



Modernization & Issuer Outreach Call

February 8, 2024

Modernization & Issuer Outreach Call — Agenda

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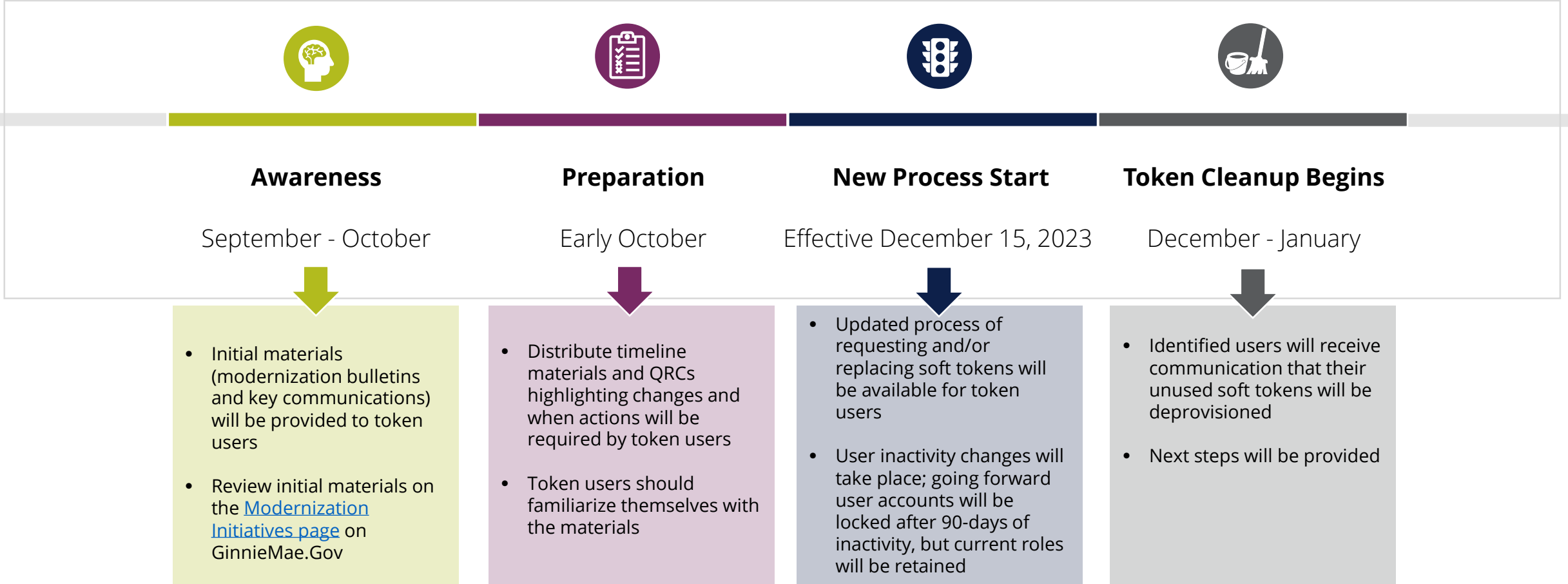
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RSA Soft Tokens

RSA SecurID Soft Token Automated Provisioning – Timeline



If you have any questions, please email askGinnieMae@hud.gov

RSA SecurID Soft Token Automated Provisioning – Overview

RSA Soft Token Automated Provisioning leverages existing technology to automate the process to provision, manage, and track RSA Soft Tokens for Ginnie Mae users, which was previously done manually. Integrating RSA provisioning into these workflows provides the capability to automate additional user access controls e.g., access updates and deprovisioning – all of which support the implementation of security controls in place to protect Ginnie Mae’s environment. Additionally, this release modifies the how user inactivity is managed within MyGinnieMae to improve the user and Organization Administrator Experience.

Benefits & Functionalities



New User Registration Form Modification: Existing Token Holder registration is no longer applicable and is captured automatically.



Help Desk Integration: Adds integration with Ginnie Mae Help Desk automatically when Soft Tokens are distributed.



Reconciliation of Existing Token Holders: Connects existing user profiles to MyGinnieMae accounts to enable management of tokens through MyGinnieMae.



Token Holder Profile Status: Communicates between MyGinnieMae and the RSA Authentication Manager to verify, match, and store the user’s status and token information in their RSA Profile.



Self-Service Token File Generation: Allows for RSA Soft Token holders to generate their token files in real time when they change devices.



Cleanup of Existing RSA Profiles: Reviews existing token profiles and determines if any should be disabled or modified (domain and alias changes)



Provisioning a New Soft Token: Allows for RSA Soft Tokens to be automatically provisioned once a functional role has been requested and triggers a welcome email as well as instruction for installation and use of the soft token.



User Inactivity Changes: Following the 90-day inactivity period, users will be **locked** instead of disabled. This retains the end-user’s current Functional Roles and Organization Administrators are only required to unlock the user.

RSA SecurID Soft Token Automated Provisioning – Token Cleanup



Clean-Up / Synchronization Activities

Completed December 2023

- Automatic synchronization of RSA Soft Token details (Token Serial Number & Aliases) to token holder's MGM Account
- Synchronization and clean up for RSA Aliases based on Functional Roles (e.g., I_jdoe1234)
- Updates to Home Organization User List Security Report to include new RSA Soft Token Serial Numbers



Disabling of Unused Tokens

- Removal of RSA Soft Tokens that have never been authenticated
- Removal of RSA Soft Tokens that do not have an associated MGM Account
- Identified users will receive communication that their unused soft tokens will be deprovisioned



MGM Functional Role Clean-Up

- Removal of Authorized Signer Functional Roles for users who do not have an RSA SecurID Soft Token
- Removal of Authorized Signer Functional Roles when a user is removed from the MAMS 11702 (Issuers Only)

Organization Administrators are responsible for managing End User access and accounts within their organizations, as well as ensuring that End Users are provided the appropriate level of access for their business role with Ginnie Mae.

RFS Expanded Data Collection

RFS Expanded Data Collection: Background and Benefits

Ginnie Mae is implementing the collection of **additional loan-level data elements for all Ginnie Mae approved Issuers**, to be incorporated as part of the Reporting and Feedback System (RFS) investor reporting process. Issuers are responsible for maintaining compliance with the updated MBS Guide [Appendix VI-19](#). This includes **Issuers with standalone servicing or reporting systems; Subservicers; Servicing Bureaus; Servicing Platform Providers; and Servicing Software Providers.**



PURPOSE

- Enhanced and Expanded Loan Level Dataset
- Enhancements to Data Disclosure to Investors
- Greater visibility and monitoring of Mortgage-Backed Securities at the loan collateral



BENEFITS:

- Collecting additional data elements at the **Servicing System level** for Single Family and Manufactured Housing Issuers
- Adding **11 new loan level data elements** and revising “Loan Level Removal Reason Code” including an additional selection
- Expands existing reporting layouts with **no change in reporting workflow**

RFS Expanded Data Collection: Data Elements

The enhanced data elements are split into two types: **Expansion of Existing Elements** and **Additional Data Elements**.

Expansion of Existing Elements	Definition
Removal Reason Codes (Expansion of Existing Values)	In addition to the existing 6 reason codes, the additional reason code 7 is being added “Special Assistance.” Reason codes 2, 3, and 6 have been updated as well. Definitions provided on the next slide.
Additional Data Elements	Definition
Scheduled UPB Amount	The dollar amount of the current Unpaid Principal Balance of the loan amortized through the month following the current reporting period.
Scheduled Monthly Principal Amount	The calculated scheduled (per the amortization schedule) monthly principal amount for the mortgage as of the end of the reporting period.
Scheduled Monthly Interest Amount	The calculated scheduled (per the amortization schedule) monthly interest amount for the mortgage as of the end of the reporting period.
Gross Service Fee Amount Collected	The dollar amount of servicing fee collected on the mortgage, for the report period. A dollar amount field, must be greater than zero.
Actual Payment Date	The actual date the last scheduled payment was received (the posting date for last scheduled installment).
Curtailment Principal Code(s)	A code indicating the type of curtailment reported, 1 = borrower funds curtailment, 2 = claim funds curtailment, 3 = Both Borrower Funds Curtailment and Claim Funds Curtailments, 4 = other funds curtailment.
ARM Prospective Interest Rate	The new “to be” interest rate of the ARM loan.
ARM Prospective Monthly P&I	The new “to be” month P&I payment amount of the ARM loan.
ARM Adjustment Effective Date	The effective date of the ARM adjustment; the scheduled installment due date of the new “to be” P&I on the loan.
Servicer/Subservicer ID**	The organization servicing the mortgage. The Issuer ID of the servicer/subservicer servicing the loan. Report this field whenever there is a change in Servicer/Subservicer for the loan. Otherwise report blank.
Document Custodian ID**	The Ginnie Mae Document Custodian ID for the document custodian of the mortgage.

** Denotes being added to the Various Record, as opposed to the Loan Record.

RFS Expanded Data Collection: Reason Codes

Reason Code	Definition
Mortgagor Payoff (1)	Removal Reason Code 1 applies when the Issuer has received and deposited funds on behalf of the mortgagor to pay the loan in full.
Buyout of Delinquent Loan (2) <i>Revised from "Repurchase of Delinquent Loan"</i>	Removal Reason Code 2 applies when the Issuer has used its funds to buy out a loan from the pool as result of delinquency as prescribed in Chapter 18 Part 3-B of the MBS Guide.
Foreclosure with or without Claim Payment (3) <i>Revised from "Foreclosure with Claim Payment"</i>	Removal Reason Code 3 applies when the Issuer has received and deposited insurance/guaranty funds from FHA, VA, RHS, or PIH, or, if upon completion of the foreclosure process, the issuer advances its funds, prior to any claim proceeds being received or, if the proceeds from the foreclosure sale are sufficient to pay off the loan.
Loss Mitigation (4)	Removal Reason Code 4 applies when the Issuer executes a buyout of a loan from a pool, in accordance with Chapter 18 Part 3-B of the MBS Guide, with the express intention of performing loss mitigation procedures specified by FHA, VA, RHS, or PIH.
Substitution (5)	Requires Ginnie Mae approval. Removal Reason Code 5 applies when the Issuer removes a defective loan from a pool and substitutes an eligible loan in its place in accordance with Chapter 14 Part 8-D of the MBS Guide.
Other Removal (6) <i>Revised from "Other"</i>	<p>Removal Reason Code 6 applies when a loan is liquidated from a pool for any reason that does not meet the requirements of any other Reason Codes.</p> <ul style="list-style-type: none"> - Requires Ginnie Mae approval: Removal of an uninsured/uninsurable loan, i.e., not insured/guaranteed by FHA, VA, PIH or RHS, or removal of a loan that does not meet the pooling requirements and cannot be remedied, or removal of a loan for any other reason not otherwise specified, but only if approved by Ginnie Mae. - Does not require Ginnie Mae approval: The taking of the mortgaged property by eminent domain; condemnation proceedings; the receipt of hazard claim or flood insurance claim proceeds.
Special Assistance (7)	Removal Reason Code 7 applies to Special Assistance Programs announced by Ginnie Mae pursuant to Chapter 34 of the MBS Guide. Removal Reason Code 7 is not applicable to any Multifamily loan types.

RFS Expanded Data Collection: File Testing Organizations

Ginnie Mae requires the below **Testing Organizations** to successfully complete test file submissions prior to implementation.

- ✓ Issuers who use **proprietary in-house** monthly reporting software, or a **custom configuration** of a service bureau's monthly reporting file.
- ✓ Issuers who use **Service Bureaus** or other providers of monthly reporting software.
 - *These Issuers are not required to test individually. However, Issuers relying on service bureaus or other providers of monthly reporting software **will be considered compliant with testing requirements once the entity submits a successfully completed test file.***
- ✓ Issuers who desire to test **regardless of other considerations.**

Testing Organizations with both Single-Family and Multi-Family portfolios must conduct each program independently

Issuers who contract the submission of their monthly RFS data to outside organizations, such as servicing bureaus, and do not typically perform monthly file submission are not required to test themselves but must be aware of new requirements and work with their file submitters for RFS Expanded data elements.

RFS Expanded Data Collection: Files Testing Timeline

Each Testing Organization will be required to successfully complete at least one of the Testing Cycles as outlined below

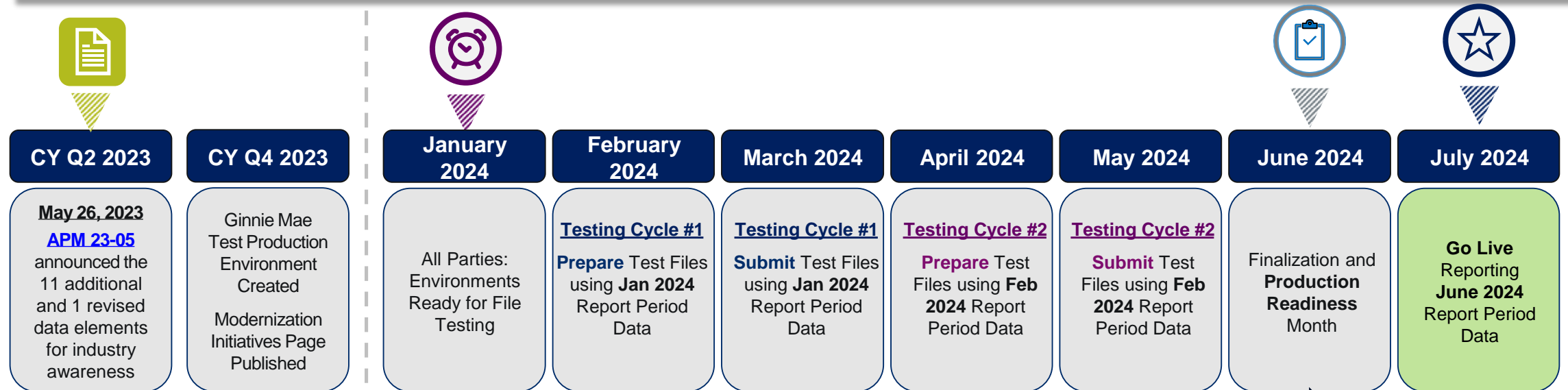
✓ **Testing Cycle #1:**

- January 2024 Reporting Period Data
- Must complete by March 29, 2024

✓ **Testing Cycle #2:**

- February 2024 Reporting Period Data
- Must complete by May 31, 2024

Testing Organizations with both Single Family and Multifamily portfolios must conduct each program independently



RFS Expanded Data Collection: Next Steps & Support



APM

Ginnie Mae will publish an APM providing further clarifications to the previously announced data elements in [APM 23-05](#), as well as:

- ✓ Establish additional RFS reporting requirements
- ✓ Updated information on the implementation timeline and testing procedures
- ✓ Include an updated Appendix VI-19.



Tools & Resources

A **Modernization Bulletin** will be published on ginniemae.gov detailing testing instructions, for all Testing Organizations.

File Testing Tools & Resources: Testing Registration*, Test Plan Development Instructions and Testing Instructions will be published on the [RFS Expanded Data Collection Modernization Initiative webpage](#).



Next Steps for Testing Organizations

February 2024:

Review the 2nd RFS Expanded Data Collection APM
Review Testing Instructions**
Complete Test Registration Form*

March or May 2024:

Begin testing in 1 of 2 Testing Cycles
(See Testing Cycles on slide #13)

Once testing is successful, Issuers will not submit their files early, but rather begin preparing for mandatory reporting in July 2024

June 2024:

Prepare for Go Live Reporting in July 2024

Please email all RFS Expanded Data Collection questions to askGinnieMae@hud.gov

Payment Default Status (PDS)

