Investor Reporting
Quarterly Webinar—Loan Matching and Suspense

November 18, 2021
LOAN MATCHING AND SUSPENSE WEBINAR

Presenters

Yolanda Sease
Paul St. Laurent III
Gail Smith
Nancy Strickland
Steve Audi
LOAN MATCHING AND SUSPENSE WEBINAR

Agenda

1. Introduction
2. Case Number Requirements
3. Non-Matching Loans
4. Hard-Coding Loans
5. Terminated Loans
6. Loan Matching Suspense
Introduction
MATCHING AND SUSPENSE – A MODULE OF REPORTING AND FEEDBACK SYSTEM (RFS)

Ginnie Mae Loan Matching

WHAT IS IT

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

Agency Data reported Monthly to Ginnie Mae

- FHA Multifamily Endorsement
- RD (USDA RHS) USDA RD Multifamily Endorsement Data
- FHA Single Family Insurance System A43 Database (SFIS)
- Computerized Homes Underwriting Management System (CHUMS)
- VA Guaranty Data
- RD (USDA RHS) USDA RD Endorsement Data
- NA (PIH) not matched at this time
## Ginnie Mae Loan Matching – “Match Criteria”

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

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

* Agency Case Number within 15 Digit RFS reported Case Number
** Original Principal Balance per the mortgage note
*** First 3 digits

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

- Fields Matched:
  - Case Number* (Field 5 RFS “L” Record)
  - OPB*** (Field 10 RFS “L” Record) for FMF Project Loans and all RMF loans
  - Mortgage Rate for FMF Construction loans
  - Issuers must resolve “Non-Matches”

* Agency Case Number within 15 Digit Case Number
*** Original Principal Balance per the mortgage note
### MATCH STATUS CODE VS PA-SF/MF EXCEPTIONS

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>NC – MAT001</td>
<td>Not matched on Case Number; Verify the Loan is actively insured, Verify you are reporting the correct Case Number and OPB, Verify the Agency is reporting the correct Case Number and OPB, if not have it corrected.</td>
</tr>
<tr>
<td>MC – MAT002</td>
<td>Matched on Case Number only; Verify the Loan is actively insured, Verify you are reporting the correct Case Number, Verify the Agency is reporting the correct Case Number, Verify OPB matches the NOTE, if not have it corrected.</td>
</tr>
<tr>
<td>MA/NI (MAT003 – MAT005)</td>
<td>MA = Matched on Case Number and OPB&lt;br&gt;NI = Not Matched on Insurance for FHA Streamlined loans.</td>
</tr>
<tr>
<td>Interest Rate = MAT003</td>
<td>Verify you are reporting the correct Interest Rate, Verify the Agency is reporting the correct Interest Rate, if not have it corrected.</td>
</tr>
<tr>
<td>Zip Code = MAT004</td>
<td>Verify you are reporting the correct Zip Code (first three digits), Verify the Agency is reporting the correct Zip Code (first three digits), if not have it corrected.</td>
</tr>
<tr>
<td>Maturity Date = MAT005</td>
<td>Verify you are reporting the correct Maturity Date, Verify the Agency is reporting the correct Maturity Date, if not have it corrected.</td>
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</table>
Case Number Requirements
**Ginnie Mae Standards for Reporting Case Numbers**

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

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

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

**ALL case numbers must be reported as 15 digits.**
FHA Single Family Case Number

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

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

Example for FHA Case Number: 00 011 456789 1 229

Leading zero  Serial Number  FHA ADP Code

Location Code  Check Digit
FHA Title I Case Number

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

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

Example for:

FHA Title I case number: 000 12345 6789012

Leading zeros

Serial Number

Contract Number
VA Loan Number

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

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

Example for VA Loan Number: 000 06 57 6 6789012

Note: Some loans guaranteed prior to 1993 incorporate “LH” in the case number. Ginnie Mae will accept the pre-1993 format if it has not been converted.
RHS (SF) and RMF (MF) Case Number

The RHS/RMF case number is to be reported as a 15-position fixed length number, as follows:
- Leading Zero Fill: first digit next
- State Code: two digits next
- County Code: three digits last
- SSN/Borrower ID: nine digits

Leading Zero County Code

Example for RHS Case Number: 0 12 345 678901234
- State Code  Social Security Number

Example for RMF Case Number: 0 12 345 678901234
- State Code  Borrower ID
FHA Multifamily Case (Project) Number

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

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

Example for:

FHA Multifamily Case Number: 0000000 031 45678
Non-Matching Loans
ACCESSING MATCHING AND SUSPENSE

Enterprise Portal

Navigation:
- Home
- My Profile
- RFS
- File Upload
- IPMS
- Exception Feedback
  - 1.0 Home
  - Pool Accounting - Single Family
  - Pool Accounting - Multifamily

Matching and Suspense (MAS)

- Use the tabs:
  - Servicemembers Civil Relief Act (SCRA)
  - e-Notification (eN)
  - Issuer Feedback
  - HMBS Reporting and Administration (HRA)
  - Widely Held Fixed Investment Trust (WHFIT)

Exception Feedback:
- The purpose of Exception Feedback is to provide detailed information on the major functional areas of Exception Feedback.

Clicking on the Home tab takes you to the home page.

Summary:
- This tab takes you to the Issuer Summary screen which is a single screen view of submission status, exception statistics, and other useful information.

Exceptions:
- This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception type.

Download:
- This tab takes you to the Issuer FA List screen where you can select an RFS Submission file to view the FA Data received for the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback.
NON-MATCHING LOANS DOWNLOADS

Navigation Overview

Click on the tabs/links at the top of this page to navigate to the following:
- Home
- Loan
- Suspense
- Matching Results
- Downloads
- About MAS
- User Guide

The purpose and general content of each major function is described in the following:

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

**Loan**
Click on this tab to display the Loan Detail screen.

**Suspense**
Click on this tab to display the Suspense List screen.

**Matching Results**

Areas of RFS Matching and Suspense:
- Insurance
- Terminate
- Suspense
- Aged Matching
- Aged Terminated Matching
- Various Suspense

Loan Match User Guide Online
There are 6 different loan types for Insurance Match Download search:

- Single Family: FHA, VA, RHS and FH1
- Multifamily: FMF and RMF
GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS - FHA

Report LL-0875
Report Date: 09/2021

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

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

1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.

2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at GinnieMaeBuyout@Hud.Gov regarding the mandatory buyout approval.

3) If the loan had a curtailment contact GinnieMaeHelp@Deloitte.com. Refer to MAS User Guide section 9.

4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record. Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Various Loan Record beginning on page 23.

MA = Matched on Case Number and OPB; Verify Interest Rate (MAT003)/ Zip Code (MAT004) / Maturity Date (MAT005)
MC = Matched on Case Number only; Verify OPB (MAT002)
NC = Not matched on Case Number; Verify Case Number (MAT001) and OPB
<table>
<thead>
<tr>
<th>Unique Loan Id</th>
<th>Pool Id</th>
<th>Case Number</th>
<th>Issuer Loan Id</th>
<th>Match Code</th>
<th>Matching Date</th>
<th>Loan Type</th>
<th>Pool Issue Date</th>
<th>OPB</th>
<th>Agency Maturity Date</th>
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</table>
GINNIE MAE INSURANCE VERIFICATION NON-MATCH RESULTS – VA, RHS (RD) AND FH1

Report LL-0875
Report Date: 09/2021

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1) Loans with a Match Code of MC or NC: Contact the Agency and confirm that the insurance is Active for the current Reporting Period and verify the OPB matches the Mortgage Note.

2) For aged Non-matching loans refer to APM 18-01: Mandatory Buyout of Loans Missing the Requisite Federal Agency Insurance or Guarantee. Contact the Ginnie Mae Loan Buyout Team at GinnieMaeBuyout@Hud.Gov regarding the mandatory buyout approval.

3) If the loan had a curtailment or is a VA Joint loan: Contact GinnieMaeHelp@Deloitte.com. Refer to MAS User Guide section 9.

4) If the loan has been modified: Confirm the Ginnie Mae reported OPB matches the Mortgage Note; and the Loan Purpose Code is reported as 3 (HAMP) or 4 (non-HAMP) in the Various record. Refer to MBS Guide / Appendix VI-19 / Record Layout Structure / V-Various Loan Record beginning on page 23.

MC = Matched on Case Number only; Verify OPB (MAT002)
NC = Not matched on Case Number (MAT001); verify Case Number and OPB
## Download per Loan Type

### VA

<table>
<thead>
<tr>
<th>Unique Loan Id</th>
<th>Pool Id</th>
<th>Case Number</th>
<th>Issuer Loan ID</th>
<th>Match Code</th>
<th>Matching Date</th>
<th>Loan Type</th>
<th>Pool Issue Date</th>
<th>OPB</th>
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### RHS (RD)

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<thead>
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<th>Case Number</th>
<th>Issuer Loan ID</th>
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<th>Matching Date</th>
<th>Loan Type</th>
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### FH1

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<th>Match Code</th>
<th>Matching Date</th>
<th>Loan Type</th>
<th>Pool Issue Date</th>
<th>OPB</th>
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<tbody>
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</table>

**Note:** Rural Housing Services (RHS) is same as USDA Rural Development (RD)  
Manufactured Housing (FH1)
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Loans with a Match Code of NC: Verify Case Number and confirm that the insurance is active for the current reporting period.

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

<table>
<thead>
<tr>
<th>UNIQUE LOAN ID</th>
<th>POOL ID</th>
<th>CASE NUMBER</th>
<th>ISSUER LOAN ID</th>
<th>MATCH CODE</th>
<th>MATCHING DATE</th>
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</table>
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Loans with a Match Code of NC: Verify Case Number and confirm that the insurance is active for the current reporting period.

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

<table>
<thead>
<tr>
<th>UNIQUE LOAN ID</th>
<th>POOL ID</th>
<th>CASE NUMBER</th>
<th>ISSUER LOAN ID</th>
<th>MATCH CODE</th>
<th>MATCHING DATE</th>
<th>LOAN TYPE</th>
<th>POOL TYPE</th>
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<th>AGENCY OPB</th>
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Hard-Coding Loans
MANUALLY HARD-CODING MC STATUS LOANS

- **Hard-Coding Loans with a Principal Reduction** (Slide 27)
- **Hard-Coding Modified Loans with Principal Reductions** (Slide 28)
- **Hard-Coding VA Vet/Non-Vet (joint) and TX Land Board Loans** (Slide 29)
- **USDA RD Loans for multiple borrowers on a loan** (Slide 30)
- **USDA RD Loans when the primary borrower is deceased** (Slide 31)

**NOTE:** We are never permitted to receive documentation via email or secure email. Evidence must be securely uploaded to RFS.
HARD-CODING LOANS WITH A PRINCIPAL REDUCTION

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

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

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

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

- Either a screen shot from FHA Connection OR a copy of the Mortgage Insurance Certificate (MIC) showing a principal reduction > $2,500 or a screen shot from the Issuer’s servicing system showing a principal reduction (VA and RD) > $2,500.
- Or a screen shot from VA’s Funding Fee Payment System (FFPS) – showing the upfront fee refund sent to the borrower directly from VA, circle the PR.
Loans that have undergone loss mitigation and have modified loan terms will not meet the criteria for range matching.

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

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

a) Either a screen shot from FHA Connection OR MIC showing the principal reduction or a screen shot from the Issuer’s servicing system showing the principal reduction (VA and RD).

b) Or a screen shot from VA’s Funding Fee Payment System (FFPS) – showing the upfront fee refund sent to the borrower directly from VA, circle the PR.

c) Circle the PR.

Note: The Loan Purpose code for the modified loan must be set to a “3” or “4” HAMP or Non-HAMP (denoting a modified loan).
Loans with a VA Vet and Non-Vet borrower or TX Land Board loans have Original Principal Balances (OPB) that will not match to the VA Agency file, since VA only insures the VA Vets portion of the loan. See the MBS Guide, Chapter 24, Section 2 A (3) c for detailed information.

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

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

a. A copy of the borrower’s Note (first few pages showing the OPB).


c. A copy of the Certificate of Reasonable Value (CRV) or a copy of the Notice of Value (NOV).

-OR-

If the CRV or NOV are not available: A copy of the Deed of Trust – shows the VA Vets approved OPB that is reported via RFS. (Should be first couple of pages).
In cases where the RD loan does not match on case number because the Issuer reported primary borrower in RFS does not match to the same primary borrower in RD’s Agency data, the Issuer may supply the following documentation to verify the identities of the Primary and Co-Borrowers listed on the NOTE and the loan can be reviewed for manual hard coding to a Match Status (MA/MI):

- The first pages of the NOTE that identifies all borrowers on the loan, OPB, Interest Rate, and Maturity Date
- The Loan Note Guarantee (LNG)
In cases where a primary borrower is deceased, it will oftentimes lead to loan mismatches in RFS after the loan matches prior to the death of the primary borrower.

- Based upon direction from RD, they are willing to shift the guaranty in their monthly file to Ginnie Mae to the co-borrower.

- This is how we understand issuers are handling this in most cases.

- The POC for issuers to send the documentation to RD, i.e., death certificate, etc., to affect the fix on the RD side is:
  
  - Toni.Swedlund@stl.usda.gov
AGENCY WILL NOT CORRECT YOUR DATA

Denied Request

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

Forward Email

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

Issuer #: 
Date Created: 10/15/2021 1:34:53 PM
Reference #: 1300885
Notice Type: Loan Processing
Subject: Terminated Loan Matching Notification
Message: (right click on a file name below to download the file)
mas_tr003_20211015_1335.pdf (171771)

Read By: 
Date Read: 

Back
### Terminated Loan Matching

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

### Aged Terminated Loan Matching

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

### Terminated

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

### Aged Terminated

<table>
<thead>
<tr>
<th>UNIQUE LOAN ID</th>
<th>POOL ID</th>
<th>CASE NUMBER</th>
<th>ISSUER LOAN ID</th>
<th>LOAN TYPE</th>
<th>OPB</th>
<th>FIRST PAYMENT DATE</th>
<th>MATCH STATUS</th>
<th>MATCH DATE</th>
<th>AGENCY STATUS</th>
<th>AGENCY DATE</th>
<th>TERMINATED STATUS</th>
<th>TERMINATED DATE</th>
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<tbody>
<tr>
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<td>7-Oct-19</td>
<td>MI</td>
<td>7-Oct-19</td>
<td>MT</td>
<td>8-Jul-21</td>
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</tbody>
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Suspended records for the September reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of October.
### Suspended Changes to Ginnie Mae Loans

<table>
<thead>
<tr>
<th>POOL ID</th>
<th>UNIQUE LOAN ID</th>
<th>ISSUER LOAN ID</th>
<th>RECORD DATE</th>
<th>SUSPENDED DATE</th>
<th>CHANGED FIELD</th>
<th>CURRENT VALUE</th>
<th>SUSPENDED VALUE</th>
<th>MATCH CODE</th>
<th>ACCEPT/REJECT SUSPENDED VALUE</th>
<th>COMMENTS</th>
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<tbody>
<tr>
<td>BP2633</td>
<td>#224080382</td>
<td>472032359</td>
<td>9/1/2021</td>
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<td>CG0735</td>
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<td>10/2/2021</td>
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<td>CD7823</td>
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<td>MC</td>
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</tr>
</tbody>
</table>
A. Various Record General Reporting Instructions

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

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

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

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

Posted morning of the 7th business day

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

Guidance:

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

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

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

Issuer:  

Go
Currently Suspended Various Loan Records
Request Accept or Reject for the entire Record - include Reason

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

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

### Matching and Suspense Workflow Schedule

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

yolanda.t.sease@hud.gov
paul.st.laurent@hud.gov
gail.smith@vdevcorp.com
nancy.strickland@vdevcorp.com
steve.audi@vdevcorp.com
GinnieMaeHelp@deloitte.com
GinnieMaeSuspense@Deloitte.com
GinnieMaeVarious@Deloitte.com