



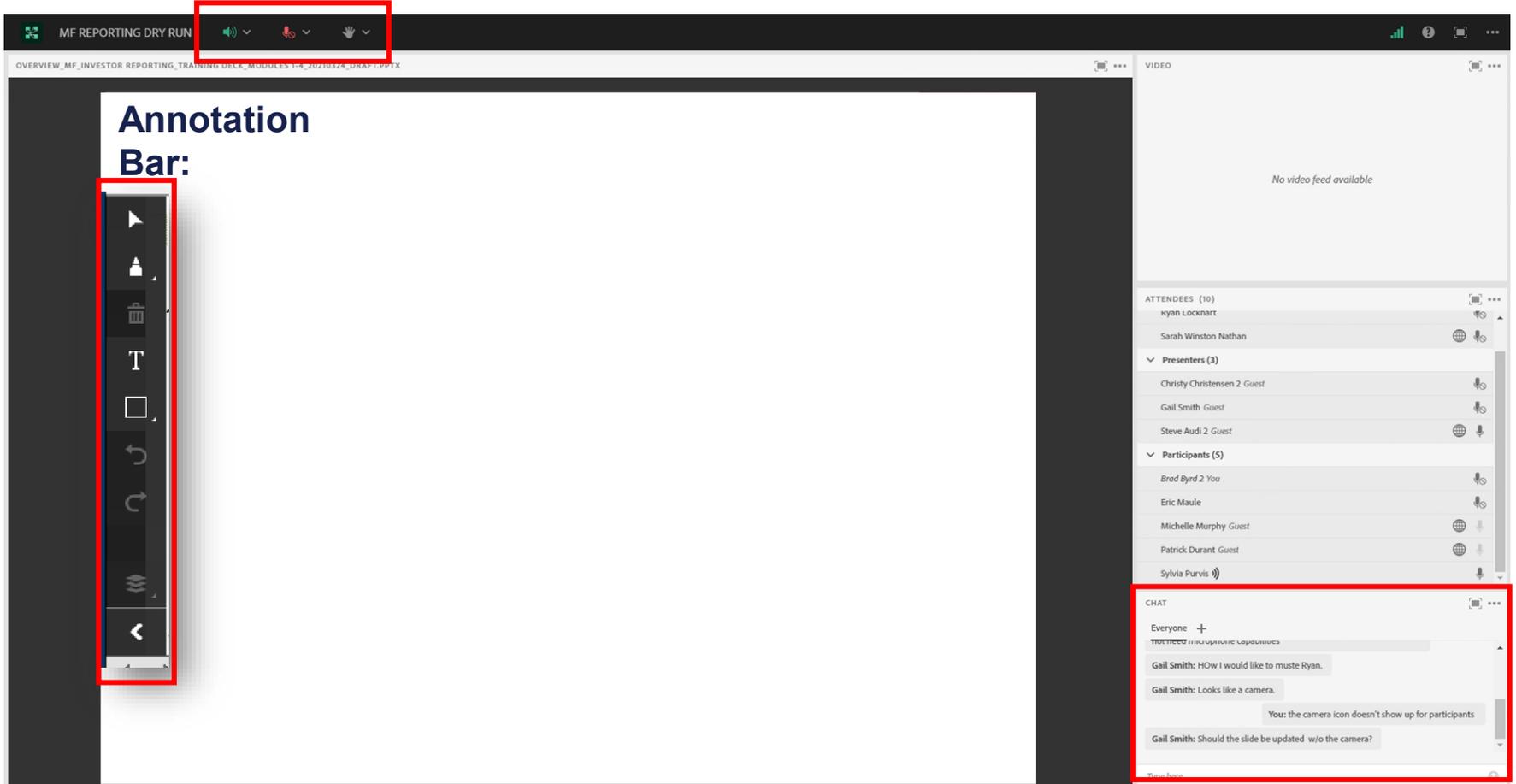
Single Family Virtual Issuer Training

Ginnie Mae Reporting and Feedback System (RFS)

December 20, 2023

INTERACTION INSTRUCTIONS

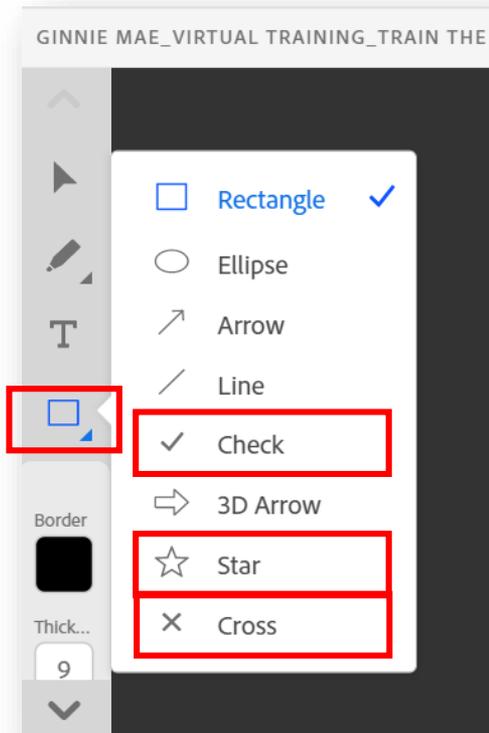
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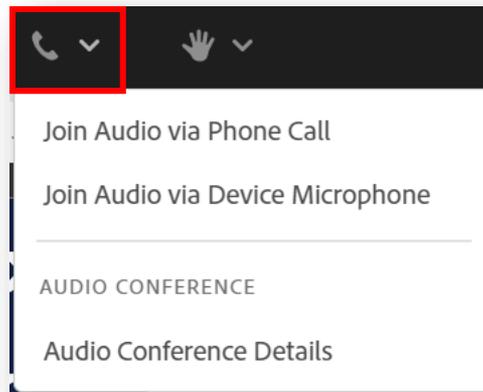
Chat Box:

INTERACTION INSTRUCTIONS

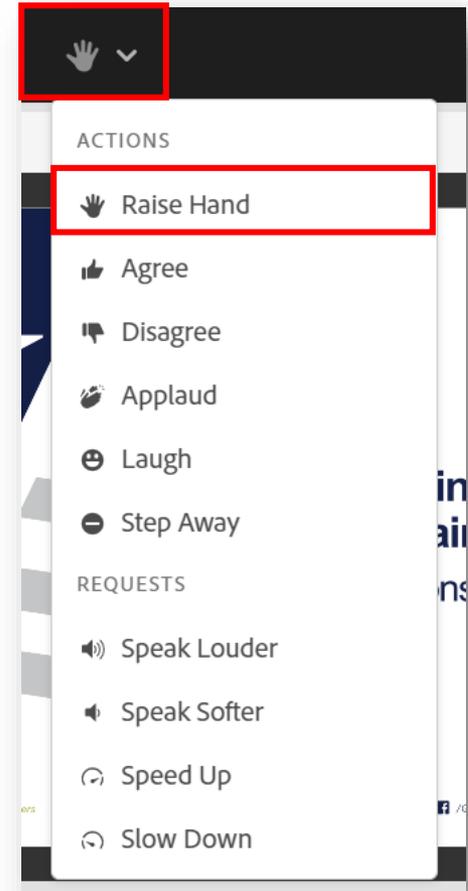
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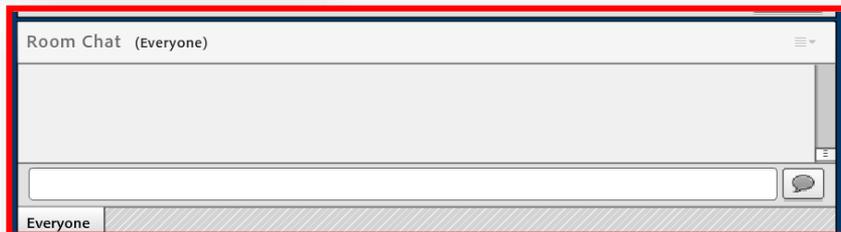
Audio:



Actions:



Chat Box:



SINGLE FAMILY VIRTUAL ISSUER TRAINING

Presenter

Christy Christensen

Steve Audi

Debbie Boles

Melanie Burton

SESSION 1 RECAP

What were your key takeaways from Session 1?
Do you have any unresolved questions?
(Use the whiteboard text annotation tool to respond)

SESSION 1 RECAP

Topics Covered in Session 1:

1 Introduction

- Explain the purpose of Investor Reporting Training
- List Issuers' primary responsibilities
- Describe the characteristics of sub-servicing partnerships
- List the consequences of non-compliance

2 Reference Documentation

- List the resources and reference documentation available to Issuers
- List which resources are useful for a given job task
- Explain basic Ginnie Mae terminology

3 RFS Reporting Timelines

- Explain monthly pool and loan reporting deadlines
- Describe sequences of actions in the reporting timeline
- Explain when and how often pool and loan data must be reported
- State when critical alerts must be cleared

4 E-Notification

- Describe where to find critical job alerts
- Recognize what information in E-Notifications is important (critical alerts)
- Explain how to resolve/address E-Notifications

AGENDA

Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

Session 2:

- 5 | **RFS Monthly Report of Pool and Loan Data**
- 6 | **RFS Exception Feedback**
- 7 | **Overview of Reporting Workflow**

Session 3:

- 8 | Additional Reporting Requirements
- 9 | Cash and Reconciliations

RFS Monthly Report of Pool and Report Loan Data

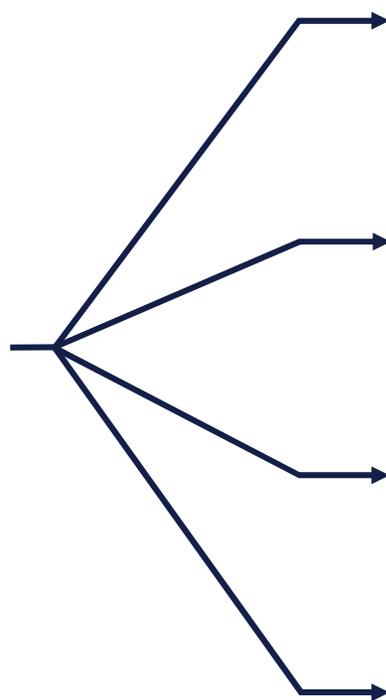
OBJECTIVES: RFS MONTHLY REPORT OF POOL & LOAN DATA

Module Objectives



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?



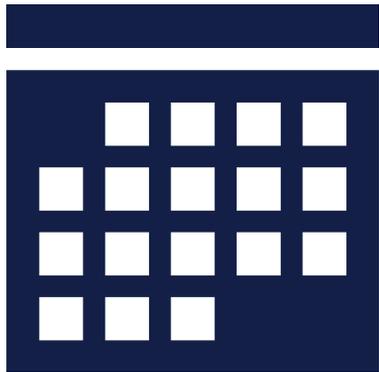
List the **four types of RFS records**:

Pool and Loan records

Sensitive and Various records

Distinguish which **fields an Issuer is responsible for reporting and editing**

REPORTING TIMELINE



- 100% of Pool and Loan data must be reported by 7 PM ET on 2nd business day.
- Critical RFS Alerts must be cleared by 7 PM ET on 4th business day.

OVERVIEW OF RFS RECORDS



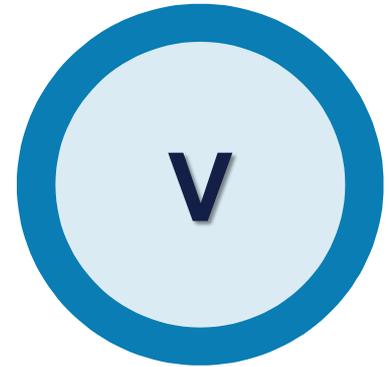
●
**Pool
Record**



●
**Loan
Record**



●
**Sensitive
Loan
Record**

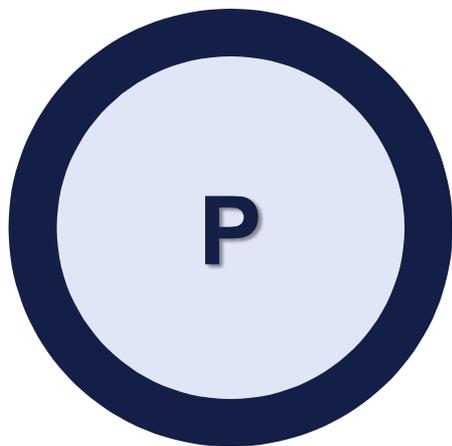


●
**Various
Loan
Record**

MBS Guide Appendix VI-19 RFS Issuer Monthly Report of Pool and Loan data provides the detailed specifications for these records.

https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf

P – POOL RECORD



Pool Record

- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).
- Includes “unscheduled principal” (based on loan level data).
- Page 7 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

Sample: P690999 +.00 38815.81 2627.83 +.31 .00 .00 6644095.44 +99460.38

IMPORTANT CALCULATIONS PERFORMED BY RFS

Pool Record

The below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data (“11710A”). The Security RPB is reported by issuer.

Fields “calculated” by RFS: (not reported by Issuer)

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance (RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations in Full – FIC field
- **Issuers report Adjustments to FIC, Closing FIC (RFS compares reported value to total Loan FIC)**

P – POOL RECORD

P – Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	Pool FIC	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	Weighted Average Interest Rate	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for all Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

P – POOL RECORD

P – Pool Record Field #	Field Name	Remarks	Description
10	Security RPB	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 th business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

P – POOL RECORD

P – Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool.
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool.
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

L – LOAN RECORD



**Loan
Record**

- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- An “L” record is reported for Loan(s) liquidating from the pool in the report period.
- ULID = Ginnie Mae assigned Unique Loan ID
- Page 12 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

Sample: L9998947106909999FHA0049435677217031001296

090120090801203905.5000 118284.00 671.6011012010N

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	Case Number		The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	First Payment Date	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.
8	Loan Maturity Date	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.
10	Loan OPB	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.
11	Loan FIC	99999999.99	The current fixed installment constant of principal and interest payments for this loan. For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.
12	Last Installment Paid Date	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	99999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

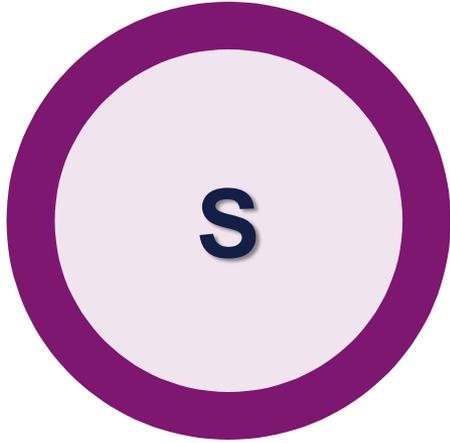
L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.99	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.99	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.99	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	Loan UPB	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.99	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.

S – SENSITIVE LOAN RECORD



**Sensitive
Loan
Record**

- This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.
- Page 20 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

Sample: S9995205153424 FAKE STREET

EL PASO

TX799360000987654321JOHN

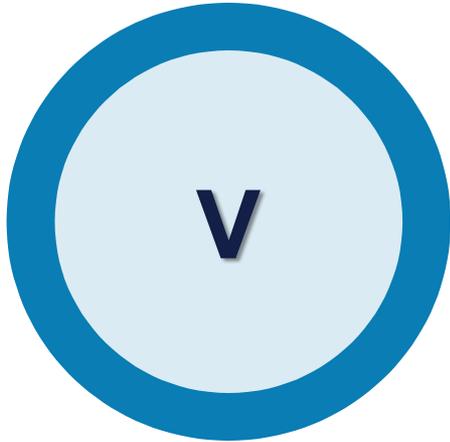
S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.

V – VARIOUS LOAN RECORD



Various Loan Record

- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.
- Page 23 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

Sample: V99952051521123.45 98.76542221

Y98.76541

3

N115.99919.999

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field is always a V.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units ¹	1, 2, 3, 4, Blank	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose ¹	1, 2, 3, 4, 5, Blank	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), 4 – Loan Modification (non-HAMP), and 5 – Re-Performing. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value ¹	999.99, *, Blank	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999, *, Blank	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score ¹	999, *, Blank	Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code ¹	1 or 2, Blank	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN	*, Blank	A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y, *, Blank	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999, *, Blank	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag ¹	1 or 2, Blank	A flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent ¹	999.99, *, Blank	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 or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent ¹	999.99, *, Blank	The ratio of all debts of the borrower(s) to the borrower’s qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter “000.00” This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type ¹	1, 2, 3, *, Blank	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “2”.
17	Pre-Modification First Installment Due Date ¹	YYYYMMDD, *, Blank	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
18	Pre-Modification Original Principle Balance (OPB) Amount ¹	99999999.99, *, Blank	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be “3” or “4”.
19	Pre-Modification Interest Rate Percent	99.999, *, Blank	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.
20	Pre-Modification Loan Maturity Date	YYYYMMDD, *, Blank	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be “3” or “4”.

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator ¹	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = “1”). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type ¹	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate ¹	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate ¹	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date ¹	YYYYMMDD, *, Blank	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

PROCESS FLOW – MONTHLY VARIOUS SUSPENSE

1

“Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.

2

RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).

3

Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.

4

RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.

5

Issuer provides instructions to RFS Operations about applying the changes/corrections.

6

Email address: **GinnieMaeVarious@deloitte.com**

ACTIVITY

Using the annotation tool, place a sticker on the type of record(s) that apply:



1. Contains “static” information

ACTIVITY

Using the annotation tool, place a sticker on the type of record(s) that apply:

**Pool
Record**

**Loan
Record**

**Sensitive
Loan
Record**

**Various
Loan
Record**

1. Contains “static” information
2. Includes “Unscheduled Principal”

ACTIVITY

Using the annotation tool, place a sticker on the type of record(s) that apply:

**Pool
Record**

**Loan
Record**

**Sensitive
Loan
Record**

**Various
Loan
Record**

1. Contains “static” information
2. Includes “Unscheduled Principal”
3. Only reported if there is a change to the data that was initially submitted on form HUD 11706

ACTIVITY

Using the annotation tool, place a sticker on the type of record(s) that apply:

**Pool
Record**

**Loan
Record**

**Sensitive
Loan
Record**

**Various
Loan
Record**

1. Contains “static” information
2. Includes “Unscheduled Principal”
3. Only reported if there is a change to the data that was initially submitted on form HUD 11706
4. Represents the end of the report period status of the loan

RFS Exception Feedback

OBJECTIVES: RFS EXCEPTION FEEDBACK



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?

Module Objectives

Define **which calculations are performed by RFS**

Define common **Exceptions messages and Summarization alerts**

List steps to **view, retrieve and download Exceptions Feedback file**

RFS UPLOAD/EDIT, SUMMARIZE/EDIT, & EXCEPTION FEEDBACK



Upload and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or online editing). This upload Exception Feedback is provided for any files that are accepted (Navigate to Functional Acknowledgement) This is the initial edit process. Data uploaded or entered online must also be processed by RFS "Summarize" (Summary Edit)



Summarize and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer's portfolio.

Summarization will occur:

- Automatically when the Issuer has reported **90% of Pool and Loan data**.
- Nightly "bulk" Summarize for all issuers meeting the "90%" criteria, to include any online data entry



Review Exceptions

The Issuer should view the online RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List
- Navigate to Exception Feedback "Download Exceptions" for file of Exceptions.

IMPORTANT CALCULATIONS PERFORMED BY RFS

Summarization

- Number of Pools Expected and Number Reported
- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
 - Current Reporting Period (Header Record Field 3)
 - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level
- As a reminder, there is a nightly bulk summarization for all issuers that have reported at least 90% of their pool and loan data

APPENDIX VI-19 EXCEPTION MESSAGES

Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*
- H-POOL055 FIC Adjustment should not be specified for a fixed rate pool.

ANALYZE EXCEPTIONS

Severity Level	Correction Timeframe	Severity Description
E	<p>Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.</p> <p>Note: E-RFS111 Pool Record - No activity Reported must be cleared by 2nd BD.</p>	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
C	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally, these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
H	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
M	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
L	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

ACCESS TO RFS SUMMARY SCREEN

Communities ▾ Tools ▾

Applications			Bookmarks  Edit	
RFS	IPMS	Other Applications	Bloomberg	eMBS
eNOTE	SecurID Token Validation	GinnieNET	FHA Connection	FHA Website
File Upload	Verify Role Assignment	MFPDM	Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

RFS SUMMARY SCREEN

Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

Issuer Summary Alert List

ABC Mortgage - Training

Issuer ID:

9273

Report Period:

12/2018

CO

Summary for Issuer ID 9273 - ABC Mortgage - Training

Last File Submission Date 01/04/2017 03:15 Last Pool Summarization Date 10/23/2019 15:38

Pool Exceptions 14 [Exception List](#)

Loan Exceptions 142 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	0	0	0	0	0.0000%	0	0	0	0	0.0000%
II	95	99	0	32	35.5556%	16	4	12	0	17.7778%
Total	95	99	0	32	35.5556%	16	4	12	0	17.7778%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
II	14	19	\$82,999.34	\$-22,143.54	\$0.00	\$66,239.64	\$11,968,326.99	\$10,999,953.89	\$36,004.23	\$41,451.58
Total	14	19	\$82,999.34	\$-22,143.54	\$0.00	\$66,239.64	\$11,968,326.99	\$10,999,953.89	\$36,004.23	\$41,451.58

Monthly Certification

Monthly Reporting Certification / Reported 11710D Data

OVERVIEW OF EXCEPTIONS

Exception Feedback

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Alert List

ABC Mortgage - Training

Issuer ID: Report Period:

Error/Critical/High Exceptions
Error/Critical Exceptions (Only)
Medium/Low Exceptions

Severity	Alert ID	Count
Error		
	RFS111 (Pool)	5
Critical Warning		
	LOAN854	2
	LOAN855	10
	NOTE055	1
	NOTE305	7
	NOTE354	5
	POOL104	3
	POOL452	5
	RFS204 (Loan)	4
High Warning		
	LOAN100	3
	LOAN150	3

RETRIEVE EXCEPTIONS

Pool and Loan Level Data Exceptions:

Online



Issuers can view exceptions through the RFS Exception Feedback online screens.

Download



Issuers may download a file containing exceptions from the RFS exception feedback download screen.

Downloading of exception feedback is recommended as this allows issuers to retain the list of exceptions by Pool and Loan.

DOWNLOAD EXCEPTION FEEDBACK FILE

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- [Home](#)
- [Summary](#)
- [Exception](#)
- [Download](#)

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary

DOWNLOAD EXCEPTION FEEDBACK FILE

Exception Feedback

1.0 Home Summary Exceptions Download User Guide

Issuer FA List **Download Exceptions** Download Liquidations Download Summary Download 11710A Download Forbearances Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016

Download Exception Data

Select a Data Set Type To Download:

- All Exceptions
- Error Exceptions (only)
- Error and Critical Warning Exceptions
- Critical Warning Exceptions (only)
- High Warning Exceptions
- Medium & Low Exceptions
- Summarization Related Exceptions Only
- Non-Summarization Related Exceptions Only

Download Subserviced Issuers

Box allows a Subservicer to download Exceptions in 1 report for all Issuers for which there is an active form HUD 11707.

DOWNLOAD

DOWNLOAD EXCEPTION FEEDBACK FILE

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download Summary](#) [Download 11710A](#) [Download Forbearances](#) [Download List of ALL RFS Exceptions](#)

Issuer ID: Report Period:

Instructions

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example:Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

- Open in new tab
- Open in new window
- Open in new InPrivate window
- Save target as
- Copy link
- Add to reading list

DOWNLOAD EXCEPTION FEEDBACK FILE

File opens as CSV

1	POOL	LOAN	ISSUER LOAN	SEVERIT	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the su	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior r	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater th	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Ba	#98002.25	is not consistent wi	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior r	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Ba	#85510	is not consistent wi	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Ba	#0	should be greater th	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Ba	#0	is not consistent wi	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the su	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior r	#1516912.77

RFS POOL ACTIVITY SAVE AND SUMMARIZE

Important Note:

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.

Save and Summarize Pool

ACTIVITY

Polling Questions:



1. **How are Summarization Alerts identified in Appendix VI-19 Report of Pool and Loan Data?**
 - a) Exception message is printed in **BOLD** text
 - b) Exception message is printed in *italicized* text
 - c) Exception message is printed in a different color
 - d) Summarization alerts are not identified in Appendix VI-19

2. **What % of data must load for Summarization to occur?**
 - a) 100% of accepted data
 - b) 50% of accepted data
 - c) 75% of accepted data
 - d) 90% of accepted data

3. **Why is the “S” record noted as Sensitive Data?**
 - a) The record includes the Unique Loan ID
 - b) The record includes the Pool Number
 - c) The record includes Personally Identifiable Information (PII) data
 - d) I do not know

BREAK



Please return to complete the second half of today's session after a 5-minute break.

Overview of Reporting Workflow

OBJECTIVES: OVERVIEW OF REPORTING WORKFLOW



What tasks should an Issuer be able to complete after training?

What new information will Issuers be exposed to?

Module Objectives

Describe two ways to **report Pool and Loan level data**

List **when and which records are required to be reported**

Describe **how to report corrections**

Explain how to **confirm a file was uploaded successfully**

REPORTING POOL AND LOAN LEVEL DATA

VIA MGM

Online Entry

Occurs through the RFS “activity” screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.

File Upload

Issuers may upload data files less than “5 MB” in size through the web application screens (If exceeded, the user will get a message).

VIA SECURE FTP (SFTP)

Secure FTP Channel

Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.

REPORTING “CORRECTIONS”



“Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records



RFS processes files automatically as received, and there is no special record type or transaction for “corrections”



“Last Record In” becomes the data of record for the report period



RFS only retains the most recently submitted data

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Was file upload successful?

**Two methods of viewing
Functional Acknowledgement:**

PA Functional Acknowledgement
posted in
E-Notification



PA Exception Feedback
–
Download



VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Communities ▾ **Tools ▾**

Applications			Bookmarks  Edit	
RFS	IPMS	Other Applications	Bloomberg	eMBS
eNOTE	SecurID Token Validation	GinnieNET	FHA Connection	FHA Website
File Upload	Verify Role Assignment	MFPDM	Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Exception Feedback

1.0 Home Summary Exceptions Download User Guide

Issuer FA List Download Exceptions Download Liquidations Download Summary Download 11710A Download Forbearances Download List of ALL RFS Exceptions

Issuer ID: 9273 Report Period: 12/2016 GO

Functional Acknowledgement List					
Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count	Accepted/Rejected
rfs_l_hlang_20161201.9273	37565424	2017-01-03 22:30	9675	118868	A
rfs_l_hlang_20161202.9273	96564	2017-01-05 10:30	377	0	A
rfs_l_jflohre_20161201.9273	3059	2017-01-12 17:10	0	0	R

Accept Flag:

A – File Accepted for Processing



R – File Rejected and not Processed



VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

File was Accepted

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#) 

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download Summary](#) [Download 11710A](#) [Download Forbearances](#) [Download List of ALL RFS Exceptions](#)

Issuer ID: Report Period:

Issuer Functional Acknowledgement

File Name: FA_l_hlang_20161201.xxx	File Size: 37565424
Issuer ID: 2572	Record Date: 12/1/2016
Date Received: 1/3/2017	Time Received: 10:30 PM
User Account ID: l_hlang	File Accepted/Rejected: A

Counts in Submitted File

Pool Count: 9675	Loan Count: 118868
Sensitive Count: 56	Various Count: 0

End Issuer Functional Acknowledgement

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

File Rejected Reject Message – Length of header record is not 11

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download Liquidations](#) [Download Summary](#) [Download 11710A](#) [Download Forbearances](#) [Download List of ALL RFS Exceptions](#)

Issuer ID: Report Period:

Issuer Functional Acknowledgement

File Name: FA_I_hlang_20161201.9273	File Size: 3059
Issuer ID:	Record Date: 12/1/2016
Date Received: 1/12/2017	Time Received: 5:10 PM
User Account ID:	File Accepted/Rejected: R
Reject Message: Length of header record is not 11.	

Counts in Submitted File

Pool Count: 0	Loan Count: 0
Sensitive Count: 0	Various Count: 52

End Issuer Functional Acknowledgement

SINGLE FAMILY ACTIVITY SCREENS

Online Entry – Loan Level Data

Communities ▾ **Tools ▾**

Applications	IPMS	Other Applications	Bookmarks  Edit	
RFS	SecurID Token Validation	GinnieNET	Bloomberg	eMBS
eNOTE	Verify Role Assignment	MFPDM	FHA Connection	FHA Website
File Upload			Fitchratings	Ginnie Mae
IOPP			HUD	HUD Locator
Issuer Feedback			Issuer Calendar	MBA
MAS			MBS - DD	MBS - GA
PA / EF			MBS Guide	MBS - MDS
PA / MF			Pay.gov	Rural Housing
PA / SF			VA - HUD	VALERI
WHFIT				

SINGLE FAMILY ACTIVITY SCREENS

Pool Accounting – Single Family



1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

Home

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Single Family RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Remittance Advice
- User Guide

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Pool

This tab takes you to the Pool Activity screen. From the Pool List screen you can see the submission status of each pool, access a Pool Activity screen for monthly reporting, access an Edit Pool screen for any changes to normally static pool data (e.g., security rate, maturity date, etc.), drill down to individual loans in each pool, and summarize loan data to the pool level for validation purposes.

POOL ACTIVITY SCREEN

Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

Pool List **Pool Activity**

ABC Mortgage - Training

Issuer ID: 9273 Pool ID: Report Period: 12/2016 GO

Issuer ID: Pool ID: Report Period: Type: [View 11710A](#)

Opening FIC: 0

Liquidations-In Full FIC: 0

Adjustment to FIC: 0

Closing FIC: 0

Security Int. Rate:

Install Interest:

Pool Mortgage Rate: 0.0000

Service Fee: 0

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance: 0

P & I Balance: 0

Other Balance: 0

Opening Security RPB: 0

Scheduled Principal: 0

Curtailments: 0

Liquidations: 0

RPB Adjustment: 0

Total Principal: 0

	Reported	Calculated
Closing Security RPB:		0
Released Security RPB:		

Guaranty Fee:

Last Update Date: Last Update By: Last Pool Summarize Date:

[+](#)

[-](#)

Custodial Bank Information

Pool Transfer History

Save and Summarize Pool

POOL ACTIVITY SCREEN

[Link to Custodial Bank Information](#)
[Link to Pool Transfer History](#)

Last Update Date: 07/17/2019 19:57:41 Last Update By: l_hlang Last Pool Summarize Date: 08/21/2019 20:27:08

Click Here to Expand/Collapse view of Bank Info **Custodial Bank Information**

Principal Account#: Principal Bank ABA#:
Escrow Account#: Escrow Bank ABA#:

Click Here to Expand/Collapse view of Pool History **Pool Transfer History**

<u>From Issuer</u>	<u>To Issuer</u>	<u>Type</u>	<u>Effective Date</u>
	2222	Issuance	01/01/2018
2222	4444	Transfer	06/01/2018

POOL ACTIVITY SCREEN

View 11710A

Issuer ID

Pool ID

Report Period

Issuer Detail

Issuer	Pool ID:	Reporting Period: 12/2020
Name: Issuer Info	Issue Type: GNMA-I	Suffix: X
Address:	Pool Type: LM	
	Accounting Method: Concurrent Data	

Section 1 - Pool Administration	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	1	7,305.52	-	1,760,404.00
Installment Collections:	-	-	0.00	0.00
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	0	0.00	0.00	0.00
Other:	0	0.00	0.00	0.00
Balances this Monthend :	1	7,305.52	-	1,760,404.01

Total Number of Delinquencies	Installments Delinquent					Interest(\$)	Principal(\$)
	% Delinquencies	1 Month	2 Months	3 Months	Foreclosed		
0	0	0	0	0	0	Prepaid: 0.00	0.00
						Delinquent: 0.00	0.00

Servicing Fee(\$):	0.00	Calculated Interest:	4,034.26
Calculated FIC Amount(\$):	7,305.52	Weighted Average Interest Rate(%):	2.750
Scheduled Principal (\$):	3,271.26		

POOL ACTIVITY SCREEN

View 11710A

Section 2- Schedule of Payments (Principal and Interest)

Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
3,271.26	0.00	0.00	-0.01	3,271.25
Interest Due Security Holders:	3,667.51			
Security Interest Rate(%):	Total Cash Distribution Due			
2.500	0.938.76			
	Holders:			
	Deferred Interest Paid Holders:	0.00		

Section 3 -Principal Amount of Securities

Principal Amount of Securities from Last Report: 1,760,404.00
Principal Distributed to Holders of This Report: 3,271.25
Principal Available for Distribution to Holders: 0.00
Principal of Securities This Month End: 1,757,132.75

Section 4- Remittance Due on Ginnie Mae

Guaranty Fee Rate(%): 0.0013
Ginnie Mae Guaranty Fee(\$): 190.71
Other Adjustments(\$): 0.00

Section 5- Status of Custodial Funds

Principal and Interest Custodial Bank: Principal and Interest Funds at Month End(\$): 0.00
Account Number: ; Escrow Funds at Monthend(\$): 16,199.76
Escrow Custodial Bank: Other Funds at Monthend(\$): 0.00
Account Number(s) :

[Click Here To Go Back To Pool Activity Screen.](#)

LOAN ACTIVITY SCREEN

Pool Accounting – Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool: [View Pool Activity](#) Pool Type: Unique Loan ID: [Loan Master](#) [View](#) Loan Type:

Case #: Security Int. Rate: 0
Issuer Loan ID: Loan Int. Rate:
OPB: First Payment:
FIC: Maturity:
Borrower: Click for Additional Borrowers SSN:
Address: Orig.UPB:
City: Active:
State: Zip:

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0"/>	<input type="text" value="0"/>
Record Date: mm/yyyy	Prepaid: <input type="text" value="0"/>	<input type="text" value="0"/>
Prior Payment Date: mm/dd/yyyy	Opening UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Installment Date: mm/dd/yyyy	Installment: <input type="text" value="0"/>	<input type="text" value="0"/>
Loan T&I Balance: <input type="text"/>	Curtailment: <input type="text" value="0"/>	<input type="text" value="0"/>
Last Update Date: <input type="text"/>	Adjustments: <input type="text" value="0"/>	<input type="text" value="0"/>
	Net Adjust UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
	Closing UPB: <input type="text" value="0"/>	<input type="text" value="0"/>
	Last Update By: <input type="text"/>	

LOAN ACTIVITY SCREEN

Link from Loan Screen to Various Data

Loan Various Data Fields		
Living Units: <input type="text" value="v"/>		Loan Purpose: <input type="text" value="v"/>
Credit Score: <input type="text"/>	Loan to Value: <input type="text"/>	GEM % Increase: <input type="text" value="00.0000"/>
MIN ID: <input type="text"/>	MOM: <input type="text" value="v"/>	Loan Buydown Code: <input type="text" value="v"/>
Down Payment Assistance Flag: <input type="text" value="v"/>	Combined LTV Ratio %: <input type="text" value="000.00"/>	Total Debt Expense Ratio %: <input type="text" value="000.00"/>
Refinance Type: <input type="text" value="v"/>	Pre-Mod 1st Installment Due Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod OPB Amount: <input type="text" value="00000000.00"/>
Upfront MIP Rate: <input type="text"/>	Pre-Mod Loan Maturity Date: <input type="text" value="mm/dd/yyyy"/>	Pre-Mod Int. Rate %: <input type="text" value="00.000"/>
Annual MIP Rate: <input type="text"/>	1st Time Homebuyer Ind.: <input type="text" value="v"/>	3rd Party Origination Type: <input type="text" value="v"/>
Loan Origination Date: <input type="text" value="mm/dd/yyyy"/>		

LIQUIDATED LOAN ACTIVITY SCREEN

Tab for Liquidate Loan

Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide
Loan List Pool List Edit Loan Liquidate Loan

Issuer ID: Unique Loan ID: Report Period:

Issuer ID: Pool ID: Pool Type: Unique Loan ID: Loan Type:

Case #: Security Int. Rate:
Issuer Loan ID: Loan Int. Rate:
OPB: First Payment:
FIC: Maturity:
Orig.UPB: Active:

Liquidation Activity During Reporting Period		Interest	Principal
Record Date:	<input type="text" value="09/2015"/>	Opening UPB:	<input type="text" value="+58263.87"/>
Prior Payment Date:	<input type="text" value="09/01/2015"/>	Liquidation:	<input type="text" value="236.70"/>
Last Installment Date:	<input type="text" value="09/01/2015"/>	Liquidation Balance:	<input type="text" value="58163.86"/>
Removal Reason:	<input type="text" value="Mortgagor Payoff"/>		
Removal Date:	<input type="text" value="09/10/2015"/>		

EXAMPLE OF LIQUIDATION

Liquidation Record			
Issuer ID: 9225	Reporting Month: 9/2015	Pool #: 123456	P&I: 336.71
Case #: 004114750460703	Date Removed: 09/10/2015	Loan Type: FHA	Interest Rate: 4.875
Reason Codes:	<input checked="" type="checkbox"/> 1. Mortgagor Payoff	<input type="checkbox"/> 2. Repurchase	<input type="checkbox"/> 3 Foreclosure w/claim pmt
	<input type="checkbox"/> 4. Loss Mitigation	<input type="checkbox"/> 5. Substitution	<input type="checkbox"/> 6. Other
Payment Due Date	Interest Due	Principal Remitted	Balance
9/1/2015			58,263.87
10/1/2015	236.70	100.01	58,163.86
	Total Interest Due 236.70	Total Principal Remitted 100.01	Liquidation Balance 58,163.86

POOL LIST

Pool Accounting – Single Family



1.0

Home Pool Loan Quarterly Verification Remittance Advice User Guide

Pool List Pool Activity

ABC Mortgage

Issuer ID

9273

Pool ID

Report Period

12/2016

GO

Pool ID Ranges: 725139 -

						Page 1
Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
725139	SF	2	Not Reported	8	0	0
725140	SF	2	Not Reported	5	0	0
725141	SF	2	Not Reported	7	0	1
725142	SF	2	Not Reported	13	0	0
725144	SF	2	Not Reported	2	0	0
725145	SF	2	Not Reported	6	0	0
725147	SF	2	Not Reported	13	0	0
725148	SF	2	Not Reported	7	0	0
725149	SF	2	Not Reported	5	0	0
725150	SF	2	Not Reported	3	0	0
725151	JM	2	Not Reported	1	0	0
725152	SF	2	Not Reported	3	0	0
725153	SF	2	Not Reported	4	0	0
725154	SF	2	Not Reported	8	0	0
725157	SF	2	Not Reported	1	0	0
725158	SF	2	Not Reported	2	0	0
725159	SF	2	Not Reported	8	0	0
725160	SF	2	Not Reported	1	0	0
725162	SF	2	Not Reported	1	0	0

Page 1

LOAN LIST

Pool Accounting – Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

Issuer ID: 9273 Pool ID: Unique Loan ID: Report Period: 12/2016

Message from webpage

 Please enter a Pool ID to see the loan list

LOAN LIST

Pool Accounting – Single Family

1.0 [Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Remittance Advice](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Loan](#) [Liquidate Loan](#)

ABC Mortgage

Issuer ID: Pool ID: Unique Loan ID: Report Period:

Unique Loan ID Ranges:

Page 1

Unique Loan ID	Issuer Loan Id	Loan Status
212872054	212872054	Not Reported
212872055	212872055	Not Reported
212872058	212872058	Not Reported
212872081	212872081	Not Reported

Page 1

MANUAL ENTRY OF LOAN ACTIVITY

Report Borrower Activity During Reporting Period

Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

Loan List Pool List Edit Loan Liquidate Loan

ABC Mortgage - Training

Issuer ID: 9273 Unique Loan ID: 214205746 Report Period: 12/2016 GO

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	RFS204	Reporting Period		for this pool was not received by Ginnie Mae or the record was rejected.	01-DEC-16

Issuer ID: 9273 Pool ID: 725158 Pool Type: SF CD M Unique Loan ID: 214205746 Loan Type: FHA

Case #: 003565568369903 Issuer Loan ID: 214205746 Security Int. Rate: 3.5000

OPB: 372499.00 First Payment: 04/01/2015

FIC: 1725.10 Maturity: 03/01/2045

Borrower: TRAINING TRAINING Click to Hide Additional Borrowers SSN: XXXXX6789

Enter Additional Borrower Information Below

Borrower 2: TRAINING TRAINING SSN 2: XXXXX6789

Borrower 3: City: Norwood SSN 3:

Borrower 4: State: MA Zip: 020620000 SSN 4:

Borrower 5: SSN 5:

Address: 100 Any st Orig. UPB: 372499.00

City: Norwood Active: Y

State: MA Zip: 020620000

Borrower Activity During Reporting Period		Interest		Principal	
In Foreclosure:	N	Delinquent:	0		0
Record Date:	12/2016	Prepaid:	0		0
Prior Payment Date:	11/01/2016	Opening UPB:			+380210.62
Last Installment Date:	12/01/2016	Installment:	1125.66		599.44
		Curtailment:			0
Loan T&I Balance:	200.00	Adjustments:	0		0
		Net Adjust UPB:			0
Last Update Date:	12/02/2016	Closing UPB:			359.611.18
		Last Update By:	I_issuer		

Enter all required data and press Save. Above alert should clear. Depending on data entered, additional alerts may generate.

Loan Various Data Fields

SAVE

MANUAL ENTRY OF POOL ACTIVITY

Report Activity During Reporting Period

Pool Accounting – Single Family

1.0 Home Pool Loan Quarterly Verification Remittance Advice User Guide

Pool List Pool Activity ABC Mortgage - Training

Issuer ID: 9273 Pool ID: 725151 Report Period: 12/2016 GO

Exceptions					
Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
E	RFS111	Pool Id	725151	no activity reported this period or the record was rejected.	

Issuer ID: 9273 Pool ID: 725151 Report Period: 12/2016 Type: JM CD M View 11710A

Opening FIC: 2316.83

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 2316.83

Security Int. Rate: 4.5000

Install Interest: 0.00

Pool Mortgage Rate: 4.7500

Service Fee: 0.00

Int. Due Security Holder: 1593.81

Cash Due Security Holder: 2228.29

T & I Balance: 12650.63

P & I Balance: 0.00

Other Balance: 0.00

Opening Security RPB: 425014.80

Scheduled Principal: 634.48

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 634.48

	Reported	Calculated
Closing Security RPB:	424380.32	424380.32
Released Security RPB:	424380.32	

Guaranty Fee: 0.00

Last Update Date: 1/02/2017 Last Update By: I_Issuer Last Pool Summarize Date: 1/02/2017

Custodial Bank Information

Pool Transfer History

Save and Summarize Pool

RFS POOL ACTIVITY SAVE AND SUMMARIZE

Important Note:

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.

Save and Summarize Pool

DOWNLOAD SCREEN

Download Screen:

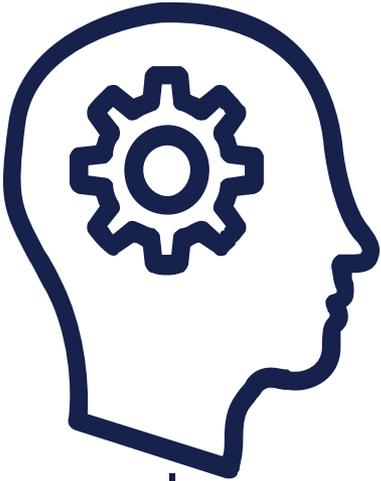
Download screen provides ability to access the following:

1. Download Exceptions
 - Subservicer has the ability to download all issuers in one file
2. Download Liquidations
 - May choose to download 1 month or several months
3. Download RFS Summary Screen
4. Download all 11710A's
5. Download Forbearance Data

The screenshot shows a web application interface. At the top, there is a navigation bar with tabs: Home, Summary, Exceptions, Download (highlighted), and User Guide. Below this is a blue header bar with links: Issuer FA List, Download Exceptions, Download Liquidations, Download Summary, Download 11710A, and Download List of ALL RFS Exceptions. The main content area has a title "ABC Mortgage - Training". Below the title, there are two input fields: "Issuer ID:" with a dropdown menu showing "9273" and a "Report Period:" with a dropdown menu showing "12/2016" and a "GO" button.

ACTIVITY

Polling Questions:



4. **When do you Summarize a Loan record?**
 - a) After reporting Loan activity
 - b) After reporting Pool activity
 - c) Is this a trick question
 - d) After reporting Sensitive activity

5. **Which screen can you use to locate Bank Account Information?**
 - a) Pool Activity
 - b) Loan Activity
 - c) Download Exception Feedback
 - d) RFS Summary Screen

6. **Which records are required each month?**
 - a) Pool/Sensitive Records
 - b) Loan/Variou Records
 - c) Pool/Loan Records
 - d) Pool/Loan/Sensitive/Variou Records

GROUP ACTIVITY



- 1. Analyze the Exception Feedback download file**
- 2. As a group, discuss key alerts:**
 - Which alerts need to be addressed first?*
 - How would you clear critical alerts?*
 - What are the steps involved in addressing each alert?*

GROUP ACTIVITY

	A	B	C	D	E	F	G	H	I
1	POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
2	#725150	0		E	RFS111	Pool Id	#725150	no activity reported this p	#
3	#725151	0		E	RFS111	Pool Id	#725151	no activity reported this p	#
4	#725157	0		E	RFS111	Pool Id	#725157	no activity reported this p	#
5	#725158	0		E	RFS111	Pool Id	#725158	no activity reported this p	#
6	#725160	0		E	RFS111	Pool Id	#725160	no activity reported this p	#
7	#725139	0		C	POOL104	Pool FIC	# 8503.63	should equal the sum of t	# 8502.13
8	#725139	0		C	POOL452	Security RPB	# .00	should equal prior month	#1365477.32
9	#725139	212554542	212554542	C	LOAN654	Loan Unpaid Principal Balar	#0	should be greater than ze	# 108457.00
10	#725139	212554542	212554542	C	LOAN655	Loan Unpaid Principal Balar	#0	is not consistent with oth	# 108457.00
11	#725139	212554551	212554551	C	NOTE305	Loan Maturity Date	#03/01/2066	should be not more than c	#04/20/2044
12	#725139	212554553	212554553	C	NOTE354	Loan Interest Rate	#6.75	should be greater than Se	# 4.5000
13	#725139	212554555	212554555	C	NOTE305	Loan Maturity Date	#04/01/2049	should be not more than c	#04/20/2044
14	#725140	212647108	212647108	C	LOAN655	Loan Unpaid Principal Balar	#98002.25	is not consistent with oth	# 97749.80
15	#725142	0		C	POOL452	Security RPB	# 1332127.35	should equal prior month	#1331833.58
16	#725142	212590494	212590494	C	LOAN655	Loan Unpaid Principal Balar	#85510	is not consistent with oth	# 85507.04
17	#725142	212590497	212590497	C	LOAN654	Loan Unpaid Principal Balar	#0	should be greater than ze	# 96494.24
18	#725142	212590497	212590497	C	LOAN655	Loan Unpaid Principal Balar	#0	is not consistent with oth	# 96494.24
19	#725145	0		C	POOL104	Pool FIC	# 3736.79	should equal the sum of t	# 3153.30
20	#725147	0		C	POOL452	Security RPB	# 1526927.89	should equal prior month	#1516912.77

Which Exception Code shows a missing pool?

Which Exception Code indicates the Ending Pool Balance needs to be reviewed?

QUESTIONS & ANSWERS



askGinnieMae@hud.gov

SESSION 3 AGENDA

Session 1:

- 1 | Introduction
- 2 | Reference Documentation
- 3 | RFS Reporting Timelines
- 4 | E-Notification

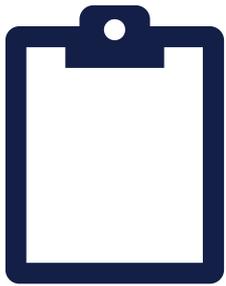
Session 2:

- 5 | RFS Monthly Report of Pool and Loan Data
- 6 | RFS Exception Feedback
- 7 | Overview of Reporting Workflow

Session 3:

- 8 | **Additional Reporting Requirements**
- 9 | **Cash and Reconciliations**

PARTICIPANT FEEDBACK



This training has been designed to orient new employees to Ginnie Mae's business processes and the systems used to manage those processes. In rating this event, please consider how effective you believe this course to be for someone at an introductory level. Thank you.

Single Family Investor Reporting Session 3: December 22, 2023