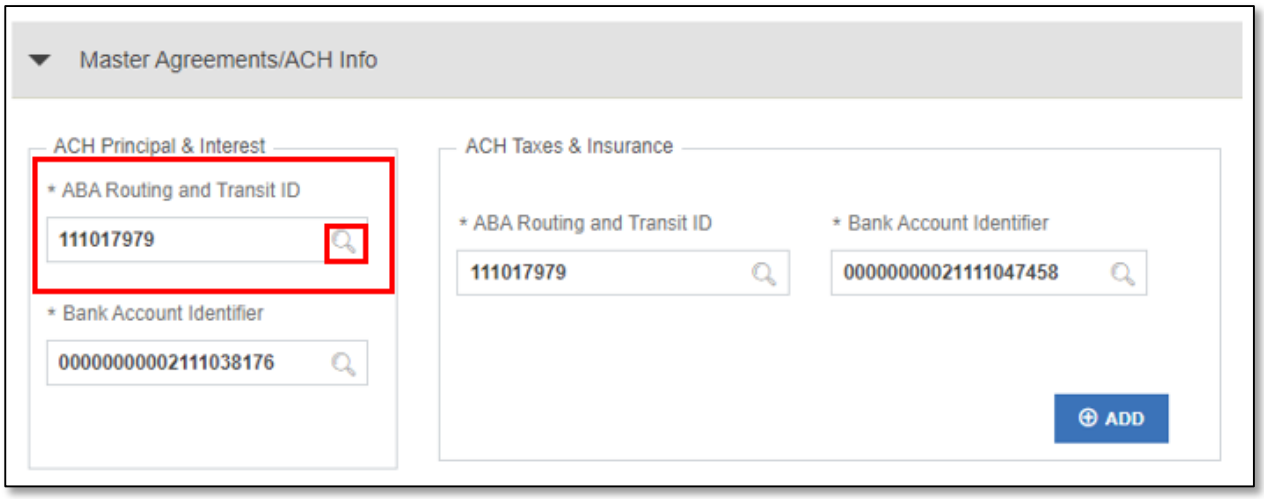
2.9 Adding Multiple Escrow Accounts

SFPDM allows a maximum of thirty (30) T&I (Taxes and Interest) account numbers and Bank ID numbers that can be added to a pool. The Multiple Escrow Account option prints on the 11706 report. You can enter escrow accounts on the Pool Details screen or when you are applying the SFPDM edits.

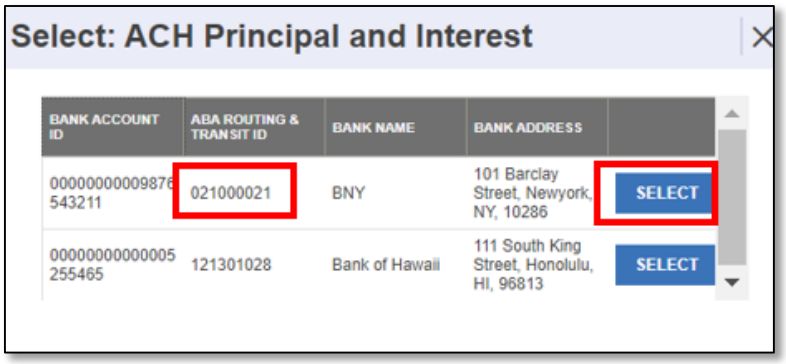
1. Select the **SFPDM Pools & Loans** tab.
2. Search for the Pool. Refer to section 2.2.1 Searching for a Pool for more information.
3. Select the Pool ID tab to access the Pool Details screen.
4. Scroll down to the **Master Agreements / ACH Info** section.

Figure 2.9-1: Master Agreements / ACH Section



5. Select the magnifying glass icon next to the ABA Routing and Transit ID field.
6. On the Select: ACH Principal and Interest Window, select the **SELECT** button for the appropriate **ABA ROUTING & TRANSIT ID** number. (See the Figure below)

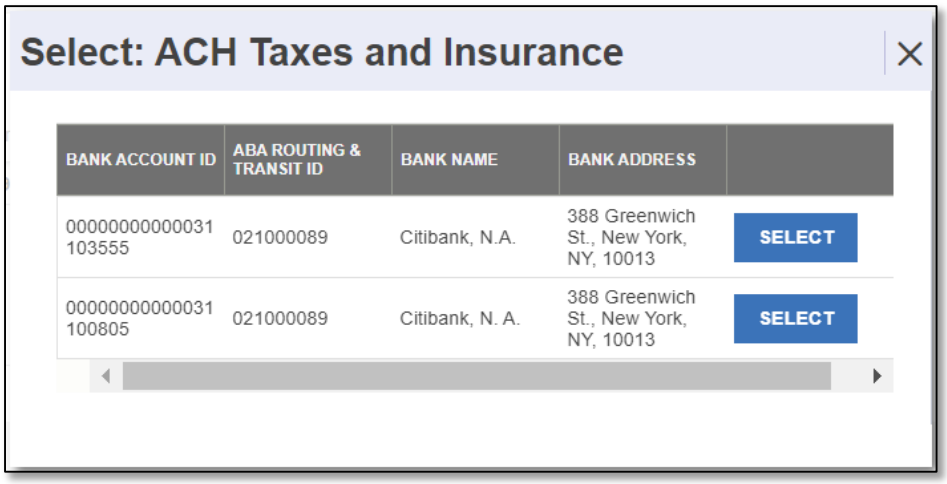
Figure 2.9-2: ACH Principal and Interest Selection Window



7. Select the **SELECT** button.
   The ABA Routing and Transit ID and Bank Account Identifier numbers display in the ACH Principal & Interest.
8. Select the **SAVE** button.

9. To add ACH Taxes &Insurance sections Select: ACH Taxes and insurance Window, select the **SELECT** button for the appropriate **ABA ROUTING & TRANSIT ID** number. (See the Figure below) and select the **SELECT** button.

Figure 2.9-3: ACH Taxes and Insurance



10. To add an additional Escrow Account on the Pool Details screen, select the **ADD** button, or select the account to be changed if the action is to modify an existing record.

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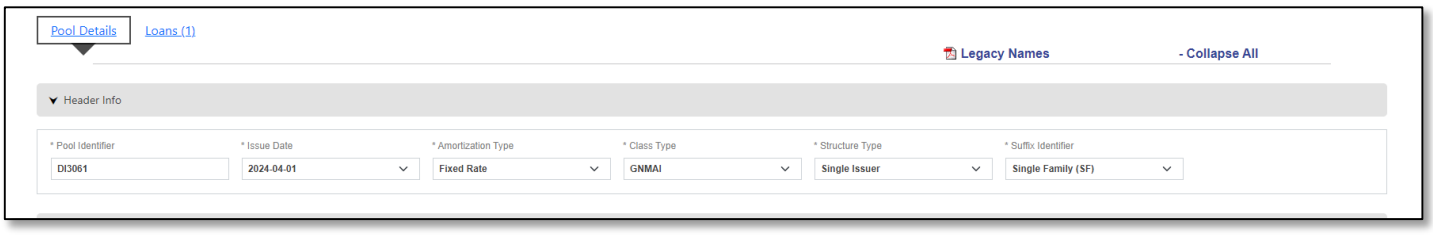
2.10 Valid Entry for ARM Pools

An adjustable-rate mortgage is a mortgage with an amortization schedule that provides for changes in monthly payments based on adjustments to the interest rate of the mortgage. ARM fields are applicable for ARM pools ONLY.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to section 2.2.1 Searching for a Pool.
3. Scroll down to the Header Info section.
4. Select the down arrow on the **Amortization Type** drop down list and select the Adjustable-Rate option.

Figure 2.10-1: Amortization Type



5. Select the down arrow on the **Index Type** drop down list and select the appropriate option.
6. Select the down arrow on the **Suffix Identifier** drop down list and select the appropriate option.

7. Scroll down to the ARM Info Section.
8. Select the calendar icon in the **Pool Interest Adjustment Effective Date** field and select a date.

Figure 2.10-2: ARM Info Section

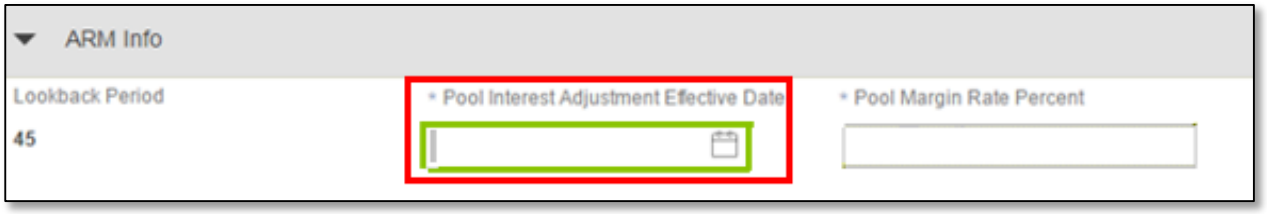
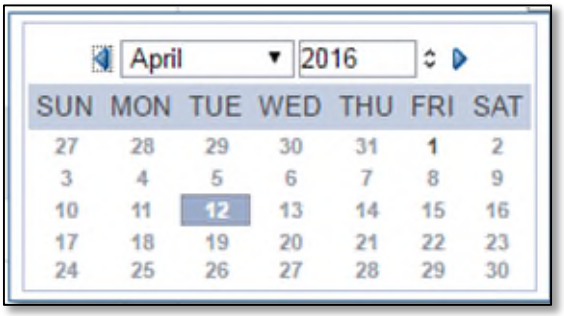
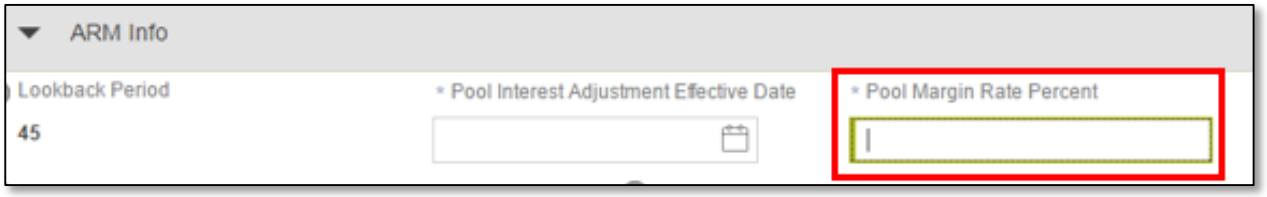


Figure 2.10-3: ARM Info Section (Effective Date Calendar)



9. Enter a percent in the **Pool Margin Rate Percent** field.

Figure 2.10-4: ARM Info Section (Pool Margin Rate Percent)



10. Select the **SAVE** button.

See Table 2-2: Valid Entry for Arm Pools Matrix below to review the options when entering fields for ARM Pools.

Table 2-1: Valid Entry for Arm Pools Matrix

Pool Class	Pool Structure	Suffix	Range	Type of ARM Note	Index Type	Initial Interest Rate Change	Subsequent Rate Change	Lifetime Rate Change
GNMA II	Multiple Issuer	AQ	12-18	1 Year	CMT	1	1	5

Pool Class	Pool Structure	Suffix	Range	Type of ARM Note	Index Type	Initial Interest Rate Change	Subsequent Rate Change	Lifetime Rate Change
GNMA II	Multiple Issuer	AR	12-18	1 Year	CMT	1	1	5
GNMA II	Single Issuer	AR	12-18	1 Year	CMT	1	1	5
GNMA II	Single Issuer	AT	36-42	3 Year Hybrid	CMT	1	1	5
GNMA II	Multiple Issuer	AT	36-42	3 Year Hybrid	CMT	1	1	5
GNMA II	Single Issuer	AF	60-66	5 Year Hybrid	CMT	1	1	5
GNMA II	Multiple Issuer	AF	60-66	5 Year Hybrid	CMT	1	1	5
GNMA II	Single Issuer	FT	60-66	5 Year Hybrid	CMT	2	2	6
GNMA II	Multiple Issuer	FT	60-66	5 Year Hybrid	CMT	2	2	6
GNMA II	Single Issuer	AS	84-90	7 Year Hybrid	CMT	2	2	6
GNMA II	Multiple Issuer	AS	84-90	7 Year Hybrid	CMT	2	2	6
GNMA II	Single Issuer	AX	120-126	10 Year Hybrid	CMT	2	2	6
GNMA II	Multiple Issuer	AX	120-126	10 Year Hybrid	CMT	2	2	6

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2.11 Pools Issued for Immediate Transfer

The Pools Issued for Immediate Transfer (PIIT)/Transfer at Issuance (TAI) process occurs when a Selling Issuer transfers the responsibility to another issuer that buys the pool. The Buying Issuer needs to accept the immediate transfer on the TAI Acceptance section on My Dashboard in SFPDM.

After an Authorized Signer (the Selling Issuer) submits a pool for immediate transfer once the Document Custodian has certified the pool, the Buying Issuer receives the notification of the pool transfer.

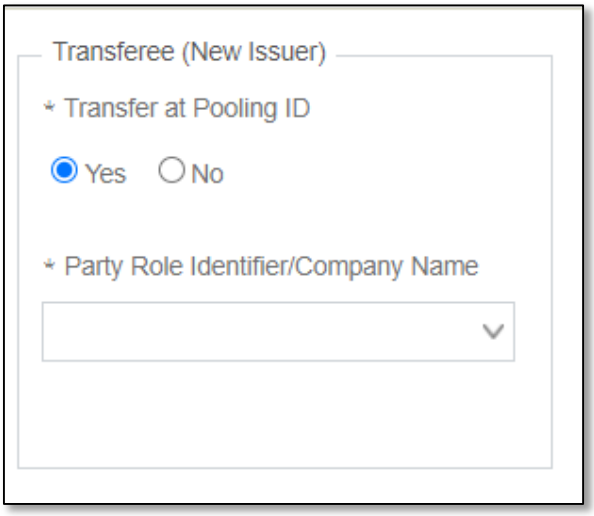
NOTE: The Buying Issuer will receive the portal notification for the TAI pool before and after certification.

After receiving the notification,

- The Buying Issuer accepts the Pool OR
- The Buying Issuer does not accept the transfer within three business days and the pool reverts to the original Selling Issuer.

1. Under the Parties Heading, select **Yes** under the **Transfer at Pooling ID** option.
2. Select the **Party Role Identifier/Company Name from the dropdown** for the Buying Issuer that that is buying the pool. (The Company Name will default).

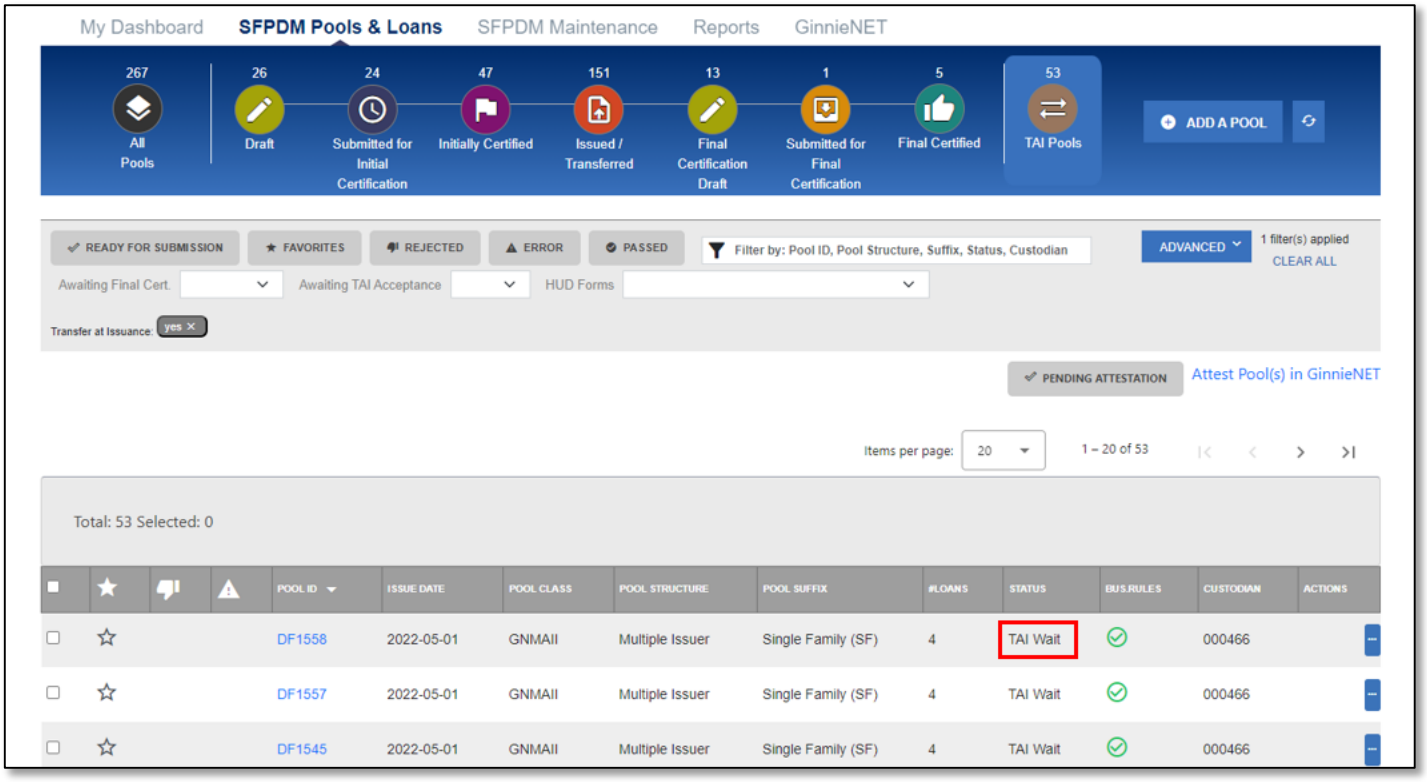
Figure 2.11-1: Transferee (New Issuer)



3. Select the **SAVE** button.
4. Select the **VALIDATE** button.
5. Follow steps 5 through 19 in section 2.3.9 Submitting for Attestation and Initial Certification.

6. Review the list of pools in SFPDM Pools & Loans screen. Notice how the status for the Pool is 'TAI (for Transfer at Issuance) – Wait.'

Figure 2.11-2: TAI Wait



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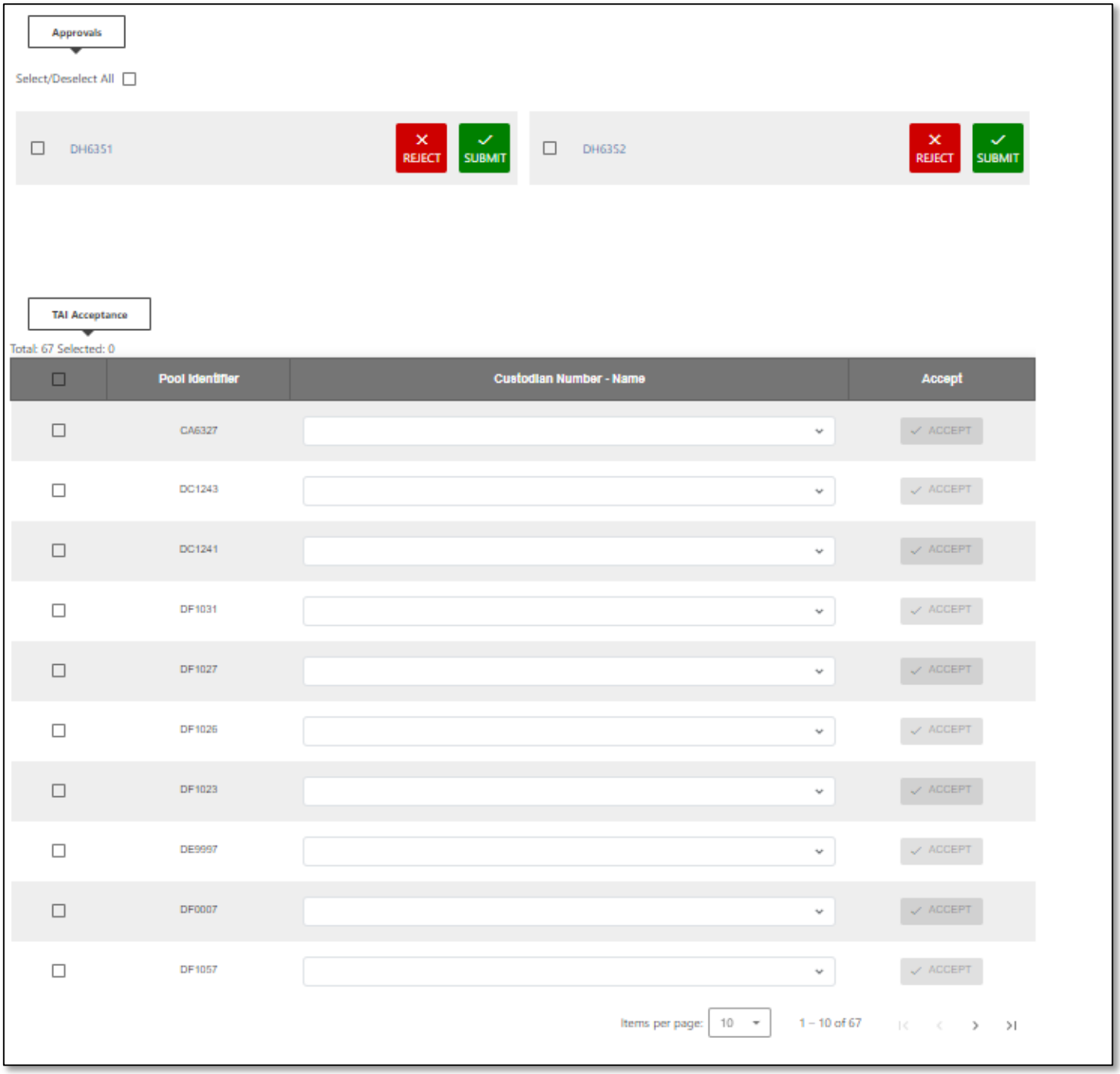
2.12 Post Submission

The Buying Issuer cannot acquire the pool until the Document Custodian has performed the Initial Certification. The Buyer logs into SFPDM and completes the steps associated with the transfer of the pool. When the pool is issued, the Buying Issuer becomes responsible for servicing the newly acquired pool.

To Access the Pools to be Accepted function, step through the following procedural flow.

1. If an Authorized Signer has a TAI pool waiting to be accepted, they will see the TAI acceptance section that will enable them to accept the pool submitted by the seller Issuer by populating the custodian information.

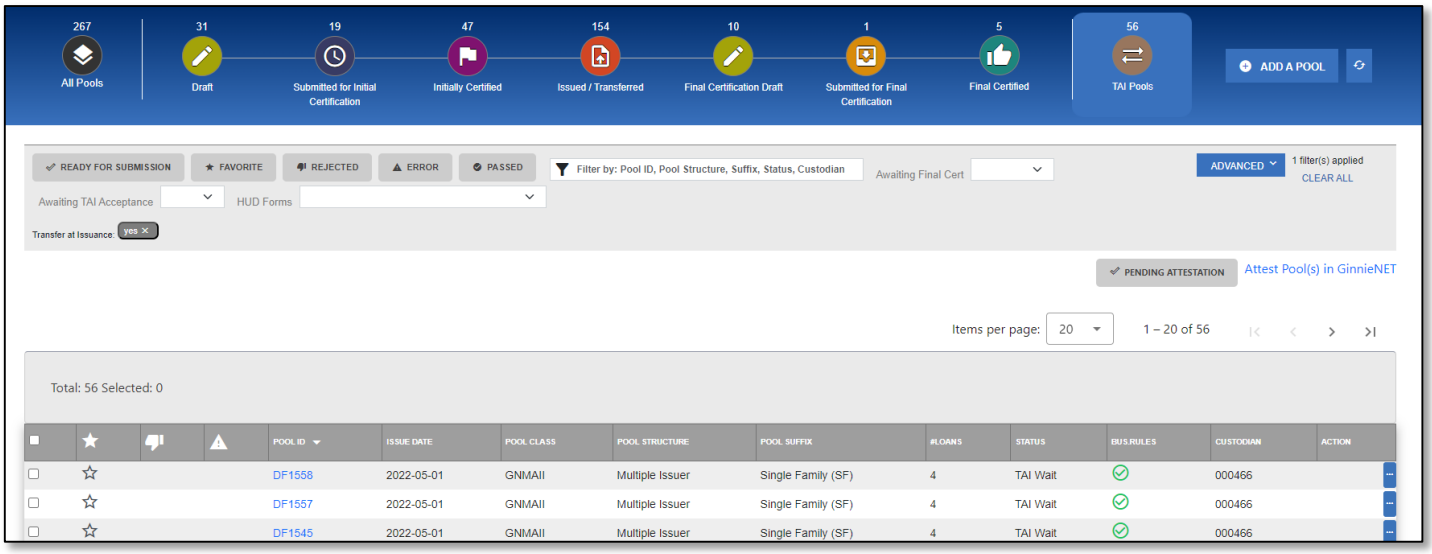
Figure 2.12-1: Approvals and TAI Acceptance on Dashboard



NOTES:

- Only the Selling Issuer will see the Acceptance Notification; the Buying Issuer will receive E-notification.
- The Status of the pool will be updated to 'TAI Acceptance.' Once the pool is issued, the pool is no longer considered as a TAI pool and will be displayed in the Issued/Transferred skittle of the buyer Issue.

Figure 2.12-2: Buying Issuer (Pool with TAI Acceptance Status)



2. Select the Pool ID to display the Pool Details screen.
3. Verify that the Party Role Identifier Parties Heading has the Identifier and Company Name information of the Buying Issuer.

Figure 2.12-3: Buying Issuer Party Role Identifier

NOTE: If a Buying/Transfer Issuer has not accepted an Immediate Issuance and Transfer Pool within three (3) business days after the Document Custodian has completed the Initial Certification, the pool will automatically be reverted to the Seller (Originator) of the pool/loan package.

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2.13 Adding a Bond Certification

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pool securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.

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2.13.1 Requirements for Bond Certification Pools

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following considerations:

- The Pool Class and Pool Structure for these pools must be GNMA I – Single Issuer (Legacy Type X) and GNMA II – Single Issuer (Legacy Issue Type C).
- All pool types except for **MH** and **SN** are eligible.
- Bond Finance pools must have a minimum pool amount of $25,000.00.
- There must be at least one loan for Bond Finance Pools.

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2.14 Bond-Financed Pool Consolidation

You can use the Bond Financed Pool Consolidation Program to consolidate some, or all pools originated under a specific bond series into one pool. Before you consolidate any pools in the Consolidation Program, they must be authorized for termination.

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2.14.1 Pooling Requirements for Bond Financed Pool Consolidations

There are exceptions to the edits available for Bond Financed Pool Consolidation:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool.
- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.
- The security rate of the consolidated pool must be the same rate as the pools to be terminated.
- Consolidated pools will not be eligible for transfer at issuance.
- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.
- Consolidated pools are required to complete Final Certification (this is the current 12-month rule).

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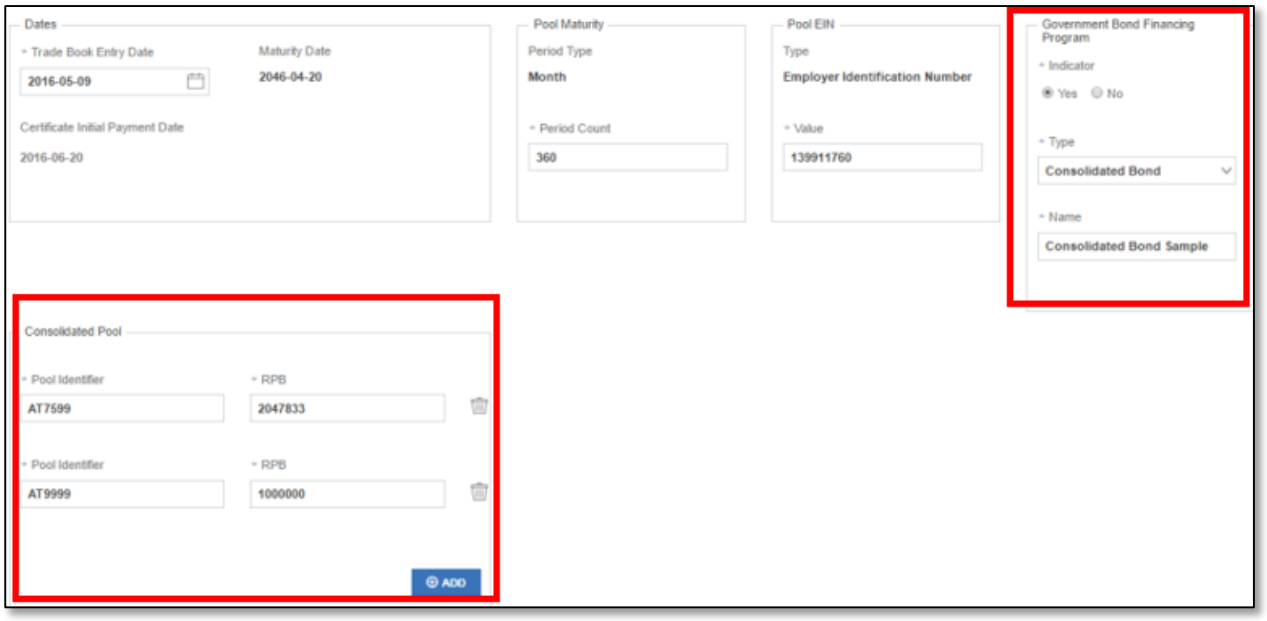
2.14.2 Creating a Consolidated Bond Pool

SFPDM will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow you to identify all Bond-Financed Pools previously issued under one (1) series that will be consolidated into one (1) pool. The pool numbers will be identified along with the Remaining Principal Balances of the pools being terminated.

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool..
3. Select the Pool ID to access the Pool details page.

4. Scroll down to the General Info | Government Bond Financing Program section of the Pool Details screen.

Figure 2.14-1: Bond Financing Indicator



5. Change the Government Bond Financing Program Indicator from No (default) to Yes.
6. Select the Consolidated Bond option from the **Type** drop down list.
7. Enter the name for the Government Bond Financing program in the **Name** field.
8. In the Consolidate Pool section, complete the **Pool Identifier** and **RPB** (Remaining Principal Balance) fields.
9. Select the **ADD** button for adding more Pool Identifier and RPB.

NOTE: If there is a difference between the system generated RPB and the total RPB, SFPDM displays an error message to notify you that there is a discrepancy.

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2.15 Serial Note-Schedule A

The serial note pool suffix is **SN**. Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially numbered security unit has a face value of $25,000.00, except for the last unit, which may be an amount greater than $25,000.00 but less than $50,000.00.

Schedule A is created in SFPDM and generates the Unit Identifier and Unit Principal Balance Amount fields.

Unit Maturity Dates need to be entered manually in SFPDM for a Pool created manually.

The months from serial units are normally in units of **1** through **200** (beginning with **1**). SFPDM generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae's Pool Processing Agent and will be available upon request.

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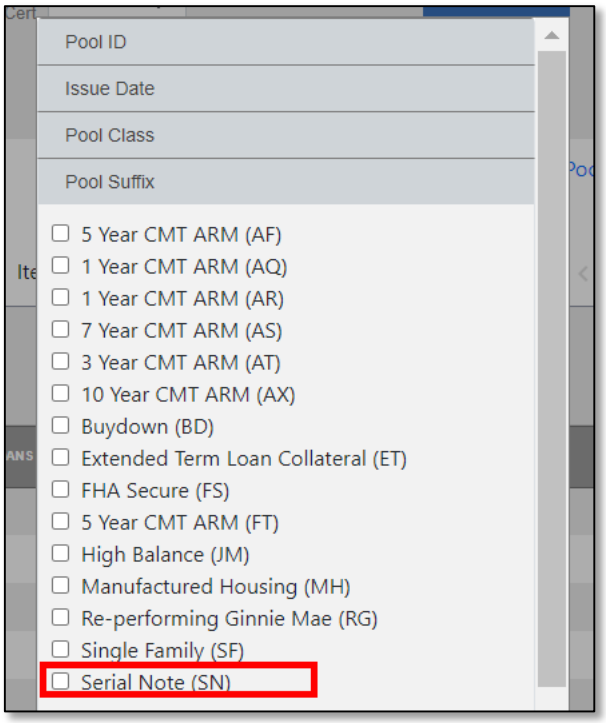
2.15.1 Assigning a Serial Note Schedule A

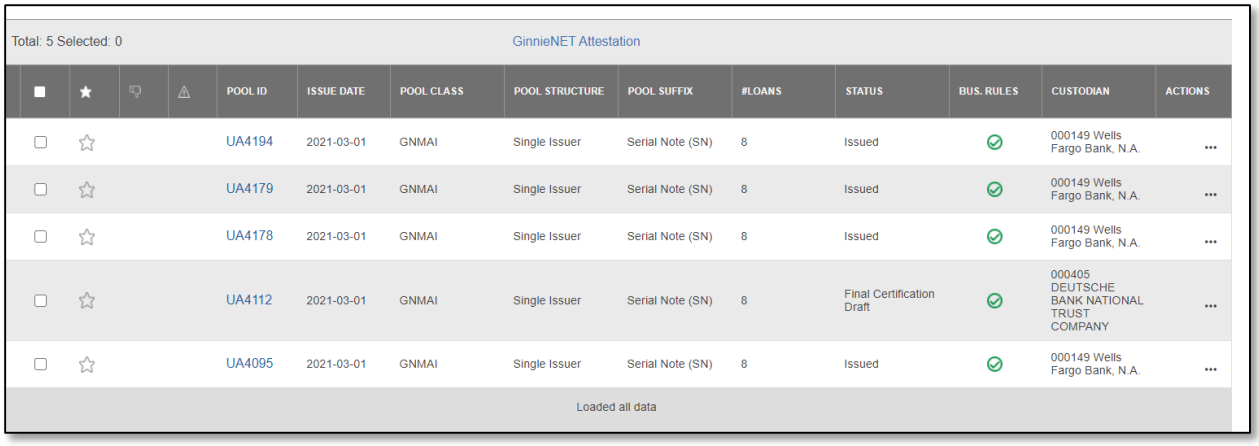
1. Select the **SFPDM Pools & Loans** tab.
2. Select the **ADVANCED** button to open the Advanced Filter Window. In the Pool Suffix section, select the checkbox next to Serial Note (SN).

Figure 2.15-1: Advanced Filters - Serial Notes Pool Suffix Option



Select the **APPLY FILTERS** button. The search results will have a filtered display of pools that have Pool Suffix of SN (Serial Notes).

Figure 2.15-2: Serial Notes Pools

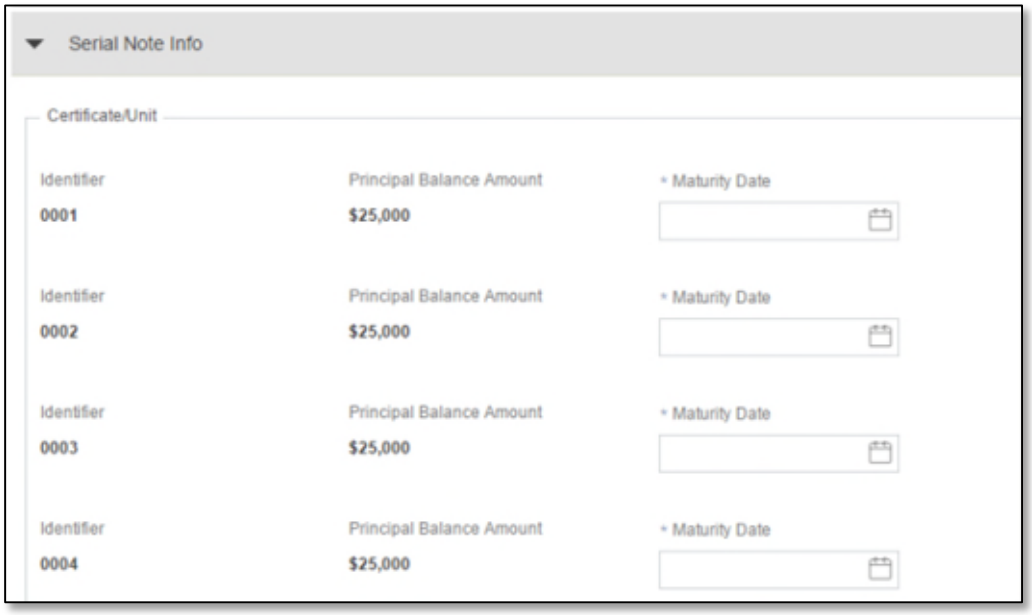


3. Select the Pool ID link you want to edit.
   The *Pool Details* screen displays.
4. Scroll down to the Serial Notes Info section.
5. Select the **GENERATE SERIAL NOTES** button.
   The Certificate/Unit section displays Identifiers, Principal Balance Amounts (each in $25,000), and Maturity Dates.

Figure 2.15-3: Generate Serial Notes button.

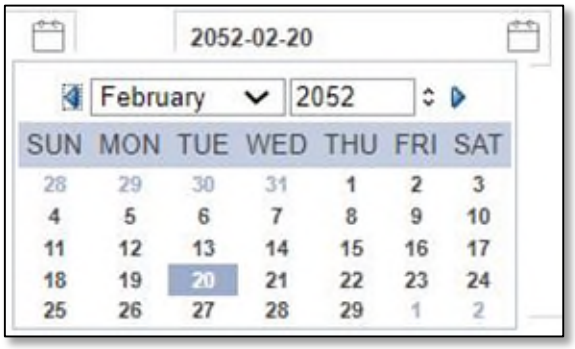
Select the Calendar icon to open the Maturity Date Calendar.

Figure 2.15-4: Serial Notes Maturity Dates



6. Select a Maturity Date for each of the Serial Note Units.

Figure 2.15-5: Maturity Date Calendar



NOTES: The maturity day for note should always be same as the maturity day of the pool, i.e., the 15th of the month. The last serial note must have the same maturity date as the pool.

7. Select the **SAVE** button.

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2.16 Loan Details – Form 11706

The Loan Details screen is the mechanism for entering the information required on form **HUD 11706 — Schedule of Pooled Mortgages**. Loan Details include the borrower's name; street, city, and state address of loan property; interest rate of loans; original principal balance; and unpaid principal balances. This form also collects information for the loan note and/or modifications.

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2.16.1 Restrictions

You can add or edit records only when the Pool is in Draft state.

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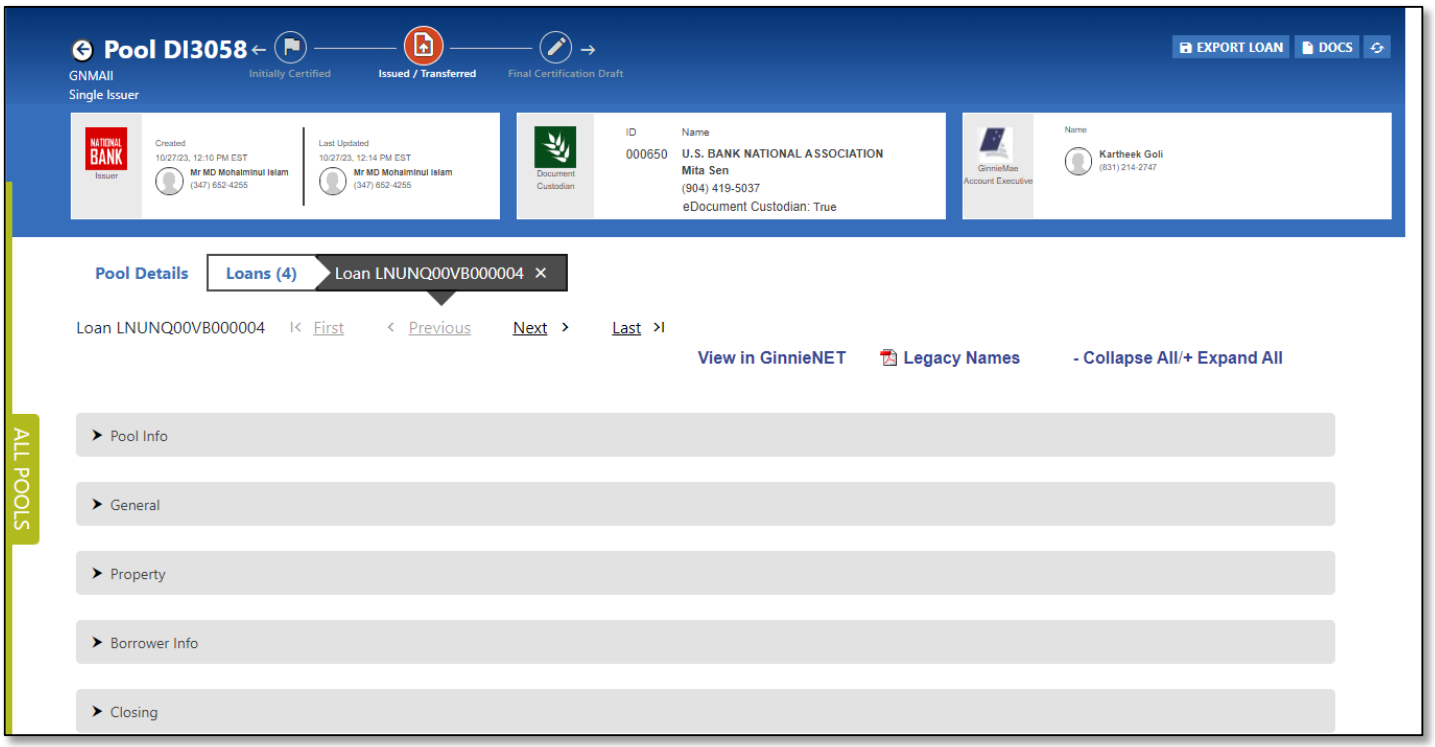
2.16.2 Viewing Loan Details

You can view or edit detailed loan and payment information on the Loan Details screen.

Figure 2.16-1: Loan Details Screen (with all sections collapsed)

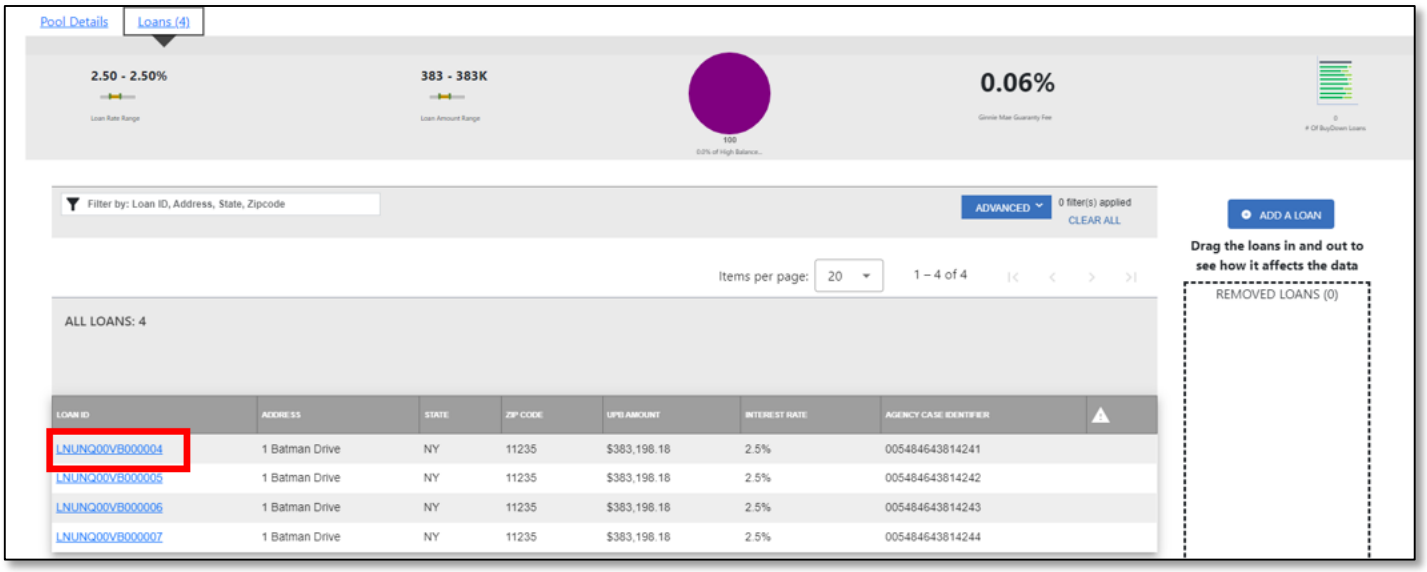


To search for Loan Details, step through the following procedural flow:

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool..

3. Select the Pool ID link/Number under the POOL ID column.
   The *Pool Details* screen displays.
4. Select the **Loans** tab.
   The *All-Loans* screen displays.

Figure 2.16-2: All Loans Screen



5. Select the number of the loan under the Loan ID column.
   The *Loan Details* screen displays.

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. Refer to Table 2-3: Loan Details - 11706 Screen Elements below for screen element descriptions.

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2.16.3 Loan Details – Screen Elements

See Table 2-3: Loan Details - 11706 Screen Elements to review the screen elements.

Table 2-2: Loan Details - 11706 Screen Elements

Field Name	Description
Pool Info **NOTE:** Select the POOL STATISTICS button to review more information about the loan. See Reviewing Pool Statistics for more information.	
Pool Identifier	This is Ginnie Mae pool number.
Amortization Type	This is a description of how the loan is paid, which is monthly. The options available are Fixed and Adjustable Rate. This is a field required for all pools.
Class Type	Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to X (Ginnie Mae I), C (Ginnie Mae II Custom), or M (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool).
Structure Type	Denotes the type of mortgage-backed security structure. An example of a Structure Type is Single Issuer. This is required for all pools.
Suffix Identifier	Single Family Pool Types describe the type of mortgages backing the pool.
Security Issue Date Rate Percent	The security interest rate, expressed as a percent, for the loan as of the security/pool issue date.
Issue Date	The date from which a mortgage-backed securities pool issued under the Government National Mortgage Association Mortgage-backed security program accrues interest. The Issue Date for such pools is always the first calendar day of the month and month of issue.
Pooling Method Type	The method used in amortization for the pool. The options include CD for Concurrent Dates and IR for Internal Reserve. This field is system generated.
General	
Current Interest Rate Percent	The current interest rate, expressed as a percent, on a loan.
P & I Payment Amount	The monthly principal and interest amount of the loan.
LPI Due Date	The due date of the Last Paid Installment that had been collected on a loan.
UPB Amount	The current unpaid principal balance on the loan.
MOM of Record Indicator	Indicates whether the loan originated with MERS (Mortgage Electronic Registration System) as the original mortgagee of record (MOM).
Mortgage Modification Indicator	Indicates whether the loan is a Modification Loan.
Re-Performing loan Indicator	Indicates if the Loan is a Re-Performing Loan.

Field Name	Description
eNote Indicator	Indicates if the Loan is an e-Note Loan.
Unique Loan Identifier	The unique nine-digit number that Ginnie Mae uses to identify the loan.
Pool Issuer Loan Identifier	The issuer's loan number.
MERS MIN Identifier	This is the MERS Mortgage Identification Number.
Agency Case Identifier	The agency case number assigned to the loan.
Mortgage Type	Identifies the agency program: FHA (Federal Housing Administration), PIH (Public and Indian Housing), RD USDA Rural Development, or VA (Veteran's Administration).
Mortgage Program Type	Identifies the agency program. The options available depend on the selection in the Mortgage Type drop down list.
Originator Type	Select the option that originates the loan, such as Broker, Correspondent, or Lender.
Buydown Funding Indicator	Indicates whether there is buydown funding on this loan. When enabled, select the radio indicator to select either the True or False options.
Loan Purpose Type	Specifies the purpose for which the loan proceeds will be used. When enabled, select either the Purchase or Refinance options.
Loan Refinance Purpose Type	Loan Refinance Purpose Type is required if "Loan Purpose Type" is "refinance".
Amortization Type	Defaults from the option selected in the Pool Details.
Upfront Premium Amount	This is the amount of government agency financing fees that are paid at time of closing for the loan.
Upfront Premium Percent	The percentage of upfront financing fees used for government loans.
Guaranty Amount	Indicates the dollar amount of the original loan guaranteed by the government agency in the event of loss due to foreclosure.
Guaranty Percent	Indicates the percent of the loan amount that the government agency guarantees in the event of loss due to foreclosure.
Aggregate Loan Curtailment Amount	The total amount of principal that has been paid from the time of loan origination to the current date is more than the scheduled principal amount.
Property	
Down payment Info – Amount	The amount of money used for the down payment on a loan transaction.
Down payment Info – Funds Type	Monetary sources commonly used for the down payment on a loan transaction. When enabled, select the down arrow to select the appropriate option.
Property Valuation Amount	The value of the property for the loan (in US dollars).
Effective Date	The date when the loan became effective. This is written in the format of YYYY-MM-DD.

Field Name	Description
Property Address – Address Line	The address of the property.
Property Address – City Name	The name of the city in which the property is located.
Property Address –State Code	The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory in which the property is located.
Property Address – Postal Code	The postal code (ZIP Code in the US) for the address. A ZIP Code may be either five or nine digits.
Financed Unit Code	The number of individual family dwelling units being financed in the subject property.
LTV Ratio Percent	The standard loan-to-value of the loan. This is the ratio - expressed as a percentage - of the loan amount to the appraised value, estimated value, or purchase price of the property.
Construction Method Type	Describes the construction process for the main dwelling unit of the subject property and must be one of the following values: Manufactured Other Site Built
Total Debt to Income Expense Ratio	The ratio of all monthly debt payments of the borrowers, including proposed housing expenses, to the qualifying income of the borrowers. Also known as the Back-End Ratio.
Combined LTV Ratio Percent	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price of appraised value at origination, or (ii) in the case of a refinancing loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, you can enter zero (0).
Property Purchase Price Amount	The amount of the loan used to buy the property.
Total Monthly Income Amount	The sum of the total monthly income of all the borrowers on the Loan.
Borrower Info	
Borrower type	Indicates if the Borrower is an Individual or a Legal Entity.
Borrower – Last Name	The last name of the Individual borrower for the loan.
Borrower – First Name	The first name of the Individual borrower for the loan.
Borrower – Middle Name	The middle name of the Individual borrower for the loan.
Suffix Type	The suffix to the individual borrower's name, such as JR (for Junior).
Full Name	The Full name of the Entity borrower for the loan.
Credit Score Value	The borrower's credit score.

Field Name	Description
Social Security Number/Employee Identification Number	The Social Security Number/Employee Identification Number of the Individual/Entity borrowers.
Borrower First Time Homebuyer Indicator	Indicates that the borrower qualifies as a first-time homebuyer.
Closing	
Maturity Date	The date when the loan is scheduled to be paid in full as reflected on the Note.
Period Count	The scheduled number of periods (as defined by Loan Maturity Period Type) after which the loan will mature.
Period Type	The unit of time used to define the period over which the loan matures. This is used in conjunction with the Loan Maturity Period Count.
Note Amount	The amount to be repaid as disclosed on the note.
Note Rate	The loan interest rate as disclosed on the note.
Note Date	The date the note was signed.
Scheduled First Payment Date	The date of the first scheduled payment the borrower will make under the terms of the loan.

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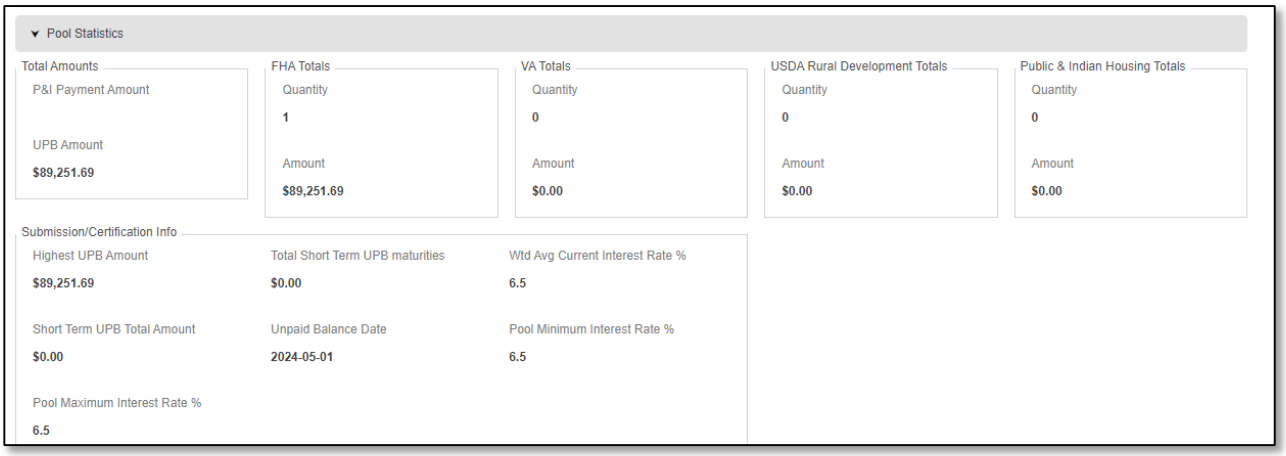
2.16.4 Reviewing Pool Statistics

The Pool Statistics screen provides UPB Amount, Principal, and Interest Payments, amounts for FHA (Federal Housing Administration), VA (Veteran's Administration), USDA Rural Development; Public & Indian Housing; and Submission/Certification Info.

Review Pool Statistics from the Pool Details page:

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer toSection 2.2 Searching for a Pool..
3. Select the Pool ID link to access the Pool Details page.
4. Scroll down to the Pool Statistics Information section on the Pool Details page.

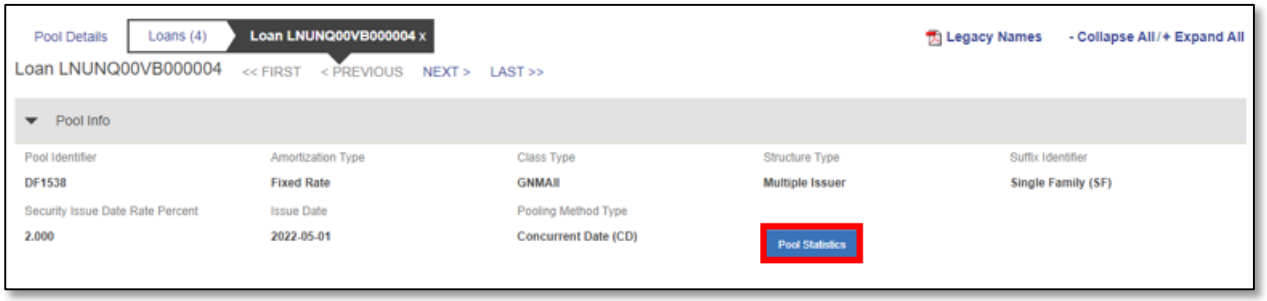
Figure 2.16-3: Pool Statistics Information Screen



Review Pool Statistics from the Loans page:

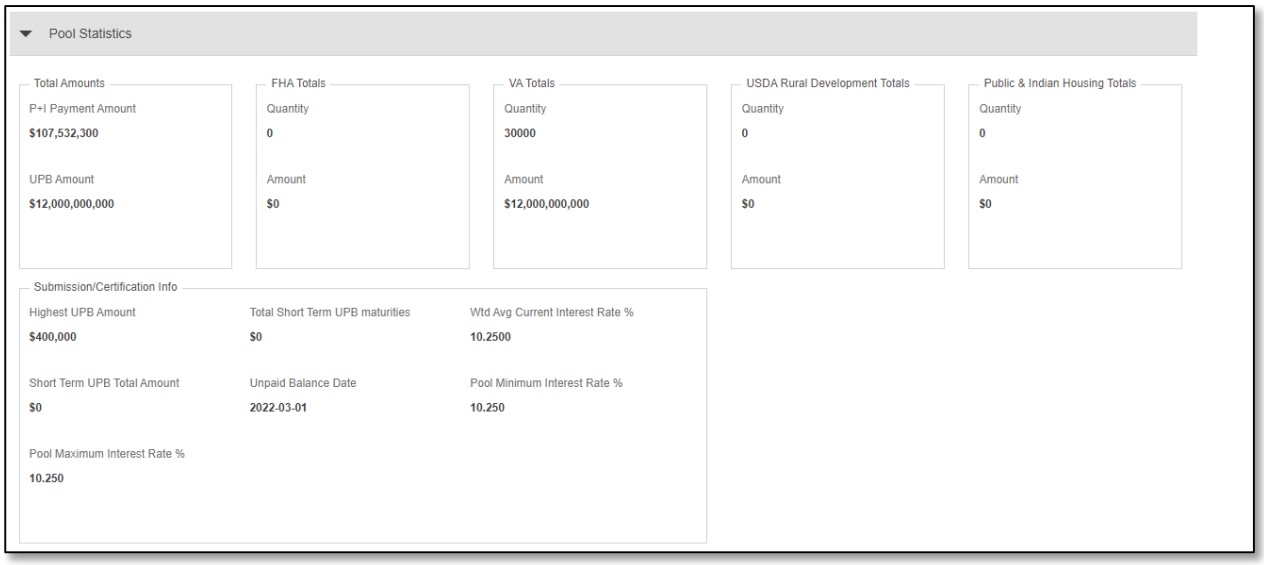
1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to Section 2.2 Searching for a Pool..
3. Select the Pool ID link to access the Pool Details page.
4. Select the **Loans** tab.
5. Select the Loan ID link in the All-Loans section.
6. Select the **POOL STATISTICS** button in the Pool Info section.

Figure 2.16-4: Pool Statistics Button on Loan Details



The *Pool Statistics* screen displays.

Figure 2.16-5: Pool Statistics Window



7. Review the information on the Pool Statistics window.
   See Table 2-4: Pool Statistics - Screen Elements to review the list of screen elements.

Table 2-3: Pool Statistics - Screen Elements

Field Name	Description
P+I Payment Amount	The total monthly principal and interest amount for the pool. This is system generated.
UPB Amount	The total dollar amount of the remaining unpaid principal balance for the pool as of the last cutoff. This is system generated.
FHA Totals Quantity	The number of loans within the pool guaranteed by the FHA (Federal Housing Authority). This is system generated.
FHA Totals Amount	The dollar amount of loans within the pool guaranteed by the FHA. This is system generated.
VA Totals Quantity	The number of loans within the pool guaranteed by the VA (Veterans Administration). This is system generated.
VA Totals Amount	The number of loans within the pool guaranteed by the VA. This is system generated.
USDA Rural Development Totals Quantity	The number of loans within the pool guaranteed by the USDA (United States Department of Agriculture) reserved for Rural Development. This is system generated.

Field Name	Description
USDA Rural Development Totals Amount	The dollar amount for the loans within the pool guaranteed by the USDA reserved for Rural Development. This is system generated.
Public & Indian Housing Totals Quantity	The number of loans within the pool guaranteed by Public and Indian Housing. This is system generated.
Public and Indian Housing Totals Amount	The dollar amount for loans within the pool guaranteed by Public and Indian Housing. This is system generated.
Highest UPB Amount	The highest unpaid amount for a single loan in the pool. This is system generated.
Short Term UPB Total Amount	The unpaid balance of the loans with the shortest maturity. This is system generated.
Pool Maximum Interest Rate %	The highest interest rate of all the loans in the pool. This is system generated.
Total Short Term UPB maturities	Of all the loans in a pool with short term maturity, this is the unpaid balance of the loan with the shortest maturity. This is system generated.
Unpaid Balance Date	The latest loan payment date. (The date is system generated.)
Wtd Avg Current Interest Rate %	The weighted average of the interest rates for the loans in the pool.
Pool Minimum Interest Rate %	The lowest interest rate of all the loans in a pool.

NOTE: If the loan is the first added to the pool, the **POOL STATISTICS** button will be disabled. Select the **X** in the upper right corner to close the window.

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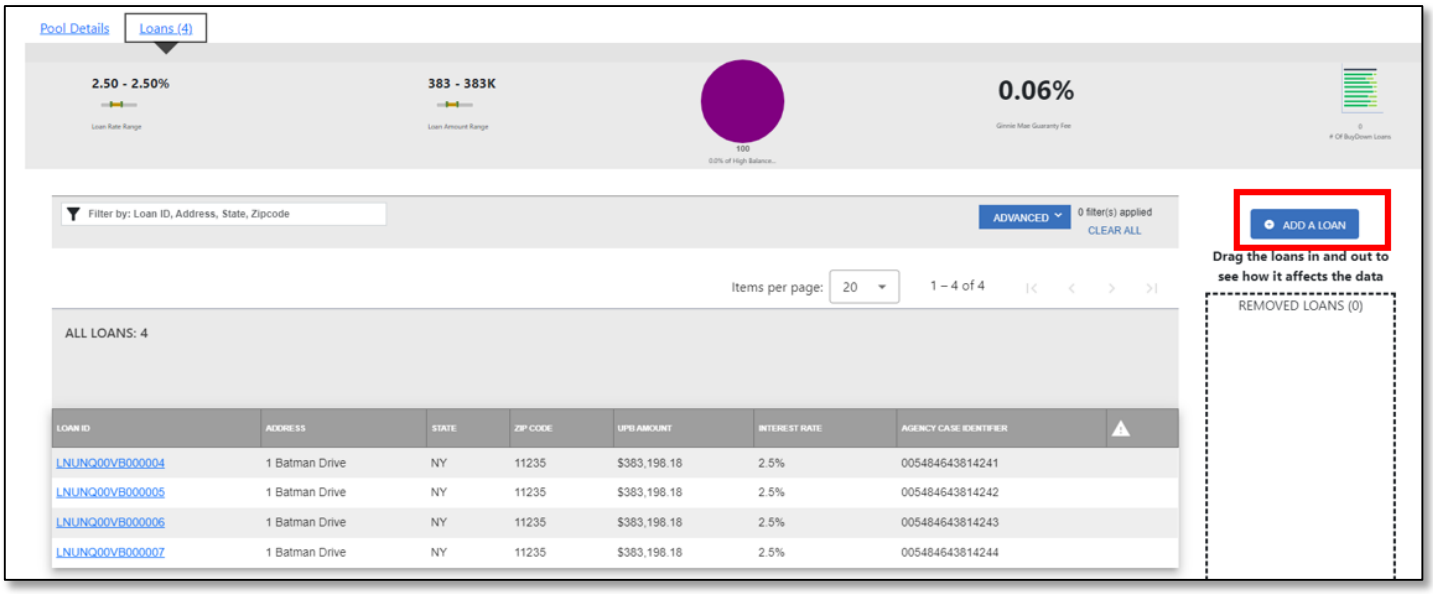
2.16.5 Importing a New Loan

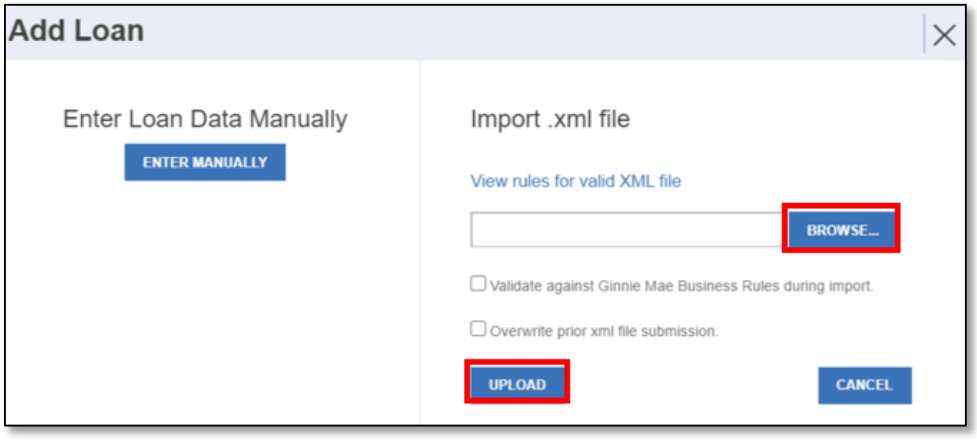
1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer toSection 2.2 Searching for a Pool..
3. Select the Pool ID link to access the Pool Details page.
4. Select the **Loans** tab.

Figure 2.16-6: Loans Screen



5. Select the **ADD A LOAN** button. The button is also located on the Loan details screen.
   The *Add Loan* screen displays.
6. Select the **BROWSE …** button and navigate to the location where you saved the .XML files.
7. Select the **UPLOAD** button.

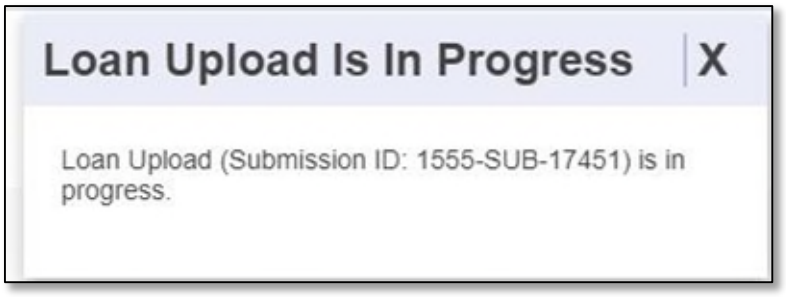
Figure 2.16-7: Add Loan Screen



NOTE: To see the Import file format, please refer to the PDD Implementation Guide in the Appendix.

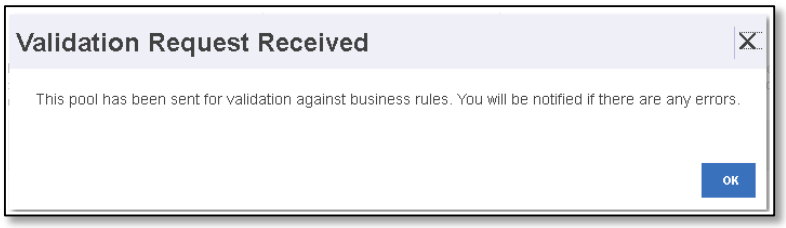
8. The Loan Upload in progress pop-up window message displays

Figure 2.16-8: Loan Upload Message



9. Select the **VALIDATE** button to validate data entered for the loan. After you validate, the Success message displays. If the File is incomplete/corrupted and cannot be validated, then the import error report will indicate the error “Premature end of file.”

Figure 2.16-9: Success Message



10. Select the **SUBMIT** button.

NOTE: If a loan is imported with the Validation check box, the Pool is also revalidated with the updated loan(s) information.

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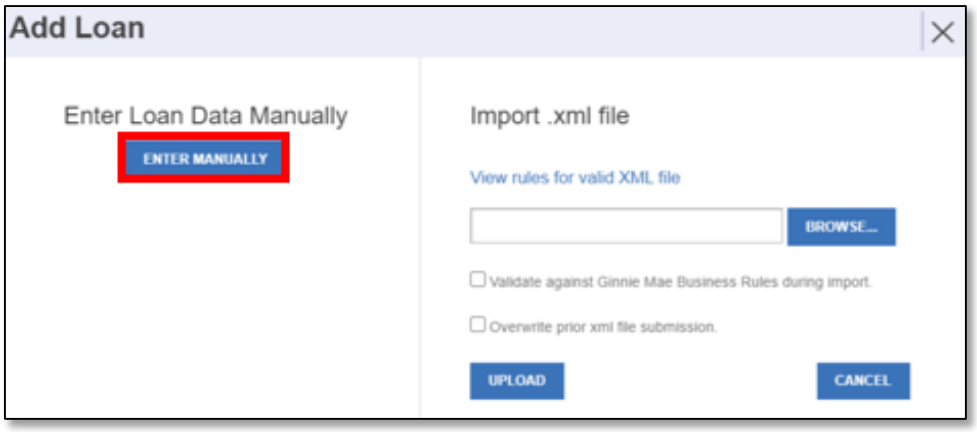
2.16.6 Entering New Loan Data Manually

1. Select the **SFPDM Pools & Loans** tab.
2. Search for a Pool. Refer to section 2.2.1 Searching for a Pool.
3. Select the Pool ID link to access the Pool Details page.
4. Select the **ADD A LOAN** button located on the All-Loans tab or on the Loan Details screen.
5. Select the **ENTER MANUALLY** button.

Figure 2.16-10: Enter Loan Data Manually



6. Complete the required fields in the **General** Section.

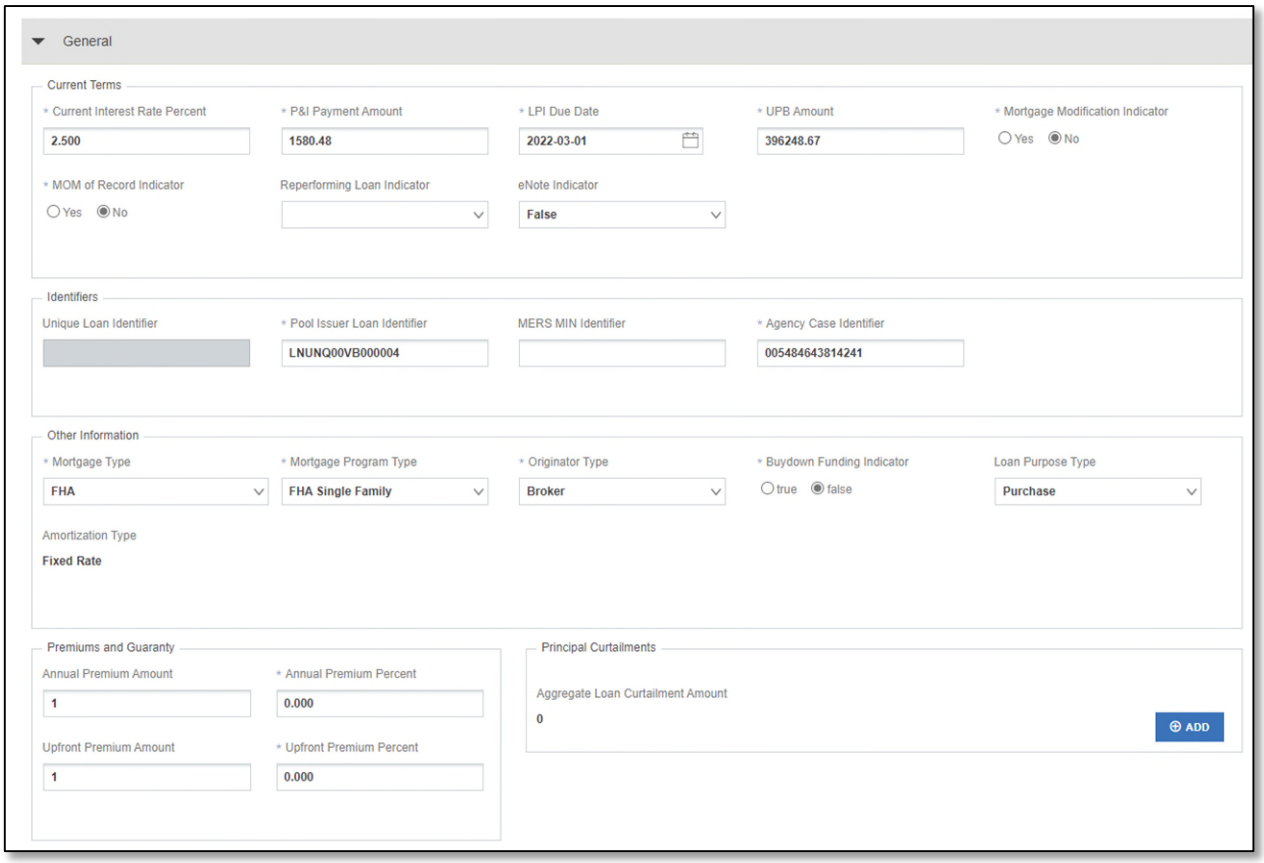
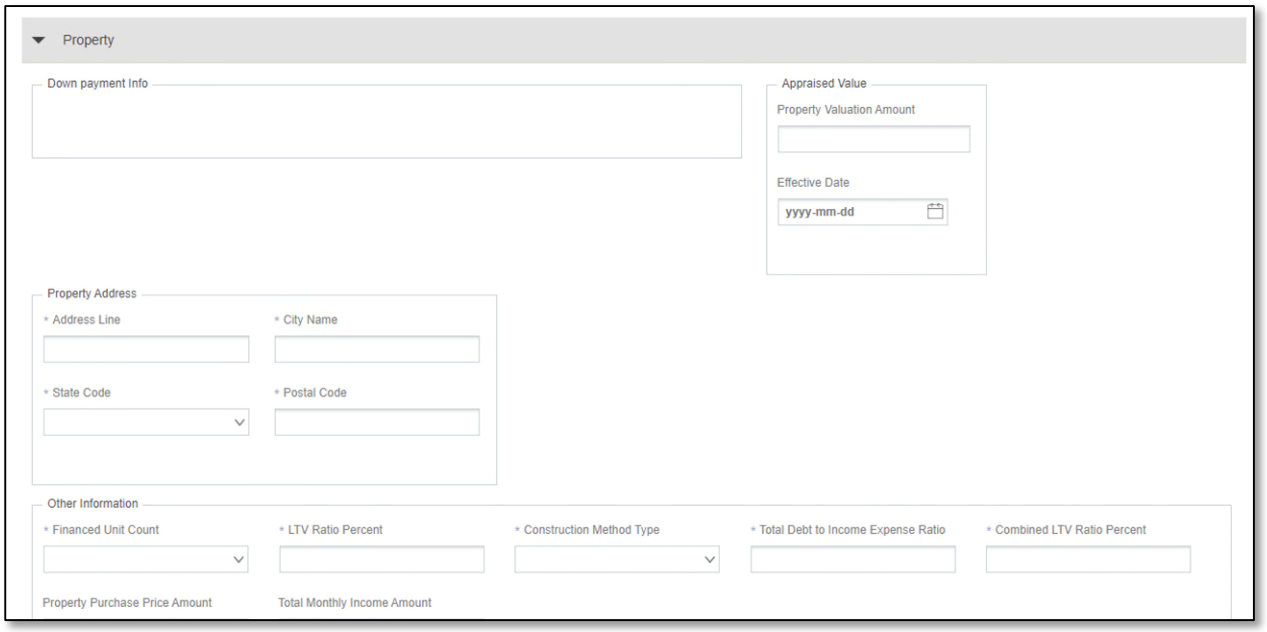


Figure 2.16-11: New Loan - General Section

NOTE: You cannot see the Unique Loan Identifier field when you are adding loan manually/import. This is a non-editable field, which originates from Ginnie*NET*. This will only show after the pool is Initially Certified.

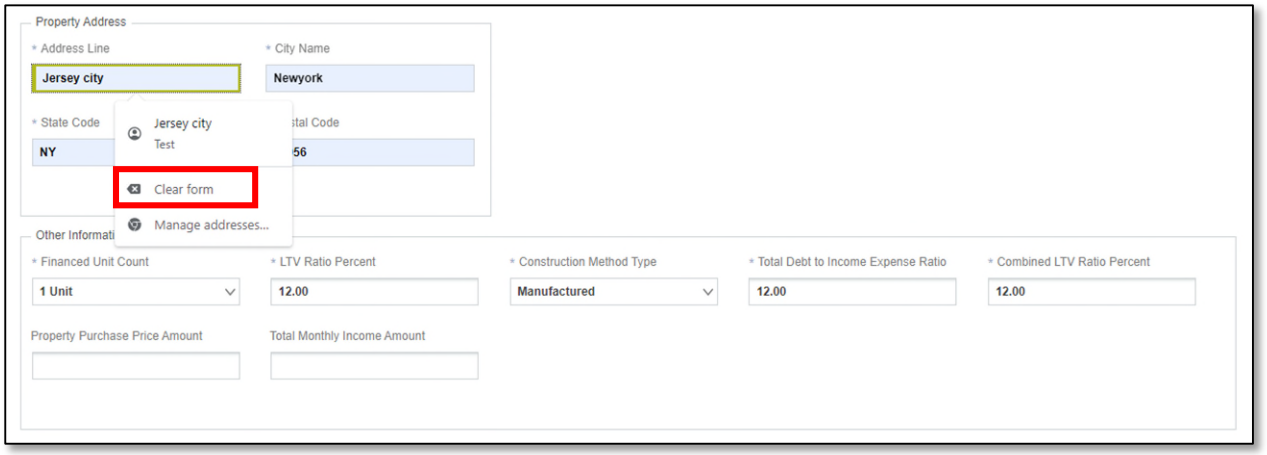
7. Complete the required fields in the **Property** Section.

Figure 2.16-12: New Loan - Property Section



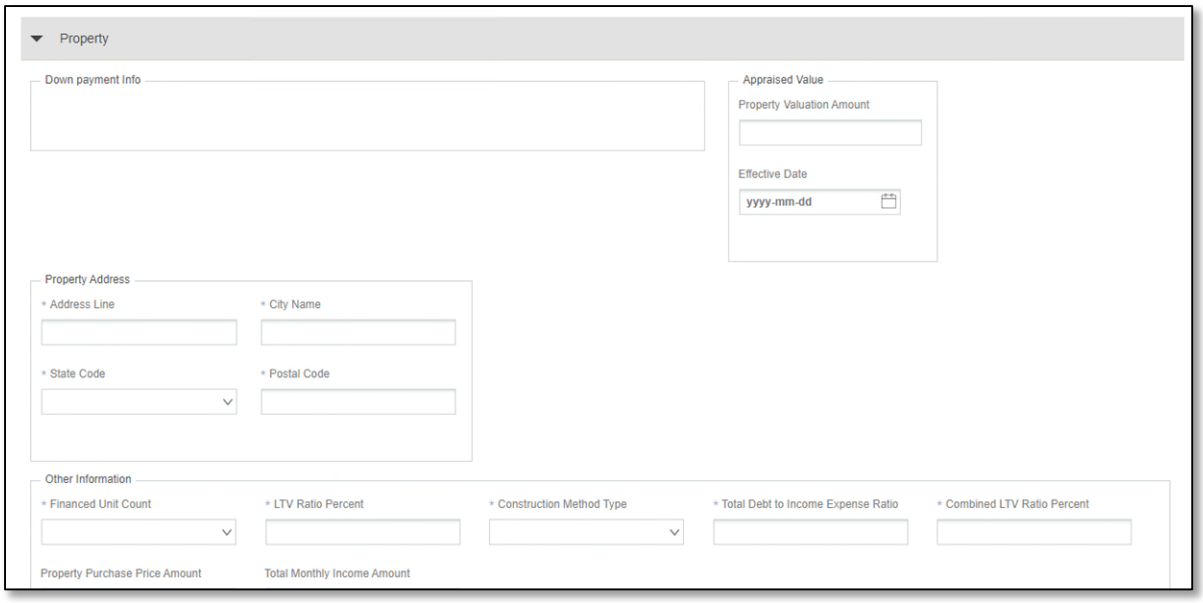
NOTE: You can see the “Clear form” option in Google Chrome browser only. It is a browser functionality and can be seen in various fields.

Figure 2.16-13: Clear Form Option



NOTE: After selecting Clear Form, all fields will be empty.

Figure 2.16-14: New Loan - Clear Form Option



8. Complete the required fields in the **Borrower Info** section.
9. Select the Borrower Type to indicate if the Borrower is an Individual borrower or Legal Entity.

Figure 2.16-15 Legal Borrower Properties

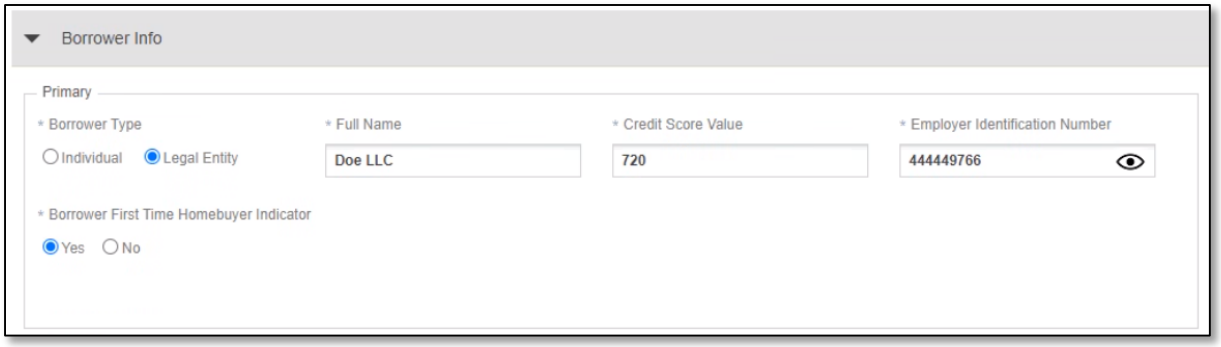
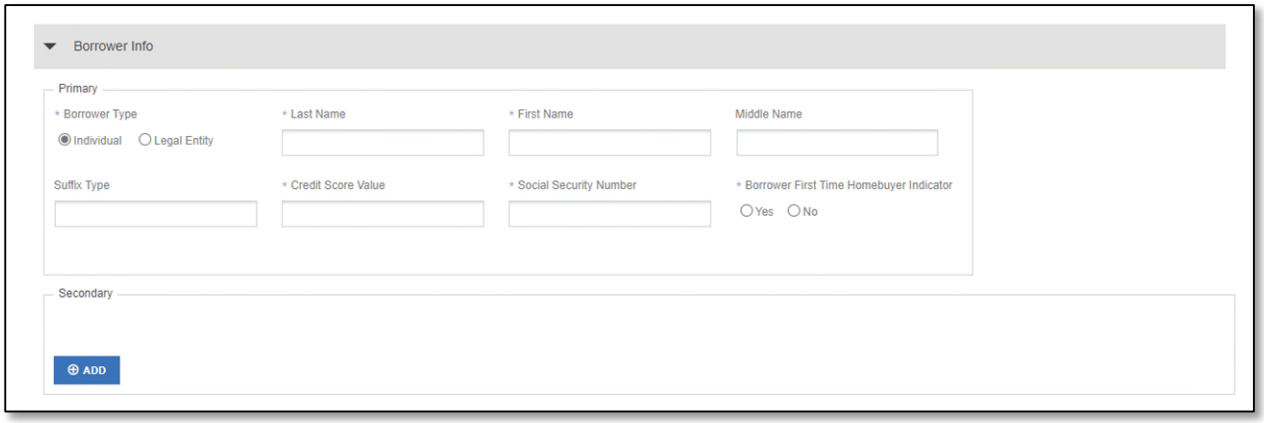
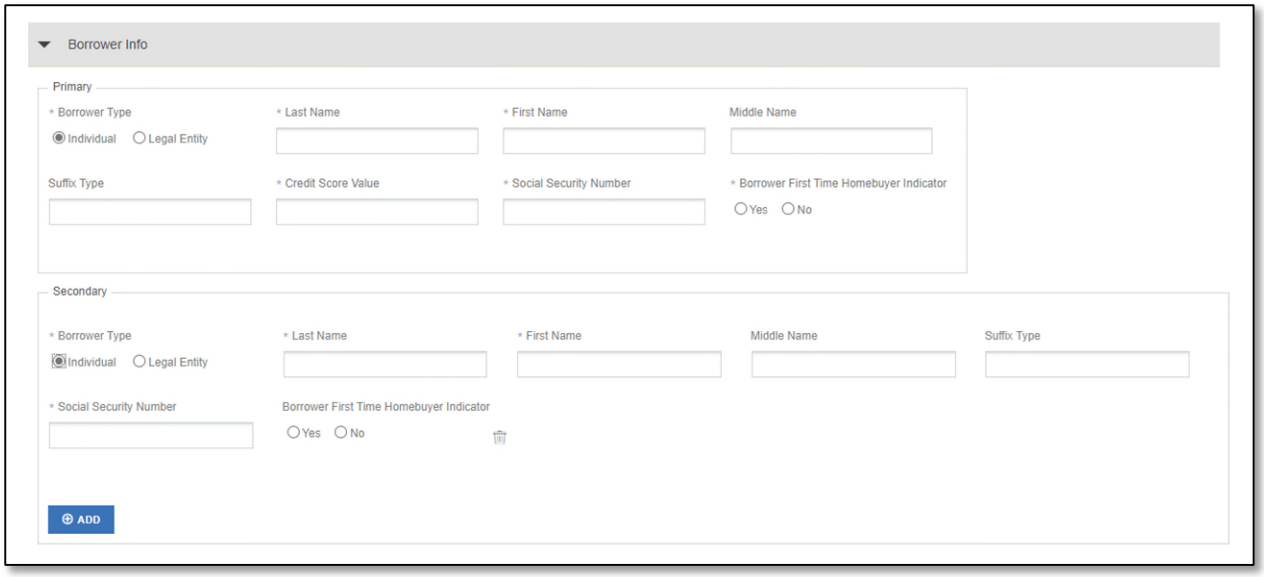


Figure 2.16-16: Individual Borrower Properties



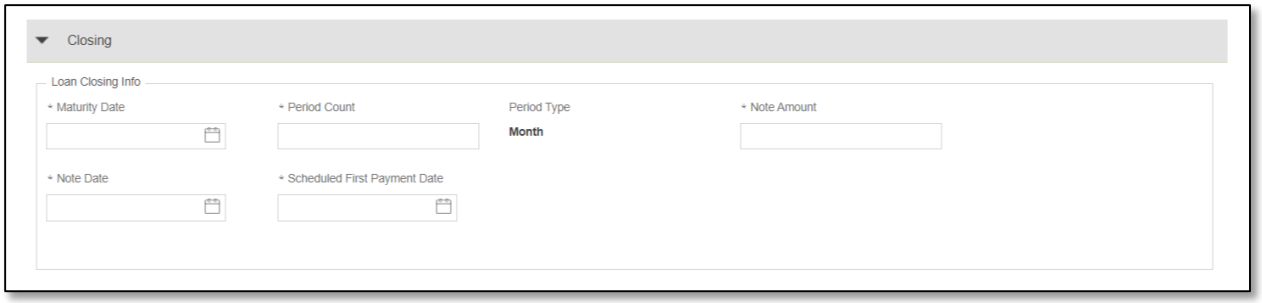
NOTE: Although the First Time Home Buyer indicator is available for all borrowers, only Primary Borrowers indicator is applied.

Figure 2.16-17: New Loan - Borrower Information



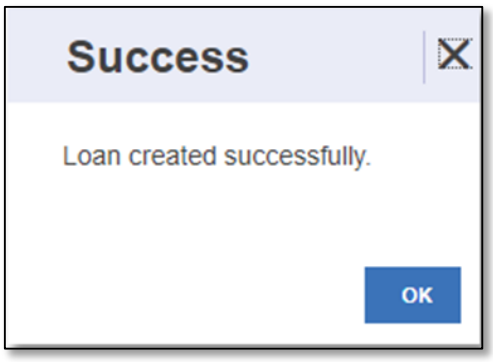
10. Complete the required fields in the **Closing** Section.

Figure 2.16-18: New Loan - Closing Section



11. Select the **SAVE** button.

Figure 2.16-19: New Loan is created.



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2.16.7 Editing a Loan

1. On the Pool Details-screen, tab through each of the information fields and enter all required data.
2. Select the number of the loan under the Loan ID column.
3. Either add the new loan data or edit an existing loan. After you complete the addition of a new loan or edit an existing loan, the screen will refresh, or the fields will be populated with the new data.
4. Select the **SAVE** button to save or select DISCARD CHANGES to discard the changes.
5. Select the **VALIDATE** button to ensure all entries are successfully validated.

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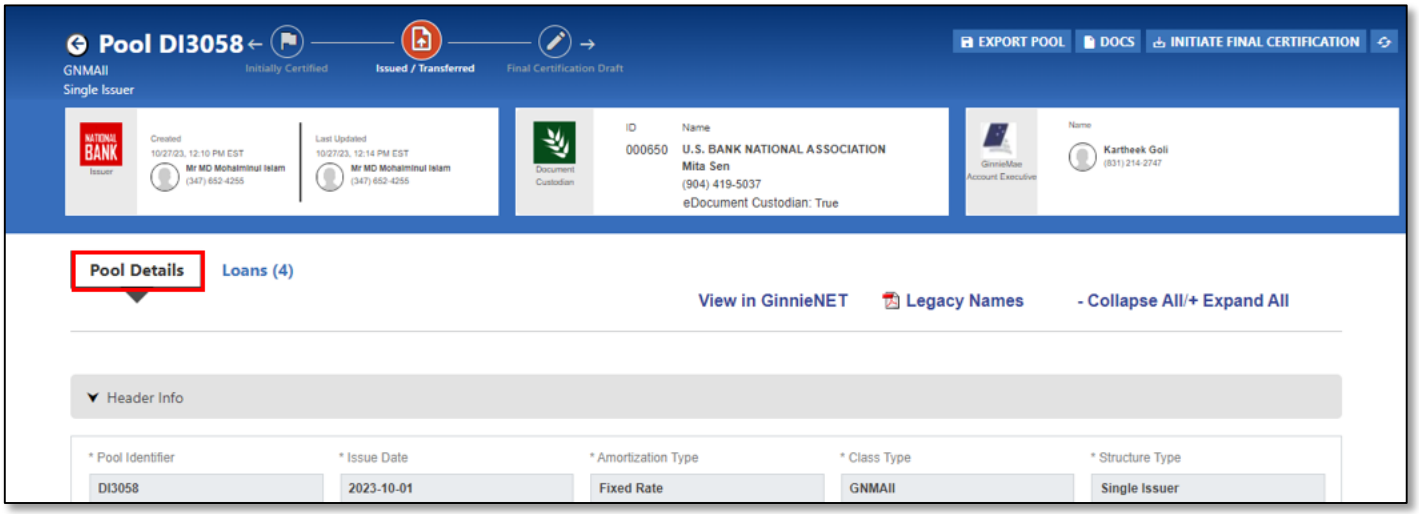
2.16.8 Deleting Loans

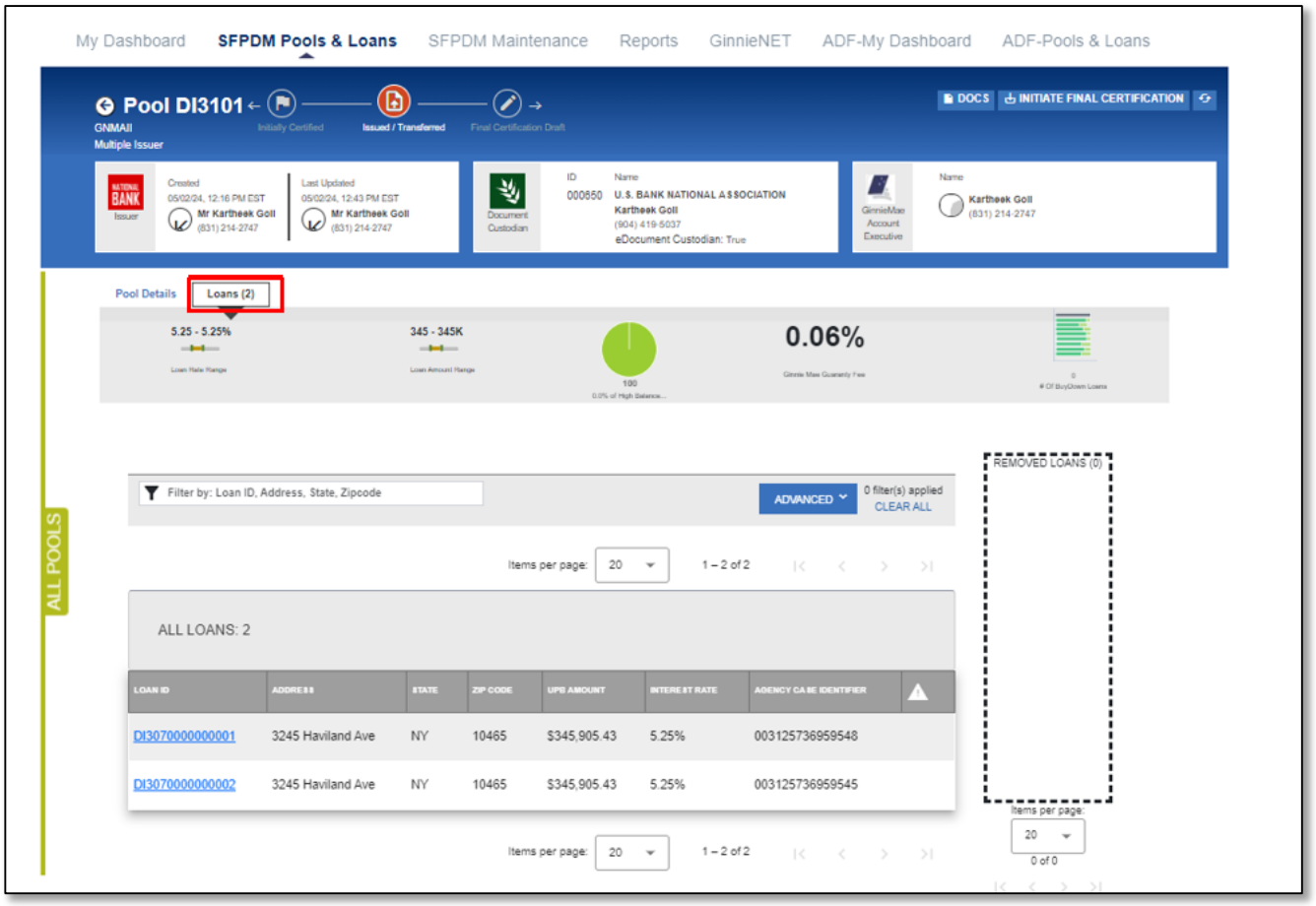
1. Select the **SFPDM Pools & Loans** tab.
2. Select the **Filter by** field and use the Quick Filter or Advanced Filter option described in Section 2.2 Searching for a Pool.
3. Select the Pool ID to access the Pool details page.

Figure 2.16-20: Pool Details



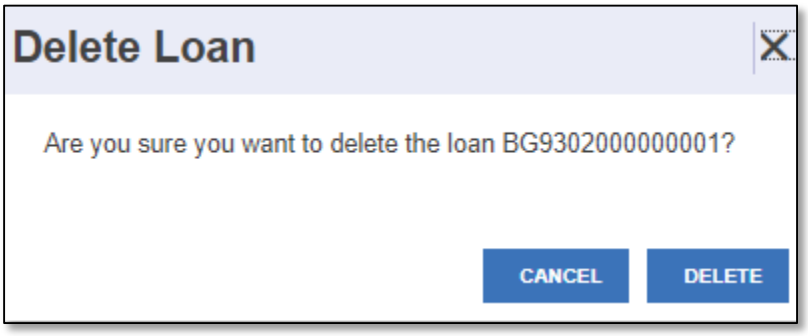
4. Select the **Loans** tab.

Figure 2.16-21: Loan Details



5. Select the Trash Can Icon [ ] in the row of the loan you want to remove.
   The *Delete Loan* window displays.

Figure 2.16-22: Delete Loan Window



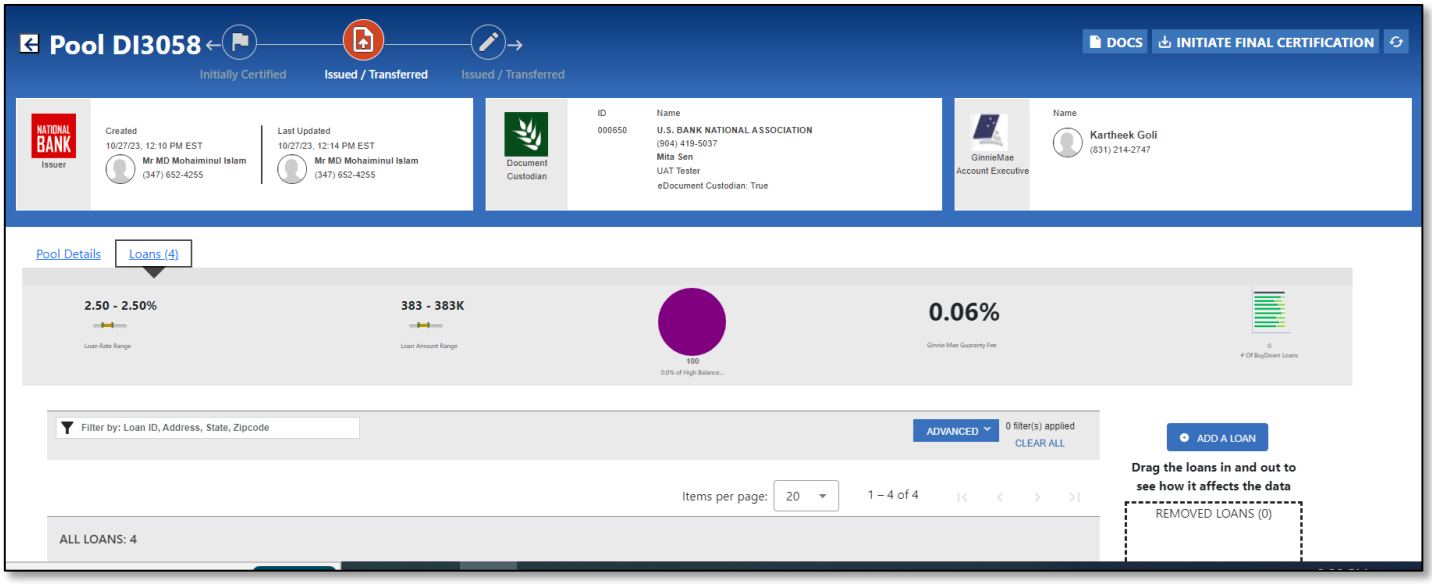
6. Select the DELETE button.

NOTES:

- When you delete a loan, you cannot add it back to the pool.

- Another method of removing a loan from a pool is with the drag/drop feature in SFPDM. Unlike deleting the loan, you can add the loan back to the pool. Place your cursor on the loan you want to remove and move it to the Removed Loans section. After you drag the loan from the **All-Loans** section and drop in the Removed Loans section, the number of the Removed Loans will be updated.

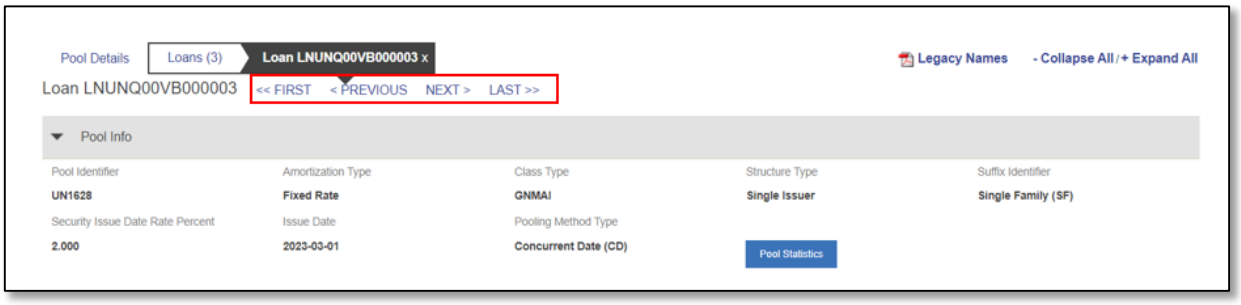
Figure 2.16-23: Deleted Loans Section - Pool Details



2.16.9 Navigating Loans

On the Loan Details-screen, you can navigate through the loans using the FIRST, PREVIOUS, NEXT, and LAST buttons.

Figure 2.16-24: Navigating Loans



2.17 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, USDA RD and PIH assigned case numbers/loan numbers on the form HUD 11706.

NOTE: Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

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2.17.1 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position fixed length number. See Table below.

Table 2-4: FHA Single Family Case Number (Case Number Examples)

Leading Zero	Location Code	Serial Number	Check Digit	FHA ADP Code
First (2) digits	Next (3) digits	Next (6) digits	Next (1) digits	Last (3) digits
Leading Zero	**Contract Number**	**Serial Number**	**Check Digit**	**FHA ADP Code**
00	011	456789	1	229

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2.17.2 FHA Title 1 Case Number

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position fixed length number. See Table below.

Table 2-5: FHA Title 1 Case Number (Case Number Description)

Leading Zero	Contract Number	Serial Number
000	12345	6789012

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2.17.3 VA Loan Number

The VA (Veteran's Administration) Loan Number is to be reported as a 15-position fixed length number. See Table below.

Table 2-6: FHA VA Loan Number (Case Number Examples)

Leading Zeros	Office of Jurisdiction	Office of Origin	VA Loan Type	Loan Number
000	06	57	6	6789012

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2.17.4 USDA RD Case Number

The USDA RD (Rural Development) case number is to be reported as a 15-position fixed length number. See Table below.

Table 2-7: USDA RD Case Number (Case Number Examples)

Leading Zero	State Code	County Code	Loan Number
0	12	345	678901234

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2.17.5 PIH Case Number

The PIH (Public Indian Housing) case number is to be reported as a 15-position fixed length number. See Table below.

Table 2-8: FHA PIH Case Number (Case Number Examples)

Leading Zero	Area Code	Case Number
000	12	678901234

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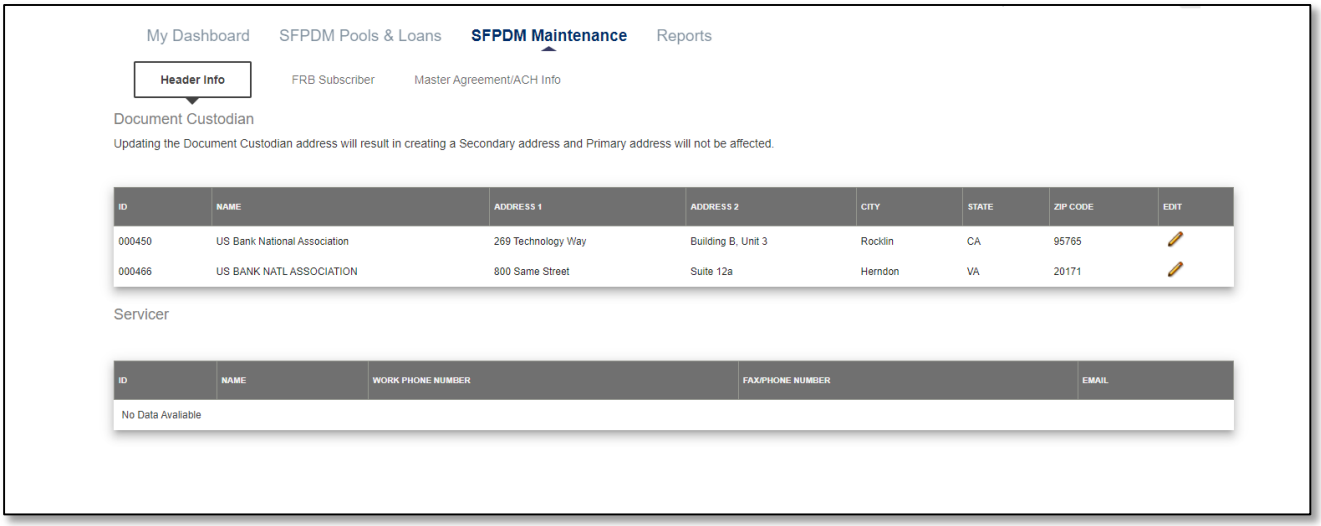
3 MAINTENANCE

3.1 SFPDM Maintenance Functions

The SPFDM Maintenance functions are navigated from the Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Header Info (Document Custodian, Servicer)
- Federal Reserve Bank (FRB) Subscriber
- Master Agreements/ACH Information

Figure 3.1-1 SFPDM Maintenance - Header info (Document Custodian) Screen



NOTE: This information is updated in SFPDM based on what was approved on the MAMS/ePortal. The Issuer has only the ability to view Master Agreement accounts.

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3.2 Document Custodians

NOTE: This information is updated based on what was approved on the MAMS/ePortal. An Issuer can only view Document Custodian records.

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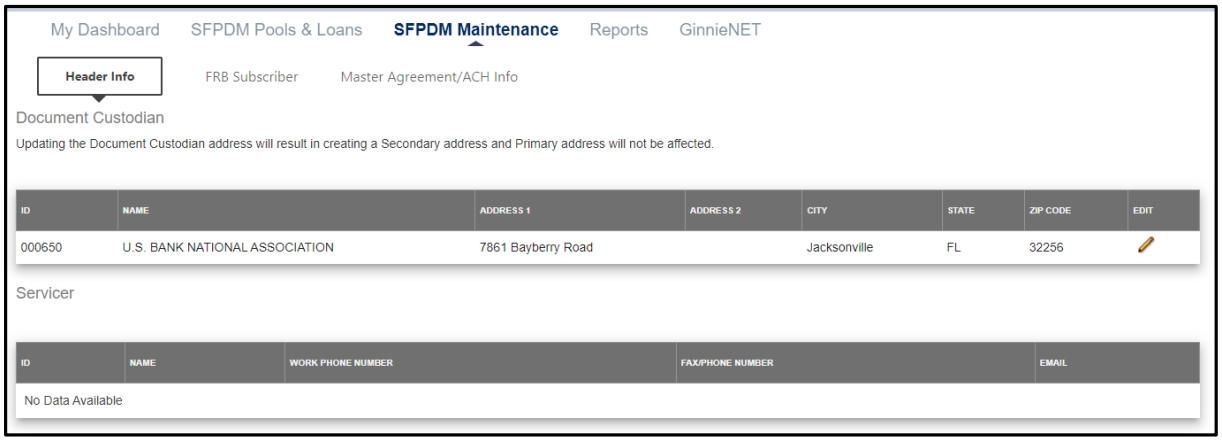
3.2.1 Viewing a Custodian Record

1. Select the **SFPDM Maintenance** tab from the Main Menu screen.

2. Select the **Header Info** tab. The Document Custodian screen will then be displayed. User can also see the Servicer information, if any.

NOTE: If the address autofill option in your browser is activated, please double check your entry of custodian address on the maintenance screen.

Figure 3.2-1 SFPDM Maintenance - Header info (Document Custodian) Screen



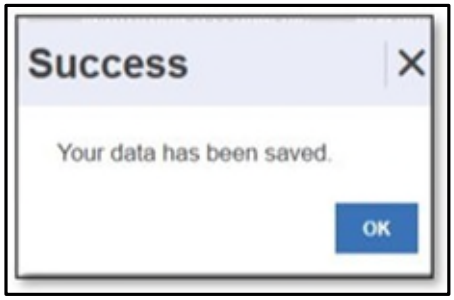
3.2.2 Editing a Custodian Record

1. Select the **SFPDM Maintenance** tab from the Main Menu screen.
2. Select the **Header Info** tab. The Document Custodian screen will then be displayed. User can also see the Servicer information, if any.
3. Select the desired Custodian record you now wish to edit, and then select the Pencil icon adjacent to the list item.

Figure 3.2-2 MyGinnieMae Custodian Screen

Edit the Custodian fields, then select the **SAVE** button. The Save Successful Information message displays, and the edited Custodian is updated in SFPDM.

Figure 3.2-3: Save Success Information Message



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3.3 FRB Subscribers

The Federal Reserve Bank of New York is the depository for all Ginnie Mae new pools.

- The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen, for the various pool types, will default to **FRBNY** (Federal Reserve Bank of New York) as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank(s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in several clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks with the complete and accurate account information for each one. If not, there could be a delay in the pool's delivery. See Table 3-1 FRB Subscriber Screen Field Names and Descriptions for more information.

Table 3-1 FRB Subscriber Screen Field Names and Descriptions

Field Name	Description
Investor Name	The name of the FRB Clearing Bank that will take delivery of the pool.
Bank Account Delivery Description	Description of the clearing bank to which the security will be delivered and any additional instructions.
Institution Telegraphic Abbreviation	The abbreviated name of the depository institution assigned by the Federal Reserve.
Investor ACH Bank Account ID	The number identifying the account to which the security will be delivered.
ABA Routing & Transit Identifier	This is the nine-digit routing and transit number for the clearing bank.
Investor ACH Receiver	This is the name of the entity receiving the security from the clearing bank.

Field Name	Description
Subaccount Name	

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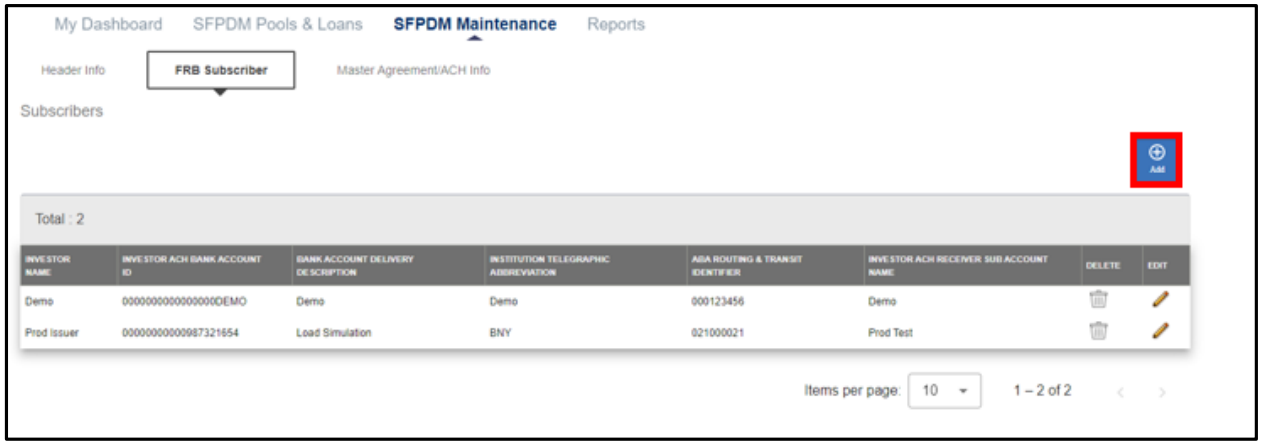
3.3.1 Adding an FRB Subservicer Record

1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. (See the Figure below).

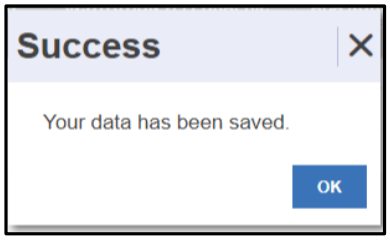
Figure 3.3-1: Add FRB Subscriber Screen



3. Select the **ADD** button.
4. Complete the following fields:
   - Investor Name
   - Bank Account Delivery Description
   - Institution Telegraphic Abbreviation
   - Investor ACH Bank Account ID
   - ABA Routing & Transit Identifier
   - Investor ACH Receiver Subaccount Name
5. Select the **SAVE** button.

   The Save Successful Information message displays.

Figure 3.3-2: Successful Save Information Message



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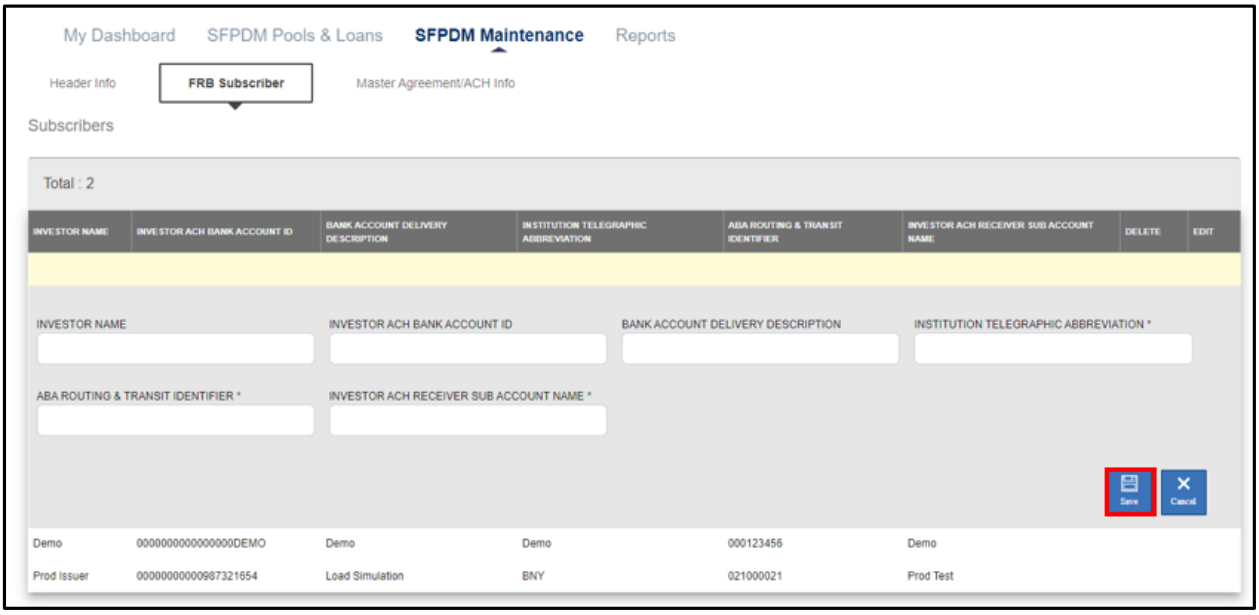
3.3.2 Editing an FRB Subscriber Record

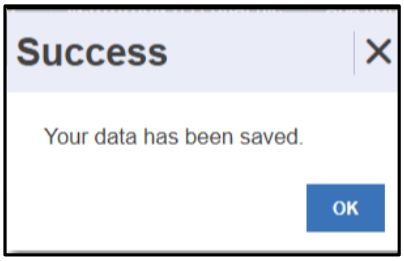
1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. The FRB Subscriber screen will then display a list of all Subscriber records.
3. Select the desired FRB Subscriber record you now wish to edit, and then select the Pencil icon adjacent to the list item.

Figure 3.3-3: MyGinnieMae FRB Subscriber Screen



4. Edit the FRB Subscriber fields, then select the **SAVE** button.
   The Save Successful Information message displays. [See Figure 3.3 4: Save Success Information Message on the following page.]

Figure 3.3-4: Save Success Information Message



The edited FRB Subscriber record will then be updated in SFPDM.

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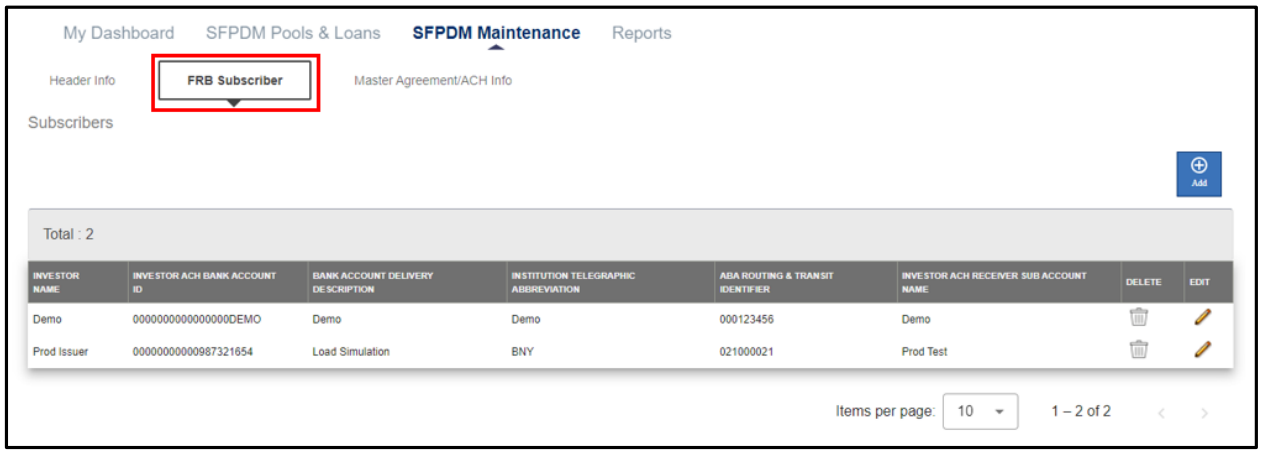
3.3.3 Deleting an FRB Subscriber Record

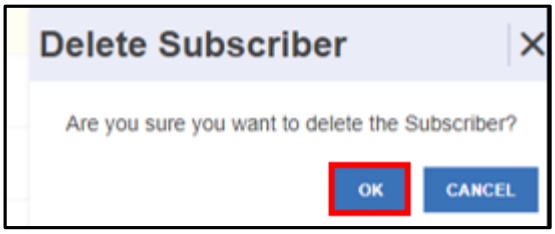
1. Select the **SFPDM Maintenance** tab.
2. Select the **FRB Subscriber** tab. The FRB Subscriber screen will then display a list of all Subscriber records.

Figure 3.3-5: GinnieMae FRB Subscriber Screen (Delete Record Function)



3. Select the desired FRB Subscriber record you now wish to delete, and then select the Trash can icon adjacent to the list item.
4. Click **OK** to confirm your intention to delete the FRB Subscriber. (See the Figure below.)

Figure 3.3-6: Confirm Delete Action (FRB Subscriber)

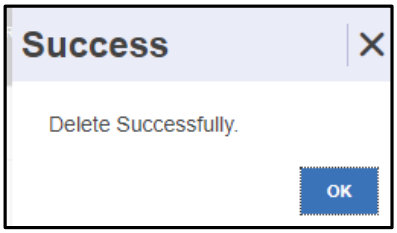


5. Select the **OK** button to continue the deletion.

   NOTE: If you select the **CANCEL** button, the FRB Subscriber will not be deleted.

6. SFPDM displays a message that confirms the FRB Subscriber was successfully deleted. (See the Figure below.)

Figure 3.3-7: Successful Deletion Information Message



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3.4 Master Agreements/ACH Information

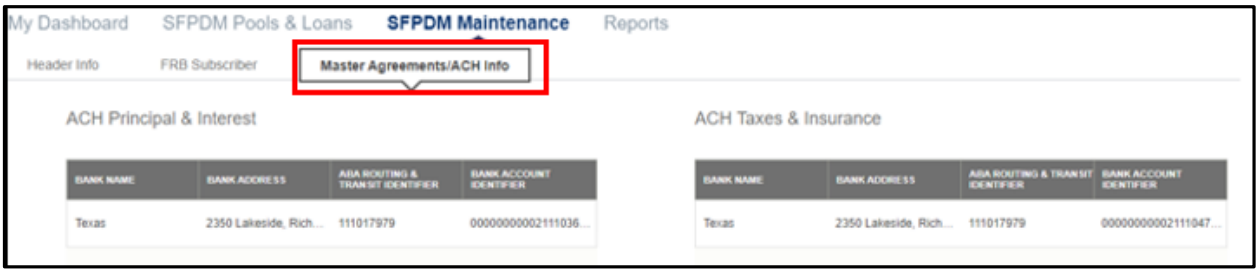
The *Master Agreement* documents define the relationships and responsibilities of the Issuer, the Sub-servicer, and the Document Custodians. You can only view the information in the ACH Principal & Interest and the ACH Taxes & Insurance sections.

3.4.1 Viewing a Master Agreement Record

1. Select the **SFPDM Maintenance** tab.
2. Select the **Master Agreements/ACH Info** tab.

   The **Master Agreements/ACH Info** screen displays.

Figure 3.4-1: SFPDM Maintenance Window



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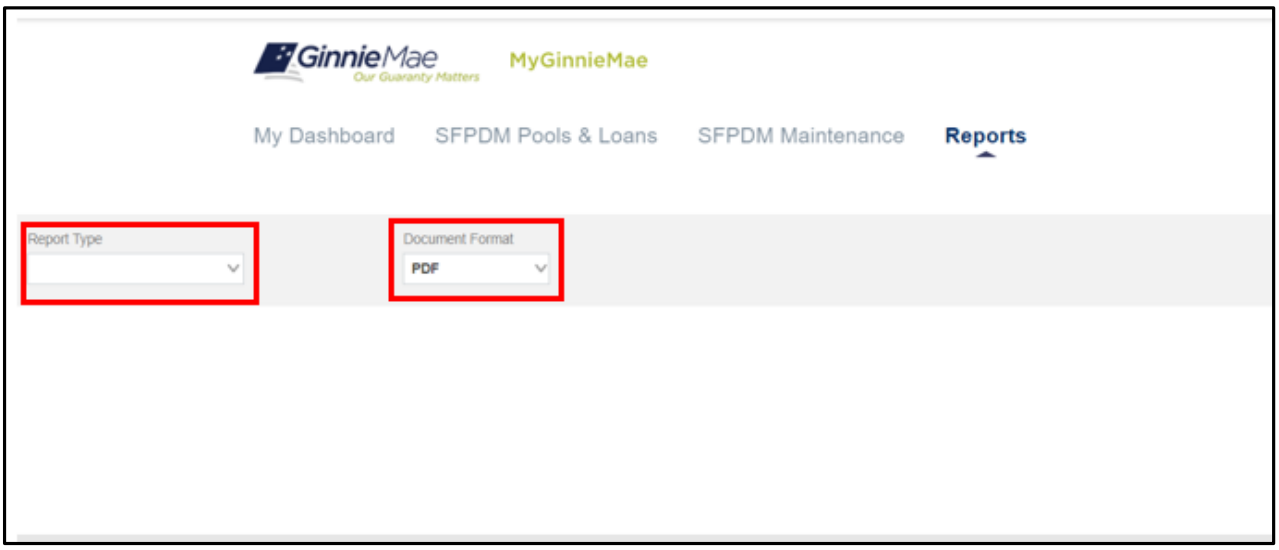
4 REPORTS

4.1 Reporting Functions using the Reports Tab

Located on the Reports page are the **Report Type** and **Document Format** drop downs. All reports can be viewed on the screen or printed using Abode Reader. You can save reports to either a PDF (Portable Document Format) or an Excel version.

Figure 4.1-1: Reports Tab



NOTE: You can only view Pool and Loan Reports for the Issuer ID to which you are associated.

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4.2 Generating Reports from the Reports Tab

Using the Reports tab, the user can generate reports at the Issuer level.

1. Select the **Reports** tab.

Figure 4.2-1: Reports Tab

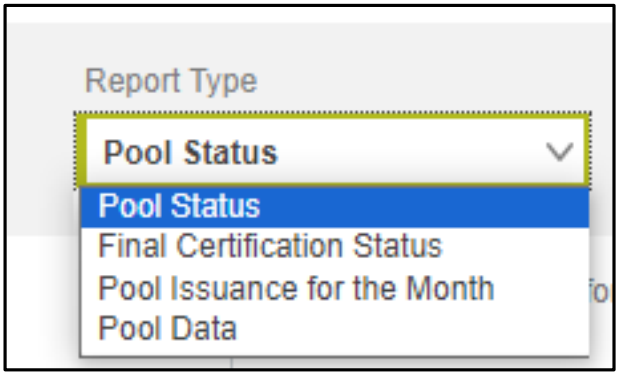
2. Located on this page are the **Report Type** and **Document Format** drop down menus.

Figure 4.2-2: Report Type and Document Format Dropdown Menus

3. Select one of the reports from the **Report Type** drop down menu.
    - Pool Issuance for the Month
        - The Report will include Pools that were submitted through SFPDM.
    - Pool Status
        - The Report will include the status of all Pools.
    - Final Certification Status
        - The Report will include all Pools that have been Final Certified by the Document Custodian
    - Pool data

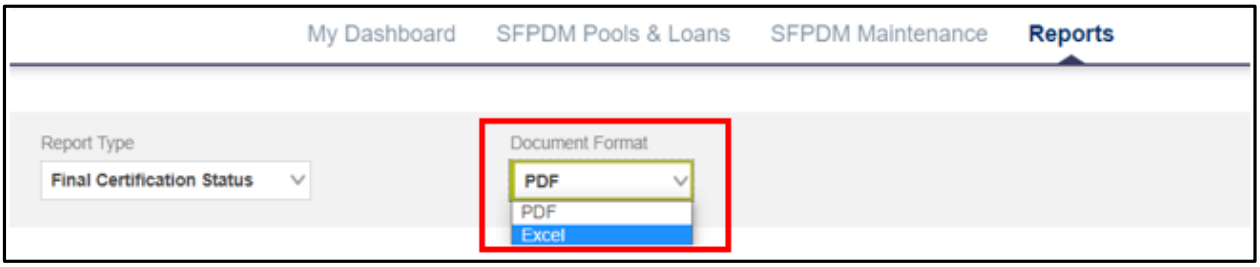
NOTE: The Pool Data Report is only available in Excel Format.

Figure 4.2-3: Report Type Dropdown Menu



4. Select one of the options from the **Document Format** drop down menu, to generate reports.
   - PDF
   - Excel

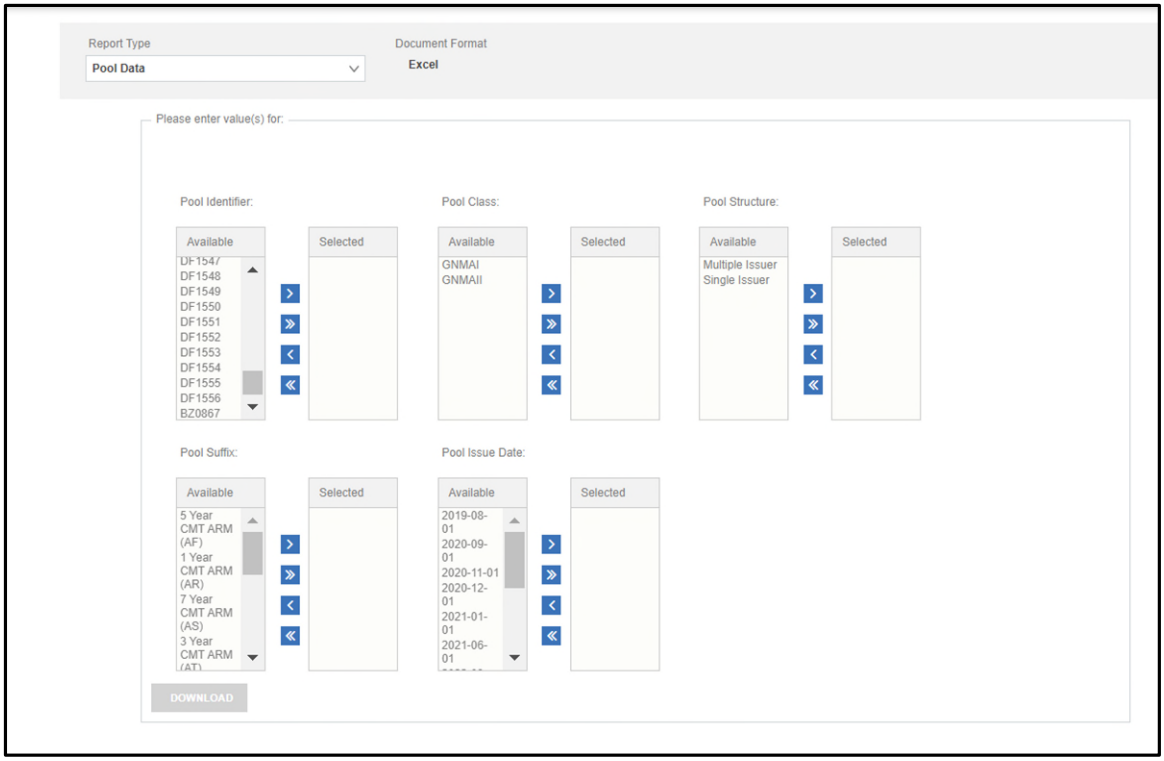
Figure 4.2-4: Document Format Dropdown Menu



NOTE: The default option from the Document Format dropdown menu is PDF.

5. Select the applicable values from the 5 **Available** columns:
   - Pool identifier
   - Pool Class
   - Pool Structure
   - Pool Suffix
   - Pool Issue Data

Figure 4.2-5: "Available" Columns



6. Select values by using the reports **>** buttons to move them to the **Selected** column(s). Download button is enabled when any of the filters are selected.

Figure 4.2-6: "Selected" Columns

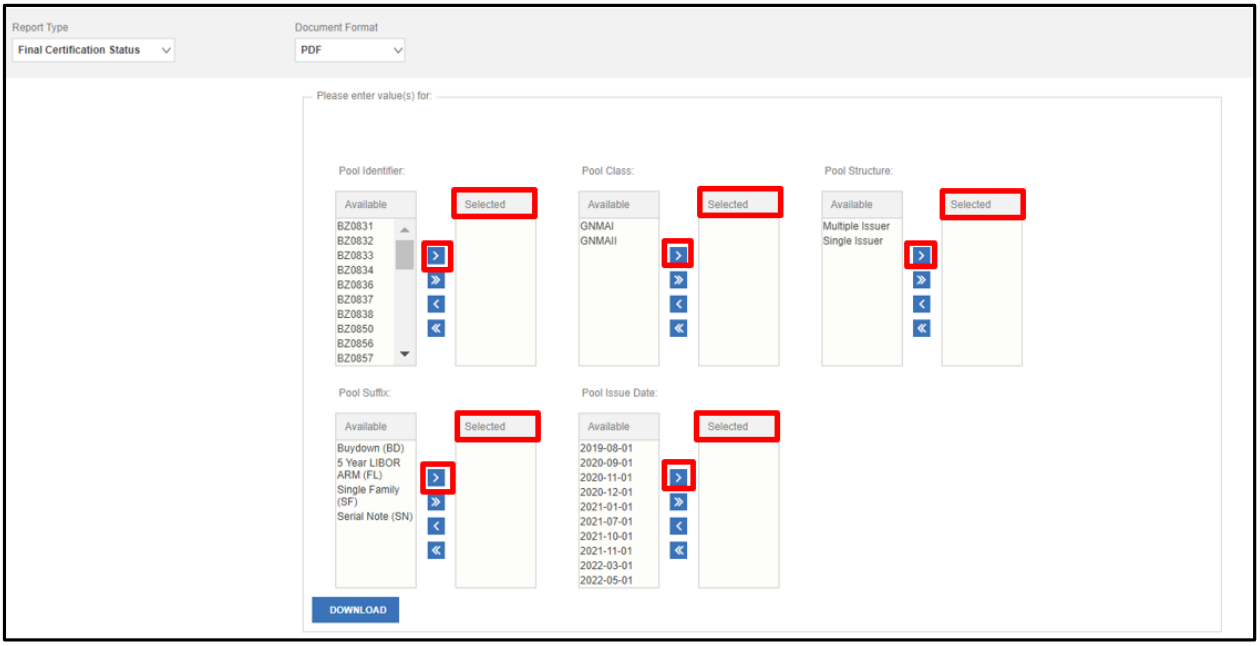
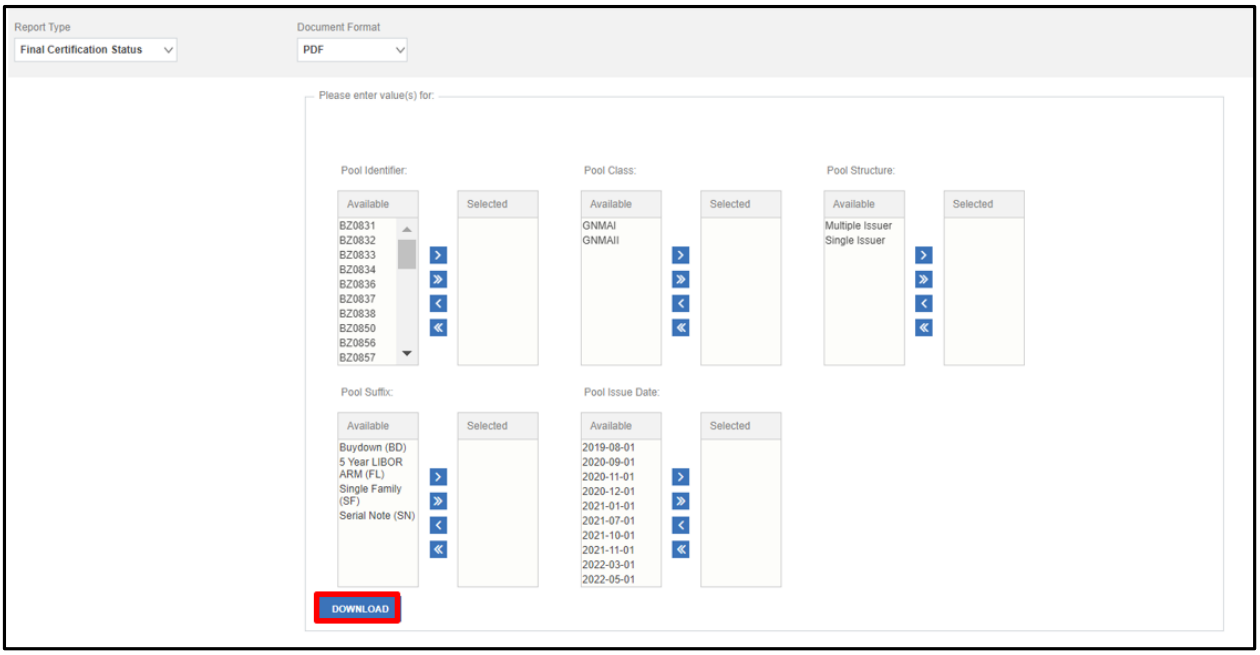


Table 4-1 Reports Buttons and Descriptions

Button	Description
	Moves the selected option from the **Available** column to the **Selected** column. **NOTE**: You can select more than one value to move from the Available section into the Selected section. Press and hold the Shift key on your keyboard to select consecutive options; press and hold the Ctrl (Control) key when you want to select non-consecutive options.
	Moves all selections from the **Available** column into the **Selected** column.
	Removes the selected option from the **Selected** Column and places it back in the **Available** column.
	Moves all pools from the **Selected** column into the **Available** column. **NOTE**: You can select more than one value to remove from the Selected section back into the Available section. Press and hold the Shift key on your keyboard to select consecutive options; press and hold the Ctrl (Control) key when you want to select non-consecutive options.

7. Select the **Download** button. SFPDM generates the report you selected and displays in a separate browser tab.

Figure 4.2-7: Download Button



- If you select **PDF** as the Document Format, the first section will include the results and Report Information, which includes a description of the report, Prompts (the options you selected), column descriptions, and information for IT Support.

- If you select **Excel** as the Document Format, the report displays on two separate tabs in Excel: - one for the *Report Type*, and one named *Info Tab*.

8. Save the report to a file in your directory or close the report.

4.2.1 Sample Report Documents

Embedded in the table below are sample report documents and spreadsheets for additional reference. Double click on the PDF in the Spreadsheet column to open examples of sample reports.

Table 4-2: Sample Reports Documents

Document Name	Location	Spreadsheet
Final Certification Status	Embedded	Final_Certification_Status_1629222758020.pdf
Pool Issuance for the Month	Embedded	Pool_Issuance_for_the_Month_1629223465682.pdf
Pool Status	Embedded	Pool_Status_1629223500045.pdf
Pool Data	Embedded	Pool_Data.xls

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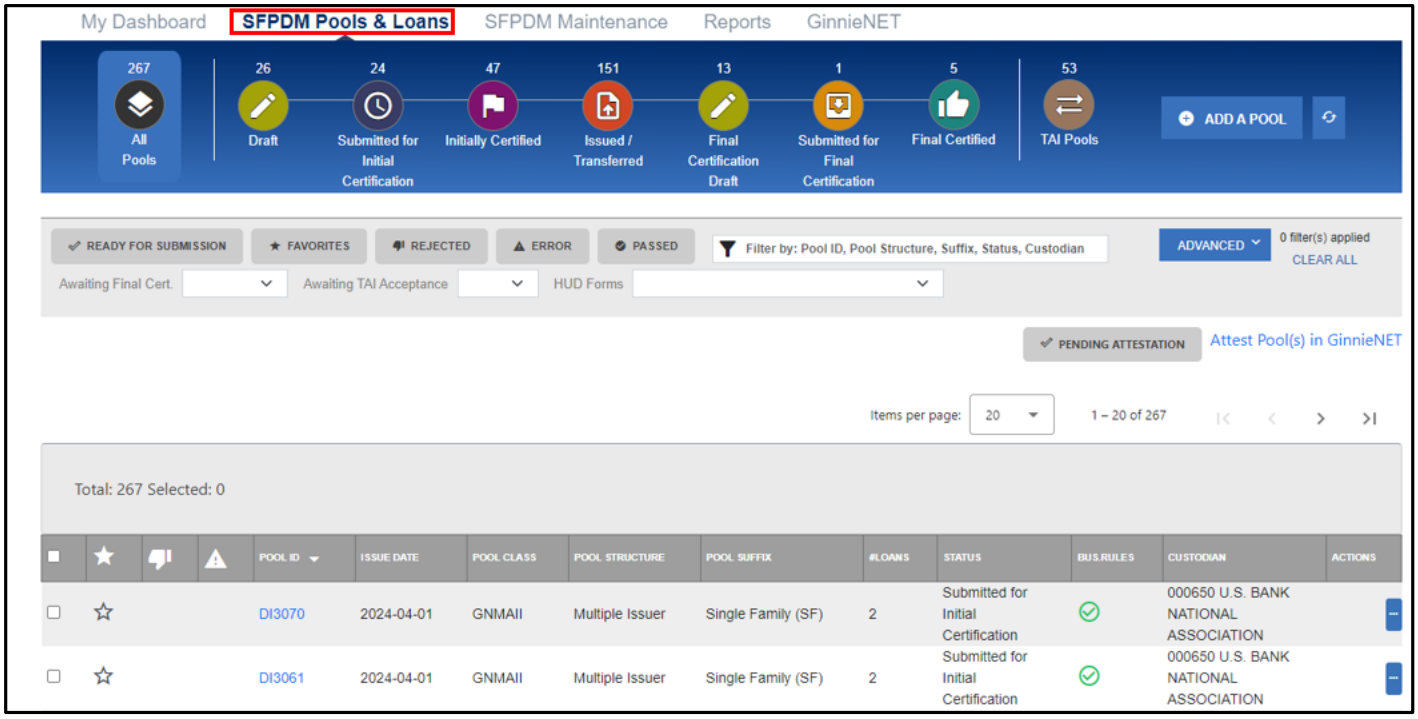
4.3 Reporting Functions from SFPDM Pools & Loans Screen

Use the following instructions to generate **Docs** from the **SFPDM Pools & Loans** tab formerly referred to as Reports in Ginnie*NET*.

4.3.1 Generating Forms

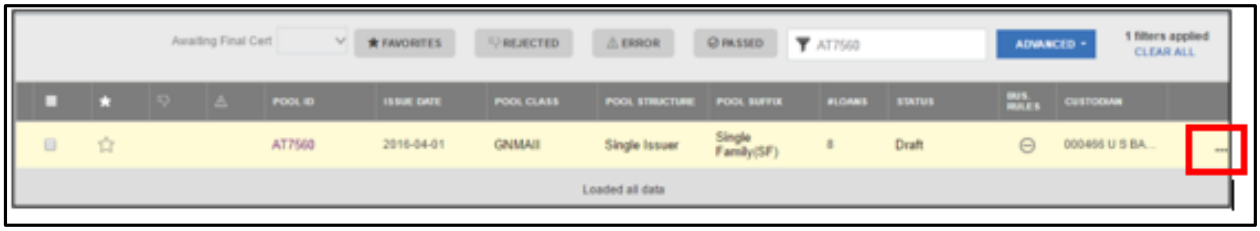
1. Select the **SFPDM Pools & Loans** tab.

Figure 4.3-1: SFPDM Pools & Loans tab.



2. Search for a Pool. Refer to section 2.2.1 Searching for a Pool.
3. Select the **[…]** button on the far right of the search results.

Figure 4.3-2: Pool Search Results (Action button)



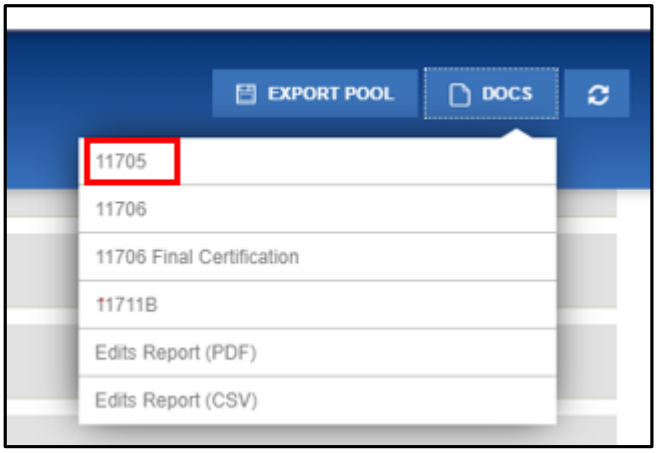
4. Select the **Docs** button.
   The list of report options displays, as seen in Step 5.

Figure 4.3-3: Pool Record Docs Option

NOTE: Forms may render different fonts and formats than Users are used to seeing in Ginnie*NET.*

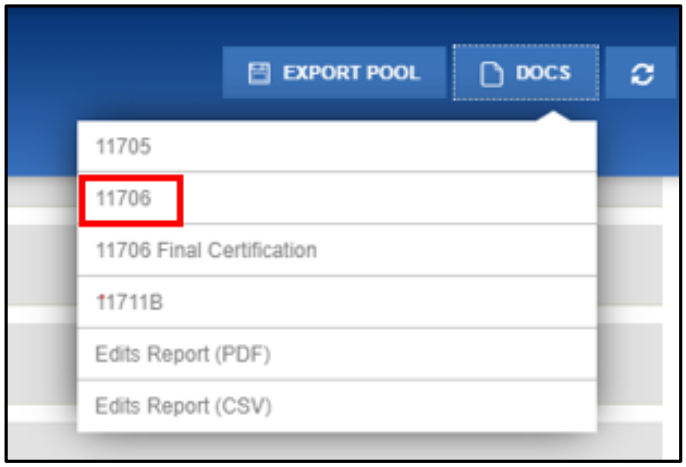
5. Select the **11705** report.

Figure 4.3-4: Pool Record Actions – HUD 11705 Report



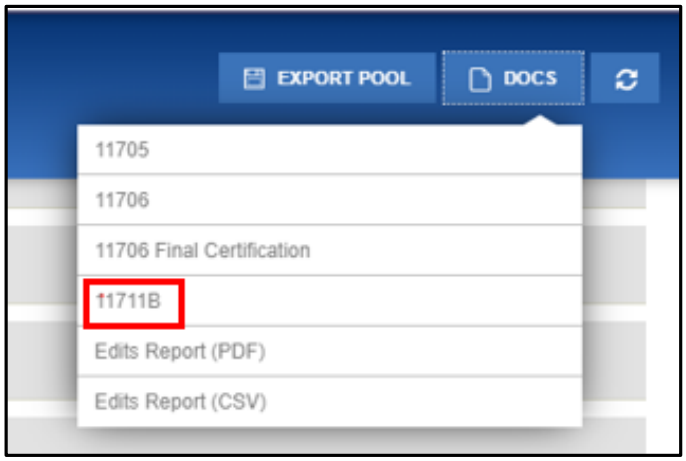
6. Select the **11706** report.

Figure 4.3-5: HUD 11706 Report Option



7. Select the **11711B** report.

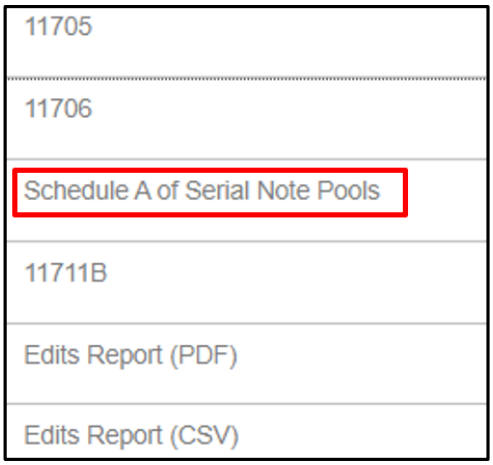
Figure 4.3-6: Certification and Agreement (Form 11711B) Report



8. Select the **Sch. A** (Schedule A) report.

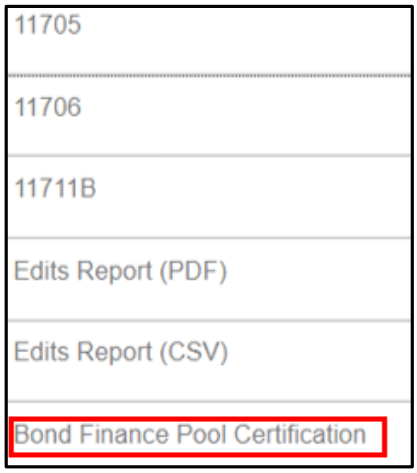
   NOTE: This option applies if the pool is a Serial Notes pool.

Figure 4.3-7: Sch. A Option



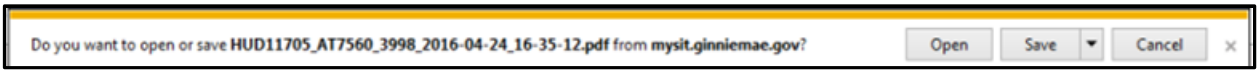
9. Select the **Bond Finance Pool Certification** report.
   NOTE: This option applies if the pool is part of the Government Bond Financing Program. On the General Info | Dates section of the Pool Details screen, the Government Bond Financing Indicator is **Yes**. For more information, refer to section 2.14 Bond-Financed Pool Consolidation.

Figure 4.3-8: Bond Finance Certification Option



10. Review the report that appears as a separate tab in your browser.
    See Table 7-2 HUD Forms for more information.

Figure 4.3-9: Downloading Report with the Internet Explorer Browser

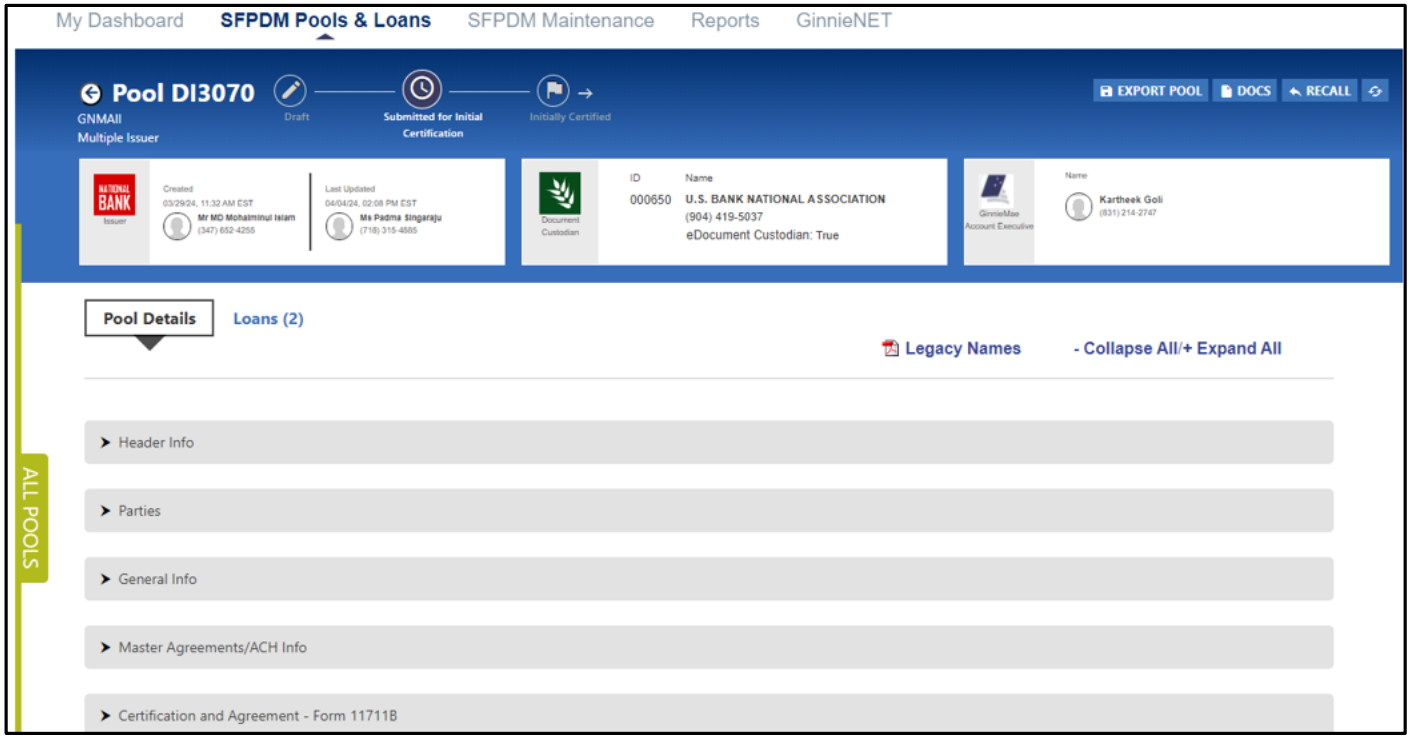


NOTE: If you are accessing the SFPDM application with the Chrome or Mozilla browsers, the report will appear at the bottom left of the screen.

Figure 4.3-10: Downloading Report with the Chrome or Mozilla Browser

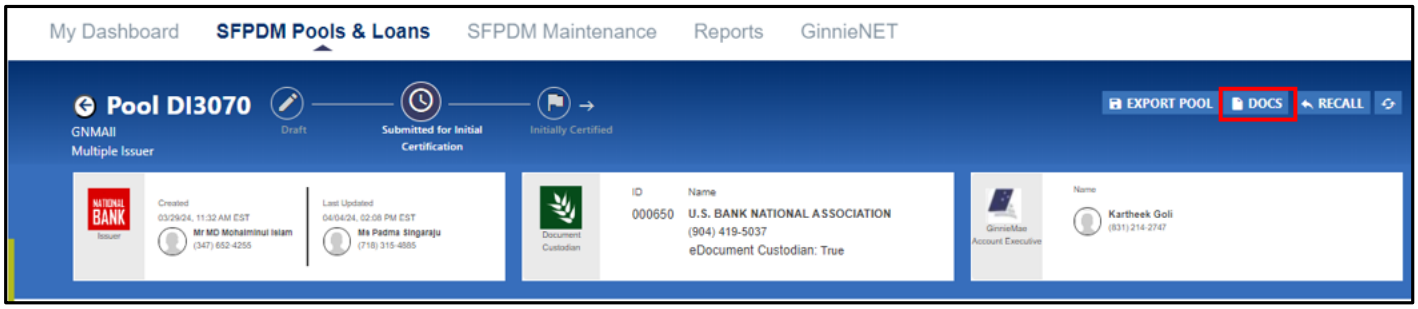
NOTE: You can also generate the Report(s) from the *Pool Details* screen.

Figure 4.3-11: Pool Details Screen



Select the **DOCS** button on the *Pool Details* screen.

Figure 4.3-12: Pool Details – DOCS Button



11. Select the **Report** option. Link to Step 4.
12. Review the Form that appears as a separate tab in your browser.

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5 TROUBLESHOOTING AND SYSTEM ERRORS

5.1 Field-Level Validation

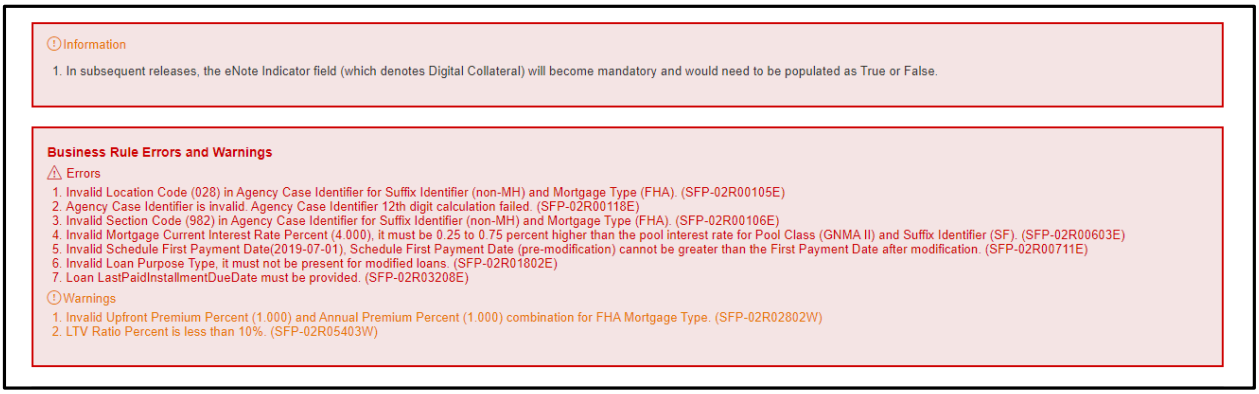
Ginnie Mae business rules must pass before a pool can be submitted. This function checks the pool and loan information against Government National Mortgage Association Mortgage-backed Security Guide requirements. If there are errors, individual pool or loan records must be corrected and business rules validation must be applied again.

SFPDM will Save the Pool and Loan records before applying the business rules validation to the selected pool. If any of the mandatory fields are not populated, saving the data will highlight the missing fields and the errors will be generated at the top of the screen. Validation will be performed at both the pool-level and the loan level. You will receive a Portal Notification if the pool successfully passed or failed validation. Upon receiving the notification, you may refresh the pool by selecting on the refresh button.

If there are any validation errors found for any pools, errors will display in red. You may also view the validation errors in the Edit report located under the *Docs* button. You will need to review the errors and make corrections before saving your changes. After you save your changes, the business validation will be run again to ensure that all errors have been properly corrected.

In the example below, there are two errors. The first error pertains to the date entered in the *Issue Date* field, since it is not a valid date. A valid *Pool Issue Date* must be the first date of the current month, or the first of the following month. The second error pertains to the Trade Book Entry Date– 2016-04-29 – which is outside the valid date range. You will need to change the dates in these fields.

Figure 5.1-1: Error Messages



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Review the instructions in the All Errors and Warning message. Enter valid dates for both the **Issue Date** (in the Header Info section) and **Trade Book Entry Date** (in the General Info section), select the **SAVE** button, select the **VALIDATE** button, and then select the **SUBMIT** button.

NOTE: All field validations are implemented in the BRE. Some of the BRE validations are also enforced in the UI.

For the complete list of Error messages navigate to the link below and select the + symbol next to **OTHER AIDS** and scroll down to see the *Single Family Pooling Business Rules* and *Errors Guide.*

https://www.ginniemae.gov/issuers/issuer_training/Pages/ToolsAndResources.aspx

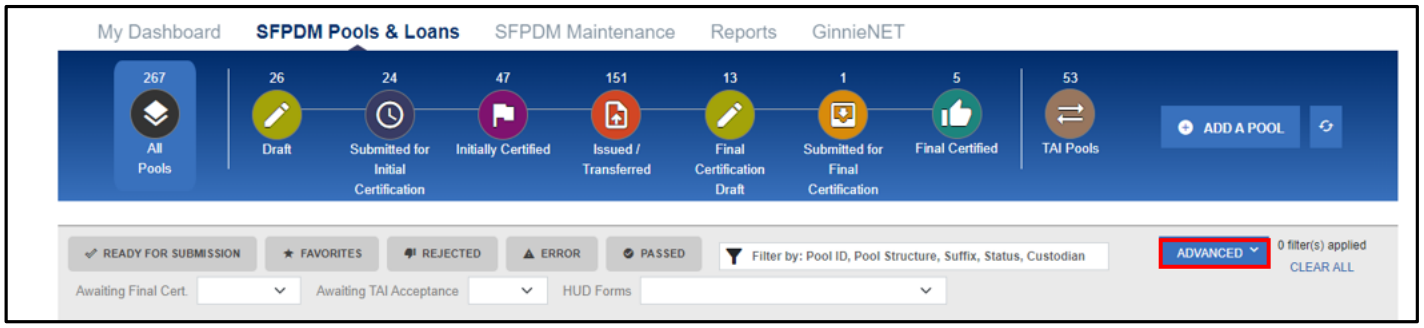
5.1.1 Generate Ginnie Mae Edits Report

If a pool has any errors that were identified during validation, you can download an error report as a .PDF file that you can open from a new tab in your browser.

1 Select the **SFPDM Pools & Loans** tab.

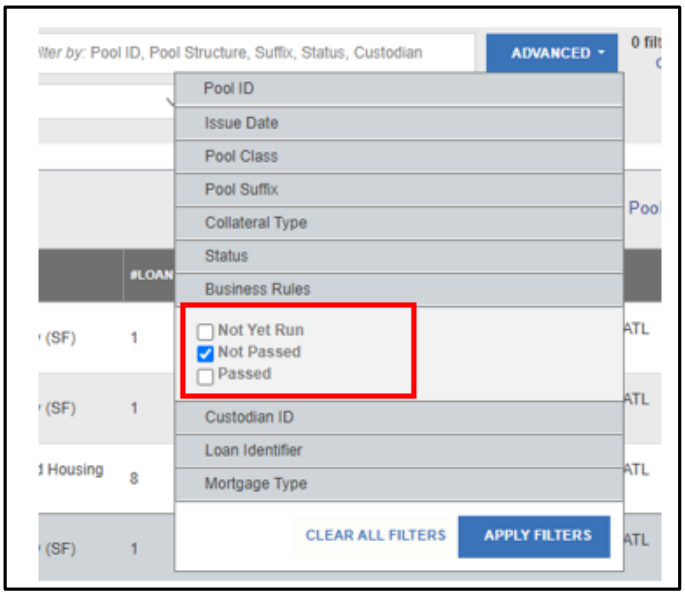
2 Select the **ADVANCED** button to access the *Apply Filters* window.

Figure 5.1-2: Advanced Button



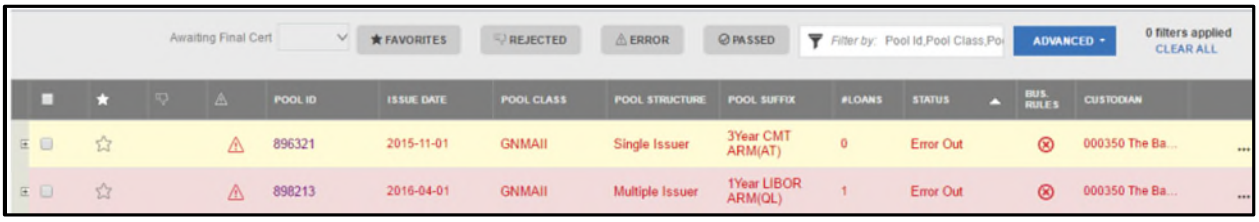
3 Select the checkbox next to **Not Passed** in the *Business Rules* section.

Figure 5.1-3: Advanced Filters - Business Rules Not Passed



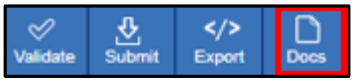
4 Select the **APPLY FILTERS** button to display only the pools that have not passed validation. Pools that have Error Out in the **STATUS** column displays.

Figure 5.1-4: Pools with Error out Status



5 Select the **…** button at the end of the row to review the list of actions you can perform on the pool.

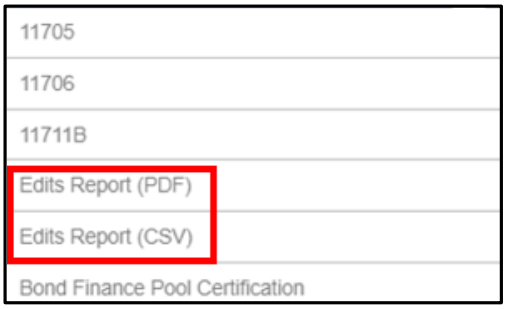
Figure 5.1-5: Pool Actions



6 Select the **Docs** icon.

7 Select the *Edits Report (PDF)* or *Edits Report (CSV)* on the **Pool Details** screen.

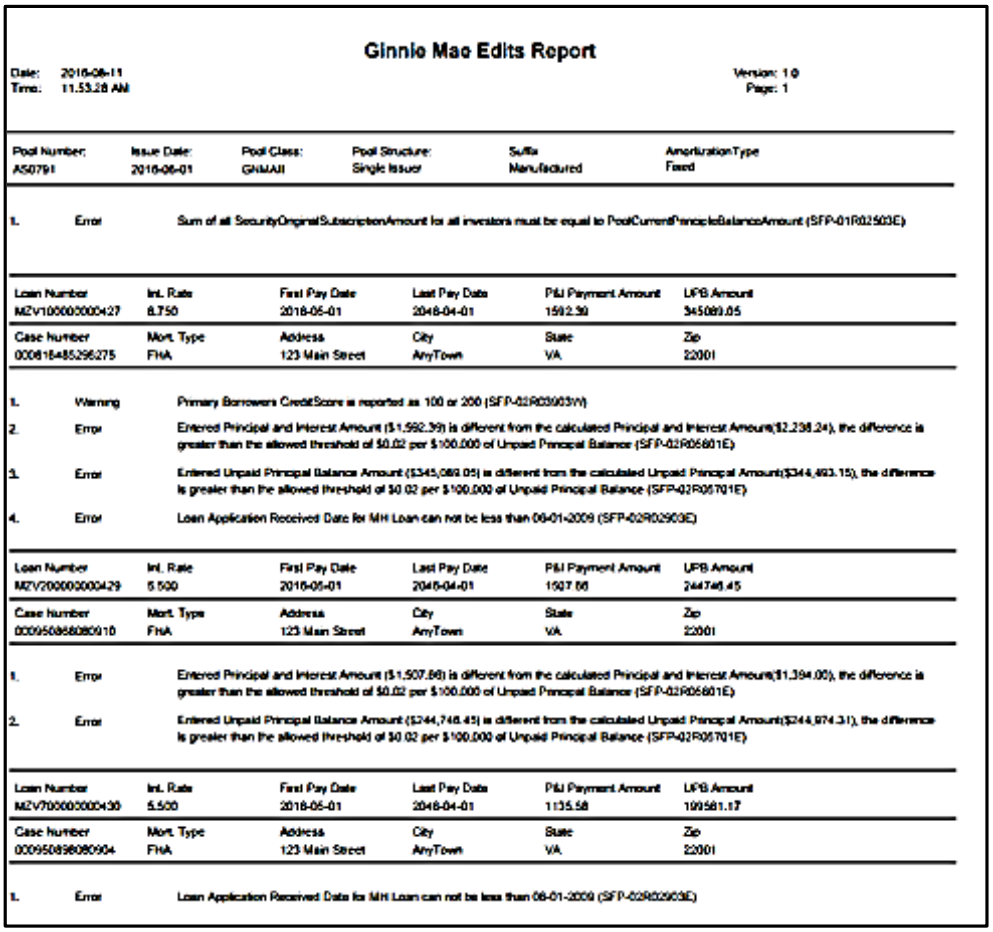
Figure 5.1-6: Pool Edits Option



The selected report will be downloaded for your review. If you select Edits *Report (PDF),* you will have the option to select the last generated version or generate a new document. If you select *Edits Report (CSV),* the last generated version will open.

8 Select the report that will appear as a new tab in your browser (if PDF format) or downloaded file (if CSV format).

Figure 5.1-7: Ginnie Mae Edits Report in PDF and CSV format



Ginnie Mae Edits Report

Date: 2016-06-11
Time: 11:53:28 AM

Version: 1.0
Page: 1

Pool Number	Issue Date	Pool Class	Pool Structure	Suffix	AmortizationType
AS0791	2016-06-01	GNMAII	Single Issuer	Manufactured	Fixed

1. Error — Sum of all SecurityOriginalSubscriptionAmount for all investors must be equal to PoolCurrentPrincipleBalanceAmount (SFP-01R02503E)

Loan Number	Int. Rate	First Pay Date	Last Pay Date	P&I Payment Amount	UPB Amount
MZV100003000427	6.750	2016-06-01	2046-04-01	1592.39	345089.05

Case Number	Mort. Type	Address	City	State	Zip
00061648529627 5	FHA	123 Main Street	AnyTown	VA	22001

1. Warning — Primary Borrowers CreditScore is reported as 100 or 200 (SFP-02R03003W)
2. Error — Entered Principal and Interest Amount ($1,592.39) is different from the calculated Principal and Interest Amount($2,236.24), the difference is greater than the allowed threshold of $0.02 per $100,000 of Unpaid Principal Balance (SFP-02R05601E)
3. Error — Entered Unpaid Principal Balance Amount ($345,089.05) is different from the calculated Unpaid Principal Amount($344,493.15), the difference is greater than the allowed threshold of $0.02 per $100,000 of Unpaid Principal Balance (SFP-02R05701E)
4. Error — Loan Application Received Date for MH Loan can not be less than 06-01-2009 (SFP-02R02903E)

Loan Number	Int. Rate	First Pay Date	Last Pay Date	P&I Payment Amount	UPB Amount
MZV200002000429	6.500	2016-06-01	2046-04-01	1507.66	244746.45

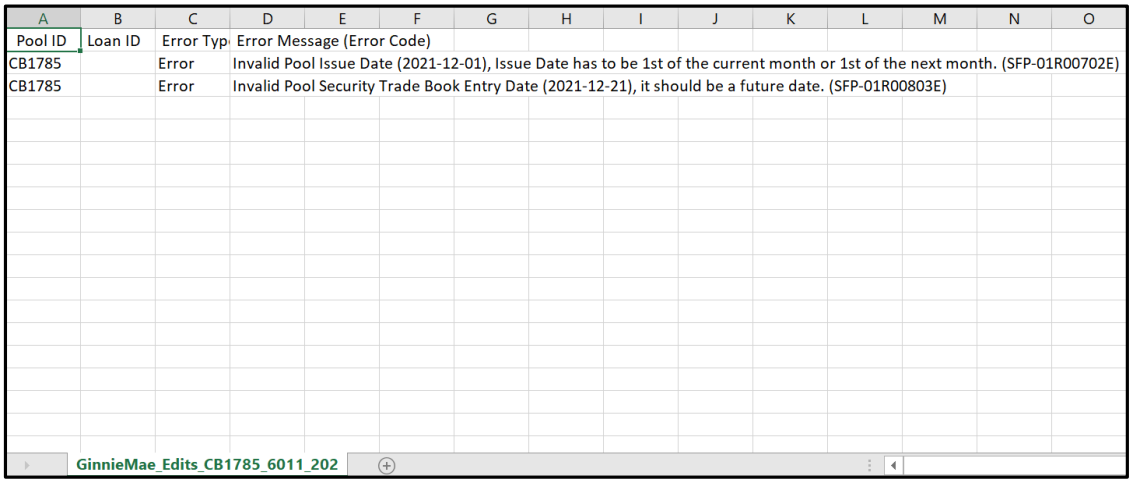
Case Number	Mort. Type	Address	City	State	Zip
00095089680910	FHA	123 Main Street	AnyTown	VA	22001

1. Error — Entered Principal and Interest Amount ($1,507.66) is different from the calculated Principal and Interest Amount($1,394.00), the difference is greater than the allowed threshold of $0.02 per $100,000 of Unpaid Principal Balance (SFP-02R05601E)
2. Error — Entered Unpaid Principal Balance Amount ($244,746.45) is different from the calculated Unpaid Principal Amount($244,974.31), the difference is greater than the allowed threshold of $0.02 per $100,000 of Unpaid Principal Balance (SFP-02R05701E)

Loan Number	Int. Rate	First Pay Date	Last Pay Date	P&I Payment Amount	UPB Amount
MZV700002000430	5.500	2016-06-01	2046-04-01	1135.58	199581.17

Case Number	Mort. Type	Address	City	State	Zip
00095089680904	FHA	123 Main Street	AnyTown	VA	22001

1. Error — Loan Application Received Date for MH Loan can not be less than 06-01-2009 (SFP-02R02903E)



Pool ID	Loan ID	Error Typ	Error Message (Error Code)
CB1785		Error	Invalid Pool Issue Date (2021-12-01), Issue Date has to be 1st of the current month or 1st of the next month. (SFP-01R00702E)
CB1785		Error	Invalid Pool Security Trade Book Entry Date (2021-12-21), it should be a future date. (SFP-01R00803E)

GinnieMae_Edits_CB1785_6011_202

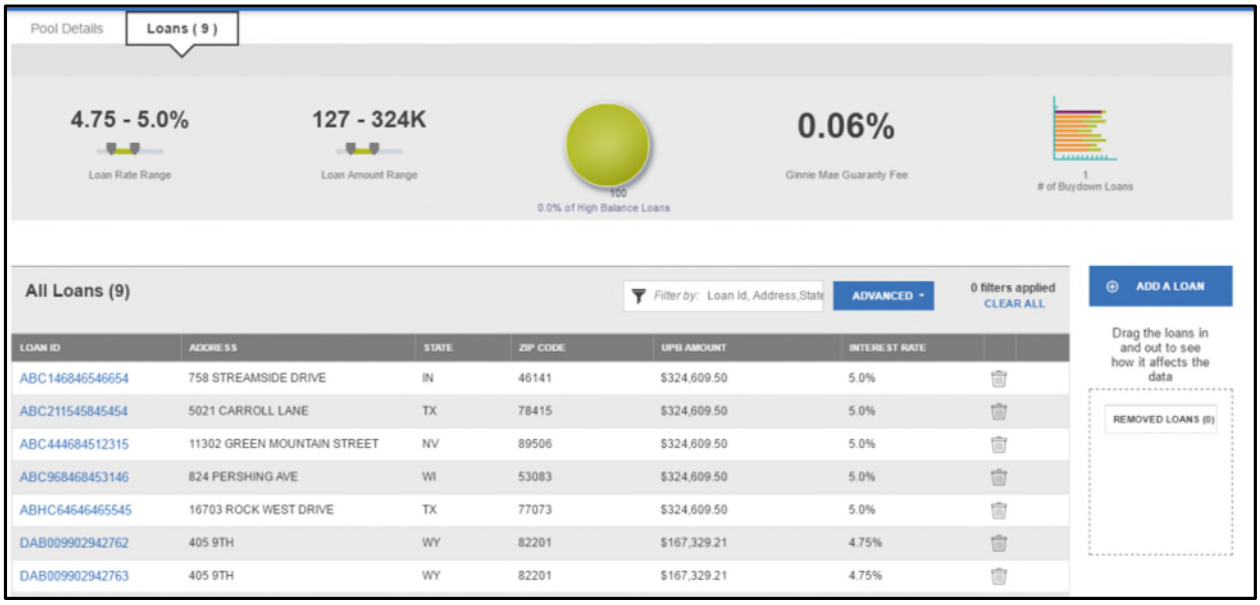
NOTE: If you are accessing the *Pool Details* or the *Loan Details* screens, be sure to generate the *Ginnie Mae Edits Report* to review the list of errors before you select the **SAVE** button on the *Pool Details* screen or the **SAVE** button on the *Loan Details* screen.

9 Review the errors listed on the *Edits Report* and make necessary corrections to the pool record.

NOTE: If there are *Loan Level* errors that you want to fix on the screen, then follow steps 10-13.

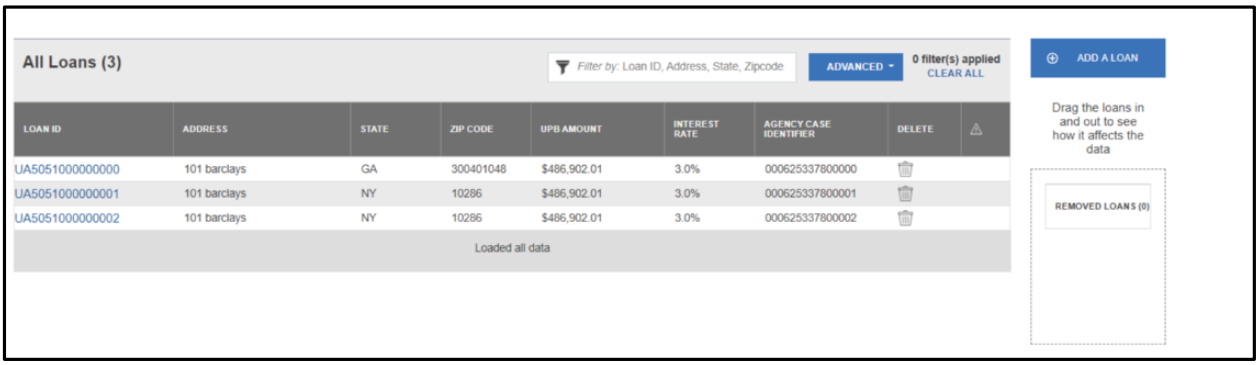
10 Select the **Loans** link to access the *All Loans* screen.

Figure 5.1-8: Loans Link



11 Select the Loan ID links to access the individual loans.

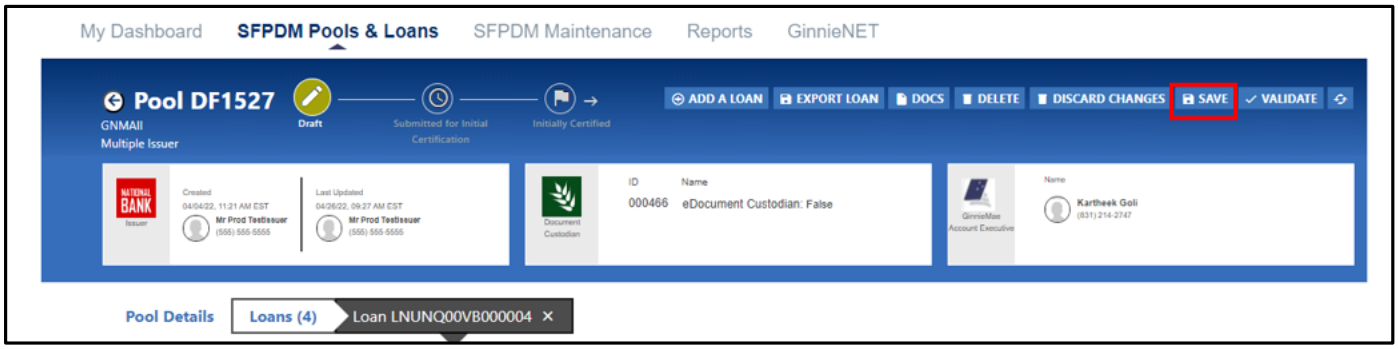
Figure 5.1-9: Individual Loans



12 Make the corrections to the loans as listed on the *Ginnie Mae Edits Report*.

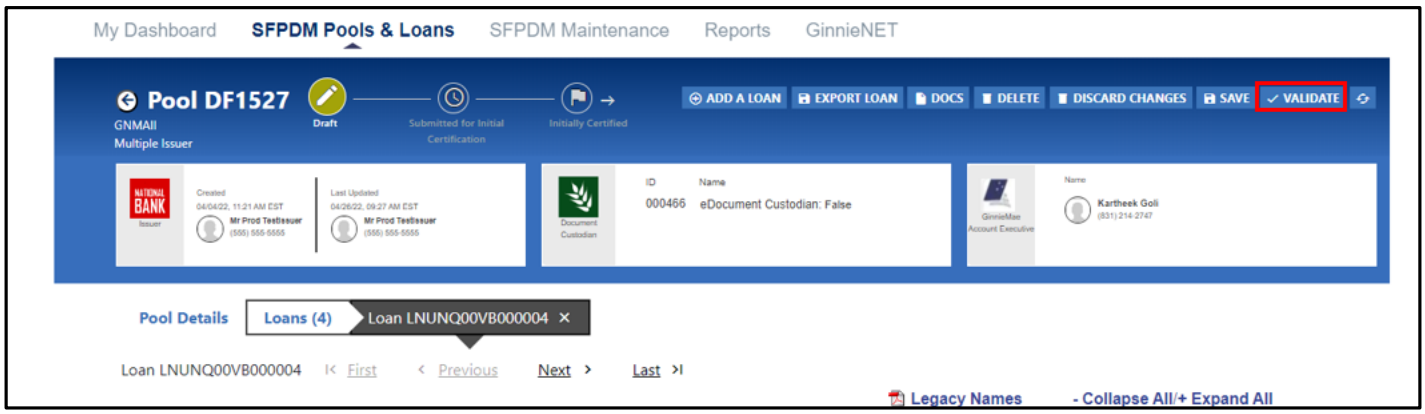
13 Select the **SAVE** button to save your changes.

Figure 5.1-10: Loan Details



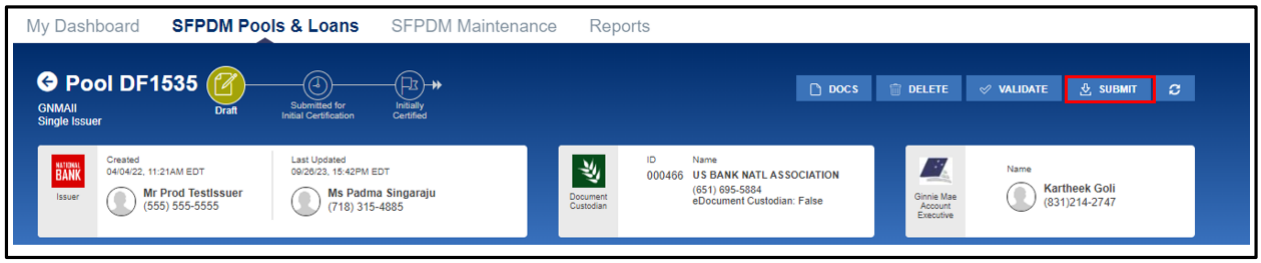
14 Select the **VALIDATE** button.

Figure 5.1-11: Validate Pool



15 If there are no validations errors, then select the **SUBMIT** button. If there are validation errors, repeat steps 4 -14 above.

Figure 5.1-12: Submit Pool



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5.1.2 Contingency Plan

"ADF_Faces-60101" error occurs intermittently.

What can be the cause of the error?

Following scenarios can result into error:

- User clicks the **Back** button in the browser. An attempt to re-post the request with saved view state token. Token cannot be found in server for one of expiry reasons.
- User keeps the same application open in several tabs for a long time. Session ends. User tries to use application further, restores session in one of tabs. Error is raised when try to use application in other tabs.
- User restarts the computer. The browser automatically starts up and tries to open the application (which was opened before restart). It fails due to changed session and unmatched token.
- Server restarts. User tries to continue working with previously opened application. Tokens purged; error is logged.
- After an extended period of time, user tries to open the application from browser history. The saved client token is no longer available.

Recommendations for user to avoid this error:

- Avoid using browser "Back" button while there is limited client state token size, thus limited hits on "Back".
- Avoid using browser history.
- Always try to start the ADF/JSF application in a new browser window, by starting it from root context (i.e., //myhost.com/myapp). There should not be any parameters after "…/myapp".
- Try to use the application in a single browser window/tab.
- If after computer restart application is opened implicitly in the browser, close it and open again as described in point #3.
- If the server was restarted for some reason, open application again like in point #3.

After a longer period of time (when session timeouts), open application again as described in item #3.

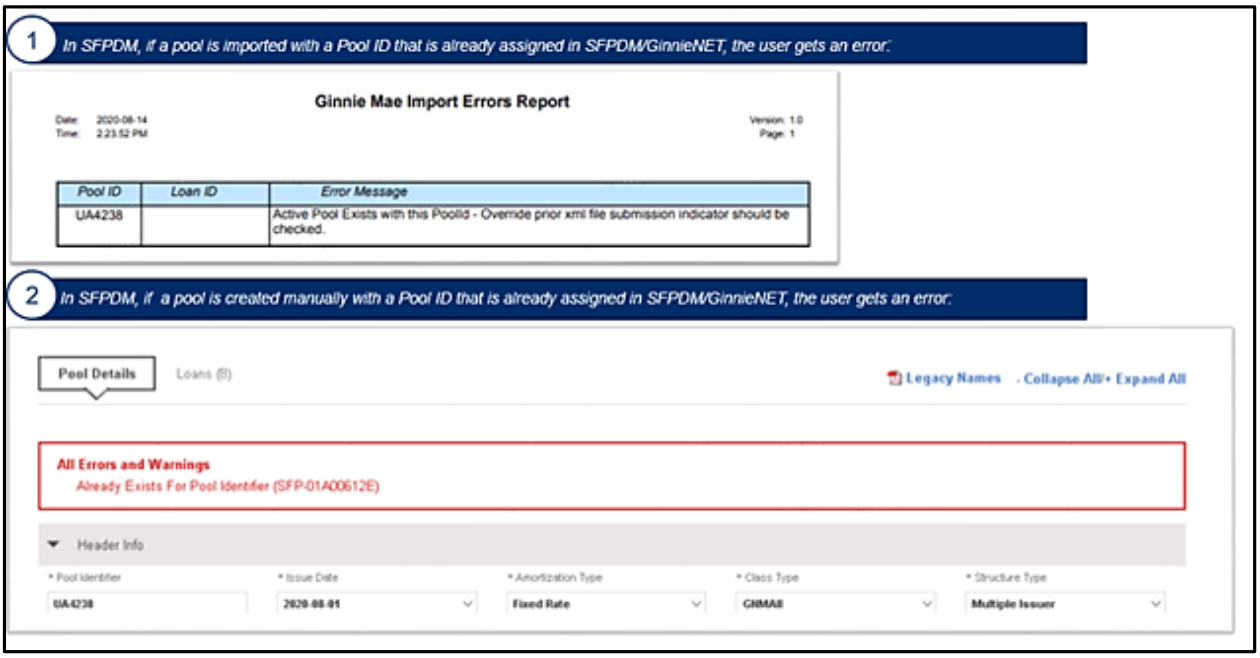
NOTE: To avoid errors, it is not recommended to use the browser Back/Refresh buttons, instead the Back/Refresh buttons or the navigation buttons available in the application should be used if the Pool cannot be processed in SFPDM

If the root cause cannot be resolved by contacting the Helpdesk, as an exception for this emergency, the Issuer will be able to submit the Pool in Ginnie*NET* using a new Pool ID that is not assigned. The same Issuer should continue submitting other Pools in SFPDM.

The following error scenarios may result if an Issuer uses a Pool ID that is already assigned.

What happens in SFPDM when you use an assigned Pool ID?

Figure 5.1-13: Error Scenario 1



What happens in SFPDM when you submit an assigned Pool ID?

Figure 5.1-14: Error Scenario 2

Recommendations for users to avoid this error: Submit the same Pool data under a new, available Pool ID.

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6 RESOURCES

The Resources section provides information and resources to help navigate the SFPDM application.

6.1 Training Resources

For additional help, training sessions and materials can be found on the Issuer Training Page of the Ginnie Mae website at https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx.

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6.2 QRCs

A Quick Reference Card or QRC is an abbreviated one to two-page reference document with step-by-step instructions on how to complete a specific action. A list of QRCs for the content provided in this User Manual is available in the Appendix. QRCs are posted to the Ginnie Mae website at: https://www.ginniemae.gov/issuers/issuer_training/pages/qrcs.aspx.

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6.3 Help Desk Contact Information

To contact Ginnie Mae Customer Support call 1-833-GNMA HELP (1-833-466-2435) or email at ginniemae1@bnymellon.com.

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6.4 MyGinnieMae Portal Dictionary

The MyGinnieMae Portal Dictionary is a reference resource for all portal users. The dictionary contains definitions for terms that provide clarification around portal pages, applications, processes, and general functionality pertaining to the MyGinnieMae portal. Refer to the MyGinnieMae Portal Dictionary.

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7 APPENDIX

7.1 QRCs

Table 7-1 QRCs

User Manual	QRC#	QRC Name	Description
Single Family Pool Delivery Module.	QRC-SFPDM:1.3	Navigating in SFPDM	This Quick Reference Card provides an overview of SFPDM tabs and relevant components on My Dashboard tab.
Single Family Pool Delivery Module.	QRC-SFPDM:2.2	Searching for Pools using Filters	This Quick Reference Card provides an overview of the steps and instructions on searching for Pools using the advanced filter options.
Single Family Pool Delivery Module.	QRC-SFPDM:2.4.2	Importing a Pool	This Quick Reference Card provides an overview of the steps and instructions to Import a Pool.
Single Family Pool Delivery Module.	QRC-SFPDM:2.4.4	Adding a Pool Manually	This Quick Reference Card provides an overview of the steps and instructions to manually add a Pool.
Single Family Pool Delivery Module.	QRC-SFPDM:2.3.9	Submitting for Initial Certification	This Quick Reference Card provides an overview of the steps and screens required to submit an SFPDM Pool for Initial Certification.
Single Family Pool Delivery Module.	QRC-SFPDM:2.4.9	Attesting for Initial Certification	This Quick Reference Card provides an overview of the steps and screens required to Attest and View the HUD-11705/11706 forms to submit an SFPDM Pool for initial certification.
Single Family Pool Delivery Module.	QRC-SFPDM:2.5	Submitting for Final Certification	This Quick Reference Card provides an overview of the steps required to submit a Single-Family Pool for Final Certification in SFPDM.
Single Family Pool Delivery Module.	QRC-SFPDM:2.17.5	Importing a Loan	This Quick Reference Card provides an overview of the steps and instructions to Import a Loan.
Single Family Pool Delivery Module.	QRC-SFPDM:2.17.6	Entering New Loan Data Manually	This QRC provides an overview of the steps and instructions to manually add a Loan after creating a Pool (either via Pool Import or entered manually).

Single Family Pool Delivery Module.	QRC-SFPDM:2.17.8	Removing a Loan	This Quick Reference Card provides an overview of the steps and instructions to Remove a Loan from a Draft Pool.
Single Family Pool Delivery Module.	QRC-SFPDM:4.2	Generating Reports	This Quick Reference Card provides an overview of the steps and instructions to generating Reports for multiple Pools within a portfolio.
Single Family Pool Delivery Module.	QRC-SFPDM:5.1	Validating a Pool	This Quick Reference Card provides an overview of the steps and instructions to perform the business rules validation for a Pool. Validation will be performed at both the Pool and Loan level.

7.2 HUD Forms

Table 7-2 HUD Forms

Form	Sample
SFPDM HUD-11705	

Date: 2023-09-27 Version: 1.0
Time: 4:22:16 PM

Single Family Pool Delivery Module (SFPDM) Form 11705
SCHEDULE OF SUBSCRIBERS AND GINNIE MAE GUARANTY AGREEMENT
ELECTRONIC POOL SUBMISSION

General Information

Pool Issuer Name:	TESTING SPECIAL CHARACTERS & CO.		
Pool Issuer Identifier:	6011	*Pool Current Principal Balance:*	$ 1,532,792.00
Pool/Loan Package Identifier:	DF1535	*Document Custodian Identifier:*	000466
		Subservicer Identifier:	
File Transmission Number:		*Attestation Date and Time:*	
Delivery Instructions:	Federal Reserve Bank of NY	*Immediate Pool Issuance & Transfer:*	3663
Security Trade Book Entry Date:	2023-10-20		

Pool Details

Amortization Type:	*Class Type:*	*Structure Type:*	*Suffix Identifier:*
Fixed Rate	GNMAII	Single Issuer	Re-performing Ginnie Mae (RG)

Issue Date:	2023-10-01	*Certificate Initial Payment Date:*	2023-11-20	*Maturity Date:*	2051-12-20
Collateral Type:	None/Paper	*Security Issue Date Interest Rate:*	2.000%	*Margin Rate:*	0.000%
		Trust Taxpayer Identifier Value:	876768542	*Ginnie Mae Guaranty Fee:*	0.06%

ACH

Principal and Interest		**Taxes and Insurance**	
Bank Account Identifier:	*ABA Routing and Transit Identifier:*	*Bank Account Identifier:*	*ABA Routing and Transit Identifier:*
00000000009876543211	021000021	00000000002342433553	021000018

Settlement

Institution Abbreviation Name:	*Receiver Subaccount Name:*	*ABA Routing and Transit Identifier:*	*Security Original Subscription Amount:*
Chase	ReceiveSub	011000029	$ 1,532,792.00
		Total :	$ 1,532,792.00

Purpose:
This form authorizes the issuance of securities under the Ginnie Mae I and Ginnie Mae II programs and establishes the contract between the Issuer and Ginnie Mae under both programs.

Authorization:
Ginnie Mae is instructed to prepare and deliver the securities to be issued by the undersigned against the Ginnie Mae Pool/Loan Package number specified in conformity with the information provided in this form and transmission referenced by the File Transmission Number above.

Ginnie Mae Guaranty Agreement: The Issuer, by executing this form, and Ginnie Mae, by approving the proposed issue, and for other good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, agree as follows: (1) the Issuer and Ginnie Mae contract for the issuance and guaranty of securities backed by the mortgages listed on the accompanying Schedule of Pooled Mortgages, which form is incorporated herein by reference, and the Issuer hereby certifies to the accuracy of the information contained thereon; (2) the Issue and Ginnie Mae incorporate by reference, and the Issuer agrees to comply with, all of the terms and conditions of the Ginnie Mae Mortgage-Backed Securities Guide in effect as of the issue date specified above (Ginnie Mae Handbook 5500.3, Rev.1 "the Guide"), and the Issuer acknowledges that it has received the complete text of the Guide and agrees that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of such Guide: (3) the Issuer and Ginnie Mae incorporate by reference all of the terms and conditions of the Guaranty Agreement included in the Guide for the pool type described above as of the issue date specified above and agree, further, that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of the Guaranty Agreement that is included in the Guide for that pool type as of the issue date specified above (which shall prevail over any inconsistent terms of the applicable Guide), and that the terms of any and all previously effective Guaranty Agreements and Contractual Agreements shall be null and void and of no further effect in defining the rights and obligations of the Issuer and Ginnie Mae with respect to any pool that is currently the responsibility of the Issuer; (4) the effective date of this form and Guaranty Agreement shall be the issue date specified above; and (5) pursuant to the Guide, the Issuer transfers, assigns, sets over and otherwise conveys to Ginnie Mae all of the Issuer's right, title, and interest in and to the pooled mortgages identified and described in the attached Schedule of Pooled Mortgages. Such transfer shall be effective as of the date and time of delivery of the securities by Ginnie Mae or the CPTA, but shall include: (a) for each mortgage in a pool or loan package, except for IR pools or loan packages, all scheduled payments due on or after the issue date, (b) for each mortgage in an IR pool or loan package, all scheduled payments due on or after the first day of the month prior to the issue data, and (c) for each mortgage, all unscheduled payments received after the date on which the original principal balance of the pool or loan package was determined for purposes of this Schedule.

Furthermore, I certify the data contained in the electronic transmission referenced herein by the file transmission number and relied upon by Ginnie Mae, is true to the best of my knowledge and belief.

Authorized Signature
Authorized Signer Name
Authorized Signer Title
Date
Approved for Issue
Ginnie Mae Authorized Signature
Date

Form	Sample
GinnieNET HUD-11705	

GinnieNet Form 11705
SCHEDULE OF SUBSCRIBERS AND GINNIE MAE GUARANTY AGREEMENT
ELECTRONIC POOL SUBMISSION

Version 7.1

Date: 10/03/2023 Time: 12:58:37 PM

Pool/Loan Package Number: DF1535
Pool Amount: $1,532,855.00
Issuer Number: 6011
Issuer Name: TESTING SPECIAL CHARACTERS & CO.
File Transmission Number: 6011-000466-DF1535-C-RG-092823-023922-9
DELIVERY INSTRUCTIONS: Federal Reserve Bank OF NY

Specified Date for Ginnie Mae Delivery of Certificates: 10/20/2023
Immediate Pool Issuance & Transfer: 3663
Attestation Date and Time: 09/28/2023 15:04:56

ISSUE DATE	SECURITY RATE	SECURITY MARGIN	INITIAL PAYMENT DATE	MATURITY DATE	ISSUE TYPE	POOL TYPE	POOL TAX ID	GUARANTY FEE	COLLATERAL TYPE
10/01/2023	2.000	0.000	11/20/2023	12/20/2051	C	RG	876768542	0.06	Paper

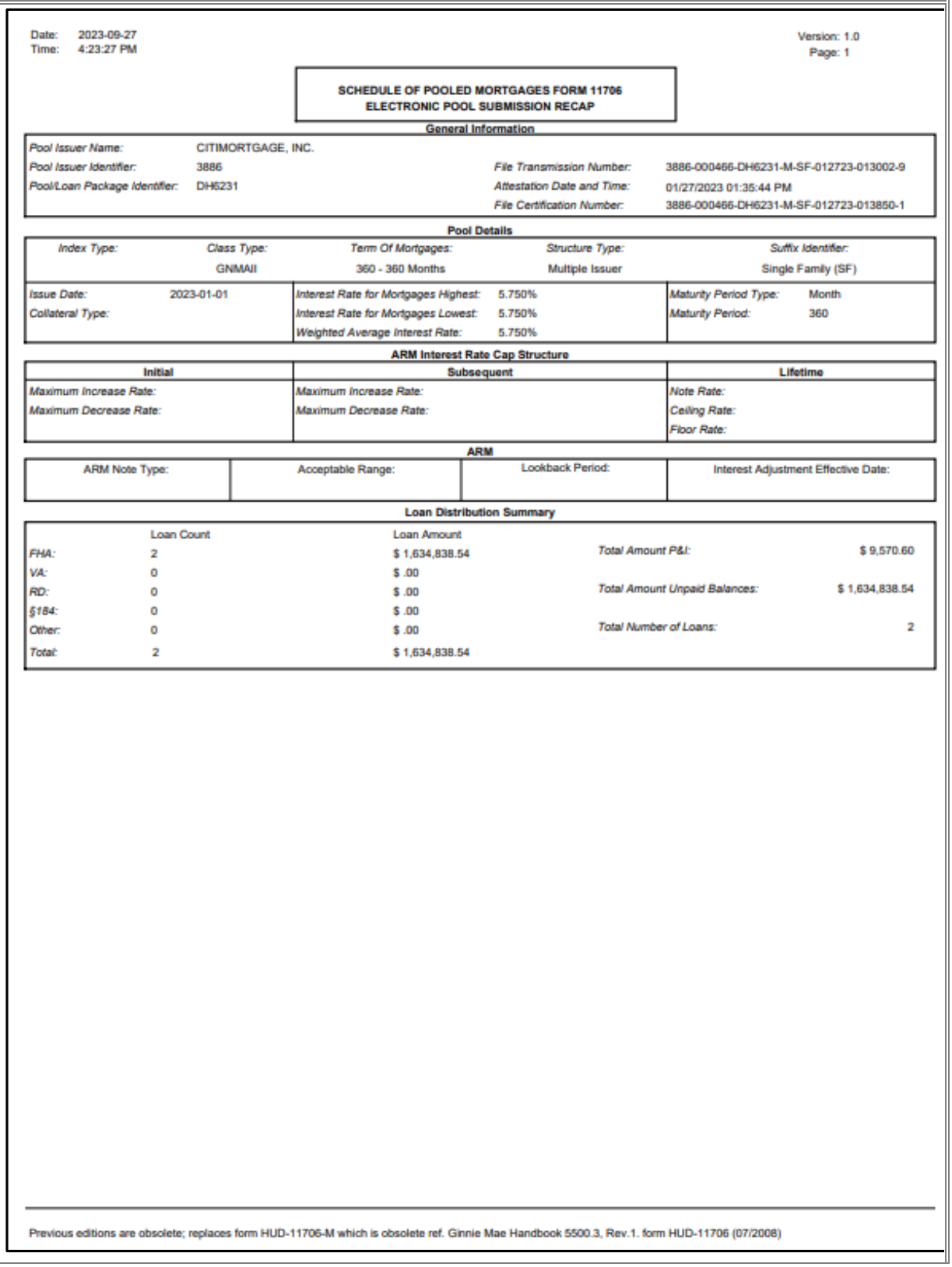
NAME OF SUBSCRIBER /FED CLEARING BANK	ABA NUMBER	TOTAL SUBSCRIBED
Chase/ReceiveSub	011000029	$1,532,855.00
	Total	**$1,532,855.00**

Principal & Interest (P&I) Custodial Account Number	P&I Bank ID Number	Escrow Custodial (T&I) Account Number	T&I Bank ID Number	Documents Custodian ID Number	Subcontract Servicer's Ginnie Mae Issuer Number (if applicable)
9876543211	021000021	2342433553	021000018	000466	

Purpose: This form authorizes the issuance of securities under the Ginnie Mae I and Ginnie Mae II programs and establishes the contract between the Issuer and Ginnie Mae under both programs.
AUTHORIZATION: Ginnie Mae is instructed to prepare and deliver the securities to be issued by the undersigned against the Ginnie Mae Pool/Loan Package number specified in conformity with the information provided in this form and transmission referenced by the File Transmission Number above.
Ginnie Mae Guaranty Agreement: The Issuer, by executing this form, and Ginnie Mae, by approving the proposed issue, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, agree as follows: (1) the Issuer and the Ginnie Mae contract for the issuance and guaranty of securities backed by the mortgages listed on the accompanying Schedule of Pooled Mortgages, which form is incorporated herein by reference, and the Issuer hereby certifies to the accuracy of the information contained thereon; (2) the Issue and Ginnie Mae incorporate by reference, and the Issuer agrees to comply with, all of the terms and conditions of the Ginnie Mae Mortgage-Backed Securities Guide in effect as of the issue date specified above (Ginnie Mae Handbook 5500.3, "the Guide"), and the Issuer acknowledges that it has received the complete text of the Guide and agrees that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mae II MBS Program, shall be governed by the terms of such Guide: (3) the Issuer and Ginnie Mae incorporate by reference all of the terms and conditions of the Guaranty Agreement included in the Guide for the pool type described above as of the issue date specified above and agree, further, that each of the Issuer's existing pools and loan packages, whether formed under the Ginnie Mae I MBS Program or the Ginnie Mar II MBS Program, shall be governed by the terms of the Guaranty Agreement is included in the Guide for that pool type as of the issue date specified above (which shall prevail over any inconsistent terms of the applicable Guide), and that the terms of any and all previously effective Guaranty Agreements and Contractual Agreements shall be null and void and of no further effect in defining the rights and obligations of the Issuer and Ginnie Mae with respect to any pool that is currently the responsibility of the Issuer; (4) the effective date of this form and Guaranty Agreement shall be the issue date specified above; and (5) pursuant to the Guide, the Issuer transfers, assigns, sets over and otherwise conveys to Ginnie Mae all of the Issuer's right, title, and interest in and to the pooled mortgages identified and described in the attached Schedule of Pooled Mortgages. Such transfer shall be effective as of the date and time of delivery of the securities by Ginnie Mae or CPTA but shall include: (a) for each mortgage in a pool or loan package, except for IR pools or loan packages, all scheduled payments due on or after the issue date, (b) for each mortgage in an IR pool or loan package, all scheduled payments due on or after the first day of the month prior to the issue data, and (c) for each mortgage, all unscheduled payments received after the date on which the original principal balance of the pool or loan package was determined for the purposes of this Schedule.
Furthermore, I certify the data contained in the electronic transmission referenced herein by the file transmission number and relied upon by Ginnie Mae, is true to the best of my knowledge and belief.

AUTHORIZED SIGNATURE: NAME AND TITLE: MD Mohaiminul Islam, BPST UAT Tester
DATE: 09/28/2023

APPROVED FOR ISSUE: DATE:
Ginnie Mae Authorized Signature

Form	Sample
SFPDM HUD-11706 (IC)	

Date: 2023-09-27
Time: 4:23:27 PM

Version: 1.0
Page: 1

SCHEDULE OF POOLED MORTGAGES FORM 11706
ELECTRONIC POOL SUBMISSION RECAP

General Information

Pool Issuer Name:	CITIMORTGAGE, INC.		
Pool Issuer Identifier:	3886	*File Transmission Number:*	3886-000466-DH6231-M-SF-012723-013002-9
Pool/Loan Package Identifier:	DH6231	*Attestation Date and Time:*	01/27/2023 01:35:44 PM
		File Certification Number:	3886-000466-DH6231-M-SF-012723-013850-1

Pool Details

Index Type:	*Class Type:*	*Term Of Mortgages:*	*Structure Type:*	*Suffix Identifier:*
	GNMAII	360 - 360 Months	Multiple Issuer	Single Family (SF)

Issue Date:	2023-01-01	*Interest Rate for Mortgages Highest:*	5.750%	*Maturity Period Type:*	Month
Collateral Type:		*Interest Rate for Mortgages Lowest:*	5.750%	*Maturity Period:*	360
		Weighted Average Interest Rate:	5.750%		

ARM Interest Rate Cap Structure

Initial	Subsequent	Lifetime
Maximum Increase Rate:	*Maximum Increase Rate:*	*Note Rate:*
Maximum Decrease Rate:	*Maximum Decrease Rate:*	*Ceiling Rate:*
		Floor Rate:

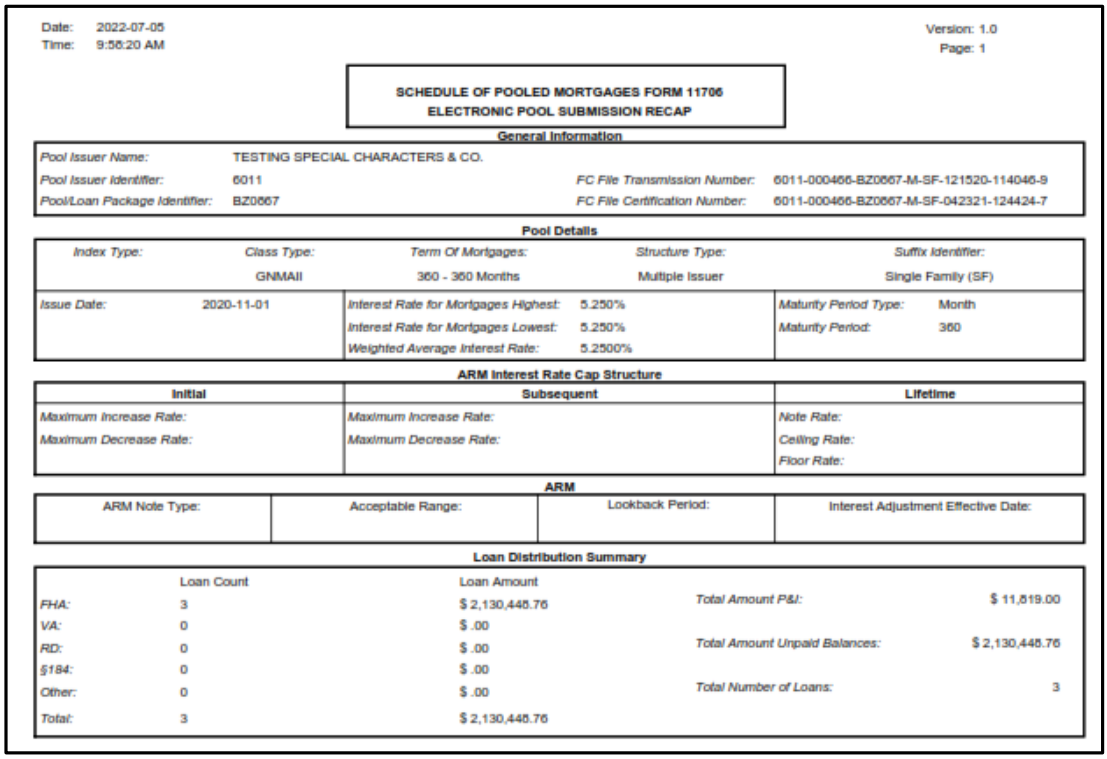
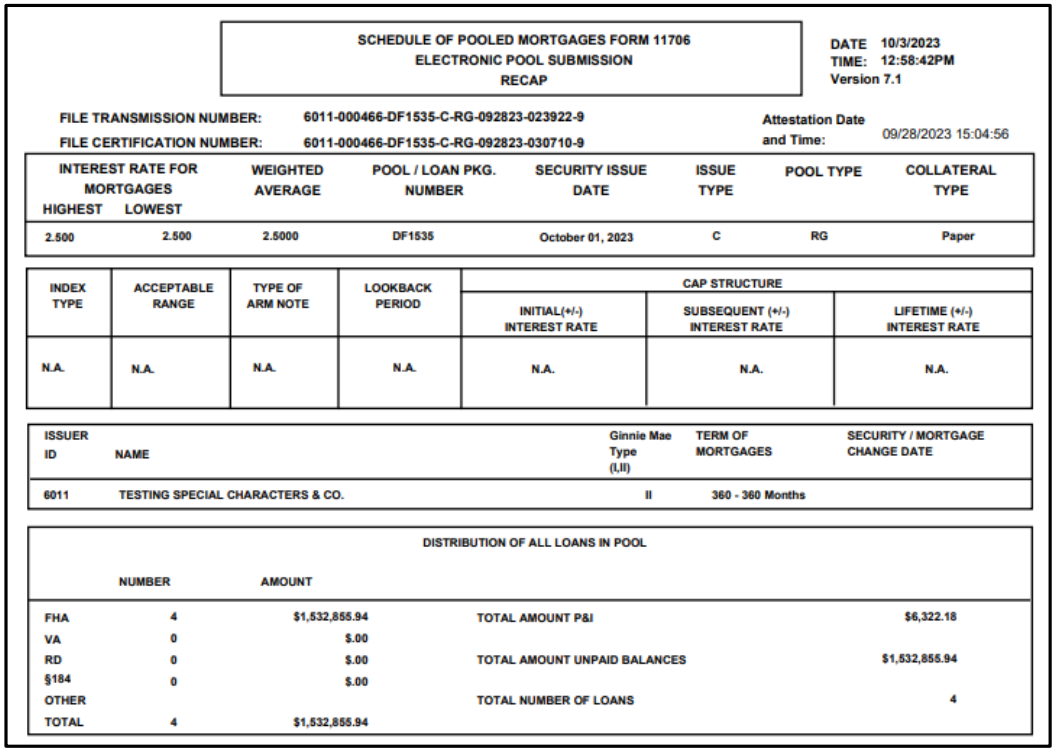
ARM

ARM Note Type:	Acceptable Range:	Lookback Period:	Interest Adjustment Effective Date:

Loan Distribution Summary

	Loan Count	Loan Amount		
FHA:	2	$ 1,634,838.54	*Total Amount P&I:*	$ 9,570.60
VA:	0	$ .00		
RD:	0	$ .00	*Total Amount Unpaid Balances:*	$ 1,634,838.54
§184:	0	$ .00		
Other:	0	$ .00	*Total Number of Loans:*	2
Total:	2	$ 1,634,838.54		

Previous editions are obsolete; replaces form HUD-11706-M which is obsolete ref. Ginnie Mae Handbook 5500.3, Rev.1. form HUD-11706 (07/2008)

Form	Sample
SFPDM HUD-11706 (FC)	
GinnieNET HUD-11706 (FC)	

Date: 2022-07-05
Time: 9:56:20 AM

Version: 1.0
Page: 1

SCHEDULE OF POOLED MORTGAGES FORM 11706
ELECTRONIC POOL SUBMISSION RECAP

General Information

Pool Issuer Name:	TESTING SPECIAL CHARACTERS & CO.		
Pool Issuer Identifier:	6011	*FC File Transmission Number:*	6011-000466-BZ0667-M-SF-121520-114046-9
Pool/Loan Package Identifier:	BZ0667	*FC File Certification Number:*	6011-000466-BZ0667-M-SF-042321-124424-7

Pool Details

Index Type:	*Class Type:*	*Term Of Mortgages:*	*Structure Type:*	*Suffix Identifier:*
	GNMAII	360 - 360 Months	Multiple Issuer	Single Family (SF)

Issue Date:	2020-11-01	*Interest Rate for Mortgages Highest:*	5.250%	*Maturity Period Type:*	Month
		Interest Rate for Mortgages Lowest:	5.250%	*Maturity Period:*	360
		Weighted Average Interest Rate:	5.2500%		

ARM Interest Rate Cap Structure

Initial	Subsequent	Lifetime
Maximum Increase Rate:	*Maximum Increase Rate:*	*Note Rate:*
Maximum Decrease Rate:	*Maximum Decrease Rate:*	*Ceiling Rate:*
		Floor Rate:

ARM

ARM Note Type:	Acceptable Range:	Lookback Period:	Interest Adjustment Effective Date:

Loan Distribution Summary

	Loan Count	Loan Amount		
FHA:	3	$ 2,130,445.76	*Total Amount P&I:*	$ 11,619.00
VA:	0	$ .00		
RD:	0	$ .00	*Total Amount Unpaid Balances:*	$ 2,130,445.76
§184:	0	$ .00		
Other:	0	$ .00	*Total Number of Loans:*	3
Total:	3	$ 2,130,445.76		

SCHEDULE OF POOLED MORTGAGES FORM 11706
ELECTRONIC POOL SUBMISSION
RECAP

DATE 10/3/2023
TIME: 12:58:42PM
Version 7.1

FILE TRANSMISSION NUMBER: 6011-000466-DF1535-C-RG-092823-023922-9
FILE CERTIFICATION NUMBER: 6011-000466-DF1535-C-RG-092823-030710-9

Attestation Date and Time: 09/28/2023 15:04:56

INTEREST RATE FOR MORTGAGES HIGHEST	INTEREST RATE FOR MORTGAGES LOWEST	WEIGHTED AVERAGE	POOL / LOAN PKG. NUMBER	SECURITY ISSUE DATE	ISSUE TYPE	POOL TYPE	COLLATERAL TYPE
2.500	2.500	2.5000	DF1535	October 01, 2023	C	RG	Paper

INDEX TYPE	ACCEPTABLE RANGE	TYPE OF ARM NOTE	LOOKBACK PERIOD	CAP STRUCTURE		
				INITIAL(+/-) INTEREST RATE	SUBSEQUENT (+/-) INTEREST RATE	LIFETIME (+/-) INTEREST RATE
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

ISSUER ID	NAME	Ginnie Mae Type (I,II)	TERM OF MORTGAGES	SECURITY / MORTGAGE CHANGE DATE
6011	TESTING SPECIAL CHARACTERS & CO.	II	360 - 360 Months	

DISTRIBUTION OF ALL LOANS IN POOL

	NUMBER	AMOUNT		
FHA	4	$1,532,855.94	TOTAL AMOUNT P&I	$6,322.18
VA	0	$.00		
RD	0	$.00	TOTAL AMOUNT UNPAID BALANCES	$1,532,855.94
§184	0	$.00		
OTHER			TOTAL NUMBER OF LOANS	4
TOTAL	4	$1,532,855.94		

Form	Sample
SFPDM HUD-11711B	

Certification and Agreement

U.S. Department of Housing and Urban Development
Government National Mortgage

OMB Approval No. 2503-0033 (Exp. 04/30/2023)

FTN: 6011-000466-BZ0867-M-SF-110420-033510-9

Public reporting for this information collection is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a current, valid OMB control number.

Ginnie Mae is authorized to collect this information pursuant to Section 306(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, Rev. 1. The purpose of this collection is to provide for certification by the issuer that the releases (forms HUD 11711A) submitted to the document custodian encompass all mortgages in a pool or loan package. The information collected will not be disclosed outside the Department except as required by law.

With respect to mortgages (loans) represented by Ginnie Mae Pool **BZ0867MSF**

In the case of Home Equity Conversion Mortgage loans (HECMs), "pooled mortgages" and "mortgages" shall include the mortgages, Participations related to such loans and any amounts related to such mortgages that do not constitute participation interests.

The Issuer named below certifies:
(Check the appropriate box)

[X] Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

[ ] No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

The issuer agrees that after the delivery of securities backed by the referenced pool or loan package, it will not encumber any pooled mortgage by pledge or otherwise.

Company Name	Authorized Signature	
TESTING SPECIAL CHARACTERS & CO.		
Pool Issuer ID	Date	Title
6011	**2020-11-04**	

form **HUD-11711B** (10/2007)
Previous editions are obsolete
ref. Ginnie Mae Handbook 5500.3, Rev. 1

Form	Sample
GinnieNET HUD-11711B	

Certification and Agreement

U.S. Department of Housing and Urban Development
Government National Mortgage Association

OMB Approval No. 2503-0033 (Exp. 04/30/2023)

FTN: 6011-000466-BZ0867-M-SF-110420-033510-9

Public reporting for this information collection is estimated to average less than a minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a current, valid OMB control number.

Ginnie Mae is authorized to collect this information pursuant to Section 306(g) of the National Housing Act and/or by Ginnie Mae's Handbook 5500.3, Rev. 1. The purpose of this collection is to provide for certification by the issuer that the releases (forms HUD 11711A) submitted to the document custodian encompass all mortgages in a pool or loan package. The information collected will not be disclosed outside the Department except as required by law.

With respect to mortgages (loans) represented by Ginnie Mae Pool number: BZ0867MSF

In the case of Home Equity Conversion Mortgage loans (HECMs), "pooled mortgages" and "mortgages" shall include the mortgages, Participations related to such loans and any amounts related to such mortgages that do not constitute participation interests.

The issuer named below certifies:
(Check the appropriate box)

[x] Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

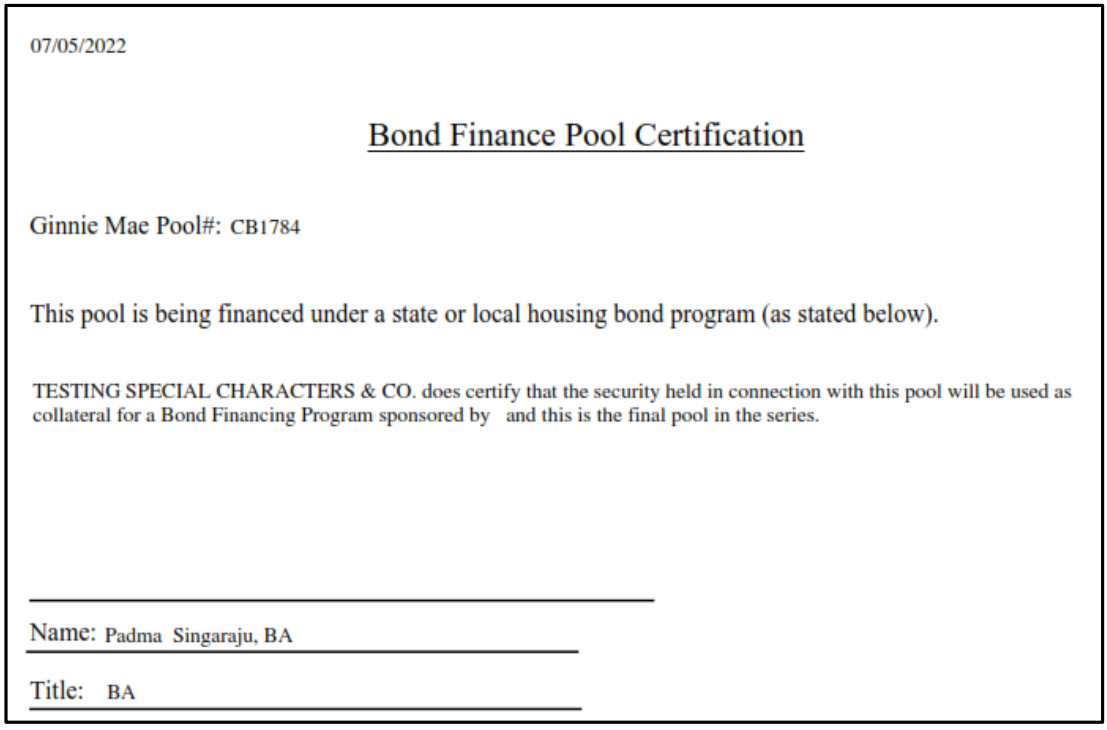
[ ] No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

The issuer agrees that after the delivery of securities backed by the referenced pool or loan package, it will not encumber any pooled mortgage by pledge or otherwise.

Issuer		Authorized Signature
TESTING SPECIAL CHARACTERS & CO.		Padma Singaraju, Tester
Issuer ID Number	**Date**	**Title**
6011	11/04/2020	Tester

Previous editions are obsolete

form **HUD-11711B** (10/2007)
ref. Ginnie Mae Handbook 5500.3, Rev. 1

Form	Sample
SFPDM Bond Finance Pool Certification	
GinnieNET Bond Finance Pool Certification	

2022-07-05

Bond Finance Pool Certification

Ginnie Mae Pool Identifier: **CB1784**

This pool is being financed under a state or local housing bond program (as stated below).

TESTING SPECIAL CHARACTERS & CO. does certify that the security held in connection with this pool will be used as collateral for Bond Financing Program sponsored by and this is the final pool in the series.

Name: DANIEL CHAN
Title: TESTER

07/05/2022

Bond Finance Pool Certification

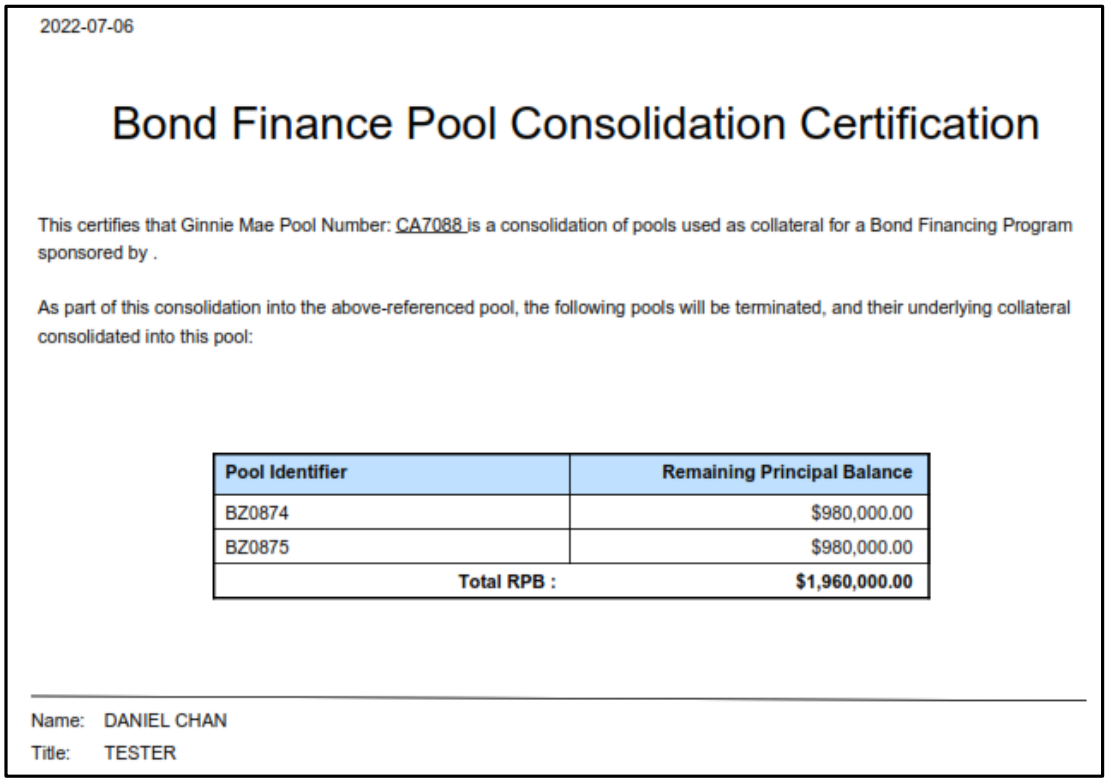
Ginnie Mae Pool#: CB1784

This pool is being financed under a state or local housing bond program (as stated below).

TESTING SPECIAL CHARACTERS & CO. does certify that the security held in connection with this pool will be used as collateral for a Bond Financing Program sponsored by and this is the final pool in the series.

Name: Padma Singaraju, BA

Title: BA

Form	Sample
SFPDM Bond Finance Pool Consolidation Certification	

2022-07-06

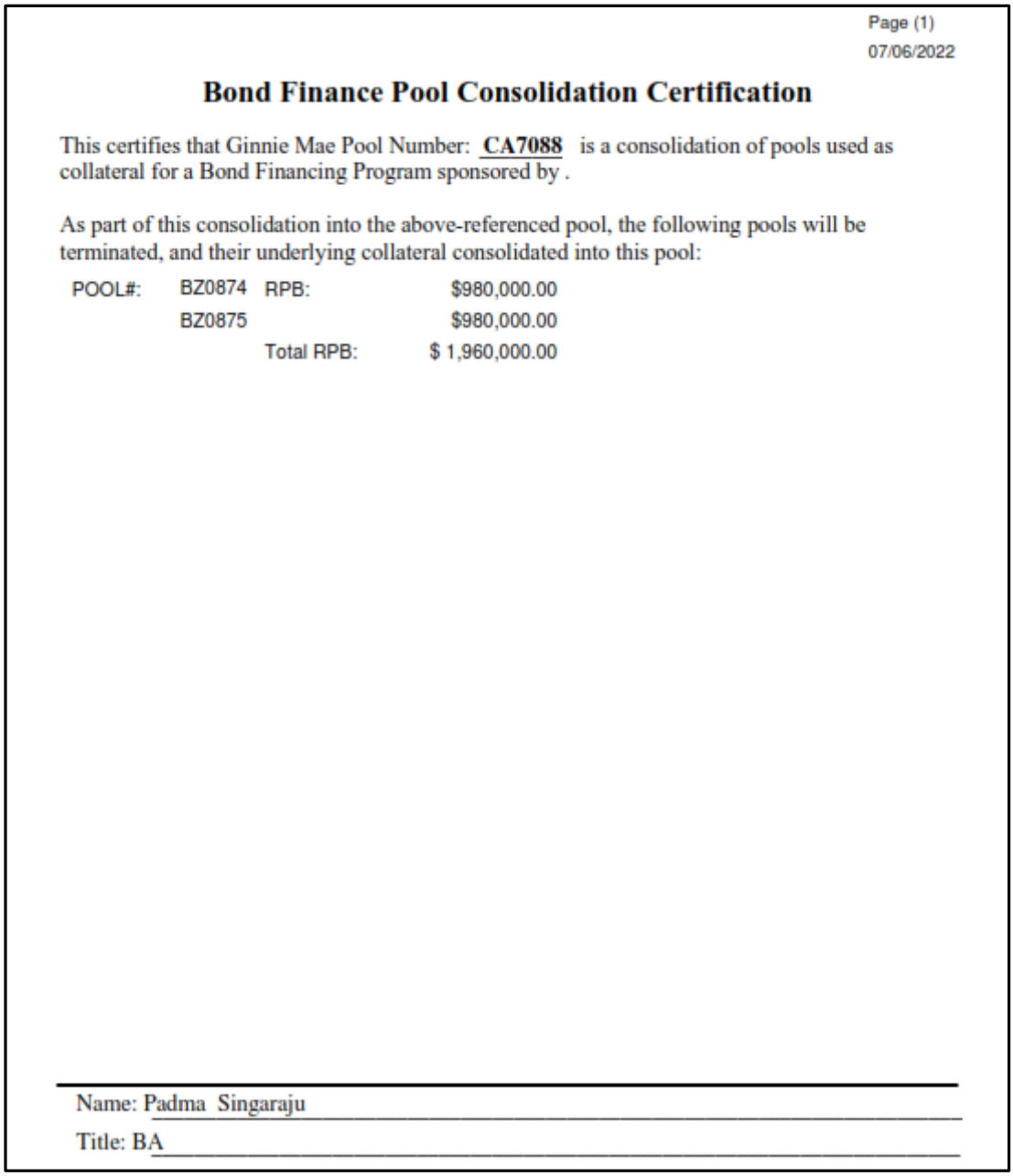
Bond Finance Pool Consolidation Certification

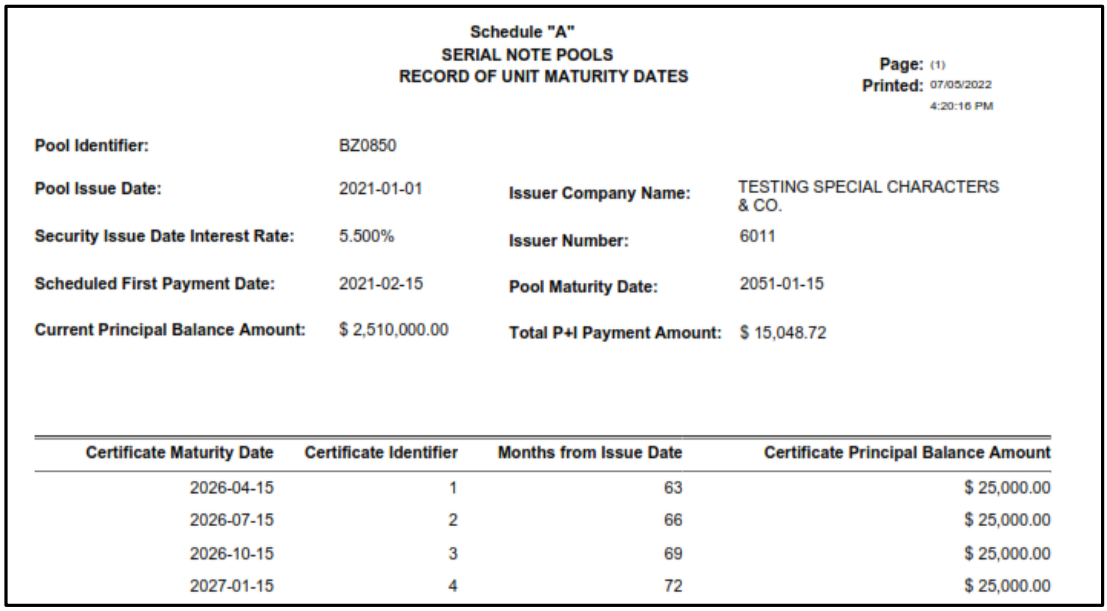
This certifies that Ginnie Mae Pool Number: CA7088 is a consolidation of pools used as collateral for a Bond Financing Program sponsored by .

As part of this consolidation into the above-referenced pool, the following pools will be terminated, and their underlying collateral consolidated into this pool:

Pool Identifier	Remaining Principal Balance
BZ0874	$980,000.00
BZ0875	$980,000.00
Total RPB :	**$1,960,000.00**

Name: DANIEL CHAN
Title: TESTER

Form	Sample
GinnieNET Bond Finance Pool Consolidation Certification	

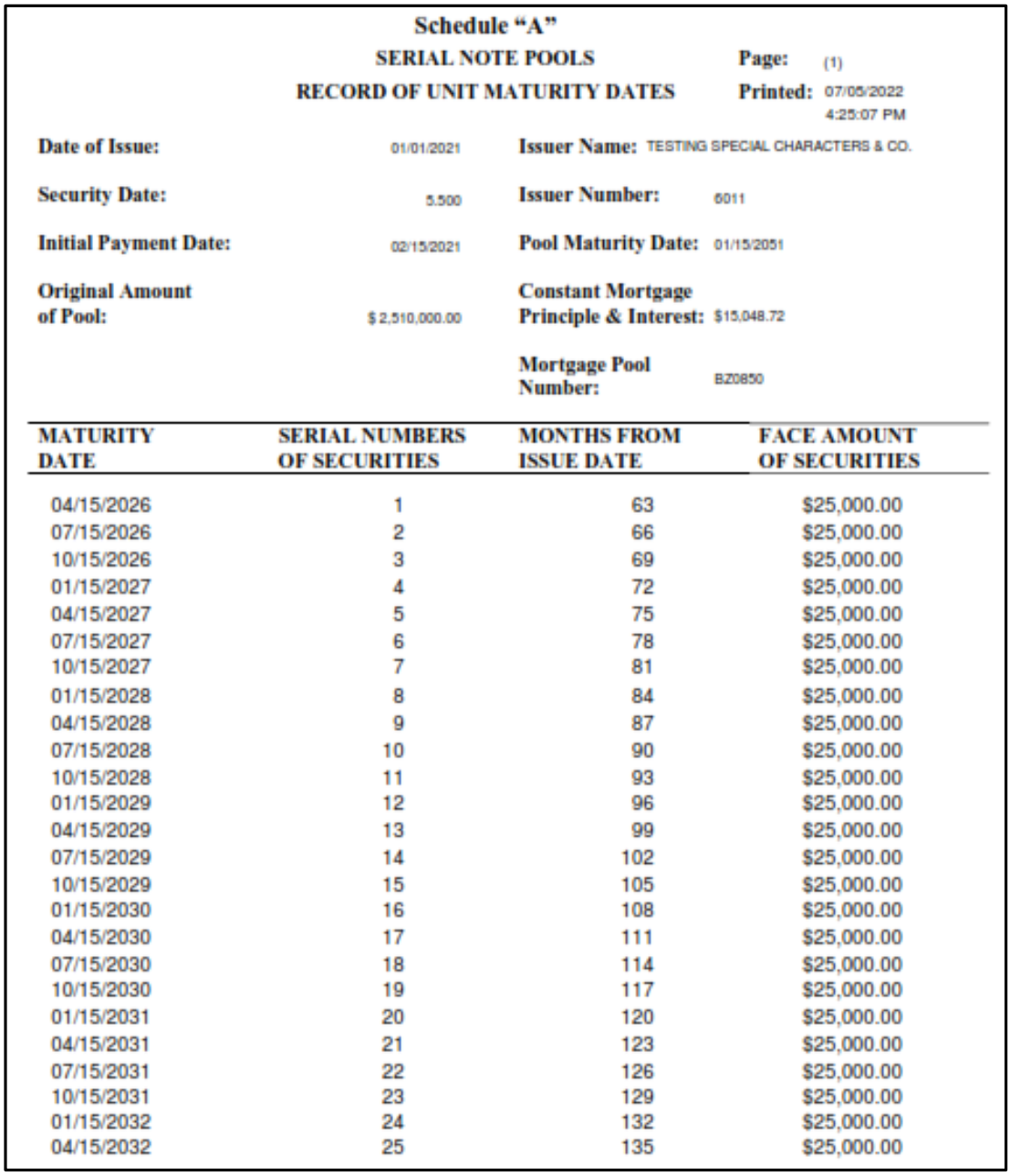
Form	Sample
SFPDM Schedule A of Serial Note Pools	

Schedule "A"
SERIAL NOTE POOLS
RECORD OF UNIT MATURITY DATES

Page: (1)
Printed: 07/05/2022 4:20:16 PM

Pool Identifier:	BZ0850		
Pool Issue Date:	2021-01-01	**Issuer Company Name:**	TESTING SPECIAL CHARACTERS & CO.
Security Issue Date Interest Rate:	5.500%	**Issuer Number:**	6011
Scheduled First Payment Date:	2021-02-15	**Pool Maturity Date:**	2051-01-15
Current Principal Balance Amount:	$ 2,510,000.00	**Total P+I Payment Amount:**	$ 15,048.72

Certificate Maturity Date	Certificate Identifier	Months from Issue Date	Certificate Principal Balance Amount
2026-04-15	1	63	$ 25,000.00
2026-07-15	2	66	$ 25,000.00
2026-10-15	3	69	$ 25,000.00
2027-01-15	4	72	$ 25,000.00

Form	Sample
GinnieNET Schedule A of Serial Note Pools	

Schedule "A"

SERIAL NOTE POOLS **Page:** (1)

RECORD OF UNIT MATURITY DATES **Printed:** 07/05/2022 4:25:07 PM

Date of Issue: 01/01/2021 **Issuer Name:** TESTING SPECIAL CHARACTERS & CO.

Security Date: 5.500 **Issuer Number:** 6011

Initial Payment Date: 02/15/2021 **Pool Maturity Date:** 01/15/2051

Original Amount of Pool: $2,510,000.00 **Constant Mortgage Principle & Interest:** $15,048.72

Mortgage Pool Number: BZ0850

MATURITY DATE	SERIAL NUMBERS OF SECURITIES	MONTHS FROM ISSUE DATE	FACE AMOUNT OF SECURITIES
04/15/2026	1	63	$25,000.00
07/15/2026	2	66	$25,000.00
10/15/2026	3	69	$25,000.00
01/15/2027	4	72	$25,000.00
04/15/2027	5	75	$25,000.00
07/15/2027	6	78	$25,000.00
10/15/2027	7	81	$25,000.00
01/15/2028	8	84	$25,000.00
04/15/2028	9	87	$25,000.00
07/15/2028	10	90	$25,000.00
10/15/2028	11	93	$25,000.00
01/15/2029	12	96	$25,000.00
04/15/2029	13	99	$25,000.00
07/15/2029	14	102	$25,000.00
10/15/2029	15	105	$25,000.00
01/15/2030	16	108	$25,000.00
04/15/2030	17	111	$25,000.00
07/15/2030	18	114	$25,000.00
10/15/2030	19	117	$25,000.00
01/15/2031	20	120	$25,000.00
04/15/2031	21	123	$25,000.00
07/15/2031	22	126	$25,000.00
10/15/2031	23	129	$25,000.00
01/15/2032	24	132	$25,000.00
04/15/2032	25	135	$25,000.00

7.3 Pool Details Icons

Table 7-3 Pool Details Icons

Icon	Description	Comments
	New Pool Created	
	Edit Errors	Validation errors need to be corrected before the pool can be submitted.
	Pool Rejected	The Document Custodian rejected the pool after it was sent for Initial Certification.
	Favorites	You can add a pool to the list of Favorites for later work.
	Business Rules not yet run	
	Business Rules passed validation	
	Business Rules did not pass validation	Detailed information about the pool will appear in red font.
	The pool is locked for edits.	Fields on the Pool Details screen are not enabled.

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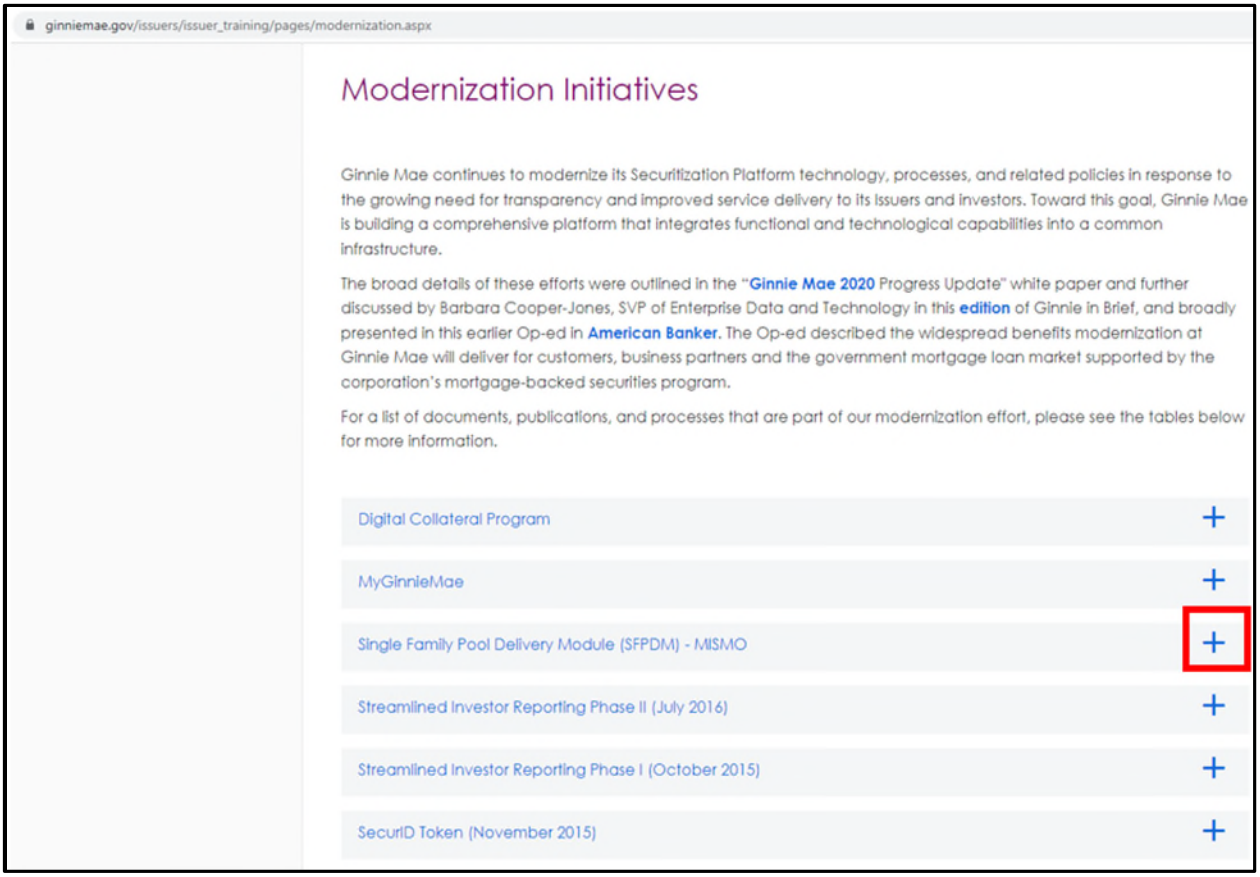
7.4 PDD Implementation Guide

Field validations and enumerations designed based on MISMO standards.

PDD validations/enumerations are validated:

1. Pool is imported.
2. VTT

Figure 7.4-13 Ginnie Mae Website Dropdown to Access the PDD Implementation Guide



Select the + symbol next to **Mortgage Industry Standards Maintenance Organization (MISMO)** and scroll down to see the following Technical Implementation Resources:

- PDD Implementation Guide
- PDD Implementation Guide: Appendix A - XML Data Requirements
- PDD Implementation Guide
- PDD Implementation Guide: Appendix A - XML Data Requirements
- PDD Implementation Guide: Appendix B - Usage Scenarios
- PDD Implementation Guide: Appendix C - XML Samples
- PDD Implementation Guide: Appendix D - XML Data Reference
- PDD Implementation Guide: Appendix E - XML Schema Definition
- PDD Implementation Guide: Appendix F - Legacy to MISMO Translation
- PDD Quick Guides
- Frequently Asked Questions (FAQs)

NOTE: The Pool Delivery Dataset Implementation Guide is available from the Ginnie Mae website.

When you select the link: “View rules for valid XML file” from Add pool / Add loan pop up, you will be navigating to the Ginnie Mae website: https://ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx

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7.5 File Transmission Numbers

SFPDM assigns a File Transmission Number (FTN) to the pool when the pool is transmitted. The FTN is used to identify pools on the Network. After pool data is verified, an FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and the 11705 and 11706 Forms.

The FTN is a combination of thirty-two (32) digits and characters and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

1977 000123 152020 XSF 050599 095732 9

- The first four (4) digits (**1977**) represent the **Issuer Number** and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XSF**) indicate the **Issue** and **Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.

The last digit (**9**) is a "check digit” for the communications session.

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