

Multifamily Pool Delivery Module (MFPDM) - MyGinnieMae

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

Ginnie Mae, Office of Security Operations

Version 2.2



Application Details

Application Information	Description
Application Name	Multifamily Pool Delivery Module
Application Acronym	MFPDM
Application Developer	Bank of New York Mellon (BNYM)
Ginnie Mae SVP, Owner	John Daugherty, SVP OSO
Ginnie Mae Director, Approver	Stewart Spettel, Director, OSO
Version/Release Number	2.2

Document History

Version	Date of the Document	Author	Entity (Company or Department Author Represents)	Revision Description
1.0	12-6-2017	J. Janovsky	BNYM	Initial Draft
1.1	5-9-2018	D. Manor-Zahavi J. Janovsky M. Canaan L. Jefferson	BNYM BNYM BNYM Ginnie Mae	Add section for step by step per pool type Updated section 3.11.1 and 3.11.2. Review and approval of screen shots replaced for annex/non-level. First published version.
1.2	7/2/2019	D. Manor-Zahavi L. Jefferson	BNYM Ginnie Mae	Removed all login related items, replaced Pools & loans screen to reflect the added Issuer # column.
2.0	10/09/2019	Matheny, Micah – PM	Falcon Capital Advisors	New document framework.
2.1	1-23-2020	D. Manor-Zahavi, BNYM Ops	BNYM	Added sections from dashboard and user profile as well as new section at the end under exceptions to cover back button. Updated the help desk number on the QRC footer and Reports section and URLs to be replaced.

Version	Date of the Document	Author	Entity (Company or Department Author Represents)	Revision Description
2.2	1/11/2021	D. Manor-Zahavi D. Cannon	BNYM Ampcus	Updated for enhancement to automate pre-approval functions. New table for reformatted QRCs. Other formatting updates.

TABLE OF CONTENTS

1	INTRODUCTION	13
1.1	Application Overview	13
1.2	Features	13
1.3	Data Flows	13
1.4	Authorized Use / Permissions.....	14
2	SYSTEM PREREQUISITES.....	14
3	GETTING STARTED	14
4	USING THE APPLICATION.....	15
4.1	Pools & Loans Page	16
4.1.1	Header	16
4.1.2	Add Pools	17
4.1.3	Quick Filters.....	18
4.1.4	Search	18
4.1.5	Advanced Search.....	18
4.1.6	Clear Filter	22
4.1.7	Pools List	22
4.1.8	Pool Header	23
4.1.9	Pool Actions.....	23
4.1.10	Contact Cards.....	24
4.1.11	Pool Details Page	24
4.1.12	Loans Page.....	30
4.1.13	Loan Details Page	31
4.1.14	Draw History Details Page.....	36
4.2	Pool/Loan Data Export	38
4.2.1	Export via Pools & Loans	38
4.2.2	Export via Pool or Loan Details	40

- 4.3 Maintenance Page41
 - 4.3.1 Add/Modify/Delete Annex-Special Disclosure41
 - 4.3.2 Add/Modify/Delete Non-Level Payment Provision42
 - 4.3.3 Add/Modify/Delete Subscriber.....43
 - 4.3.4 Modify Document Custodian Address44
- 4.4 Multiple Escrow Accounts.....45
 - 4.4.1 Adding Additional Escrow Account(s).....45
 - 4.4.2 Removing an Escrow Account.....46
- 4.5 Multiple Subscribers47
 - 4.5.1 Adding Additional Subscribers.....47
 - 4.5.2 Removing a Subscriber47
- 4.6 Save to Maintenance48
 - 4.6.1 Subscriber48
 - 4.6.2 Annex-Special Disclosures.....49
 - 4.6.3 Non-Level Payment Provisions50
- 4.7 Creating a Pool Manually.....51
 - 4.7.1 Pool Details51
 - 4.7.2 Loan Details.....55
- 4.8 Issuer Pre-Approvals56
 - 4.8.1 Basis Point Spread Pre-Approval (BPS)57
 - 4.8.2 Cross Default/Cross Reference Case Number Pre-Approval60
 - 4.8.3 Balloon Payment Pre-Approval.....64
 - 4.8.4 Multiple Pre-Approvals within one Pool68
 - 4.8.5 Discarding Pre-Approval Information68
 - 4.8.6 Canceling Pre-Approval Request.....68
 - 4.8.7 Pre-Approvals Modifications69
- 4.9 Ginnie Mae Account Executive (AE) Response to Pre-Approval70
 - 4.9.1 AE Pre-Approval Notifications70
 - 4.9.2 AE Access to Pools that Require Pre-Approvals71

4.9.3	How Account Executives Accept/Decline Pre-Approvals	71
4.10	Non-Level Payment Schedule	74
4.11	Modified Payment History	77
4.12	Certify Loan	78
4.13	Submission Steps by Pool Type.....	79
4.13.1	Pool Submission Methods.....	79
4.13.2	Data Entry Users and Authorized Signer Users	81
4.13.3	01 Initial Construction Loan (CL) Pool	83
4.13.4	02 Subsequent Construction Loan (CL) Pool	88
4.13.5	01 Initial Construction Loan (CS) Pool.....	91
4.13.6	02 Subsequent Construction Loan (CS) Pool.....	96
4.13.7	Submission Type 03-Project Loan Conversion	99
4.13.8	Submission Type 05-Final Draw/PN Conversion	104
4.13.9	Project Loan (PN) Pool	113
4.13.10	Project Loan (LM) Pool.....	117
4.13.11	Project Loan (LS) Pool	123
4.13.12	Project Loan (RX) Pool	127
4.14	Using the Solution Batch.....	130
4.14.1	Pool/Loan Import.....	130
5	REPORTING.....	132
5.1	Standard Reports.....	132
5.2	Standard Report Procedures	133
5.2.1	Accessing Reports from the Pools Summary List.....	133
5.2.2	Accessing Reports from the Pools Details Page	134
6	GETTING HELP	135
6.1	Troubleshooting and System Errors	135
6.1.1	Field-Level Validation	135
6.1.2	Validation Fatal Error and Warning Messages.....	136

6.1.3	Date Selection Limitations	137
6.1.4	Limited Dropdown Selections.....	137
6.1.5	Browser Back Button	137
6.2	Self-Help Tools	138
6.3	MyGinnieMae Portal Dictionary	138
6.4	Application Acronyms and Abbreviations	138
7	APPENDIX.....	139
7.1	Functional Role Matrix	139
8	QUICK REFERENCE CARDS (QRCS)	140

LIST OF FIGURES

Figure 1	MFPDM Pools & Loans Tab.....	15
Figure 2:	Pools & Loans Page	16
Figure 3:	Header	16
Figure 4:	Add Pools	17
Figure 5:	Quick Filters	18
Figure 6:	Search	18
Figure 7:	Advanced Search	18
Figure 8:	Clear Filter.....	22
Figure 9:	Pool Header	23
Figure 10:	Pool Actions	23
Figure 11:	Contact Cards.....	24
Figure 12:	Pool Details Page	25
Figure 13:	Loans Page	30
Figure 14:	Loan Details Page.....	31
Figure 15:	Draw History Details Page	36
Figure 16:	Export – Pools & Loans	38
Figure 17:	Export Pools Pop-up	38

Figure 18: Export – Hover 39

Figure 19: Export – Row Actions..... 39

Figure 20: Export Pool Pop-up 39

Figure 21: Export - Pool Header..... 40

Figure 22: Export Pool Pop-up 40

Figure 23: Maintenance Page 41

Figure 24: Add New Annex - Special Disclosure 42

Figure 25: Add New Non-Level Payment Provision 43

Figure 27: Add New Subscriber 44

Figure 28: Modify Document Custodian Address..... 45

Figure 29: Escrow Accounts – ABA / Federal Routing Number Selection 46

Figure 30: Escrow Accounts – Account Number Selection 46

Figure 31: Escrow Accounts – Remove 46

Figure 32: Escrow Accounts – Remove 47

Figure 33: Escrow Accounts – Remove 47

Figure 34: Subscriber – Add New..... 48

Figure 35: Subscriber – Save to Maintenance 48

Figure 36: Annex – Add New 49

Figure 37: Annex – Save to Maintenance 50

Figure 38: Annex – Add New 50

Figure 39: Annex – Save to Maintenance 51

Figure 40 Delivery Date 52

Figure 41 Delivery Date - Year 53

Figure 42: Section of the Act Dropdown Menu Options 56

Figure 43: Balloon Payment Indicator 56

Figure 44: Pool Details Page Fatal Error for Basis Point Spread 57

Figure 45: Pre-Approval for Basis Point Spread..... 58

Figure 46: Request Pre-Approval Button..... 58

Figure 47: Confirmation Notification..... 58

Figure 48: Acceptance Notification 59

Figure 49: Docs Drop Down Menu..... 59

Figure 50: Decline Notification 60

Figure 51: Pre-Approval for Basis Point Spread Rejected Status..... 60

Figure 52: Pre-Approval for Basis Point Spread Radio Button..... 60

Figure 53: Cross Default/Cross Reference Radio Button 61

Figure 54: Cross Default Pool Grid 61

Figure 55: Cross Reference Pool Grid 61

Figure 56: Request Pre-Approval Button 62

Figure 57: Confirmation Notification 62

Figure 58: Acceptance Notification 63

Figure 59: Docs Drop Down Menu..... 63

Figure 60: Decline Notification 63

Figure 61: Cross Default Pre-Approval Rejected Status 64

Figure 62: Pre-Approval for Cross Default Radio Button..... 64

Figure 63: Cross Default/Cross Reference Radio Button 65

Figure 64: Cross Default Pool Grid..... 65

Figure 65: Cross Reference Pool Grid 65

Figure 66: Request Pre-Approval Button..... 65

Figure 67: Confirmation Notification..... 66

Figure 68: Acceptance Notification 66

Figure 69: Docs Drop Down Menu..... 67

Figure 70: Decline Notification 67

Figure 71: Cross Default Pre-Approval Rejected Status 67

Figure 72: Pre-Approval for Cross Default Radio Button..... 67

Figure 73: Pre-Approval for Basis Point Spread Radio Button..... 68

Figure 74: Discard Changes Confirmation 68

Figure 75: Cancel Pre-Approval Button 68

Figure 76: Cancel Pre-Approval Confirmation Pop-up..... 69

Figure 77 Modify Pre-Approval Conformation Box 69

Figure 78: Pre-Approval AE Email Notification / MGM Inbox Notification Sample..... 70

Figure 79: Pending Pre-Approvals on Pools & Loans Page	71
Figure 80: Pre-Approval	71
Figure 81: Pre-Approval Response.....	72
Figure 82: Submit Pre-Approval Response Button	72
Figure 83: DOC Drop-down Menu	72
Figure 84: Pre-Approval Response Notification.....	73
Figure 85: Bulk Pre-Approval Submission.....	73
Figure 86: Expired Pre-approval Notification	74
Figure 87: Pre-Approval	74
Figure 88: Pre-Approval Response.....	74
Figure 89: Submit Pre-Approval Response Button	75
Figure 90: DOC Drop-down Menu	75
Figure 91: Pre-Approval Response Notification.....	75
Figure 92: Bulk Pre-Approval Submission.....	76
Figure 93: Expired Pre-approval Notification	76
Figure 94: Modified Loan History	77
Figure 95: Certify Loan.....	78
Figure 96: Single / Multiple Submission on Pools & Loans Page	80
Figure 97: Row Action Submission on Pools & Loans Page	80
Figure 98: Submission from Pool Details and Draw History Details Page	80
Figure 99: Certification Checkbox.....	81
Figure 100: SecurID and Pin.....	81
Figure 101: Submission Processing Message.....	82
Figure 102: 01 Initial Construction Loan (CL) Pool Details Page.....	83
Figure 103: 01 Initial Construction Loan (CL) Loan Details Page	85
Figure 104: 01 Initial Construction Loan (CL) Draw History Details Page	86
Figure 105: Subsequent Construction Loan (CL) Pool Details Page.....	88
Figure 106: Subsequent Construction Loan (CL) Draw History Details Page.....	89
Figure 107: Initial Construction Loan (CS) Pool Details Page.....	91
Figure 108: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page	93

Figure 109: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page	94
Figure 110: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page	96
Figure 111: Subsequent Construction Loan (CS) Draw History Details Page.....	97
Figure 112: CL Submission Type 03 with PN Conversion - Pool Details Page	99
Figure 113: Delivery Date	100
Figure 114: Delivery Date - Year	101
Figure 115: CS Submission Type 05 - Pool Details Page	105
Figure 116: PN Conversion for CS Submission Type 05 - Pool Details Page	107
Figure 117: Delivery Date	108
Figure 118: Delivery Date - Year	108
Figure 119: Bulk Submission of CS Type 05 and PN Conversion.....	111
Figure 120: 04 PN-Project Loan Non-Level Payment Pool Details Page	113
Figure 121: 04 PN-Project Loan Non-Level Payment Loan Details Page	115
Figure 122: Project Loan (LM) Pool Details Page.....	117
Figure 123: Project Loan (LM) Loan Details Page	120
Figure 124: Project Loan (LS) Pool Detail Page	123
Figure 125: Project Loan (LS) Loan Details Page.....	125
Figure 126: Project Loan (RX) Pool Details Page.....	127
Figure 127: Project Loan (RX) Loan Details Page	129
Figure 128: Add Pools	130
Figure 129: Open File.....	131
Figure 135: Pools & Loans Tab (Row Action button)	134
Figure 136: Pools & Loans Docs Drop Down.....	134
Figure 137: Pool Details Docs Drop Down	135
Figure 130: Field-Level Validation Example	135
Figure 131: Validation Errors and Warnings.....	136
Figure 132: Date Calendar Limitation.....	137
Figure 133: Browser Back Button	137
Figure 134: Application Back Button	137

LIST OF TABLES

Table 3.1.1.1: User Access	15
Table 4.1.1.1: Pool Status Icons	17
Table 4.1.7.1: All Pools Columns.....	22
Table 4.1.9.1: Pool Actions	24
Table 4.1.11.1: Pool Details Field List	30
Table 4.1.12.1: All Loans Field List.....	30
Table 4.1.13.1: Loan Details Field List.....	36
Table 4.1.14.1: Draw History Details Field List	37
Table 4.11.1: Modified Loan History Field List	77
Table 5.1.1: Forms & Reports	133
Table 6.1.2.1: Common Fatal and Warning Messages	136
Table 8.1.1: MFPDM QRCs.....	143

1 INTRODUCTION

1.1 Application Overview

A core Ginnie Mae function is to allow Issuers to submit pool and loan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). The Multifamily Pool Delivery Module (MFPDM) application provides an updated interface to those processes and procedures that are currently supported through the GinnieNET application. Pool and loan data can be submitted via electronically uploaded files or by manual data entry and tracked through the pool processing workflow via a My Dashboard display called My Pools.

1.2 Features

The following features are available to users:

- My Dashboard
- Pools & Loans View
- Pool Details
- All Loans
- Loan Details
- Draw History Details
- Manually add pools, loans, and draws
- Import and Export pools, loans, and draws
- Request Pre-approval
- Modify pools, loans, and draws
- Delete and Recall pools
- Maintenance

1.3 Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool, save and validate
- Issuers can then add a Loan and Draws (if applicable), save and validate
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance
- Issuers can also delete pools that have not yet been submitted for Final Certification

- Issuers can recall pools that have not been released for issuance by the system
- Issuers can request pool Transfer at Issuance (TAI) in MFPDM, which needs to be certified by the Document Custodian and accepted by the Buying Issuer in GinnieNET before issuance

1.4 Authorized Use / Permissions

Please refer to the MyGinnieMae Portal – Getting Started Manual for authorization use and permission.

2 SYSTEM PREREQUISITES

The MFPDM application is implemented on the existing web based MyGinnieMae Portal. No new or enhanced hardware will be required to support MFPDM application. Pool Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

Please refer to the My Ginnie Mae Portal – Getting Started Manual for system prerequisites for accessing MyGinnieMae and associated applications.

3 GETTING STARTED

Upon logging into [MyGinnieMae](#), MFPDM application is accessed via a tab on My Dashboard. Before being granted access to the application, the user must complete the MyGinnieMae Portal registration process. Privileged users called Organization Administrators, formerly known as Security Officers and Enrollment Administrators, facilitate the registration and access provisioning process to create user accounts and assign functional roles within each organization.

A functional role is a system access profile based on business activities used to ensure End Users have the appropriate level of access to be able to perform their job functions and responsibilities. There are two functional roles associated with MFPDM.

Role	User	Description
MF-Loan Delivery and Pooling Basic User	Issuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications and submit pools to Authorized Signers

MF-Loan Delivery and Pooling Authorized Signer	Issuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit pools for immediate transfer
MF-Investor Reporting Basic User	Issuers	User with the ability to view pool and loan data and download related docs/reports
MF-Investor Reporting Authorized Signer	Issuers	User with the ability to view pool and loan data and download related docs/reports

Table 4.1.1.1 User Access

Please refer to the [My Ginnie Mae Portal – Getting Started Manual](#) for gaining access and logging into MyGinnieMae and associated applications.

4 USING THE APPLICATION

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



Figure 1 MFPDM Pools & Loans Tab

4.1 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

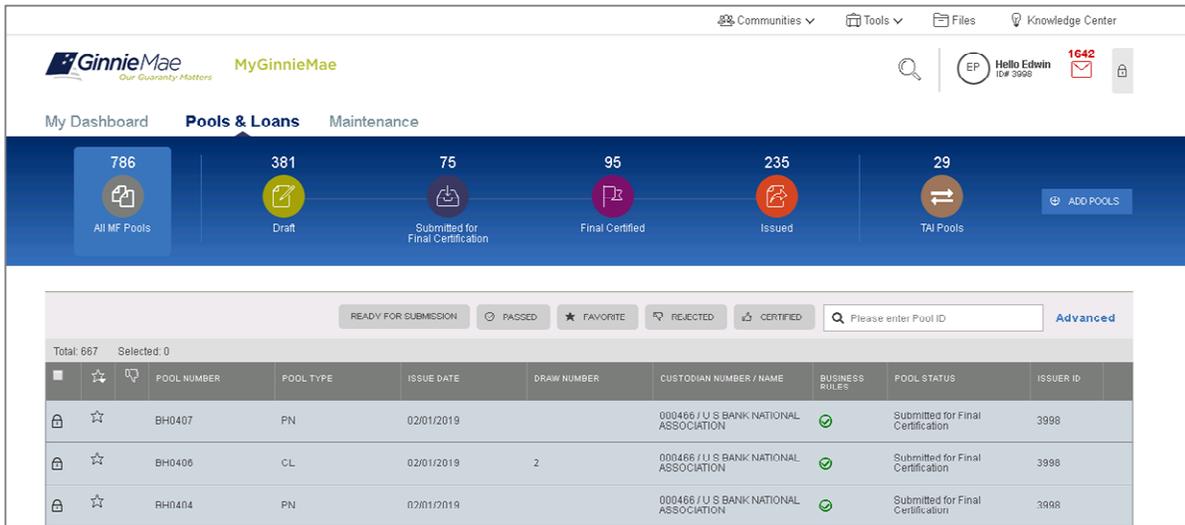


Figure 2: Pools & Loans Page

4.1.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.



Figure 3: Header

Icon	Stage	Definition
	All MF Pools	Summary of all pools in all stages.
	Draft	Pools that have been saved but not yet submitted
	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.

Icon	Stage	Definition
	Final Certified	Pools that have been Final Certified by the Document Custodian.
	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.
	TAI Pools	Pools that are Transferred at Issuance.

Table 4.1.1.1 Pool Status Icons

4.1.2 Add Pools

Clicking on the  button provides the option to enter pool information manually or to import pool/loan data.

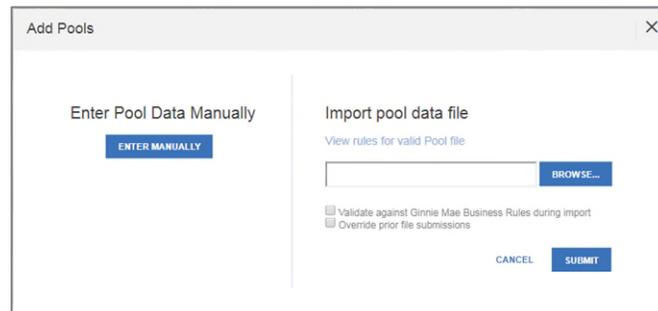


Figure 4: Add Pools

1. Under 'Enter Pool Data Manually', click the  button to be taken to the Pool Details screen to manually create a new pool.
2. Under 'Import pool data file', click the  button to locate a compatible file containing pool/loan data to import.
 - a) Select 'Validate against Ginnie Mae Business Rules during import' to run the validation process during file import.
 - b) Select 'Override prior file submissions' to replace previously entered/imported data.

4.1.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according to the button description.

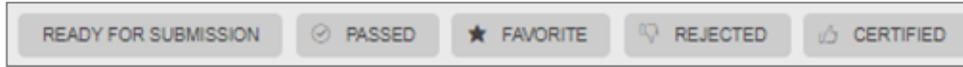


Figure 5: Quick Filters

4.1.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once two (2) or more characters are entered.



Figure 6: Search

4.1.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

Please enter Pool ID	Advanced
Pool Number	
Pool Type	
Issue Date	
Draw Number	
Custodian Number	
Business Rules	
Pool Status	
Transfer at Issuance	
Pre-Approval Type	
Pre-Approval Status	
Case Number	
APPLY FILTER	

Figure 7: Advanced Search

Users can search based on one or more of the following fields:

- Pool Number

Q Please enter Pool ID Advanced

Pool Number

Pool Type

Issue Date

Draw Number

Custodian Number

Business Rules

Pool Status ⓘ

Transfer at Issuance

- Pool Type

Q Please enter Pool ID Advanced

Pool Number

Pool Type

CL

CS

LM

LS

PL

PN

RX

- Issue Date

Q Please enter Pool ID Advanced

Pool Number

Pool Type

Issue Date

from

to

- Draw Number

Q Please enter Pool ID Advanced

Pool Number

Pool Type ⓘ

Issue Date

Draw Number

Custodian Number

Business Rules

Pool Status

Transfer at Issuance

- Custodian Number / Name

Q Please enter Pool ID Advanced

Pool Number

Pool Type ⓘ

Issue Date

Draw Number

Custodian Number

Business Rules

Pool Status

Transfer at Issuance

- Business Rules (Not Passed, Passed, Not Yet Run)

Q Please enter Pool ID Advanced

Pool Number

Pool Type

Issue Date

Draw Number

Custodian Number

Business Rules

Not Passed

Passed

Not Yet Run

- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)

Q Please enter Pool ID Advanced

Pool Number ⓘ

Pool Type

Issue Date

Draw Number

Custodian Number

Business Rules

Pool Status

Draft

Submitted for Final Certification

Final Certified

Issued

Transfer at Issuance

- Transfer at Issuance

<input type="text" value="Please enter Pool ID"/> Advanced	
Pool Number	
Pool Type	
Issue Date	
<input checked="" type="checkbox"/> Draw Number	
Custodian Number	
Business Rules	
Pool Status	
Transfer at Issuance	
<input type="checkbox"/> TAI	

- preapprovals-Approval Type

Pool Number
Pool Type
Issue Date
Draw Number
Custodian Number
Business Rules
Pool Status
Transfer at Issuance
Pre-Approval Type
<input type="checkbox"/> Balloon Payment <input type="checkbox"/> Basis Point Spread <input type="checkbox"/> Cross Default
Pre-Approval Status

- Pre-Approval Status

Pool Number
Pool Type
Issue Date
Draw Number
Custodian Number
Business Rules
Pool Status
Transfer at Issuance
Pre-Approval Type
Pre-Approval Status
<input type="checkbox"/> Accepted <input type="checkbox"/> Cancelled <input type="checkbox"/> Declined <input type="checkbox"/> Expired <input type="checkbox"/> Initiated <input type="checkbox"/> Pending

- Case Number

Please enter Pool ID	Advanced
Pool Number	
Pool Type	
Issue Date	
Draw Number	
Custodian Number	
Business Rules	
Pool Status	
Transfer at Issuance	
Pre-Approval Type	
Pre-Approval Status	
Case Number	
APPLY FILTER	

4.1.6 Clear Filter

READY FOR SUBMISSION
PASSED
★ FAVORITE
REJECTED
CERTIFIED

Advanced

Pool Type: **PN** ✖
Business Rules: **Passed** ✖
Pool Status: **Draft** ✖

3 filters applied
[clear filter](#)

Figure 8: Clear Filter

Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the 'X' on the respective filter.

4.1.7 Pools List

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

Column	Description
Checkbox <input type="checkbox"/>	Check to edit, validate, or submit a pool or multiple pools in bulk. A next to the pool indicates that it is locked for editing.
Favorite	Indicates pool(s) the user has an interest in tracking.
Rejected	Indicates pool(s) rejected during Final Certification.
Pool Number	6-character alphanumeric pool ID.
Pool Type	CL, CS, LM, LS, PN, RX
Issue Date	Pool issue date.
Draw Number	Numeric character that represents the draw number being viewed.
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.
Business Rules	Business Rules not yet run Passed validation Did not pass validation
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).

Table 4.1.7.1 All Pools Columns

4.1.8 Pool Header



Figure 9: Pool Header

The Pool Header can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens. The Pool Header provides vital information including the following items:

- Pool Number
- Favorite Status
- Pool Status
- Issue Type
- Issue Date
- Business Rules Status
- Draw Number (if applicable)
- Project Number
- Pool Type
- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date

4.1.9 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.



Figure 10: Pool Actions

Function	Definition
	Manually refreshes the screen.
EDIT	If the pool has not yet been submitted, edit the pool/loan information.
VALIDATE	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
DELETE	Delete a pool, loan, or loans when a pool is in Draft status.
CANCEL	Cancel current edits on a screen.
SAVE	Save changes.

Function	Definition
 SUBMIT	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
 RECALL	Available to pools that are in the <i>Submitted for Final Certification</i> and <i>Final Certified</i> status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only). Conditions for Recall: <ul style="list-style-type: none"> An Issuer can recall a Pool that is in <i>Submitted for Final Certification</i> status at any time. If the Pool is in <i>Final Certified</i> status and was sent for the <u>9 pm sweep</u>, an Issuer can Recall it by the next business day before 12 pm. If a Pool is in <i>Final Certified</i> status and was sent for <u>2pm sweep</u> the Issuer can no longer Recall the pool. To retrieve the pool before Issuance, the Issuer must request a manual delete of the Pool. To submit the deletion request please contact Ginnie Mae Customer Support at 1-833-GNMA HELP / 1-833-466-2435.
 EXPORT	Export pool/loan data.
 DOCS	Create/generate forms or reports.
 REQUEST PRE-APPROVAL	Available to all types of Pools when a Pool requires Pre-approval for Basis Point Spread, Cross Reference/Cross Default and Balloon Payment. The button will only be available for user after the Pre-approval section is filled out and the user validates the Pool.
 CANCEL PRE APPROVAL	Available to all types of Pools. This button is available to user after Pre-approval request is sent.
 MORE ...	When there are more than 4 action buttons available, they will appear under More.

Table 4.1.9.1 Pool Actions

4.1.10 Contact Cards



Figure 11: Contact Cards

Contact Cards can be viewed at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, and display the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

4.1.11 Pool Details Page

Based on the *Schedule of Subscribers and GNMA Guaranty/Contractual Agreement* (HUD-11705) form, this page allows Users to enter Pool data and complete the *Certification and Agreement* (HUD-11711-B) form.

Pool AB1234

[EXPORT](#)
[SAVE](#)

Issue Type: X - Multifamily (Ginnie Mae I)
 Issue Date:
 Business Rules: Not Yet Run
 Project Number:

Pool Type:
 Pool Amount: \$ 0.00
 Mortgage Amount: \$ 0.00

Submission Type:
 Security Rate: 0.000 %
 Interest Rate: 0.000 %
 Maturity Date:

Pool Details

Header Information

* Pool Number: * Issue Date: Issue Type: **X.Multifamily (Ginnie Mae I)** * Pool Type: * Submission Type:

General Information

* Pool Tax ID: Initial Pay Date: * Delivery Date: Unpaid Balance Date: Amortization Method: **Concurrent Date (CD)**

Rates

* Security Interest Rate: Mortgage Interest Rate: Servicing Fee: * Maturity Date:

Master Agreements

Custodian Number / Name: Subservicer Number / Name: Transfer at Issuance (IAI): Yes No Principal & Interest Account: ABA / Federal Routing Number: Account Number:

Escrow Accounts

[ADD](#)

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
No data available.	

Subscriber

[ADD](#)

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
No data available.		
		Total
		\$ 0.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

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

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

Pool Statistics

<p>Total Amounts</p> <p>FBI Payment Amount</p> <p>UPB Amount</p>	<p>FHA Totals</p> <p>Quantity</p> <p>UPB Amount</p>	<p>USDA Rural Development Totals</p> <p>Quantity</p> <p>UPB Amount</p>	<p>Additional Information</p> <p>Weighted Average Interest Rate</p>
---	--	---	--

* = Required Field

[Portal Help](#) | [About My Ginnie Mae](#) | [Site Policies](#) | [Contact Us](#) | [USA.gov](#)

Figure 12: Pool Details Page

Note: Fields marked with an asterisk (*) are required to save a pool.

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six-alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool Number are letters. The number is pre-assigned by Ginnie Mae.
Issue Date*	Header Information	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages backing the pool. <ul style="list-style-type: none"> • CL-Construction Loan • CS-Construction Loan Split-Rate • PN-Project Loan – Non-Level Payment • LM-Project Loan – Modified Loan/Mature Loan • LS-Project Loan – 538/515/Small Loans • RX-Project Loan – Mark to Market
Submission Type*	Header Information	The type of Multifamily pool submission. <ul style="list-style-type: none"> • 01-Initial Construction Loan • 02-Construction Loan Draw • 03-Project Loan Conversion • 04-Initial Project • 05-Final Draw/PN Conversion
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is 'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions. Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is: <ul style="list-style-type: none"> • For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis points) but not more than one-half of one percent (50 basis points) below the

Field Name	Section	Description
		<p>annual interest rate on the pooled project loan.</p> <ul style="list-style-type: none"> For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pool is added.
Servicing Fee	General Information	<p>The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula:</p> <p>Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guaranty Fee)</p> <p>The Guaranty Fee for all Multifamily Programs is 13 basis points.</p>
Maturity Date*	General Information	<p>The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represents the construction period of the project and the project loan's last payment date.</p> <p>If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions:</p> <ol style="list-style-type: none"> The Maturity Date of the initial draw has not expired; and Ginnie Mae has approved the extension in writing.
Pre-Approval for Basis Point Spread	General Information	The Pre-Approval for Basis Point Spread is required to be completed when a user requires pre-approval from the AE user. Please refer to Basis Point Spread Pre-Approval for details.
Pre-Approval for Cross Default/Cross Reference	General Information	The Pre-Approval for Cross Default/Cross Reference is required to be completed when a user requires pre-approval from the AE user. Please refer to Cross Default/Cross Reference Case Number Pre-Approval for details.
Pre-Approval for Balloon Payment	General Information	The Pre-Approval for Balloon payment is required to be completed when a user requires pre-approval. Please refer to Balloon Payment Pre-Approval for details.
Deferred First Principal Payment Date	General Information	For CL, CS, and PN conversion pools, the deferred date of the first principal payment amount.

Field Name	Section	Description
Final Advance Amount	General Information	The final advance amount associated with a Construction Loan pool.
Change Mortgage Amount	General Information	A checkbox that indicates if the Mortgage Amount of a pool will be changed.
(Rates) Mortgage Amount	General Information	If the Change Mortgage Amount indicator is checked, the new mortgage amount for the pool.
(Rates) P&I Amount	General Information	If the Change Mortgage Amount indicator is checked, the new Principal & Interest amount for the pool.
(Rates) Approval Date	General Information	If the Change Mortgage Amount indicator is checked, the date Ginnie Mae agreed to the mortgage change.
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	<p>The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution.</p> <p>Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.</p>
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	<p>Used to indicate if a pool is to be transferred upon issuance to the selected Issuer.</p> <p>* Note: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.</p>
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.

Field Name	Section	Description
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in \$)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than \$1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than \$1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	<p>If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option.</p> <p>If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second "No Mortgages..." radio button.</p> <p>Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected, the User will receive a system-generated error message if they attempt to assemble the pool.</p>
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.

Field Name	Section	Description
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.
Additional Information - Weighted Average Interest Rate	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.

Table 4.1.11.1 Pool Details Field List

4.1.12 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

The screenshot displays the 'Loans' page for Pool BC3475. At the top, there are navigation buttons for 'DOCS', 'DELETE', and a refresh icon. Below this, the pool's issue type is 'X - Multifamily (Ginnie Mae I)' and its status is 'Draft'. Key details include the issue date (09/01/2017), business rules (Not Yet Run), and project number. The pool type is 'PN-Project Loan - Non-Level Payment' with a security rate of 4.500%, an interest rate of 0.000%, and a maturity date of 09/15/2027. The pool amount and mortgage amount are both \$0.00. The page lists three roles: Issuer (JEFF JANOVSKY, (412)123-4567), Document Custodian (000433 / ALASKA USA TRUST COMPANY), and Ginnie Mae Account Executive (DANNY ROBERSON, (412)264-0776). The 'All Loans' table is currently empty, showing 'No data available in table'. An 'ADD LOANS' button is located at the bottom right of the table area. Footer links include Portal Help, About MyGinnieMae, Site Policies, Contact Us, and USA.gov.

Figure 13: Loans Page

Field Name	Description
Issuer Loan Number	The Issuer's loan number.
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.
Mortgage Amount	The original loan amount.
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.
Mortgage Interest Rate	The interest rate of the mortgage.

Table 4.1.12.1 All Loans Field List

Clicking on the  button provides the option to enter loan information manually on the Loan Details screen.

4.1.13 Loan Details Page

Based on the *Schedule of Pooled Mortgages* (HUD-11706) form, this page allows Users to enter Loan data.

Pool BZ1925 Issued
D docs

Issue Type: **X - Multifamily (Census Map)**
 Issue Date: 05/31/2019
 Business Ratio: **Passed**
 Project Number: 0000000353535

Pool Type: **1M-Project Loan - Modified Loan/Mature Loan**
 Pool Amount: \$ 473,807.00
 Mortgage Amount: \$ 473,658.71

Submission Type: **04 Initial Project**
 Security Rate: 5.500 %
 Interest Rate: 5.750 %
 Maturity Date: 10/15/2042

2000 - STATE BANK

Issuer: **2000 - STATE BANK**

Created: **05/03/2019**
Last Updated: **05/03/2019**

Created By: **Maria MF End User Zve**
(212) 815-2224

Last Updated By: **Maria MF End User Zve**
(212) 815-2224

Development Location: **000496 / U S BANK NATIONAL ASSOCIATION**

Originator: **Ginnie Mae**

Originator ID: **(212)456-4845**

FCW: 315300046621905SLM9603191234231

Pool Details Loans **Loan 0000354445566** X

General Information

* Issuer Loan Number: **0000354445566**

Loan Unique ID: **21779687**

* Mortgage Type: **FHA**

* Mortgage Interest Rate: **5.750 %**

Balloon Payments

"Is this a Balloon Payment?"
 Yes No

* Amortization Basis Term

Years: **25** * Months: **0**

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule to properly disclosed and you have obtained written security holder acknowledgement.

Confess

Approx Balloon Payment Amount: **\$ 6,835.12**

Mortgage Amounts

* Original Principal Balance: **\$ 473,658.71** * Unpaid Balance: **\$ 473,807.72**

* Principal & Interest: **\$ 3,017.56**

Term of Mortgages

* Years: **24** Months: **0**

Play Dates

* First: **11/01/2018**

* Last: **10/01/2042**

Mortgage Note Dates

* Loan Origination: **01/01/2017**

Initial Endorsement: **01/01/2018**

* Final Endorsement: **01/01/2018**

Prepayment Provisions

Are there any prepayment provisions?
 Yes No

Indicators

MIS: Yes No

MCM: Yes No

Agency Details

* FHA/USDA Case Number: **000000035353535**

Section of the Act: **221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops**

Loan Type Code: **FHA Multifamily**

Development Cost: **\$ 8.00**

Ratios

Debt Service Coverage Ratio: Loan to Value Ratio:

Annex-Special Disclosures

* Identifier: **Annex**

* Description: **Subject to Section 9 of**

Non-Level Payment Provisions

* Identifier: **The FHA note provid**

* Description: **The FHA note provides**

Non-Level Payment Schedule

ENTRY	PAYMENT CHOICE DATE	SECURITY RATE	INTEREST RATE	PI
1	10/01/2041	5.000 %	5.500 %	\$ 6,835.12

Modified Loan History

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 2,878.95	\$ 453,459.00	\$ 453,459.00	10/01/2007	02/01/2018	6.000 %
2	\$ 3,017.56	\$ 473,658.71	\$ 473,807.72	11/01/2018	10/01/2042	5.750 %

Notify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number: 000000035353535	Proposed Pool Number: BZ1925	Project Location: NY	Issuer Number: 3153
--	-------------------------------------	-----------------------------	----------------------------

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)
4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

* I Agree

Mortgagor Information

* Name of Mortgagor: **BNYMellon** * Property Site Address: **191 Barclay** * City: **New York** * State: **New York** * Zip Code: **10286**

Figure 14: Loan Details Page

Note: Fields marked with an asterisk (*) are required to save a loan.

Field Name	Section	Description
Issuer Loan Number	General Information	The Issuer's loan number.
Mortgage Type	General Information	Select the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Balloon Payments	General Information	Issuer can identify a loan as having a Balloon Payment.
<ul style="list-style-type: none"> Is this a Balloon Payment? 	General Information	Indication if the loan is a Balloon Payment or not. If 'Yes' is selected there will be additional required fields.
<ul style="list-style-type: none"> Amortization Basis Term Years 	General Information	Selected Term in Years for the Amortization Basis of Balloon Payment
<ul style="list-style-type: none"> Amortization Basis Term Months 	General Information	Selected Term in Months for the Amortization Basis of Balloon Payment
<ul style="list-style-type: none"> Confirmation Check Box 	General Information	Confirmation by Issuer that the loan has a Balloon Payment.
<ul style="list-style-type: none"> Approximate Balloon Payment Amount 	General Information	System will auto-populate the expected Balloon Payment Amount.
Loan to Cost	General Information	Applies to USDA loans only. The standard loan-to-value of the mortgage.
Mortgage Amounts – Original Principal Balance (OPB)	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Mortgage Amounts – Principal & Interest	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Mortgage Amounts – Approval Date	General Information	If the loan amount has been changed, the date upon which this change was approved.
Term of Mortgage – Years	General Information	The length of the loan in years.
Term of Mortgage – Months	General Information	If the term of the loan includes a partial year, the number of months can be entered in conjunction with the number of years (i.e., 126 month total term would be entered as 10 years 6 months)
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.

Field Name	Section	Description
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. 'Yes' is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enters a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enters a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 01-20-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016). The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.

Field Name	Section	Description
Prepayment Provisions – Prepayment End Date	General Information	The provision to the mortgage note that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Prepayment Provisions – Prepayment Description	General Information	The provision to the mortgage note that identifies the prepayment premium period by years.
Indicators – MIN Number	General Information	The Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. Optional
Indicators – MOM Indicator	General Information	MERS as original mortgagee Yes or No.
Agency Details – FHA/USDA Case Number	General Information	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.
Agency Details – Loan Type Code	General Information	FHA, FHA Title I, or USDA.
Agency Details – Section of the Act	General Information	The FHA Housing Section of the Act.
Agency Details – Development Cost	General Information	Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.
Agency Details- Cross Default/Cross reference Pool(s)	General Information	This field is read-only and will automatically populate if the Pool has been Cross defaulted/Cross referenced to 1 or more pools. The Pool ID indicated with (P) is the Pool under which the Cross Default/Cross Reference Pre-Approval was request, the remaining pools in the list are considered secondary pools.
Ratios – Debt Service Coverage Ratio	General Information	The ratio of operating income available to debt servicing for interest and principal.
Ratios – Loan to Value Ratio	General Information	The standard loan-to-value of the mortgage.
Annex-Special Disclosures – Identifier	General Information	A brief identifier for an Annex-Special Disclosures value.
Annex-Special Disclosures – Description	General Information	Description of the prepayment of the project and any other Special Disclosure information related to the project.
Annex-Special Disclosures – Save to Maintenance	General Information	Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.
Non-Level Payment Provisions – Identifier	General Information	A brief identifier for a Non-Level Payment Provisions value.

Field Name	Section	Description
Non-Level Payment Provisions – Description	General Information	Text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non-Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry for LM Pool Types.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Certify Loan – “I Agree”	General Information	A checkbox indicating certification agreement for mature loans.
Name of Mortgagor	Mortgagor Information	The name of the person(s) to whom the mortgage was issued.

Field Name	Section	Description
Property Site Address	Mortgager Information	The property site address for the mortgage.
City	Mortgager Information	The city for the mortgage.
State	Mortgager Information	The state for the mortgage.
Zip Code	Mortgager Information	The zip code for the mortgage.

Table 4.1.13.1 Loan Details Field List

4.1.14 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different Draw Number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Pool BE3429 ★ Draft

Issue Type: X - Multifamily (Ginnie Mae I)
 Issue Date: 12/01/2017
 Business Rules: Passed
 Project Number: 00000023908723

Draw Number: 2
 Pool Type: CL-Construction Loan
 Pool Amount: \$ 150,000.00
 Mortgage Amount: \$ 500,000.00

Submission Type: 05-Final Draw/PN Conversion
 Security Rate: 4.500 %
 Interest Rate: 5.000 %
 Maturity Date: 11/15/2027

Created 12/12/2017
 Issued by: Jeff Janovsky NA

Last Updated 12/14/2017
 Updated by: Jeff Janovsky NA

Document Custodian
 000466 / U S BANK NATIONAL ASSOCIATION

Ginnie Mae Account Executive
 Siva Pamulepati
 123-456-7890

Pool Details Loans **Draw History Details**

APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	Issued
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.00	\$ 499,998.00	\$ 2.00	Draft
			+ ADD ADVANCE					
Final Advance Amount					\$ 0.00			
Approved Amount to Date					\$ 500,000.00			
Cumulative Requested Amount					\$ 499,998.00			
					<input checked="" type="checkbox"/> Modify Mortgage Amount			
Old Mortgage Amount					\$ 500,000.00	Old P & I Amount	\$ 5,303.28	
New Mortgage Amount					\$ 525,000.00	New P & I Amount	\$ 5,401.23	
Comment								
Approval Date					12/13/2017			

Figure 15: Draw History Details Page

Field Name	Description
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Requested Amount	The security amount requested for a draw. It must be at least \$1,000.00.
Cumulative Requested Amount	The cumulative security amount requested for all draws.
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.
Status	The status of an individual draw associated with a pool.
Final Advance Amount	Balance of loan after most recent draw.
Approved Amount to Date	Total amount of approved mortgage to date.
Cumulative Requested Amount	Total amount of requested draws.
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount.
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.
New Mortgage Amount	The new Mortgage Amount associated with a loan.
New P & I Amount	The new Principal and Interest Amount associated with a loan.
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.

Table 4.1.14.1 Draw History Details Field List

4.2 Pool/Loan Data Export

4.2.1 Export via Pools & Loans

Below are the ways to export pool and loan details from the Pools & Loans screen:

The screenshot shows a dashboard with the following status counts: All MF Pools (26), Draft (15), Submitted for Final Certification (4), Final Certified (3), Issued (4), and TAI Pools (0). Below the dashboard is a table with columns: POOL NUMBER, POOL TYPE, ISSUE DATE, DRAW NUMBER, CUSTODIAN NUMBER / NAME, BUSINESS RULES, and POOL STATUS. The table contains five rows of data, with the first two rows highlighted in yellow and red respectively. The first row (BE3458) is a Draft pool, and the second row (BE3457) is also a Draft pool. The third row (BE3450) is a Draft pool with a draw number of 2. The fourth row (BE3437) is a Draft pool. The fifth row (BE3435) is a pool submitted for final certification with a draw number of 1.

POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✗	Draft
BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Submitted for Final Certification

Figure 16: Export – Pools & Loans

Multiple Pools

1. Select the checkbox () on the row(s) of the pool(s) to be exported.
2. Click the  button that appears just above the pool table.

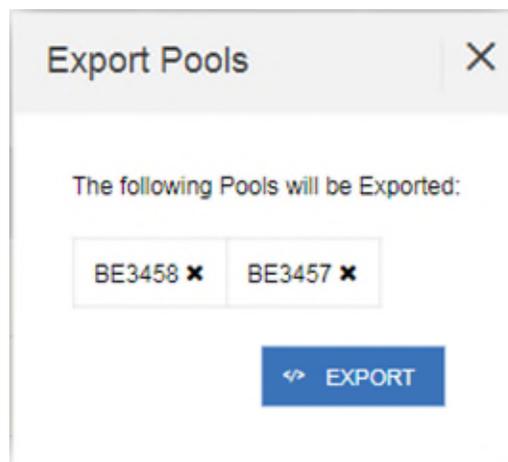


Figure 17: Export Pools Pop-up

3. From the Export Pools pop-up, click the  button again to confirm the action.
4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

Single Pool

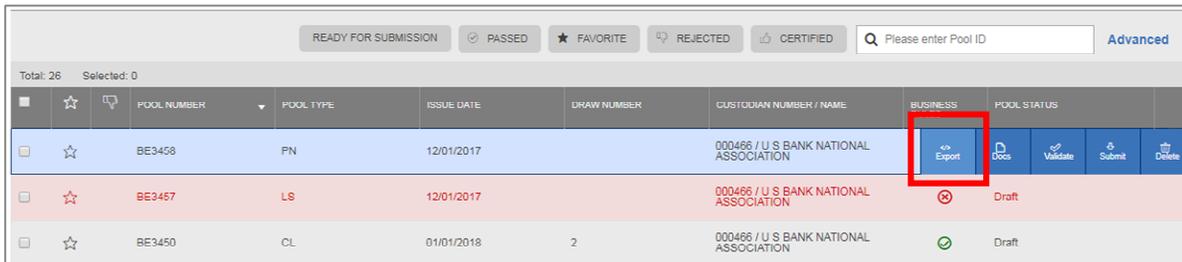
1. Hover over the far-right side of the row of the pool to be exported.



READY FOR SUBMISSION PASSED FAVORITE REJECTED CERTIFIED										Please enter Pool ID Advanced	
Total: 26 Selected: 0											
		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS			
<input type="checkbox"/>	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft		⋮	
<input type="checkbox"/>	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	⊗	Draft			
<input type="checkbox"/>	☆	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft			

Figure 18: Export – Hover

2. Click the **Ellipsis (...)** when it appears.



READY FOR SUBMISSION PASSED FAVORITE REJECTED CERTIFIED										Please enter Pool ID Advanced	
Total: 26 Selected: 0											
		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS			
<input type="checkbox"/>	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	↔ Export	Docs	Validate	Submit	Delete
<input type="checkbox"/>	☆	BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	⊗	Draft			
<input type="checkbox"/>	☆	BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft			

Figure 19: Export – Row Actions

3. Click the **Export** button.

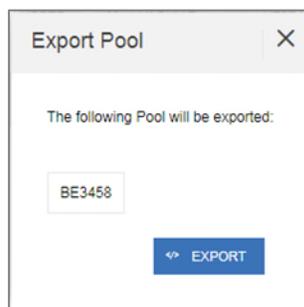


Figure 20: Export Pool Pop-up

4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
5. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

4.2.2 Export via Pool or Loan Details

Pool and loan information can also be exported using the Pool Header Menu options in the Pool Details page as seen below:

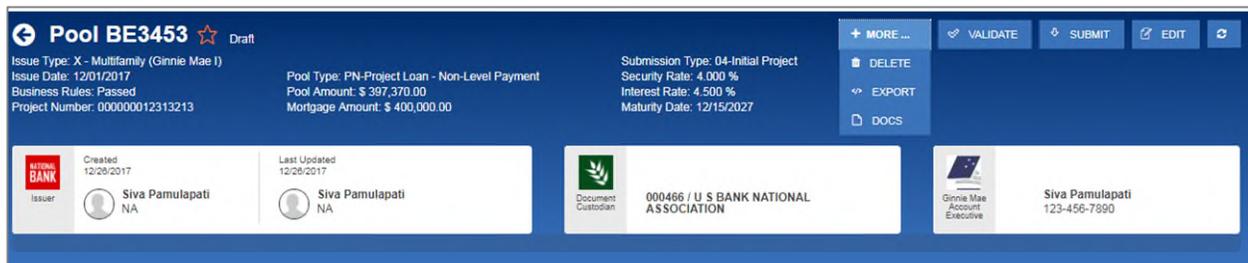


Figure 21: Export - Pool Header

1. From the Pool Details screen, select the  button* from the header.
2. Click the  button.

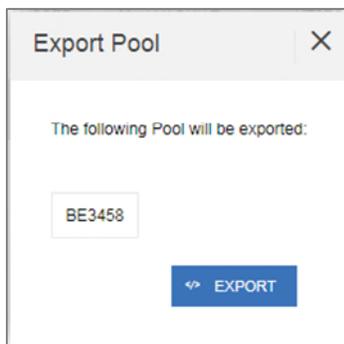


Figure 22: Export Pool Pop-up

3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the  button may not be shown. If the button is not shown, skip to Step 2.

4.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.

Maintenance EDIT								
▼ Annex-Special Disclosures								
IDENTIFIER			DESCRIPTION					
12 new			12 Annex					
asdfwer			asdfwerasdfwerasdfwerasdfwer					
▼ Non-Level Payment Provisions								
IDENTIFIER			DESCRIPTION					
1 new NLP			1 new Annex, 1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1					
12 new NLP			12 new NLP					
▼ Subscribers								
ABA NUMBER			DELIVER TO					
000233352			PNC/					
021000021			BNYMellon/					
▼ Document Custodian								
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500		New Jersey	63526-4585	06/25/2009	
000466	U S BANK NATI...						06/25/2009	
<small>Portal Help About MyGinnieMae Site Policies Contact Us USA.gov</small>								

Figure 23: Maintenance Page

4.3.1 Add/Modify/Delete Annex-Special Disclosure

To **Add** an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Annex-Special Disclosures section.
3. Enter an Annex-Special Disclosures **Identifier** value.

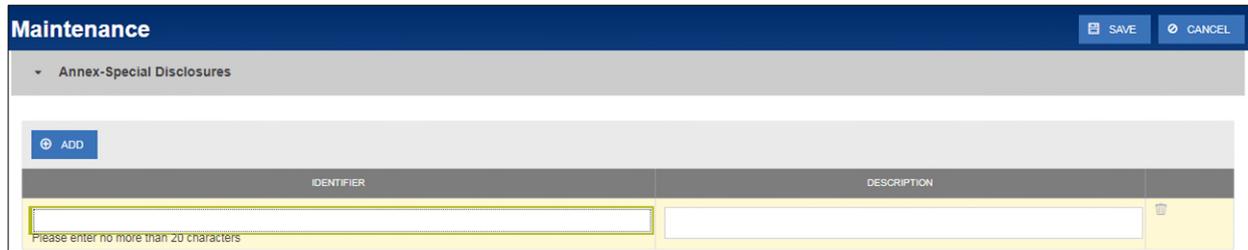


Figure 24: Add New Annex - Special Disclosure

4. Enter an Annex-Special Disclosures **Description**.
5. Click .

To **Modify** an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Annex-Special Disclosures **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Annex-Special Disclosures value to delete.
3. Click .

To **Cancel** adding an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.2 Add/Modify/Delete Non-Level Payment Provision

To **Add** a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Non-Level Payment Provisions section.
3. Enter a Non-Level Payment Provision **Identifier** value.

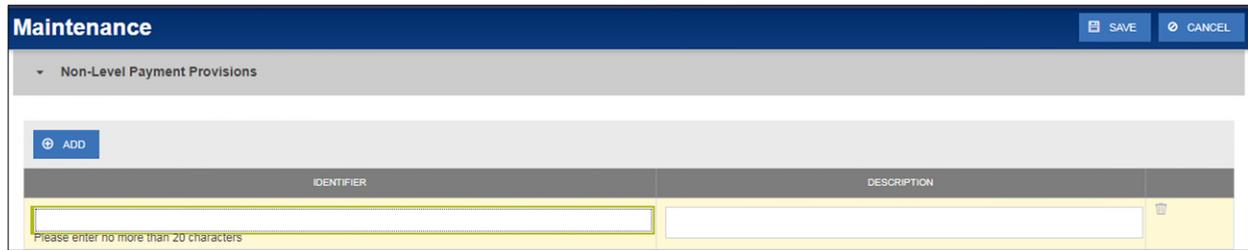


Figure 25: Add New Non-Level Payment Provision

4. Enter a Non-Level Payment Provision **Description**.
5. Click .

To **Modify** a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Non-Level Payment Provisions **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** a Non-Level Payment Provisions value:

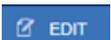
1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Non-Level Payment Provisions value to delete.
3. Click .

To **Cancel** adding a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.3 Add/Modify/Delete Subscriber

To **Add** a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Subscribers section.
3. Enter a Subscriber **ABA Number**.

The screenshot shows a 'Maintenance' window with a 'Subscribers' section. At the top right, there are 'SAVE' and 'CANCEL' buttons. Below the title bar, there is an 'ADD' button. The main area contains a table with two columns: 'ABA NUMBER' and 'DELIVER TO'. The first row has '043005440' in the ABA NUMBER column and 'FirstBank/' in the DELIVER TO column. The second row has '000233352' in the ABA NUMBER column and 'PNC/' in the DELIVER TO column. There are trash icons next to each row. A tooltip is visible over the 'FirstBank/' entry, stating 'Please enter no more than 20 characters'.

Figure 26: Add New Subscriber

4. Enter a Subscriber **Delivery To**.
5. Click .

To **Modify** a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Subscriber's **ABA Number** or **Delivery To** field to modify.
3. Enter the new field value.
4. Click .

To **Delete** a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Subscriber to delete.
3. Click .

To **Cancel** adding a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.3.4 Modify Document Custodian Address

To **Modify** a Document Custodian address:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the address field to modify.

- Address 1
- Address 2
- City
- State
- Zip Code

Maintenance									
Document Custodian									
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE	
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500	Hoboken	New Jersey	63526-4585	06/25/2009		
000466	U S BANK NATI...	23 Main St		Pittsburgh	Pennsylvania	15222	06/25/2009		

Figure 27: Modify Document Custodian Address

3. Enter the new value(s) for any/all fields to be updated.
4. Click .

Note: Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

To **Cancel** changes made to Document Custodian(s):

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

4.4 Multiple Escrow Accounts

4.4.1 Adding Additional Escrow Account(s)

Add multiple Escrow Accounts to a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.
2. Under the Master Agreements section, click the  button under Escrow Accounts.

Master Agreements

Custodian Number / Name: 000466 / U S DANK NATIONAL ...

Subservicer Number / Name: [Empty]

Transfer at Issuance (TAI): Yes No

Principal & Interest Account ABA / Federal Routing Number: 101000019 / Commerce Bank

Account Number: 208015544

Escrow Accounts

+ ADD

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	[Trash Icon]
[Dropdown Menu]	[Input Field]	[Trash Icon]
Sub: 101000019 / Commerce Bank 081206807 / Peoples National Bank, N.A.		

Figure 28: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an **ABA / Federal Routing Number** value from the dropdown menu.

Escrow Accounts

+ ADD

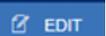
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	[Trash Icon]
081006162 / Enterprise Bank And Trust	[Input Field]	[Trash Icon]
Subscriber 2135419 2135478 2160649 2134520		

Figure 29: Escrow Accounts – Account Number Selection

4. Select an **Account Number** value from the dropdown menu.
5. Click .

4.4.2 Removing an Escrow Account

To **Remove** an Escrow Account from a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.

Escrow Accounts

+ ADD

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	[Trash Icon]
081006162 / Enterprise Bank And Trust	2135419	[Trash Icon]

Figure 30: Escrow Accounts – Remove

- Under the Master Agreements section, click the  button at the far right of the row of the Escrow Account to be removed.
- Click .

4.5 Multiple Subscribers

4.5.1 Adding Additional Subscribers

To **Remove** an Escrow Account from a pool:

- Click  at the top right-hand corner of the header on the Pool Details screen.



Escrow Accounts		
		
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	
081006162 / Enterprise Bank And Trust	2135419	

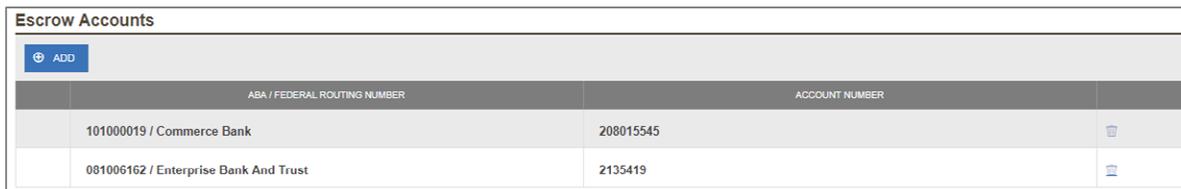
Figure 31: Escrow Accounts – Remove

- Under the Master Agreements section, click the  button at the far right of the row of the Escrow Account to be removed.
- Click .

4.5.2 Removing a Subscriber

To **Remove** an Escrow Account from a pool:

- Click  at the top right-hand corner of the header on the Pool Details screen.



Escrow Accounts		
		
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER	
101000019 / Commerce Bank	208015545	
081006162 / Enterprise Bank And Trust	2135419	

Figure 32: Escrow Accounts – Remove

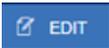
- Under the Master Agreements section, click the  button at the far right of the row of the Escrow Account to be removed.
- Click .

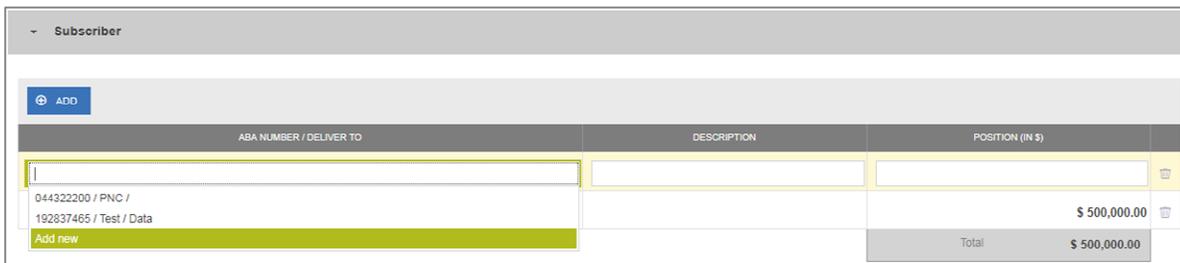
4.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns

4.6.1 Subscriber

To **Add** a new Subscriber to Maintenance directly from Pool Details:

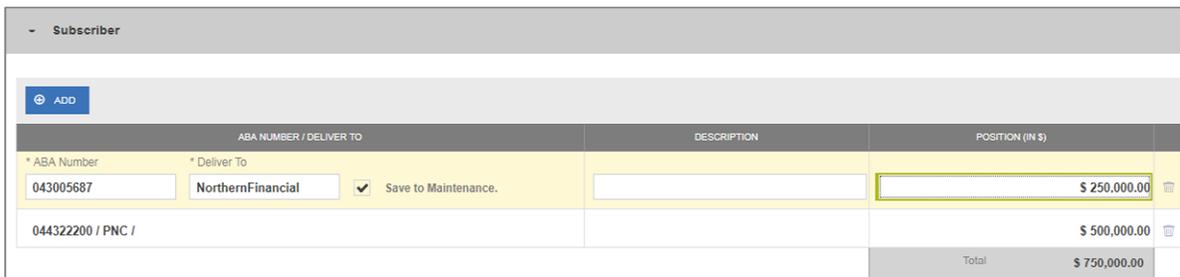
1. Click  in the header to enable modification to the Pool Details screen.
2. Under the Subscriber section, click .
3. Click the **ABA / DELIVER TO** field.



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
<input type="text"/>	<input type="text"/>	<input type="text"/>
044322200 / PNC / 192837465 / Test / Data		\$ 500,000.00
Add new		
Total		\$ 500,000.00

Figure 33: Subscriber – Add New

4. From the dropdown menu that appears, click **Add new**.
5. Click the **ABA / DELIVER TO** field.



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
* ABA Number 043005687	* Deliver To NorthernFinancial	<input checked="" type="checkbox"/> Save to Maintenance.
<input type="text"/>	<input type="text"/>	<input type="text"/>
044322200 / PNC /		\$ 500,000.00
Total		\$ 750,000.00

Figure 34: Subscriber – Save to Maintenance

6. Enter an **ABA Number**.
7. Enter a **Deliver To** value.
8. Click the checkbox to **Save to Maintenance**.
9. Enter a **Description**. (optional)
10. Enter a **Position (in \$)**.

11. Click .

Note: Only the ABA Number / Deliver To information is saved to Maintenance for future use.

4.6.2 Annex-Special Disclosures

To **Add** a new Annex-Special Disclosure directly from Loan Details:

1. Click  in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the **Identifier** field.

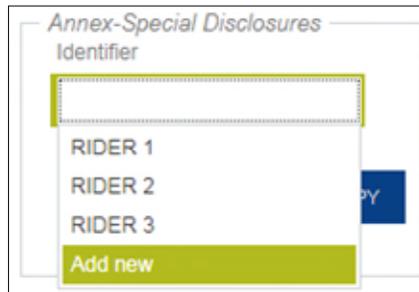


Figure 35: Annex – Add New

3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.

Annex-Special Disclosures

* Identifier

RIDER 4

* Description

NOTE (MANISTATE) OF
LEGACY FESTIVUS,
LLC TO /
LOWLAND COMICAL
MORTGAGE, LLC /
Dated: November, 2018

1. Except as
provided in Paragraph 9
of the Note, Borrower
may not prepay the
indebtedness
evidenced hereby in
whole or in part prior to
October 1, 2017

Save To Maintenance

Figure 36: Annex – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.

7. Click .

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open the form for modification, and then select the appropriate drop-down value.

4.6.3 Non-Level Payment Provisions

To **Add** a new Annex-Special Disclosure directly from Loan Details:

1. Click  in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the **Identifier** field.

Annex-Special Disclosures

Identifier

RIDER 1

RIDER 2

RIDER 3

Add new

Figure 37: Annex – Add New

3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.

Annex-Special Disclosures

* Identifier

RIDER 4

* Description

NOTE (MANISTATE) OF
LEGACY FESTIVUS,
LLC TO /
LOWLAND COMICAL
MORTGAGE, LLC /
Dated: November, 2018

1. Except as
provided in Paragraph 9
of the Note, Borrower
may not prepay the
indebtedness
evidenced hereby in
whole or in part prior to
October 1, 2017

Save To Maintenance

Figure 38: Annex – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.
7. Click .

***Note:** If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open the form for modification, and then select the appropriate drop-down value.

4.7 Creating a Pool Manually

4.7.1 Pool Details

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
 - Must be six (6) alphanumeric characters.
 - If alphanumeric, only the first two characters may be letters. (e.g., AB1234)
 - If numeric, cannot be all zero's (e.g., 000000).

4. Select an **Issue Date** from the dropdown.

Note: The Issue Date is always the 1st of each month. Only the 1st of the current month, and the 1st of the next sequential month will be available as options. (e.g., If today is 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:

- CL-Construction Loan
- CS-Construction Loan Split-Rate
- PN-Project Loan – Non-Level Payment
- LM-Project Loan – Modified Loan/Mature Loan
- LS-Project Loan – 538/515/Small Loans
- RX-Project Loan – Market to Market

6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:

- 01-Initial Construction Loan
- 02-Construction Loan Draw
- 03-Project Loan Conversion
- 04-Initial Project
- 05-Final Draw/PN Conversion

7. Enter a **Pool Tax ID**. Must be nine (9) digits.

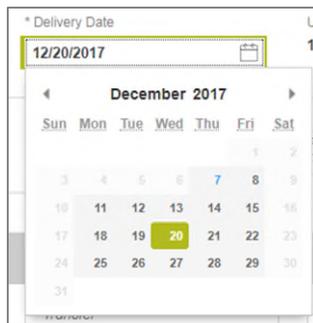


Figure 39 Delivery Date

8. Select a **Delivery Date** from the date calendar.

- Must be a valid business day.
- Must be greater than or equal to the current date. In case of a type 5 CL/CS to PN Conversion, the PN Delivery Date must be 3 business days from the CL/CS Pool Delivery Date.
- Must be within the month associated with the Issue Date.

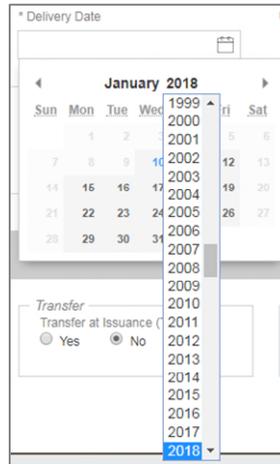


Figure 40 Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

1. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).
2. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
3. Pools with Loans that require Pre-Approval, enter the fields in the Pre-Approval section based on the applicable type(s): **Pre-Approval for Basis Point Spread**, **Pre-Approval for Cross Default/Cross Reference**, and **Pre-Approval for Balloon Payment**, please refer to [Pre-Approval Request](#).
4. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
5. Select a **Subservicer Number / Name** from the dropdown menu.
6. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, select from the dropdown Issuer Number / Name transferee.
7. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
8. In the **Escrow Accounts** section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
9. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
10. In the Certification and Agreement – Form 11711B section:

- a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

11. Click  .

4.7.2 Loan Details

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the  button.
3. Enter the Issuer Loan Number.
 - a. Must be 15 characters.
 - b. Numbers only.
4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.
5. Enter a Mortgage Interest Rate.
 - a. Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).
6. Balloon Payment indicator:
 - a. Is this a Balloon Payment? YES or NO.
 1. If Yes -
2. Enter Amortization Basis Term Years
 - a. Enter Amortization Basis Term Months
 - b. Select Confirmation Check Box
 - c. Approximate Balloon Payment Amount will auto populate
7. Select an Approval Date.
 - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
8. Enter an Original Principal Balance.
9. Enter an Unpaid Balance.
10. Enter a Principal & Interest amount.
11. Enter a Term of Mortgage in Years.
 - a. Must be between 5 and 40 years.
 - b. Term of Mortgage Months is optional
12. Select a First Pay Date from the date calendar. Must be the 1st of the month.
13. Select a Last Pay Date from the date calendar. Must be the 1st of the month.
14. Select a Loan Origination date from the date calendar.
15. Select a Final Endorsement date from the date calendar.
16. Enter a FHA/USDA Case Number.
17. Select a Loan Type Code. Available options are:
 - a. FHA Multifamily
 - b. USDA Multifamily
18. Select a Section of the Act from the dropdown (as seen in figure below).
19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provisions value.
21. Complete the Non-Level Payment Schedule section (if applicable).
22. Complete the Modified Payment History section (if applicable).

- 23. Complete the Certify this loan section (if applicable).
- 24. Complete the Mortgager Information section:
 - a. Name of Mortgager
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code

25. Click .



Figure 41: Section of the Act Dropdown Menu Options

Balloon Payments

*Is this a Balloon Payment?
 Yes No

*Amortization Basis Term

Years	* Months
25	0

This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.

Confirm

Approx Balloon Payment Amount
\$ 6,035.12

Figure 42: Balloon Payment Indicator

4.8 Issuer Pre-Approvals

The following section describes when and how an Issuer should request a Pre-Approval for Basis Point spread, Balloon Payment, and Cross default/Cross Reference requests.

4.8.1 Basis Point Spread Pre-Approval (BPS)

1. Create a Pool and Loan and select **Validate**.

If the Basis Points Spread is not within range, the system generates a fatal error directing the user to request a pre-approval. Basis Point Spread Pre-approval Rules are as follows:

- The Rate Spread between Mortgage Interest Rate and Pool Security Rate should be between 25-50 Basis points for Pool Type (CL, CS, LM, PN). If the spread is not in the range user will be prompted to request Pre-Approval from Ginnie Mae AE to proceed with pool submissions.
- The Rate Spread between Mortgage Interest Rate and PL/PN Security Rate should be between 25-50 Basis points for Pool Type (CS, CL). If the spread is not in the range user will be prompted to request Pre-Approval from Ginnie Mae AE to proceed with pool submissions.
- The Rate Spread between Mortgage Interest Rate and Pool Security Rate should be greater than 50 Basis points for Pool Type (LS, RX) If the spread is not in the range user will be prompted to request Pre-Approval from Ginnie Mae AE to proceed with pool submissions.
- The Rate Spread between Mortgage Interest Rate and Pool Security Rate should be no less than 13 basis point (CL, CS, RX, LS, LM, PN). This spread will not allow a Pre-Approval request and rates must be adjusted.

The screenshot displays the 'Pool UA8499' details page in a 'Draft' state. At the top, there are navigation buttons: '+ MORE ...', 'DELETE', 'VALIDATE', 'EDIT', and a refresh icon. Below the navigation bar, key information is shown: Project Number: 000000092128192, Mortgage Amount: \$ 10,000,000.00, and Maturity Date: 08/15/2025. The main content area is divided into three columns. The first column, titled '3998 - WELLS FARGO MULTIFAMILY CAPITAL', lists the issuer 'Anshika Shaw' (732) 474-5888 and the last updated date '09/23/2020' by 'Anita Pathak' (123) 456-7899. The second column, 'Document Custodian', lists '000466 / U S BANK NATIONAL ASSOCIATION'. The third column, 'Ginnie Mae Account Executive', lists 'Edwin Paglinawan' (718)315-6091. Below this, a 'Pool Details' tab is active, showing a red-bordered box with the message: 'All Errors and Warnings (1) Fatal Errors (F) Security Interest Rate is invalid/missing - The rate spread between Mortgage Interest Rate and Security Interest Rate should be between 25 and 50 basis points. Update the Security Interest Rate or submit Pre-Approval request to Account Executive.' A 'Header Information' section is partially visible at the bottom.

Figure 43: Pool Details Page Fatal Error for Basis Point Spread

2. Complete the Pre-Approval section on the Pool Details page. The following fields are required:
 - Does this require Pre-Approval? Yes/No.
 - Basis Points Spread –automatically populated.
 - Request Date – automatically populated with the date the request was created.
 - Request Approval By – Enter the date the AE should respond by. The Calendar date must be entered at least one day before last business day of the month and by 2:00 pm, and cannot be a holiday, weekend, or a past date. This date cannot be later than the Delivery Date of the Pool.

- Project Name – enter project name.
- Upload Documents – This is an optional field that can be updated at any time while the Pool is in ‘Draft’ Status (even after request was submitted to the AE). Select ‘Browse’ to choose the document and select ‘Upload’ to complete.
- Request Reason – enter the reason for the Pre-Approval request.

Figure 44: Pre-Approval for Basis Point Spread

3. Upon populating all required fields, click **SAVE** on the top menu and **VALIDATE**. Once Validation is complete the **REQUEST PRE-APPROVAL** button displays.



Figure 45: Request Pre-Approval Button

4. Click the **REQUEST PRE-APPROVAL** button to submit the request to the Account Executive.
5. Issuer will receive confirmation notification that Pre-approval has been sent to AE.
6. AEs will receive the same notification via the MyGinnieMae Portal Messages as well as via email, informing them that a pre-approval request was submitted and requires a response.

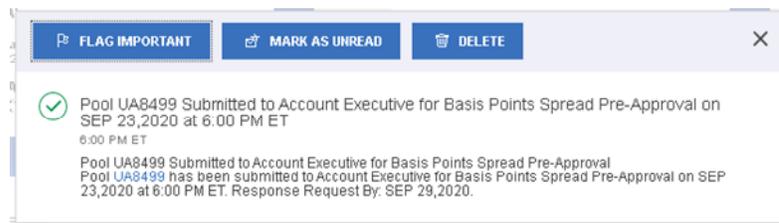


Figure 46: Confirmation Notification

7. Once the Pre-Approval request is submitted to the AE, the Pool and Loan Details pages remain editable for the Issuer with the exception of the following fields:
 - Does this require Pre-Approval

- Request Approval By
- Project Name
- Request Reason
- Security Interest Rate
- Mortgage Interest Rate

Note: Certain actions such as 'Request Pre-Approval', 'Cancel Pre-Approval', 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. Meanwhile, users may refresh the screen by clicking the refresh icon  in the Pool's header.

- Once the Account Executive receives the Pre-Approval request, they may choose to Accept or Decline.
 - If the Pre-Approval request is accepted, the Issuer will be able to view the accepted status in the Pre-Approvals section.

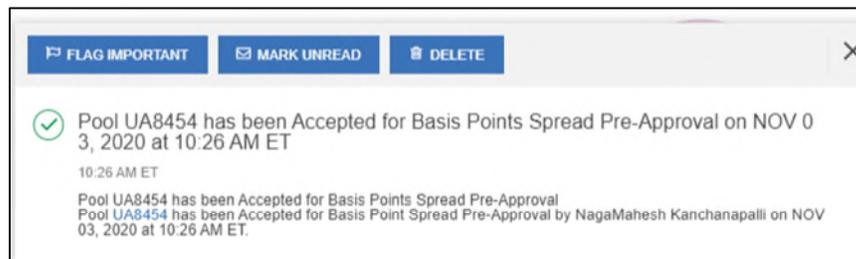


Figure 47: Acceptance Notification

- In addition, a Waiver Letter is generated and can be found in the 'Docs' drop-down menu.

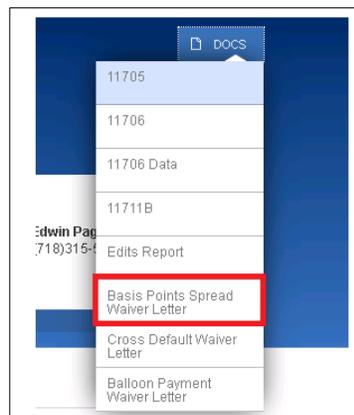


Figure 48: Docs Drop Down Menu

- If the Account Executive declines the Pre-Approval request, a notification is sent to the Issuer and the Pre-approval section of the pool will be updated indicating the reason for decline.

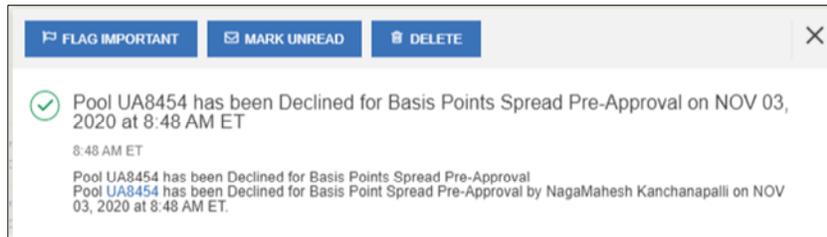


Figure 49: Decline Notification

<p><i>Pre Approval for Basis Point Spread</i></p> <p>* Does this require Pre-Approval? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Upload Documents File Size: 2 MB Max, File Format: PDF, Word Doc DOCUMENTS LIST 374.docx Pool_Edits.pdf</p> <p><input type="text"/> <input type="button" value="BROWSE"/></p> <p><input type="button" value="UPLOAD"/></p>	<p>* Basis Point Spread 0.2</p> <p>* Request Reason Need Approval</p> <p>Reason for Decline Testing</p>	<p>* Request Date 10/05/2020</p> <p>Pre Approval Status Rejected</p>	<p>* Request Approval By 10/28/2020</p> <p>Account Executive NagaMahesh Kanchanapalli</p>	<p>* Project Name Demo</p> <p>Decline Date 10/06/2020</p>
---	--	--	---	---

Figure 50: Pre-Approval for Basis Point Spread Rejected Status

- The issuer can then edit the pre-approval or remove the request by selecting the **No** radio button.

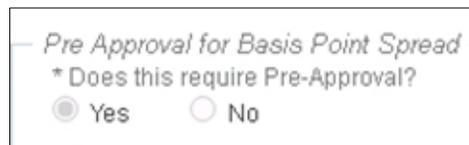


Figure 51: Pre-Approval for Basis Point Spread Radio Button

4.8.2 Cross Default/Cross Reference Case Number Pre-Approval

User creates a Multifamily Pool and wants to Cross Default/Cross reference pool; User will have to request for pre-approval from Account Executive.

1. To Cross Default/Cross Reference a pool, the Issuer must populate the following fields in Cross Default/Cross Reference section of the Pool:
 - Does this require Pre-Approval –YES/NO.
 - Request Date – automatically populated with the date the request was created.
 - Request Approval By – Enter the date the AE should respond by. The Calendar date must be entered at least one day before last business day of the month and by 2:00 pm, and cannot be a holiday, weekend, or a past date. This date cannot be later than the Delivery Date of the Pool.
 - Project Name - Enter project name.
 - Upload Documents – This is an optional field that can be updated at any time while the Pool is in 'Draft' Status (even after request was submitted to the AE). Select 'Browse' to choose the document and select 'Upload' to complete.

- Request Reason - enter the reason for the Pre-Approval request.
- Shared Case Number type- This is a radio button where one of the following can be selected:
 - Cross Default - Requires waiver letter (multiple pools, one Note)
 - Cross Reference - Does not require waiver letter (USDA loans with identical case number)

* Shared Case Number Type

Cross Default - Requires Waiver Letter (multiple Pools, one Note)

Cross Reference - Does Not require Waiver Letter (USDA loans with identical case number)

Figure 52: Cross Default/Cross Reference Radio Button

- If *Cross Default* is selected, complete the following Cross Default Pool Information fields:
 - Cross Default Pool ID
 - Pool Type
 - FHA/USDA Case number
 - Issuer Date
 - Project Name

* CROSS DEFAULT POOL ID	* POOL TYPE	* FHA/USDA CASE NUMBER	* ISSUE DATE	* PROJECT NAME
No data available.				

Figure 53: Cross Default Pool Grid

- If *Cross Reference* is selected, complete the following Cross Reference Pool Information fields:
 - Cross Reference Pool ID
 - Pool Type
 - USDA Case Number
 - Issued Date
 - Project Name

* CROSS REFERENCE POOL ID	* POOL TYPE	* USDA CASE NUMBER	* ISSUE DATE	* PROJECT NAME
No data available.				

Figure 54: Cross Reference Pool Grid

Note: Each Pre-Approval request for Cross Default/Cross Reference can only refer to one (1) shared Case Number. The Pool under which the Pre-Approval is created is considered the Primary Pool. Users cannot request different case numbers on the same Pre-Approval. If a Pool with multiple loans requires a Cross Default/Cross Reference for each of the loans Users may submit a second Pre-Approval request under the other Pool which shares the second cases number.

2. Upon completing all required fields, click **SAVE** on the top menu and then click **VALIDATE**. Once Validation is complete, the **REQUEST PRE-APPROVAL** displays.



Figure 55: Request Pre-Approval Button

3. Click the **REQUEST PRE-APPROVAL** button to submit the request to the Account Executive.

Note: Certain actions such as 'Request Pre-Approval', 'Cancel Pre-Approval', 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.

4. Issuer will receive confirmation notification that Pre-approval has been sent to AE.

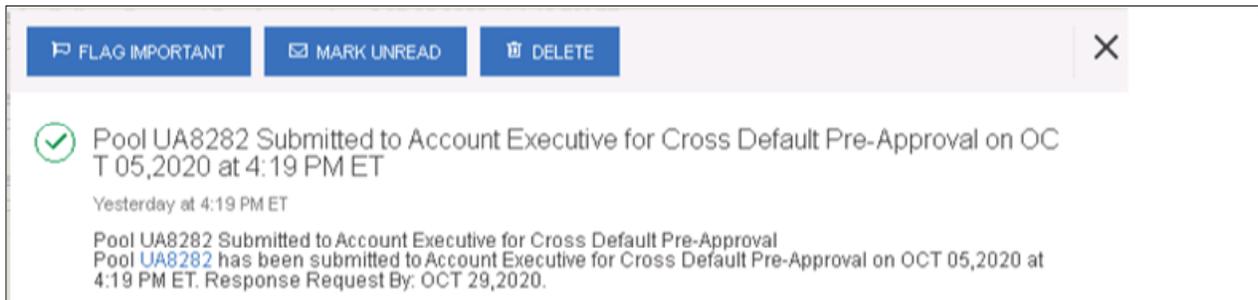


Figure 56: Confirmation Notification

5. Once the Pre-Approval request is submitted to the AE, the Pool and Loan Details pages remain editable for the Issuer with the exception of the following fields in Pre-approval section:

- Does this require Pre-Approval
- Request Approval By
- Project Name
- Request Reason
- Shared Case Number Type
- Case Number (Loan Screen)

Once the Account Executive receives the Pre-Approval request, they may choose to Accept or Decline.

- the Account Executive accepts the Pre-Approval request for Cross Default Pre-approval request, the Issuer will be able to view the accepted status in the Pre-Approvals section.

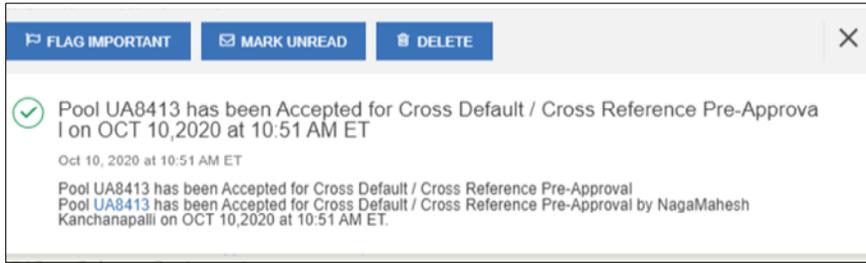


Figure 57: Acceptance Notification

- In addition, the Waiver Letter is generated and can be found in the ‘Docs’ drop down menu . However, if AE user accepts Cross Reference, a Waiver letter will not be generated.

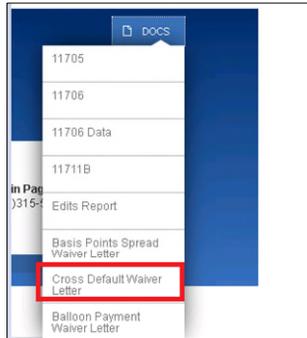


Figure 58: Docs Drop Down Menu

- If the Account Executive declines the Pre-Approval request, a notification is sent to the Issuer and Pre-Approval section of the pool will indicate the reason for decline.



Figure 59: Decline Notification

* Cross Default						
* CROSS DEFAULT POOL NUMBER	POOL TYPE	* FHA/USDA CASE NUMBER	ISSUE DATE	* PROJECT NAME		
UA8999	CL	00000012345678	11/01/2020	ABC Corporation		
Pre Approval Status Rejected	Account Executive NagaMahesh Kanchanapalli	Decline Date 10/06/2020	Reason for Decline Testing			

Figure 60: Cross Default Pre-Approval Rejected Status

- The Issuer can then edit the pre-approval section or remove the request by selecting **No** radio button.

Pre Approval for Cross Default/ Cross Reference _____

* Does this require Pre-Approval ? * Request Date

Yes No **10/13/2020**

Figure 61: Pre-Approval for Cross Default Radio Button

4.8.3 Balloon Payment Pre-Approval

User creates a Multifamily Pool and wants to Cross Default/Cross reference pool; User will have to request for pre-approval from Account Executive .

- In order to Cross Default/Cross Reference a pool, the Issuer must populate the following fields in Cross Default/Cross Reference section of the Pool:
 - Does this require Pre-Approval –YES/NO
 - Request Date – automatically populated with the date the request was created
 - Request Approval By – Enter the date the AE should respond by. The Calendar date must be entered at least one day before last business day of the month and by 2:00 pm, and cannot be a holiday, weekend, or a past date. This date cannot be later than the Delivery Date of the Pool.
 - Project Name - Enter project name
 - Upload Documents – This is an optional field that can be updated at any time while the Pool is in ‘Draft’ Status (even after request was submitted to the AE). Select ‘Browse’ to choose the document and select ‘Upload’ to complete.
 - Request Reason - enter the reason for the Pre-Approval request
 - Shared Case Number type- This is a radio button where one of the following can be selected:
 - Cross Default - Requires waiver letter (multiple pools, one Note)
 - Cross Reference - Does not require waiver letter (USDA loans with identical case number)

* Shared Case Number Type

Cross Default - Requires Waiver Letter (multiple Pools, one Note)

Cross Reference - Does Not require Waiver Letter (USDA loans with identical case number)

Figure 62: Cross Default/Cross Reference Radio Button

- If *Cross Default* is selected, complete the following Cross Default Pool Information fields:
 - Cross Default Pool ID
 - Pool Type
 - FHA/USDA Case number
 - Issuer Date
 - Project Name

* CROSS DEFAULT POOL ID	* POOL TYPE	* FHA/USDA CASE NUMBER	* ISSUE DATE	* PROJECT NAME
No data available.				

Figure 63: Cross Default Pool Grid

- If *Cross Reference* is selected, complete the following Cross Reference Pool Information fields:
 - Cross Reference Pool ID
 - Pool Type
 - USDA Case Number
 - Issued Date
 - Project Name

* CROSS REFERENCE POOL ID	* POOL TYPE	* USDA CASE NUMBER	* ISSUE DATE	* PROJECT NAME
No data available.				

Figure 64: Cross Reference Pool Grid

2. Upon completing all required fields, click **SAVE** on the top menu and then click **VALIDATE**. Once Validation is complete, the **REQUEST PRE-APPROVAL** displays.



Figure 65: Request Pre-Approval Button

3. Click the **REQUEST PRE-APPROVAL** button to submit the request to the Account Executive.

Note: Certain actions such as ‘Request Pre-Approval’, ‘Cancel Pre-Approval’, ‘Validate’ or ‘Submit’ are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool’s header.

Issuer will receive confirmation notification that Pre-approval has been sent to AE.

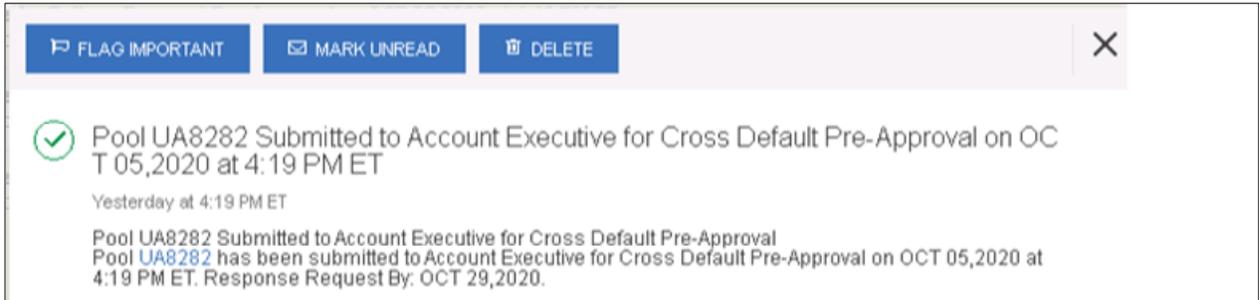


Figure 66: Confirmation Notification

4. Once the Pre-Approval request is submitted to the AE, the Pool and Loan Details pages remain editable for the Issuer with the exception of the following fields in Pre-approval section:
 - Does this require Pre-Approval
 - Request Approval By
 - Project Name
 - Request Reason
 - Shared Case Number Type
 - Case Number (Loan Screen)

Once the Account Executive receives the Pre-Approval request, they may choose to Accept or Decline.

- The AE accepts the Pre-Approval request for Cross Default Pre-approval request, the Issuer will be able to view the accepted status in the Pre-Approvals section.

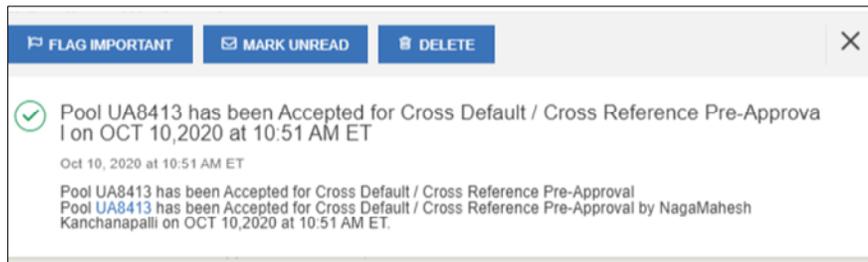


Figure 67: Acceptance Notification

- In addition, the Waiver Letter is generated and can be found in the ‘Docs’ drop down menu . However, if AE user accepts Cross Reference, a Waiver letter will not be generated.

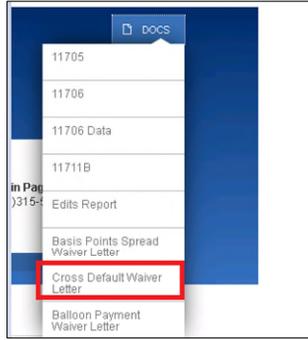


Figure 68: Docs Drop Down Menu

- If the Account Executive declines the Pre-Approval request, a notification is sent to the Issuer and Pre-Approval section of the pool will indicate the reason for decline.



Figure 69: Decline Notification

* Cross Default						
* CROSS DEFAULT POOL NUMBER	POOL TYPE	* FHA/USDA CASE NUMBER	ISSUE DATE	* PROJECT NAME		
UA8999	CL	00000012345678	11/01/2020	ABC Corporation		
Pre Approval Status	Account Executive	Decline Date	Reason for Decline			
Rejected	NagaMahesh Kanchanapalli	10/06/2020	Testing			

Figure 70: Cross Default Pre-Approval Rejected Status

- The Issuer can then edit the pre-approval section or remove the request by selecting **No** radio button.

Pre Approval for Cross Default/ Cross Reference _____

* Does this require Pre-Approval ? * Request Date

Yes No **10/13/2020**

Figure 71: Pre-Approval for Cross Default Radio Button

4.8.4 Multiple Pre-Approvals within one Pool

Users are able to submit more than one Pre-Approval request type within the same Pool if the business rules require. The Pool may include one, two, or all three Pre-Approval types if it meets the criteria for each. Each Pre-Approval type should be filled out following the guidelines listed in the sections above – [Basis Points Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#) and [Balloon Payment Pre-Approval](#).

4.8.5 Discarding Pre-Approval Information

If the Pre-Approval sections have been completed but not yet submitted, the pre-approval request can be removed by changing the selection option for *Does this require Pre-Approval?* from Yes to **No**.

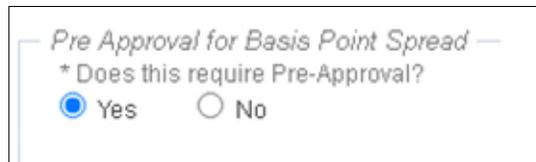


Figure 72: Pre-Approval for Basis Point Spread Radio Button

A confirmation pop up displays explaining that by selecting "No" all the information in the request will be discarded. Select **Yes, Discard changes** to confirm or select **Cancel** to keep all data in the request.

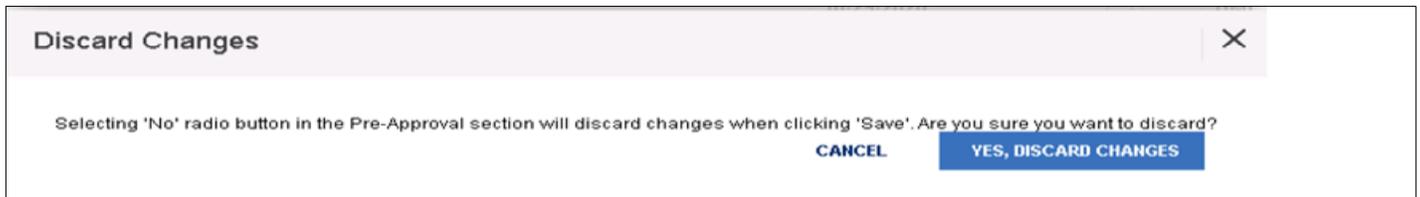


Figure 73: Discard Changes Confirmation

4.8.6 Canceling Pre-Approval Request

Once a Pre-Approval request has been submitted to the AE, it can be cancelled as long as the AE has not yet responded. To cancel the pre-approval request, select **Cancel Pre-Approval Request** at the top menu.



Figure 74: Cancel Pre-Approval Button

Once this option is selected, a Cancel Pre-Approval confirmation displays on the screen. If user selects the **OK** button, notification will be sent to the Issuer and AE confirming the Pre-Approval request has been cancelled. If there is more than one request within the Pool all will be cancelled.

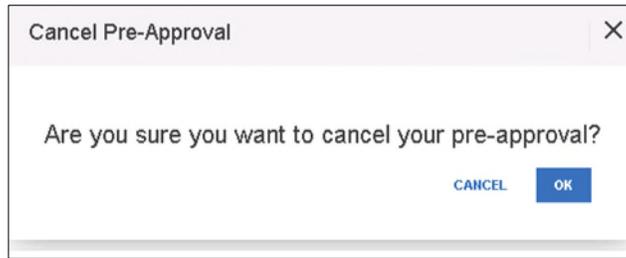


Figure 75: Cancel Pre-Approval Confirmation Pop-up

NOTE: Certain actions such as 'Request Pre-Approval', 'Cancel Pre-Approval', 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete.

At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.

4.8.7 Pre-Approvals Modifications

In the event a Pre-Approval has been Accepted or Declined and the Pool is not yet Issued, the Issuer may still modify the Pre-Approval and resend the Pre-Approval Request to the AE.

Modifying Pre-Approvals for Pools in Draft Status

If the Pool is in *Draft* status, complete the following steps to edit an existing Pre-Approval.

- (a) Select  from the Header Menu and modify the relevant fields depending on the type of Pre-Approval.
- (b) A **confirmation box** will appear informing the User that the changes will require a new Pre-Approval. Select **Confirm** to proceed.

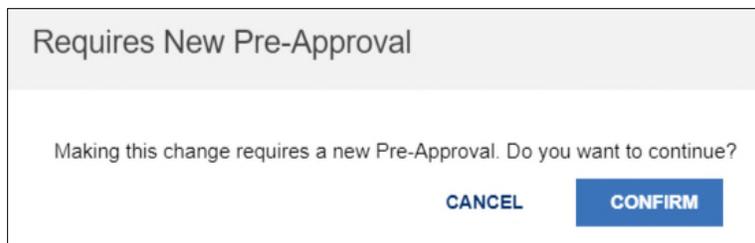


Figure 76 Modify Pre-Approval Confirmation Box

- (c) Click  and then click  in order to proceed with Pre-Approval.
- (d) Click  to complete the process. Once the AE approves, Users can resume the submission and certification process.

Modifying Pre-Approvals for Pools in Submitted for Final Certification or Final Certified Status

If the Pool is in *Submitted for Final Certification* or *Final Certified* status, complete the following steps to Recall the Pool and proceed with editing an existing Pre-Approval.

Please note, depending on the status of a Pool, there may be a limited window in which the User can Recall a Pool.

- **Pools that were Submitted for Final Certification** will be available for Recall at any time.
- **Pools that were Final Certified for the 9 PM sweep** will be available for Recall no later than the next business day at 12 PM. After 12 PM the Issuer the Pool will no longer be available for Recall by the Issuer and will require the PPA to conduct a manual Delete on Mainframe before the Pool is Issued. Once this is complete the Pool will appear in *Draft* status and will be editable.
- **Pools that were Final Certified for the 2 PM sweep** cannot be Recalled by the Issuer and require the PPA to conduct a manual Delete on Mainframe before the Pool is Issued. Once this is complete the Pool will appear in *Draft* status and will be editable.

- Select **RECALL** from the Header Menu.
- Once the Pool is back in *Draft* Status, select **EDIT** from the Header Menu and modify the relevant fields depending on the type of Pre-Approval.
- A **confirmation box** will appear informing the User that the changes will require a new Pre-Approval. Select **Confirm** to proceed. (See Figure 75).
- Click **SAVE** and then click **VALIDATE** in order to proceed with Pre-Approval.
- Select **REQUEST PRE-APPROVAL** to complete the process. Once the AE approves, Users can resume the submission and certification process.

4.9 Ginnie Mae Account Executive (AE) Response to Pre-Approval

The following section lays out how the Account Executive (AE) can accept or Decline Pre-Approvals for Basis Point spread, Balloon Payment, and Cross default/Cross Reference requests.

4.9.1 AE Pre-Approval Notifications

Once an Issuer submits a Pre-Approval request to the AE, all AEs will receive Pre-Approval notifications via e-mail and MyGinnieMae Inbox Messages. The same notifications will also be sent to Issuers.

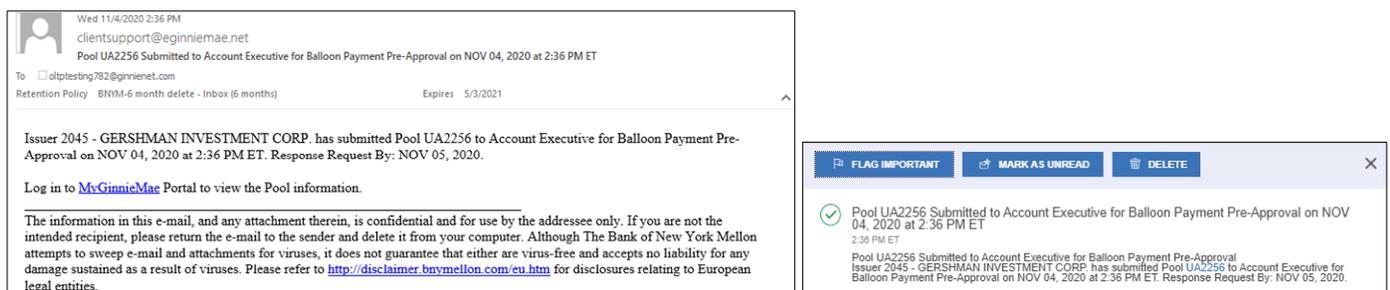


Figure 77: Pre-Approval AE Email Notification / MGM Inbox Notification Sample

- 1) User must select the **attestation** check box if Pre-Approval request is accepted. This applies for all three Pre-Approval requests (Basis Point Spread, Cross Default, and Balloon Payment). When approving a Cross reference Pre-Approval, no attestation statement will be displayed on the Pre-Approval Response.

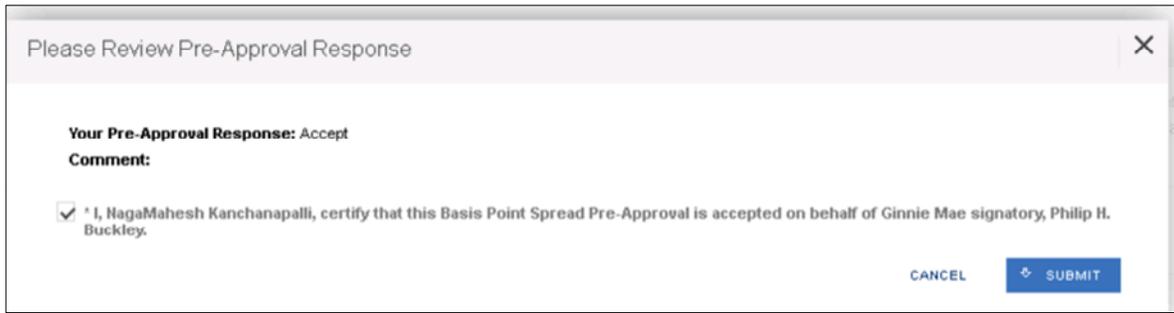


Figure 80: Pre-Approval Response

- 2) User can Submit Pre-Approval response by clicking the **SUBMIT PRE-APPROVAL RESPONSE** button.

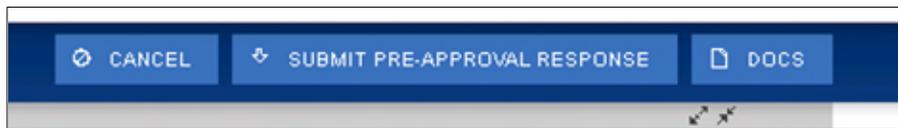


Figure 81: Submit Pre-Approval Response Button

- 3) Once the Cross Default Pre-Approval is accepted and response is submitted to issuers, a waiver letter is generated and can be viewed from the **DOCS** drop-down menu.
NOTE: In the event the request is for Cross Reference then a waiver letter is not required and will not be generated



Figure 82: DOC Drop-down Menu

- 4) Issuer is notified of the Account Executive's decision.

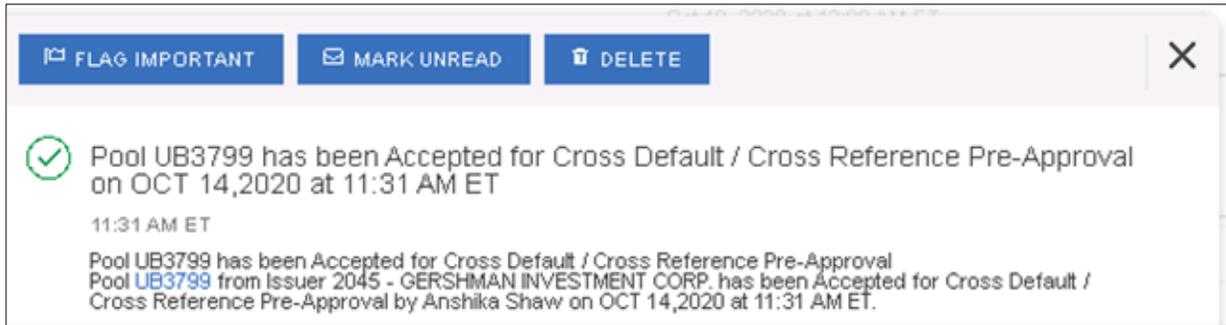


Figure 83: Pre-Approval Response Notification

- 5) Multiple Pre-Approval requests can be Accepted/Declined from Pools and Loan page.

		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS	ISSUER ID
<input type="checkbox"/>	☆	UA8413	CL	11/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3998
<input type="checkbox"/>	☆	UA8413	CL	11/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3998
<input checked="" type="checkbox"/>	☆	UB3799	PN	10/01/2020		000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	2045
<input type="checkbox"/>	☆	UA8280	CL	10/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊙	Draft	3998
<input type="checkbox"/>	☆	UA8280	CL	10/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊙	Draft	3998
<input type="checkbox"/>	☆	UA8220	LS	10/01/2020		000535 / Wells Fargo NA	⊗	Draft	3998
<input type="checkbox"/>	☆	UA8122	CS	10/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3998
<input type="checkbox"/>	☆	UA8122	CS	10/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3998
<input checked="" type="checkbox"/>	☆	UA2044	PN	10/01/2020		000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	2045

Figure 84: Bulk Pre-Approval Submission

- 6) If the Account Executive does not take action by the *Request Approval By* date, the Pre-Approval Request expires and the Account Executive and Issuer are notified. If this occurs, the Issuer must submit another Pre-Approval Request to the Account Executive.

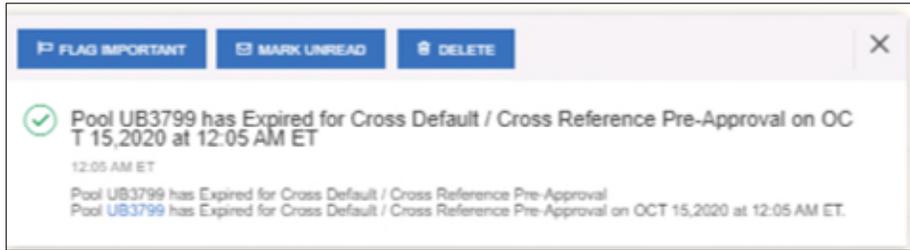


Figure 85: Expired Pre-approval Notification

4.10 Non-Level Payment Schedule

The following steps describe how the Account Executive (AE) provides a Pre-Approval response to Issuers:

- 1) Select the desired Pool which requires a Pre-Approval response, the user can click **Edit** on the Pool Details page
- 2) User then navigates to the Pre-Approval section within the page and can **Accept or Decline** by choosing the appropriate Pre-Approval Response radio button.
 - a. If the user accepts the Pre-Approval, a comment can be added (optional).
 - b. If the user declines, a reason for the decline must be entered.

Note: If there are more than one Pre-Approval type pending within the same pool, the AE must provide a response to all pending items at the same time before sending to the Issuer.

 A screenshot of a 'Pre-Approvals' section in a web application. The main heading is 'Pre-Approvals'. Below it, there is a form for 'Pre Approval for Basis Point Spread'. The form includes several fields:

- 'Does this require Pre-Approval?': Radio buttons for 'Yes' (selected) and 'No'.
- 'Basis Point Spread': Text input with value '0.2'.
- 'Request Date': Text input with value '10/08/2020'.
- 'Request Approval By': Text input with value '10/29/2020'.
- 'Project Name': Text input with value 'testing'.
- 'Request Reason': Text input with value 'Testing'.
- 'Pre Approval Status': Text input with value 'Pending'.
- 'Your Preapproval Response': Radio buttons for 'Accept' (selected) and 'Decline'.
- 'Comments': Text input area.

 There is also an 'Upload Documents' section with a file size limit of 2 MB and supported formats (PDF, Word Doc).

Figure 86: Pre-Approval

- 3) User must select the **attestation** check box if Pre-Approval request is accepted. This applies for all three Pre-Approval requests (Basis Point Spread, Cross Default, and Balloon Payment). When approving a Cross reference Pre-Approval, no attestation statement will be displayed on the Pre-Approval Response.

 A dialog box titled 'Please Review Pre-Approval Response'. The content includes:

- 'Your Pre-Approval Response: Accept'
- 'Comment:'
- A checked checkbox with the text: '* I, NagaMahesh Kanchanapalli, certify that this Basis Point Spread Pre-Approval is accepted on behalf of Ginnie Mae signatory, Philip H. Buckley.'
- Buttons for 'CANCEL' and 'SUBMIT'.

Figure 87: Pre-Approval Response

- 4) User can Submit Pre-Approval response by clicking the **SUBMIT PRE-APPROVAL RESPONSE** button.



Figure 88: Submit Pre-Approval Response Button

- Once the Cross Default Pre-Approval is accepted and response is submitted to issuers, a waiver letter is generated and can be viewed from the **DOCS** drop-down menu.

NOTE: In the event the request is for Cross Reference then a waiver letter is not required and will not be generated



Figure 89: DOC Drop-down Menu

- Issuer is notified of the Account Executive's decision.

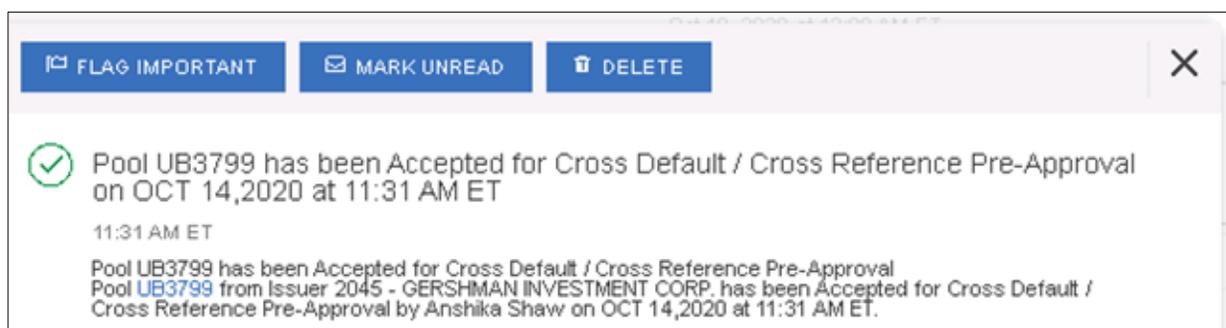


Figure 90: Pre-Approval Response Notification

- Multiple Pre-Approval requests can be Accepted/Declined from Pools and Loan page.

My Dashboard Pools & Loans

PENDING PRE-APPROVAL PASSED FAVORITE REJECTED CERTIFIED

Pre-Approval Status: Pending 1 filter(s) applied

Total: 9 Selected: 2

		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTOMER NUMBER / NAME	BUSINESS RELIES	POOL STATUS	ISSUER ID
<input type="checkbox"/>	☆	UA8413	CL	11/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3098
<input type="checkbox"/>	☆	UA8413	CL	11/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3098
<input checked="" type="checkbox"/>	☆	UB3799	PN	10/01/2020		000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	2046
<input type="checkbox"/>	☆	UA8280	CL	10/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊙	Draft	3098
<input type="checkbox"/>	☆	UA8280	CL	10/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊙	Draft	3098
<input type="checkbox"/>	☆	UA8220	LS	10/01/2020		000536 / Wells Fargo NA	⊗	Draft	3098
<input type="checkbox"/>	☆	UA8122	CS	10/01/2020	1	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3098
<input type="checkbox"/>	☆	UA8122	CS	10/01/2020	2	000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	3098
<input checked="" type="checkbox"/>	☆	UA2044	PN	10/01/2020		000488 / U S BANK NATIONAL ASSOCIATION	⊗	Draft	2046

Figure 91: Bulk Pre-Approval Submission

- 8) If the Account Executive does not take action by the *Request Approval By* date, the Pre-Approval Request expires and the Account Executive and Issuer are notified. If this occurs, the Issuer must submit another Pre-Approval Request to the Account Executive.

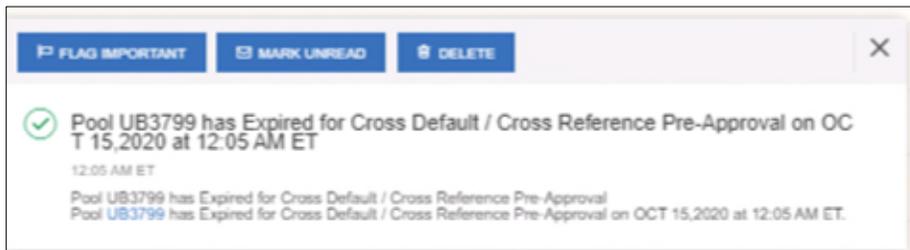


Figure 92: Expired Pre-approval Notification

4.11 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four-month-old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).
Original Principal Balance	The loan's principal balance amount at the start of the identified modified period (first and last payment dates).
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.

Table 4.9.3.1 Modified Loan History Field List

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	09/01/2017	4.500 %
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	12/01/2017	4.500 %

Figure 93: Modified Loan History

1. From the Loan Details screen, check the Modified Loan History checkbox.
2. Click the  button to add a new entry.
3. Enter the Principal & Interest amount associated with the entry.
4. Enter the Original Principal Balance associated with the entry.
5. Enter the Unpaid Balance associated with the entry.
6. Select a First Pay Date associated with the entry.
7. Select a Last Pay Date associated with the entry.
8. Enter an Interest Rate associated with entry.
9. Click the  button to add additional entries (as required).
10. When all entries have been added, click .

4.12 Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number	Proposed Pool Number	Project Location	Issuer Number
000000023426235	BE3452	PA	2045

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)
4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

* I Agree

Figure 94: Certify Loan

The text of the agreement is as follows:

I, the undersigned, do certify:

- 1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.*
- 2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.*
- 3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)*
- 4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)*
- 5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)*
- 6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)*
- 7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)*
- 8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)*

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the **I Agree** checkbox to save the loan.

4.13 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

4.13.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

Pools & Loans - Checkbox

		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input checked="" type="checkbox"/>	★	BC5849	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft
<input type="checkbox"/>	★	BC6063	LM	11/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✔	Submitted for Final Certification
<input type="checkbox"/>	★	BE3450	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	☆	BC5820	CL	01/01/2018	1	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	☆	BE3429	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✔	Issued
<input type="checkbox"/>	☆	BE3431	CS	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input checked="" type="checkbox"/>	☆	BE3433	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✔	Draft

Figure 95: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the **Pools & Loans** page users select the checkbox(es)  next to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

Pools & Loans - Row Action

		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input type="checkbox"/>	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	Export Docs	Validate Submit Delete

Figure 96: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis  button on the right side of each pool and click the **Submit** button.

Pool Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:



Figure 97: Submission from Pool Details and Draw History Details Page

Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

4.13.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

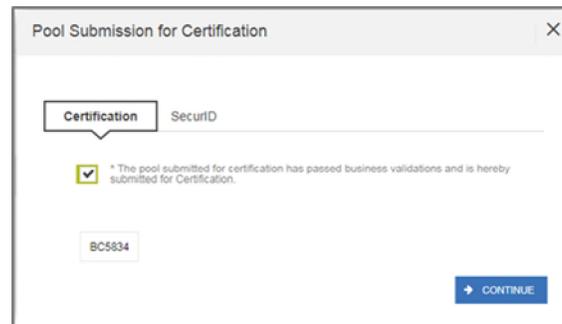


Figure 98: Certification Checkbox

1. Once the Authorized Signer has clicked the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select .

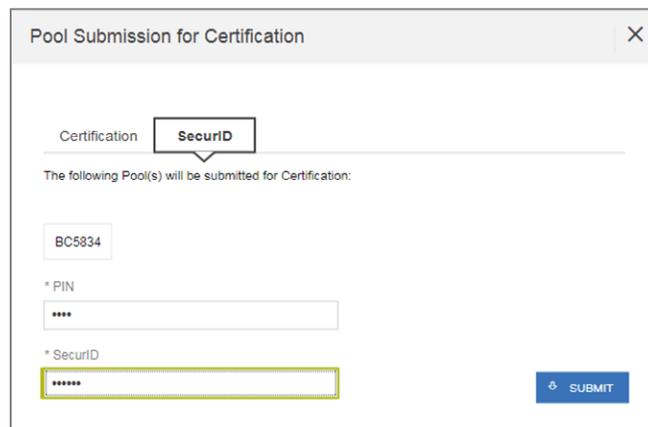


Figure 99: SecurID and Pin

2. The SecurID tab will then be displayed. The user will be required to enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the  button to Submit the pool.

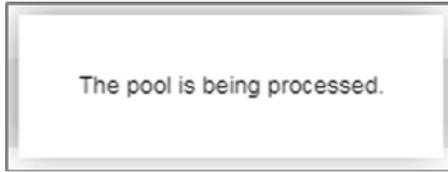


Figure 100: Submission Processing Message

3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

Note: Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.

4.13.3 01 Initial Construction Loan (CL) Pool

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BH0838	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CL-Construction Loan	* Submission Type 01-Initial Construction Loan
--------------------------------	----------------------------	--	-----------------------------------	---

▼ General Information

* Pool Tax ID 929812773	* Initial Pay Date 06/15/2019	* Delivery Date 05/24/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
----------------------------	----------------------------------	-------------------------------	-----------------------------------	---

Rates			* PL/PN Security Rate	Maturity
* Security Interest Rate	Mortgage Interest Rate	Servicing Fee	8.000 %	* Maturity Date
8.000 %	8.500 %	0.370 %		04/15/2049

Deferred First Principal Payment Date

Cross Reference Pool (PN)
Pool BH0839

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<table style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <td colspan="2" style="text-align: center;">Principal & Interest Account</td> </tr> <tr> <td style="width: 50%;">ABA / Federal Routing Number</td> <td style="width: 50%;">Account Number</td> </tr> <tr> <td>121000248 / Wells Fargo Bank, Na</td> <td>4121366876</td> </tr> </table>	Principal & Interest Account		ABA / Federal Routing Number	Account Number	121000248 / Wells Fargo Bank, Na	4121366876
Principal & Interest Account								
ABA / Federal Routing Number	Account Number							
121000248 / Wells Fargo Bank, Na	4121366876							

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
132432123 / something / somethi		\$ 100,000.00
Total		\$ 100,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="font-size: x-small;">Total Amounts</td> </tr> <tr> <td style="font-size: x-small;">P&I Payment Amount</td> <td style="text-align: right;">\$ 65,357.65</td> </tr> <tr> <td style="font-size: x-small;">UPB Amount</td> <td style="text-align: right;">\$ 8,494,850.68</td> </tr> </table>	Total Amounts		P&I Payment Amount	\$ 65,357.65	UPB Amount	\$ 8,494,850.68	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="font-size: x-small;">FHA Totals</td> </tr> <tr> <td style="font-size: x-small;">Quantity</td> <td style="text-align: center;">1</td> </tr> <tr> <td style="font-size: x-small;">UPB Amount</td> <td style="text-align: right;">\$ 8,494,850.68</td> </tr> </table>	FHA Totals		Quantity	1	UPB Amount	\$ 8,494,850.68	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="font-size: x-small;">USDA Rural Development Totals</td> </tr> <tr> <td style="font-size: x-small;">Quantity</td> <td style="text-align: center;">0</td> </tr> <tr> <td style="font-size: x-small;">UPB Amount</td> <td style="text-align: right;">\$ 0.00</td> </tr> </table>	USDA Rural Development Totals		Quantity	0	UPB Amount	\$ 0.00	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="font-size: x-small;">Additional Information</td> </tr> <tr> <td style="font-size: x-small;">Weighted Average Interest Rate</td> <td style="text-align: center;">8.500 %</td> </tr> </table>	Additional Information		Weighted Average Interest Rate	8.500 %
Total Amounts																									
P&I Payment Amount	\$ 65,357.65																								
UPB Amount	\$ 8,494,850.68																								
FHA Totals																									
Quantity	1																								
UPB Amount	\$ 8,494,850.68																								
USDA Rural Development Totals																									
Quantity	0																								
UPB Amount	\$ 0.00																								
Additional Information																									
Weighted Average Interest Rate	8.500 %																								

* = Required Field

Figure 101: 01 Initial Construction Lon (CL) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CL-Construction Loan** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
13. Select a **Custodian Number / Name** from the dropdown menu.
14. Select a Subservicer Number/Name, if applicable
15. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
16. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
17. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
18. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

19. Click .

Pool Details
Loans **Loan 982192912933333** x
Draw History Details

General Information

<p>* Issuer Loan Number 982192912933333</p>	<p>* Mortgage Type FHA</p>	<p>* Mortgage Interest Rate 8.500 %</p>	<p><i>Balloon Payments</i> * Is this a Balloon Payment? <input type="radio"/> Yes <input checked="" type="radio"/> No</p>
<p>Approval Date</p>	<p><i>Mortgage Amounts</i> * Original Principal Balance \$ 8,500,000.00</p> <p>* Unpaid Balance \$ 8,494,850.68</p> <p>* Principal & Interest \$ 65,357.65</p>		<p><i>Term of Mortgages</i> * Years 30</p> <p>Months 0</p>
<p><i>Prepayment Provisions</i> Are there any prepayment provisions? <input type="radio"/> Yes <input checked="" type="radio"/> No</p>		<p><i>Agency Details</i> * FHA/USDA Case Number 00000000229939</p> <p>Loan Type Code FHA Multifamily</p> <p>Section of the Act 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing</p> <p>Development Cost \$ 0.00</p>	
<p><i>Indicators</i> MIN <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>MCM <input type="radio"/> Yes <input checked="" type="radio"/> No</p>		<p><i>Pay Dates</i> * First 05/01/2019</p> <p>* Last 04/01/2049</p>	
<p><i>Ratios</i> Debt Service Coverage Ratio</p> <p>Loan to Value Ratio</p>		<p><i>Mortgage Note Dates</i> * Loan Origination 05/01/2019</p> <p>* Initial Endorsement 05/01/2019</p>	
<p><i>Annex-Special Disclosures</i> * Identifier Annex Special Disc1</p> <p>* Description This pool mortgage is</p>		<p><i>Non-Level Payment Provisions</i> * Identifier Non Level Payment</p> <p>* Description This pool mortgage is</p>	
<p>Non-Level Payment Schedule</p>			

Mortgagor Information

<p>* Name of Mortgagor Best Mortgagor</p>	<p>* Property Site Address 2 Hanson Place</p>	<p>* City Brooklyn</p>	<p>* State New York</p>	<p>* Zip Code 11217-</p>
--	--	-----------------------------------	------------------------------------	-------------------------------------

* = Required Field

Figure 102: 01 Initial Construction Loan (CL) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the  button.
3. Enter the Issuer Loan Number.
4. Select a Mortgage Type from the dropdown.
5. Enter a Mortgage Interest Rate.
6. Select Balloon Payment indicator – No. (If yes, see sample details under LM Pool Section 5.11.10)
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a Term of Mortgage in Years and Months.
11. Select a First Pay Date from the date calendar.
12. Select a Last Pay Date from the date calendar.
13. Select a Loan Origination Date from the date calendar.
14. Select an Initial Endorsement Date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a FHA/USDA Case Number.
17. Select a Loan Type Code.
18. Select a Section of the Act from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Complete the Mortgagor Information section:
 - Name of Mortgagor
 - Property Site Address
 - City
 - State
 - Zip Code
21. Click .

2.

Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
Approved Amount to Date					\$ 100,000.00			
Cumulative Requested Amount					\$ 100,000.00			
Mortgage Amount					\$ 8,500,000.00			

Figure 103: 01 Initial Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation), click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.13.4 02 Subsequent Construction Loan (CL) Pool

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number FA4051	* Issue Date 03/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type CL-Construction Loan	* Submission Type 02-Construction Loan Draw
--------------------------------	-----------------------------------	---	--	---

▼ General Information

* Pool Tax ID 999356222	* Initial Pay Date 04/15/2019	* Delivery Date 03/06/2019	Unpaid Balance Date 03/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PL/PN Security Rate
4.000 %

Maturity
* Maturity Date
02/15/2020

Request an Extension Date
Maturity Extension Approval Date

Cross-Reference Pool (PN)
Pool FA4052

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p>Principal & Interest Account</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ABA / Federal Routing Number 041001039 / Keybank</td> <td style="width: 50%;">Account Number 359681452892</td> </tr> </table>	ABA / Federal Routing Number 041001039 / Keybank	Account Number 359681452892
ABA / Federal Routing Number 041001039 / Keybank	Account Number 359681452892			

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
041001039 / Keybank	359683066724

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST		\$ 1,000,000.00
Total		\$ 1,000,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

<p>Total Amounts</p> <p>P&I Payment Amount \$ 25,000.00</p> <p>UPB Amount \$ 5,000,000.00</p>	<p>FHA Totals</p> <p>Quantity 1</p> <p>UPB Amount \$ 5,000,000.00</p>	<p>USDA Rural Development Totals</p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p>Additional Information</p> <p>Weighted Average Interest Rate 4.500 %</p>
--	--	---	---

* = Required Field

Figure 104: Subsequent Construction Loan (CL) Pool Details Page

Pool Details Page

1. From the pool header, select the  button to add a subsequent draw.
2. Click Edit to enter Pool information
3. Select the **Issue Date** from the dropdown
4. Select **02-Construction Loan Draw** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
7. Click .

Pool Details		Loans		Draw History Details					
		APPROVED ADVANCES							
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS	
1	02/01/2019	1	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 0.00	Issued	
2	03/01/2019	2	\$ 1,000,000.00	\$ 2,000,000.00	\$ 1,000,000.00	\$ 2,000,000.00	\$ 0.00	Final Certified	
Approved Amount to Date					\$ 2,000,000.00				
Cumulative Requested Amount					\$ 2,000,000.00				
Mortgage Amount					\$ 5,000,000.00				

Figure 105: Subsequent Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.
Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .

2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or the Draw History Details screen, click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.13.5 01 Initial Construction Loan (CS) Pool

Pool Details		Loans	Draw History Details
Header Information			
* Pool Number BH0840	* Issue Date 05/01/2019	Issue Type X.Multifamily (Ginnie Mae I)	Pool Type CS-Construction Loan Split-Rate
* Submission Type 01.Initial Construction Loan			
General Information			
* Pool Tax ID 349582171	* Initial Pay Date 06/15/2019	* Delivery Date 05/22/2019	Unpaid Balance Date 05/01/2019
Amortization Method Concurrent Date (CD)			
Rates * Security Interest Rate 8.000 %		Mortgage Interest Rate 8.250 %	Servicing Fee 0.120 %
* PUPN Security Rate 8.000 %		Maturity * Maturity Date 03/15/2049	
Deferred First Principal Payment Date		Cross-Reference Pool (PN) Pool BH0841	
Escrow Accounts			
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER	
121000248 / Wells Fargo Bank, Na		4121366918	
Subscriber			
ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
021000021 / JPMCHASE/CUST			\$ 100,000.00
			Total \$ 100,000.00
Certification and Agreement - Form 11711B			
Check the appropriate box:			
<input type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
<input checked="" type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
Master Agreements			
Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	
		Account Number 4121366876	
Certification and Agreement - Form 11711B			
Check the appropriate box:			
<input type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
<input checked="" type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
Pool Statistics			
Total Amounts P&I Payment Amount \$ 65,357.65	FHA Totals Quantity 1	USDA Rural Development Totals Quantity 0	Additional Information Weighted Average Interest Rate 8.500 %
UPB Amount \$ 8,494,850.68	UPB Amount \$ 8,494,850.68	UPB Amount \$ 0.00	
* = Required Field			

Figure 106: Initial Construction Loan (CS) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CS-Construction Loan Split-Rate** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
13. Select a **Custodian Number / Name** from the dropdown menu.
14. Select a **Subservicer Number/Name**, if applicable
15. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
16. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
17. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
18. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

19. Click 

Figure 107: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
3. Select **Balloon Payment** indicator – No. (If yes see sample details under LM Pool figure 84).
6. Enter a **Construction Loan Interest Rate**
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.

9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years and Months**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Complete the **Mortgagor Information** section:
 - a. Name of Mortgagor
 - b. Property Site Address
 - c. City
 - d. State
 - e. Zip Code
21. Click .

Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	05/01/2019	1	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 0.00	Issued
Approved Amount to Date					\$ 100,000.00			
Cumulative Requested Amount					\$ 100,000.00			
Mortgage Amount					\$ 14,500,000.00			

Figure 108: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen, click  .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.13.6 02 Subsequent Construction Loan (CS) Pool

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BZ1809	* Issue Date 06/01/2019	Issue Type X.Multifamily (Ginnie Mae I)	Pool Type CS-Construction Loan Split-Rate	* Submission Type 02-Construction Loan Draw
--------------------------------	-----------------------------------	---	---	---

▼ General Information

* Pool Tax ID 464861564	* Initial Pay Date 07/15/2019	* Delivery Date 06/12/2019	Unpaid Balance Date 06/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 5.000 %	Mortgage Interest Rate 4.000 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PLPN Security Rate
3.500 %

Maturity

* Maturity Date
05/15/2049

Request an Extension Date
Maturity Extension Approval Date

Cross-Reference Pool (FN)
Pool BZ1810

Split Rate
Construction Loan Interest Rate
5.500 %

▼ Master Agreements

Custodian Number / Name 000568 / SunTrust Bank	Subservicer Number / Name	<p><i>Principal & Interest Account</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ABA / Federal Routing Number 021000018 / Bank Of New York Mellon</td> <td style="width: 50%;">Account Number 123455</td> </tr> </table>	ABA / Federal Routing Number 021000018 / Bank Of New York Mellon	Account Number 123455
ABA / Federal Routing Number 021000018 / Bank Of New York Mellon	Account Number 123455			

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
074909153 / Merchants Bank Of Indiana	7220172

▼ Subscriber

ABA NUMBER / DELIVER TO	POSITION (IN \$)
021000018 / BKOFNYC/CUST/45698	\$ 500,000.00
Total	\$ 500,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

Total Amounts

P&I Payment Amount
\$ 22,760.04

UPB Amount
\$ 5,000,000.00

FHA Totals

Quantity
1

UPB Amount
\$ 5,000,000.00

USDA Rural Development Totals

Quantity
0

UPB Amount
\$ 0.00

Additional Information

Weighted Average Interest Rate
4.000 %

* = Required Field

Figure 109: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

Pool Details Page

1. Select  button to add second draw
2. Click Edit to enter Pool information
3. Select **Issue Date** from the dropdown
4. Select **02 or 05 - Construction Loan-Split Rate** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
7. Click .

Pool Details								
Loans			Draw History Details					
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
Approved Amount to Date					\$ 50,000.00			
Cumulative Requested Amount					\$ 50,000.00			
Mortgage Amount					\$ 500,000.00			

Figure 110: Subsequent Construction Loan (CS) Draw History Details Page

Draw History Details Page

1. After clicking save in Pool Details, navigate to **Draw History Details** tab.
Note: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click .
4. Complete the Certification confirmation, click .

5. Enter the **SecurID PIN** and **Passcode**, click  .

Note: In the event of a Mortgage modification for a Loan that is a Balloon Payment, a warning will appear on the Draw History Details page. In the case of Type 3 Conversions with no Draw, the warning will appear on the Pool Details screen.

4.13.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Pool Details
Loans
Draw History Details

Master Agreements

Custodian Number / Name
000466

Subsicer Number / Name

Transfer
Transfer at Issuance (TA)
 Yes No

Principal & Interest Account
ABA / Federal Routing Number Account Number
121000248 / Wells Fargo B... **4121366876**

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 894,357.00
Total		\$ 894,357.00

Header Information

* Pool Number BC5383	* Issue Date 01/01/2018	Issue Type X Multifamily (Ginnie Mae I)	* Pool Type PN Project Loan - Non Level Payment	* Submission Type 03 Project Loan Conversion
--------------------------------	-----------------------------------	---	---	--

General Information

* Pool Tax ID 765555589	* Initial Pay Date 02/15/2018	* Delivery Date 01/10/2018	Unpaid Balance Date 01/01/2018	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 5.000 %	Mortgage Interest Rate 5.500 %	Sanicing Fee 0.370 %
--	--	--------------------------------

Change Mortgage Amount

Mortgage Amount \$ 900,000.00	PGI Amount \$ 9,266.40	* Approval Date 12/15/2017
---	----------------------------------	--------------------------------------

Comment

Maturity

* Maturity Date
12/15/2027

Deferred First Principal Payment

Cross-Reference Pool Construction Loan (CL)
[Pool BC5382](#)

* Final Advance Amount
\$ 000,000.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

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

Form HUD-11711-A forwarded to Document Custodian

Yes No

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

Pool Statistics

<p>Total Amounts</p> <p>PGI Payment Amount \$ 9,767.37</p> <p>UPB Amount \$ 894,357.63</p>	<p>FHA Totals</p> <p>Quantity 1</p> <p>UPB Amount \$ 894,357.63</p>	<p>USDA Rural Development Totals</p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p>Additional Information</p> <p>Weighted Average Interest Rate 5.500 %</p>
---	--	---	---

Figure 111: CL Submission Type 03 with PN Conversion - Pool Details Page

To create a Project Loan Conversion pool:

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.
2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
3. Enter the **Pool Number**. This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.
4. Select an **Issue Date** from the dropdown.
5. Select Pool Type **PN-Project Loan – Non-Level Payment**.
6. Select Submission Type **03-Project Loan Conversion**.
7. Enter the **Final Advance Amount**.
 - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).
8. Enter a **Pool Tax ID**. Must be nine (9) digits.

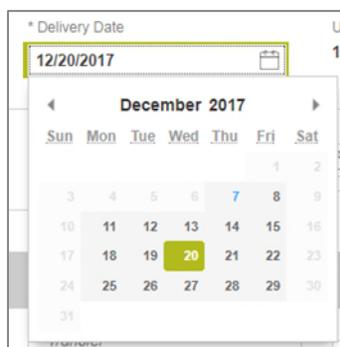


Figure 112: Delivery Date

9. Select a **Delivery Date** from the date calendar.
 - Must be a valid business day.
 - Must be greater than or equal to the current date.
 - Must be within the month associated with the Issue Date.

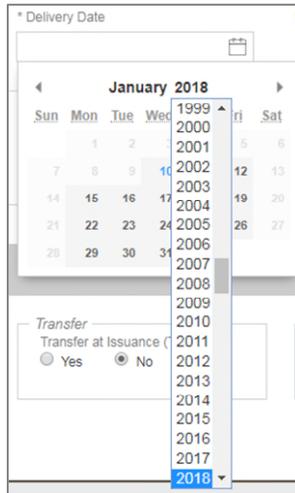


Figure 113: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

10. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).
11. (Optional) Select **Change Mortgage Amount** checkbox.
 - a. Enter the **Mortgage Amount**.
 - b. Enter the **P&I Amount**.
 - c. Select an **Approval Date**.
 - d. Enter a **Comment** (optional).
12. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
13. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
14. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
15. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
16. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
17. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
18. In the **Escrow Accounts** section:

- a. Click .
- b. Select an **ABA / Federal Routing Number** from the dropdown menu.
- c. Select an **Account Number** from the dropdown menu.

19. In the Subscriber section:

- a. Click .
- b. Select an **ABA Number / Deliver To** value from the dropdown menu.
- c. Enter a **Description**. (optional)
- d. Enter a **Position (in \$)**.

20. In the Certification and Agreement – Form 11711B section:

- a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

21. Click .

22. From the Pool Details screen, click the Loans tab.

23. From the All Loans screen, click the  button.

24. Enter the Issuer **Loan Number**.

- a. Must be 15 alphanumeric characters.

25. Select a **Mortgage Type** from the dropdown.

- a. Available options are FHA and USDA.

26. Enter a **Mortgage Interest Rate**.

- a. Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).

27. Select an **Approval Date**.

- a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
28. Enter an **Original Principal Balance**.
 29. Enter an **Unpaid Balance**.
 30. Enter a **Principal & Interest** amount.
 31. Enter a **Term of Mortgage** in Years.
 - a. Must be between 5 and 40 years.
 - b. Term of Mortgage Months is optional
 32. Select a **First Pay Date** from the date calendar.
 - a. Must be the 1st of the month.
 33. Select a **Last Pay Date** from the date calendar.
 - a. Must be the 1st of the month.
 34. Select a **Loan Origination Date** from the date calendar.
 35. Select an **Initial Endorsement Date** from the date calendar.
 36. Select a **Final Endorsement Date** from the date calendar.
 37. Enter an **FHA/USDA Case Number**.
 38. Select a **Loan Type Code**.
 - a. Available options are:
 - i. FHA Multifamily
 - ii. USDA Multifamily
 39. Select a **Section of the Act** from the dropdown (as seen in figure below).
 40. Select an **Annex-Special Disclosures** value.
 41. Select a **Non-Level Payment Provisions** value.
 42. Complete the **Non-Level Payment Schedule** section (if applicable).
 43. Complete the **Modified Payment History** section (if applicable).
 44. Complete the **Certify this loan** section (if applicable).
 45. Complete the **Mortgagor Information** section:
 - a. Name of Mortgagor

- b. Property Site Address
- c. City
- d. State
- e. Zip Code

46. Click .

4.13.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.

The CL/CS-to-PN conversion process has two (2) settlement streams.

1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.
3. Issuers will contract the PPA to cancel/exchange the outstanding securities and issue the final PN security.
4. The PPA will contact the Depository.
5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business dates."
6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and three (3) business days later the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BC5386	* Issue Date 12/01/2017	Issue Type X Multifamily (Ginnie Mae I)	* Pool Type CS-Construction Loan Split- Rate	* Submission Type 05-Final Draw/PN Conversion
--------------------------------	-----------------------------------	---	--	---

▼ General Information

* Pool Tax ID 262554854	* Initial Pay Date 01/15/2018	* Delivery Date 12/06/2017	Unpaid Balance Date 12/01/2017	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

* PLJ/PN Security Rate
4.250 %

Deferred First Principal Payment

Maturity

* Maturity Date
11/15/2027

Cross-Reference Pool (PN)
[Pool BC5387](#)

Split Rate

Construction Loan Interest Rate
4.500 %

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<div style="border: 1px solid #ccc; padding: 5px;"> <p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number Account Number</p> <p>121000248 / Wells Fargo B... 4121366876</p> </div>
--	---------------------------	---

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wvveeeeee	test	\$ 350,000.00
Total		\$ 350,000.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

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

Form HUD-11711-A forwarded to Document Custodian

Yes No

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

▼ Pool Statistics

Total Amounts

PAI Payment Amount
\$ 4,130.00

UPB Amount
\$ 397,370.00

FHA Totals

Quantity
0

UPB Amount
\$ 0.00

USDA Rural Development Totals

Quantity
1

UPB Amount
\$ 397,370.00

Additional Information

Weighted Average Interest Rate
4.500 %

Figure 114: CS Submission Type 05 - Pool Details Page

Pool Details

1. From the Pool Details screen, click the button.
2. Select an **Issue Date**.

3. Select Submission Type **05-Final Draw/PN Conversion**.
4. Select a **Delivery Date** from the calendar.
5. Select a **Custodian Number / Name**.
6. Select a Principal & Interest **ABA / Federal Routing Number** and **Account Number**.
7. Select an Escrow Account **ABA / Federal Routing Number** and **Account Number**.
8. Select a Subscriber **ABA Number / Deliver To** and **Position (in \$)**.
9. Click .
10. Click the **Draw History Details** tab.
11. Enter an **Approved Advance Amount**.
12. Enter a **Requested Amount**.
13. Click .
14. Click  to validate the pool against the business rules.
15. Resolve all Fatal errors and/or Warnings (if applicable).

Pool Details
Loans
Draw History Details

▼ Header Information

* Pool Number BC5387	* Issue Date 12/01/2017	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 05-Final Draw/PN Conversion
--------------------------------	-----------------------------------	---	---	---

▼ General Information

* Pool Tax ID 245478546	* Initial Pay Date 01/15/2018	* Delivery Date 12/11/2017	Unpaid Balance Date 12/01/2017	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Maturity

* Maturity Date
12/15/2027

Deferred First Principal Payment

Cross-Reference Pool Construction Loan (CL)
[Pool BC5386](#)

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number 121000248 / Wells Fargo B...</p> <p>Account Number 4121366876</p>
--	---------------------------	---	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee	test	\$ 397,370.00
Total		\$ 397,370.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

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

Form HUD-11711-A forwarded to Document Custodian

Yes No

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

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 4,130.00</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 397,370.00</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 4.500 %</p>
---	--	---	---

* = Required Field

Figure 115: PN Conversion for CS Submission Type 05 - Pool Details Page

16. From the Pools & Loans screen, click + ADD POOLS .

17. Select the ENTER MANUALLY button to be taken to the Pool Details screen.

18. Enter the next sequential **Pool Number** from the associated CL/CS pool.

a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.

19. Select an **Issue Date**.

20. Select Pool Type **PN-Project Loan – Non-Level Payment**.

21. Select Submission Type **05-Final Draw/PN Conversion**.

22. Enter a **Pool Tax ID**. Must be nine (9) digits.

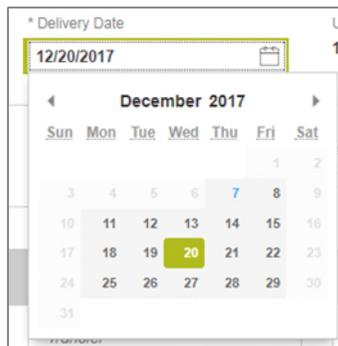


Figure 116: Delivery Date

23. Select a **Delivery Date** from the date calendar.

- a) Must be a valid business day.
- b) Must be greater than or equal to the current date.
- c) Must be within the month associated with the Issue Date.

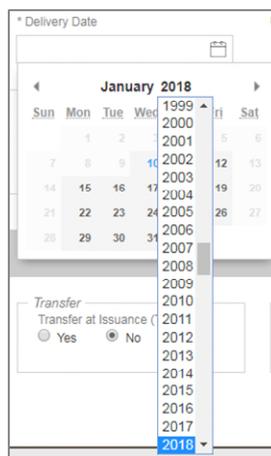


Figure 117: Delivery Date - Year

Note: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

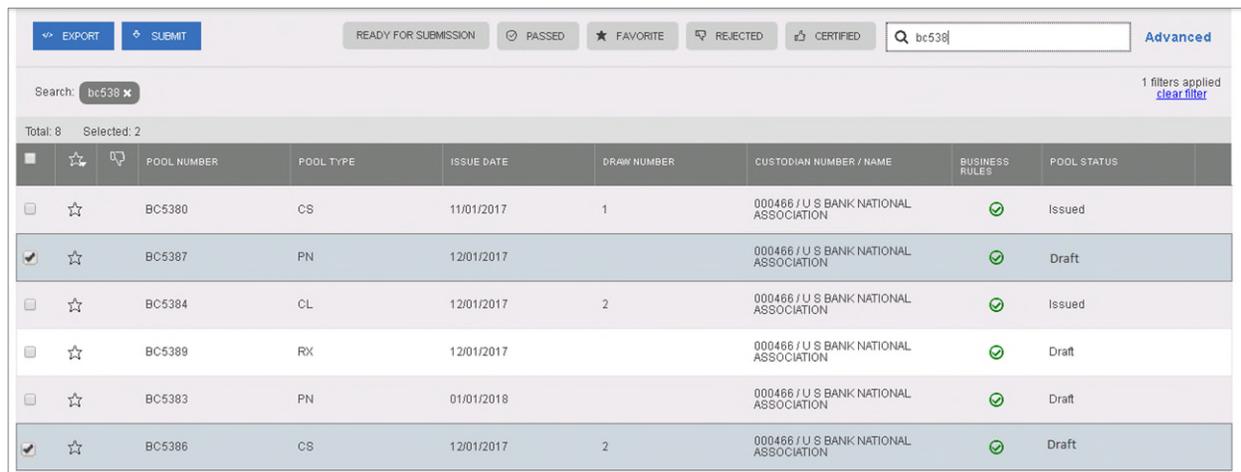
24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).

25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
29. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
30. In the **Escrow Accounts** section:
 - a. Click  .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
31. In the Subscriber section:
 - a. Click  .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
32. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
34. Click  .

35. From the Pool Details screen, click the Loans tab.
36. From the All Loans screen, click the  button.
37. Enter the Issuer Loan Number.
 - a) Must be 15 alphanumeric characters.
38. Select a **Mortgage Type** from the dropdown.
 - a) Available options are:
 - i. FHA
 - ii. USDA
39. Enter a **Mortgage Interest Rate**.
 - a) Maximum value length of six (6) including one (1) decimal point. (e.g., 12.345 %).
40. Select an **Approval Date**.
 - a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.
41. Enter an **Original Principal Balance**.
42. Enter an **Unpaid Balance**.
43. Enter a **Principal & Interest** amount.
44. Enter a **Term of Mortgage** in Years.
 - a) Must be between 5 and 40 years.
 - b) Term of Mortgage Months is optional
45. Select a **First Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
46. Select a **Last Pay Date** from the date calendar.
 - a) Must be the 1st of the month.
47. Select a **Loan Origination Date** from the date calendar.
48. Select a **Final Endorsement Date** from the date calendar.
49. Enter a **FHA/USDA Case Number**.
50. Select a **Loan Type Code**. Available options are:
 - a) FHA Multifamily

b) USDA Multifamily

51. Select a **Section of the Act** from the dropdown.
52. Select an **Annex-Special Disclosures** value.
53. Select a **Non-Level Payment Provisions** value.
54. Complete the **Non-Level Payment Schedule** section (if applicable).
55. Complete the **Modified Payment History** section (if applicable).
56. Complete the **Certify this loan** section (if applicable).
57. Complete the **Mortgagor Information** section:
 - a) Name of Mortgagor
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
58. Click .
59. Click  to validate the pool against the business rules.
60. Resolve Errors and/or Warnings (if applicable).



		POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input type="checkbox"/>	<input type="checkbox"/>	BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Issued
<input checked="" type="checkbox"/>	<input type="checkbox"/>	BC5387	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Draft
<input type="checkbox"/>	<input type="checkbox"/>	BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Issued
<input type="checkbox"/>	<input type="checkbox"/>	BC5389	RX	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Draft
<input type="checkbox"/>	<input type="checkbox"/>	BC5383	PN	01/01/2018		000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Draft
<input checked="" type="checkbox"/>	<input type="checkbox"/>	BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	<input checked="" type="checkbox"/>	Draft

Figure 118: Bulk Submission of CS Type 05 and PN Conversion

61. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.
62. Click the  button.
63. Complete the Certification confirmation, click .
64. Enter the **SecurID PIN** and **Passcode**, click .

4.13.9 Project Loan (PN) Pool

Pool Details
Loans

▼ Header Information

* Pool Number BH0848	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type PN-Project Loan - Non-Level Payment	* Submission Type 04-Initial Project
--------------------------------	-----------------------------------	---	---	--

▼ General Information

* Pool Tax ID 222307833	* Initial Pay Date 06/15/2019	* Delivery Date 05/17/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Maturity

* Maturity Date
05/15/2049

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No </p>	<p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na</p> <p>Account Number 4121366876</p>
--	---------------------------	--	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 9,500,000.00
Total		\$ 9,500,000.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 73,046.78</p> <p>UPB Amount \$ 9,500,000.00</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 9,500,000.00</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 8.500 %</p>
--	--	---	---

* = Required Field

Figure 119: 04 PN-Project Loan Non-Level Payment Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the + ADD POOLS button in the header.
2. Select the ENTER MANUALLY button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.

5. Select **PN-Project Loan-Non-Level Payment** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
12. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to Basis Point Spread Pre-Approval, Cross Default/Cross Reference Case Number Pre-Approval, Balloon Payment Pre-Approval.
13. Select a **Custodian Number / Name** from the dropdown menu.
14. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
15. In the Escrow Accounts section:
 - a. Click  .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
 - a. Click  .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
17. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select Balloon Payment indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years and Month**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provision
21. Complete the **Mortgagor Information** section:
 - a) Name of Mortgagor
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
22. Click .
23. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
24. Click the  button.
25. Complete the Certification confirmation, click .

26. Enter the **SecurID PIN** and **Passcode**, click .

4.13.10 Project Loan (LM) Pool

Pool Details Loans

▼ Header Information

* Pool Number BH0842	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LM-Project Loan - Modified Loan/Mature Loan	* Submission Type 04-Initial Project
--------------------------------	-----------------------------------	---	---	--

▼ General Information

* Pool Tax ID 995638299	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 7.000 %	Mortgage Interest Rate 7.500 %	Servicing Fee 0.370 %
--	--	---------------------------------

Maturity

* Maturity Date
02/15/2047

History

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<p><i>Transfer</i></p> <p>Transfer at Issuance (TAI)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><i>Principal & Interest Account</i></p> <p>ABA / Federal Routing Number Account Number</p> <p>121000248 / Wells Fargo Bank, Na 4121366876</p>
--	---------------------------	---	---

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 14,225,343.00
Total		\$ 14,225,343.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

Total Amounts

P&I Payment Amount
\$ 99,994.98

UPB Amount
\$ 14,225,343.23

FHA Totals

Quantity
1

UPB Amount
\$ 14,225,343.23

USDA Rural Development Totals

Quantity
0

UPB Amount
\$ 0.00

Additional Information

Weighted Average Interest Rate
7.500 %

* = Required Field

Figure 121: Project Loan (LM) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LM-Project Loan-Modified Loan/Mature Loan** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#)
12. Expand Pre-Approval section and enter Pre-Approval data when applicable Please refer to Basis Point Spread Pre-Approval, Cross Default/Cross Reference Case Number Pre-Approval, Balloon Payment Pre-Approval.
13. Select a **Custodian Number / Name** from the dropdown menu.
14. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
15. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)

d. Enter a **Position (in \$)**.

17. In the Certification and Agreement – Form 11711B section:

a. Select an option:

- i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

18. Click  .

Pool Details
Loans Loan 000033344455566 X

General Information

<p><small>* Issuer Loan Number</small> 000033344455566</p>	<p><small>* Mortgage Type</small> FHA</p>	<p><small>* Mortgage Interest Rate</small> 5.750 %</p>	<p><small>Balloon Payments</small> <small>*Is this a Balloon Payment?</small> <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p><small>*Amortization Basis Term</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>Years</small> 25</td> <td style="width: 50%;"><small>* Months</small> 0</td> </tr> </table> <p style="font-size: 0.8em;"><small>This pool does not conform to a straight line amortization schedule. Confirm this amortization schedule is properly disclosed and you have obtained written security holder acknowledgement.</small></p> <p><input checked="" type="checkbox"/> <small>Confirm</small></p> <p><small>Approx. Balloon Payment Amount</small> \$ 6,035.12</p>	<small>Years</small> 25	<small>* Months</small> 0
<small>Years</small> 25	<small>* Months</small> 0				

<p><small>Mortgage Amounts</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Original Principal Balance</small> \$ 479,658.71</td> <td style="width: 50%;"><small>* Unpaid Balance</small> \$ 473,807.72</td> </tr> <tr> <td><small>* Principal & Interest</small> \$ 3,017.56</td> <td></td> </tr> </table>	<small>* Original Principal Balance</small> \$ 479,658.71	<small>* Unpaid Balance</small> \$ 473,807.72	<small>* Principal & Interest</small> \$ 3,017.56		<p><small>Term of Mortgages</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Years</small> 24</td> <td style="width: 50%;"><small>Months</small> 0</td> </tr> </table>	<small>* Years</small> 24	<small>Months</small> 0	<p><small>Pay Dates</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* First</small> 11/01/2018</td> <td style="width: 50%;"><small>* Last</small> 10/01/2042</td> </tr> </table>	<small>* First</small> 11/01/2018	<small>* Last</small> 10/01/2042
<small>* Original Principal Balance</small> \$ 479,658.71	<small>* Unpaid Balance</small> \$ 473,807.72									
<small>* Principal & Interest</small> \$ 3,017.56										
<small>* Years</small> 24	<small>Months</small> 0									
<small>* First</small> 11/01/2018	<small>* Last</small> 10/01/2042									

<p><small>Mortgage Note Dates</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Loan Origination</small> 01/01/2017</td> <td style="width: 50%;"><small>Initial Endorsement</small> 01/01/2018</td> </tr> <tr> <td colspan="2"><small>* Final Endorsement</small> 01/01/2018</td> </tr> </table>	<small>* Loan Origination</small> 01/01/2017	<small>Initial Endorsement</small> 01/01/2018	<small>* Final Endorsement</small> 01/01/2018		<p><small>Prepayment Provisions</small> <small>Are there any prepayment provisions?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><small>Indicators</small></p> <p><small>MIN</small></p> <p><input type="radio"/> MOM <input checked="" type="radio"/> No</p>	<p><small>Agency Details</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* FHA/USDA Case Number</small> 000000035353535</td> <td style="width: 50%;"><small>Loan Type Code</small> FHA Multifamily</td> </tr> <tr> <td colspan="2"><small>Section of the Act</small> 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops</td> </tr> <tr> <td colspan="2"><small>Development Cost</small> \$ 0.00</td> </tr> </table>	<small>* FHA/USDA Case Number</small> 000000035353535	<small>Loan Type Code</small> FHA Multifamily	<small>Section of the Act</small> 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops		<small>Development Cost</small> \$ 0.00	
<small>* Loan Origination</small> 01/01/2017	<small>Initial Endorsement</small> 01/01/2018												
<small>* Final Endorsement</small> 01/01/2018													
<small>* FHA/USDA Case Number</small> 000000035353535	<small>Loan Type Code</small> FHA Multifamily												
<small>Section of the Act</small> 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops													
<small>Development Cost</small> \$ 0.00													

Non-Level Payment Schedule

ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE	P&I
1	10/01/2041	5.000 %	5.500 %	\$ 6,035.12

Modified Loan History

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 2,878.95	\$ 453,459.00	\$ 453,459.00	10/01/2007	02/01/2018	6.000 %
2	\$ 3,017.56	\$ 479,658.71	\$ 473,807.72	11/01/2018	10/01/2042	5.750 %

* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

<small>FHA/USDA Case Number</small> 000000035353535	<small>Proposed Pool Number</small> BZ1933	<small>Project Location</small> NY	<small>Issuer Number</small> 3153
---	--	--	---

I, the undersigned, do certify:

- 1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.**
- 2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.**
- 3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)**
- 4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the**

* I Agree

Mortgagor Information

<small>* Name of Mortgagor</small> BNYMellon	<small>* Property Site Address</small> 101 Barclay	<small>* City</small> New York	<small>* State</small> New York	<small>* Zip Code</small> 10286-
--	--	--	---	--

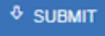
* = Required Field

Figure 122: Project Loan (LM) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select **Balloon Payment** indicator.
 - a. Is this a **Balloon Payment**? YES
 - b. Enter **Amortization Basis Term Years**
 - c. Enter **Amortization Basis Term Months**
 - d. **Confirmation** Check Box
 - e. **Approximate Balloon Payment Amount** will auto populate
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. Select a **Final Endorsement** date from the date calendar.
16. If there are Prepayment Provisions, complete the applicable terms.
17. Enter a **FHA/USDA Case Number**.
18. Select a **Loan Type Code**.
19. Select a **Section of the Act** from the dropdown.
20. Select an Annex-Special Disclosures value.
21. Select a Non-Level Payment Provision value (if available).
22. Select the checkbox next to **Modified Loan History**.
 - a. Add **Principal & Interest**.
 - b. Add **Original Principal Balance**.
 - c. Add **Unpaid Balance**.
 - d. Add **First Pay Date**.
 - e. Add **Last Pay Date**.
 - f. Add **Interest Rate**.
 - g. Add a second entry.
23. Select the checkbox to **Certify Loan**.
24. Complete the **Mortgagor Information** section:
 - a) Name of Mortgagor
 - b) Property Site Address

- c) City
- d) State
- e) Zip Code

25. Click .
26. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
27. Click the  button.
28. Complete the Certification confirmation, click .
29. Enter the **SecurID PIN** and **Passcode**, click .

4.13.11 Project Loan (LS) Pool

Pool Details Loans

▼ Header Information

* Pool Number BH0847	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type LS-Project Loan - 538/515/Small Loans	* Submission Type 04-Initial Project
--------------------------------	-----------------------------------	---	---	--

▼ General Information

* Pool Tax ID 093952293	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates

* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.600 %	Servicing Fee 0.470 %
--	--	---------------------------------

Maturity

* Maturity Date
04/15/2049

▼ Master Agreements ↗ ↘

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	<i>Transfer</i> Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No	<i>Principal & Interest Account</i> ABA / Federal Routing Number 121000248 / Wells Fargo Bank, Na	Account Number 4121366876
--	---------------------------	--	--	-------------------------------------

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 8,494,955.00
Total		\$ 8,494,955.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

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

▼ Pool Statistics

<p><i>Total Amounts</i></p> <p>P&I Payment Amount \$ 65,961.00</p> <p>UPB Amount \$ 8,494,955.67</p>	<p><i>FHA Totals</i></p> <p>Quantity 1</p> <p>UPB Amount \$ 8,494,955.67</p>	<p><i>USDA Rural Development Totals</i></p> <p>Quantity 0</p> <p>UPB Amount \$ 0.00</p>	<p><i>Additional Information</i></p> <p>Weighted Average Interest Rate 8.600 %</p>
--	--	---	---

* = Required Field

Figure 123: Project Loan (LS) Pool Detail Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LS-Project Loan-538/515/Small Loans** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
12. Select a **Custodian Number / Name** from the dropdown menu.
13. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
14. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
15. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
16. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
17. Click .

Pool Details **Loans** Loan 939283293949444 X

General Information

* Issuer Loan Number: 939283293949444

* Mortgage Type: FHA

* Mortgage Interest Rate: 8.600 %

Approval Date: [Empty]

Balloon Payments
* Is this a Balloon Payment?
 Yes No

Mortgage Amounts
* Original Principal Balance: \$ 8,500,000.00
* Unpaid Balance: \$ 8,494,955.67
* Principal & Interest: \$ 65,961.00

Term of Mortgages
* Years: 30
Months: 0

Pay Dates
* First: 05/01/2019
* Last: 04/01/2049

Mortgage Note Dates
* Loan Origination: 01/01/2019
Initial Endorsement: 01/01/2019
* Final Endorsement: 01/01/2019

Prepayment Provisions
Are there any prepayment provisions?
 Yes No

Indicators
MIN
MOM
 Yes No

Agency Details
* FHA/USDA Case Number: 000000039393939
Section of the Act: 221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops
Loan Type Code: FHA Multifamily
Development Cost: \$ 0.00

Ratios
Debt Service Coverage Ratio: [Empty]
Loan to Value Ratio: [Empty]

Annex-Special Disclosures
* Identifier: Annex Special Disc1
* Description: This pool mortgage is [Dropdown]

Non-Level Payment Provisions
* Identifier: Non Level Payment
* Description: This pool mortgage is [Dropdown]

Non-Level Payment Schedule

Mortgagor Information

* Name of Mortgagor: Best Mortgagor
* Property Site Address: 2 Hanson Place
* City: Brooklyn
* State: New York
* Zip Code: 11217-

Figure 124: Project Loan (LS) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the **ADD LOANS** button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Select Balloon Payment indicator – No. (If yes see sample details under LM Pool figure 84)
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.

10. Enter a **Term of Mortgage in Years**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Select a Non-Level Payment Provision value (if available).
21. Complete the **Mortgagor Information** section:
 - a) Name of Mortgagor
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
22. Click .
23. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
24. Click the  button.
25. Complete the Certification confirmation, click .
26. Enter the **SecurID PIN** and **Passcode**, click .

4.13.12 Project Loan (RX) Pool

Pool Details Loans

▼ Header Information

* Pool Number BH0849	* Issue Date 05/01/2019	Issue Type X-Multifamily (Ginnie Mae I)	Pool Type RX-Project Loan - Mark to Market	* Submission Type 04-Initial Project
--------------------------------	-----------------------------------	---	--	--

▼ General Information

* Pool Tax ID 942983283	* Initial Pay Date 06/15/2019	* Delivery Date 05/23/2019	Unpaid Balance Date 05/01/2019	Amortization Method Concurrent Date (CD)
-----------------------------------	---	--------------------------------------	--	--

Rates <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">* Security Interest Rate 8.000 %</td> <td style="width: 33%;">Mortgage Interest Rate 8.550 %</td> <td style="width: 33%;">Servicing Fee 0.420 %</td> </tr> </table>	* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.550 %	Servicing Fee 0.420 %	Maturity * Maturity Date 04/15/2049
* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.550 %	Servicing Fee 0.420 %		

▼ Master Agreements

Custodian Number / Name 000466 / U S BANK NATIONAL ASSOCIATION	Subservicer Number / Name	Transfer Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No	Principal & Interest Account ABA / Federal Routing Number Account Number 121000248 / Wells Fargo Bank, Na 4121366876
--	---------------------------	--	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4121366918

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeee		\$ 7,495,770.00
Total		\$ 7,495,770.00

▼ Certification and Agreement - Form 11711B

Check the appropriate box:

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

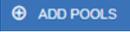
No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

Total Amounts P&I Payment Amount \$ 57,666.53 UPB Amount \$ 7,495,770.97	FHA Totals Quantity 1 UPB Amount \$ 7,495,770.97	USDA Rural Development Totals Quantity 0 UPB Amount \$ 0.00	Additional Information Weighted Average Interest Rate 8.550 %
---	---	--	---

Figure 125: Project Loan (RX) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Expand Pre-Approval section and enter Pre-Approval data when applicable. Please refer to [Basis Point Spread Pre-Approval](#), [Cross Default/Cross Reference Case Number Pre-Approval](#), [Balloon Payment Pre-Approval](#).
12. Select a **Custodian Number / Name** from the dropdown menu.
13. In the Principal & Interest Account box:
 - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - b. Select an **Account Number** from the dropdown menu.
14. In the Escrow Accounts section:
 - a. Click .
 - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
 - c. Select an **Account Number** from the dropdown menu.
15. In the Subscriber section:
 - a. Click .
 - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
 - c. Enter a **Description**. (optional)
 - d. Enter a **Position (in \$)**.
16. In the Certification and Agreement – Form 11711B section:
 - a. Select an option:
 - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
 - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
17. Click .

Pool Details

Loans

Loan 938283923939233
✕

▼ **General Information**

<p><small>* Issuer Loan Number</small> 938283923939233</p>	<p><small>* Mortgage Type</small> FHA</p>	<p><small>* Mortgage Interest Rate</small> 8.550 %</p>	<p><small>Balloon Payments</small> <small>* Is this a Balloon Payment?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>						
<p><small>Approval Date</small> 04/01/2019</p>	<p><small>Mortgage Amounts</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Original Principal Balance</small> \$ 7,500,000.00</td> <td style="width: 50%;"><small>* Unpaid Balance</small> \$ 7,495,770.97</td> </tr> <tr> <td colspan="2"><small>* Principal & Interest</small> \$ 57,666.53</td> </tr> </table>		<small>* Original Principal Balance</small> \$ 7,500,000.00	<small>* Unpaid Balance</small> \$ 7,495,770.97	<small>* Principal & Interest</small> \$ 57,666.53		<p><small>Term of Mortgages</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* Years</small> 30</td> <td style="width: 50%;"><small>Months</small> 0</td> </tr> </table>	<small>* Years</small> 30	<small>Months</small> 0
<small>* Original Principal Balance</small> \$ 7,500,000.00	<small>* Unpaid Balance</small> \$ 7,495,770.97								
<small>* Principal & Interest</small> \$ 57,666.53									
<small>* Years</small> 30	<small>Months</small> 0								
<p><small>Prepayment Provisions</small> <small>Are there any prepayment provisions?</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>		<p><small>Indicators</small></p> <p><small>MIN</small></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p><small>Agency Details</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>* FHA/USDA Case Number</small> 000000039392030</td> <td style="width: 50%;"><small>Loan Type Code</small> FHA Multifamily</td> </tr> <tr> <td><small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing</td> <td><small>Development Cost</small> \$ 0.00</td> </tr> </table>	<small>* FHA/USDA Case Number</small> 000000039392030	<small>Loan Type Code</small> FHA Multifamily	<small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	<small>Development Cost</small> \$ 0.00		
<small>* FHA/USDA Case Number</small> 000000039392030	<small>Loan Type Code</small> FHA Multifamily								
<small>Section of the Act</small> 207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing	<small>Development Cost</small> \$ 0.00								
<p><small>Ratios</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>Debt Service Coverage Ratio</small></td> <td style="width: 50%;"><small>Loan to Value Ratio</small></td> </tr> </table>		<small>Debt Service Coverage Ratio</small>	<small>Loan to Value Ratio</small>	<p><small>Pay Dates</small></p> <p><small>* First</small> 05/01/2019</p> <p><small>* Last</small> 04/01/2049</p>	<p><small>Mortgage Note Dates</small></p> <p><small>* Loan Origination</small> 01/01/2019</p> <p><small>Initial Endorsement</small> 01/01/2019</p> <p><small>* Final Endorsement</small> 01/01/2019</p>				
<small>Debt Service Coverage Ratio</small>	<small>Loan to Value Ratio</small>								
<p><small>Annex-Special Disclosures</small></p> <p><small>* Identifier</small> Annex Special Disc1</p> <p><small>* Description</small> This pool mortgage is</p>	<p><small>Non-Level Payment Provisions</small></p> <p><small>* Identifier</small> Non Level Payment</p> <p><small>* Description</small> This pool mortgage is</p>	<p><small>Non-Level Payment Schedule</small></p>							

▼ **Mortgagor Information**

<small>* Name of Mortgagor</small> Best Mortgagor	<small>* Property Site Address</small> 2 Hanson Place	<small>* City</small> Brooklyn	<small>* State</small> New York	<small>* Zip Code</small> 11217-
---	---	--	---	--

* = Required Field

Figure 126: Project Loan (RX) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the ⊕ ADD LOANS button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.

10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non Level Payment
20. Complete the **Mortgagor Information** section:
 - a) Name of Mortgagor
 - b) Property Site Address
 - c) City
 - d) State
 - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .
25. Enter the **SecurID PIN** and **Passcode**, click .

4.14 Using the Solution Batch

4.14.1 Pool/Loan Import

To import pool/loan data.

1. Click on the  button to enter pool information manually or to import pool/loan data.

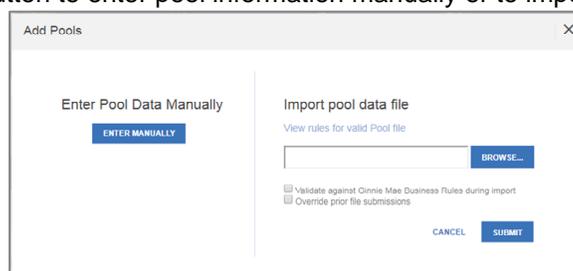


Figure 127: Add Pools

- Under 'Import pool data file', click the **BROWSE...** button to locate a compatible file containing pool/loan data to import.

Note: MFPDM requires a .TXT file for import.

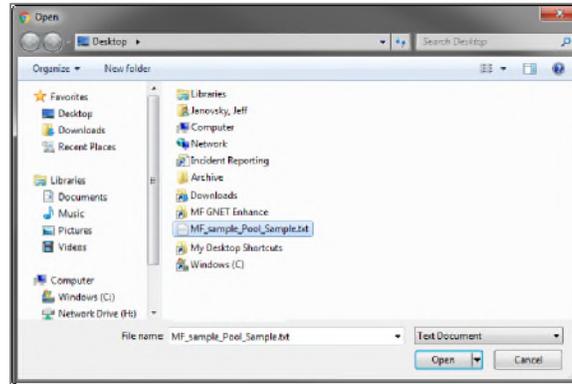


Figure 128: Open File

- Select a compatible file and click **Open**.
- If desired, select either/both checkbox:
 - 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
 - 'Override prior file submissions' to replace previously entered/imported data.
- Select **SUBMIT**.

Note: Clicking **Cancel** closes the file selection screen and removes the selected file from import.

Note: If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).

5 REPORTING

5.1 Standard Reports

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

	MFPDM Form	HUD Name	Pool Types	Available
1.	Schedule of Subscribers - 11705	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - 11711B	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	Prospectus Ginnie Mae I Project Loan Securities - 1724	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/P N/RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/P N	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans – 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	Modified Loan Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	Loans with Annex - Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value

	MFPDM Form	HUD Name	Pool Types	Available
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	All	Any time- not specific to a single pool, displays a list of pools that contain a Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/RX/CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Basis Point Spread Waiver Letter	Basis Point Spread Waiver Letter	ALL	Once Account Executive Approves Pre-Approval request for Basis Point Spread
14.	Cross Default Waiver Letter	Cross Default Waiver Letter	ALL	Once Account Executive Approves Pre-Approval request for Cross Default
15.	Balloon Payment Waiver Letter	Balloon Payment Waiver Letter	ALL	Once Account Executive Approves Pre-Approval request for Balloon Payment
16.	Validation Report	N/A	ALL	After validation

Table 4.14.1.1 : Forms & Reports

5.2 Standard Report Procedures

There are several locations with the MFPDM application from which users can generate forms/reports listed below:

- Pools & Loans Page
- Pool Details Page

5.2.1 Accessing Reports from the Pools Summary List

To generate a form/report from the pools summary listed within the **Pools & Loans** page follow the next steps.

- 1) Identify the desired pool and click on the  (row action) button on the right side of each pool

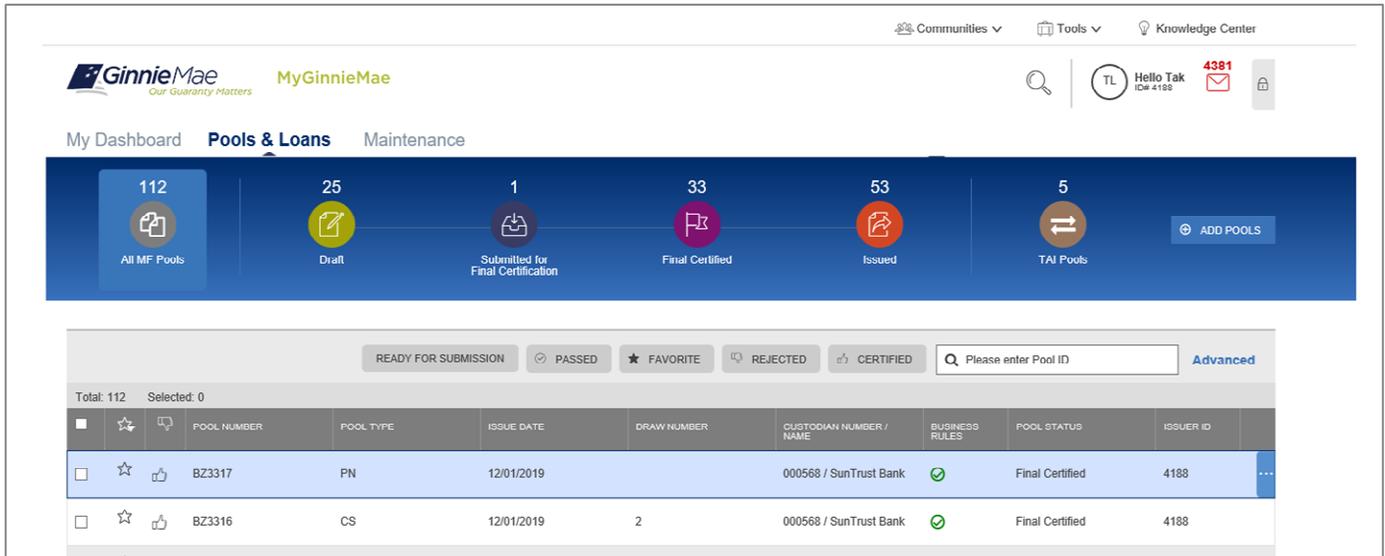


Figure 129: Pools & Loans Tab (Row Action button)

- 2) Click on the  button and select the desired report.

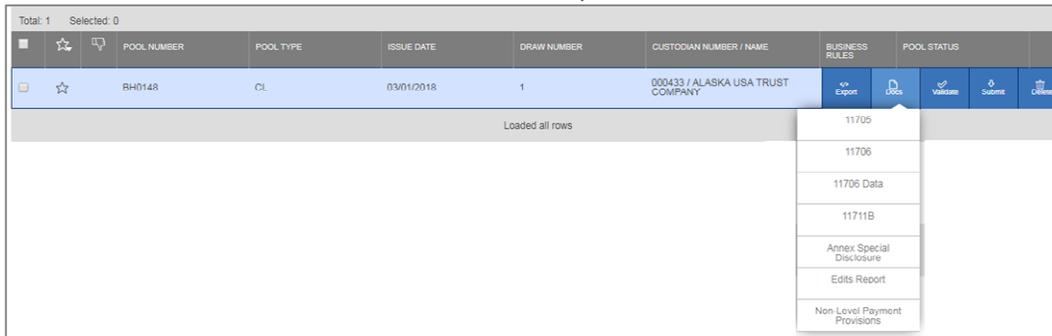
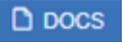


Figure 130: Pools & Loans Docs Drop Down

5.2.2 Accessing Reports from the Pools Details Page

Reports can also be generated after selecting a Pool and can be accessed from the various sections within a pool.

- 1) To generate a form/report from the Pool Details, Loans, Loan Details and Draw History pages, click on  button on the top right corner of the Pool Header a drop down will display with additional actions
- 2) Select the  button to display a dropdown of available forms/reports
- 3) Select the desired report.

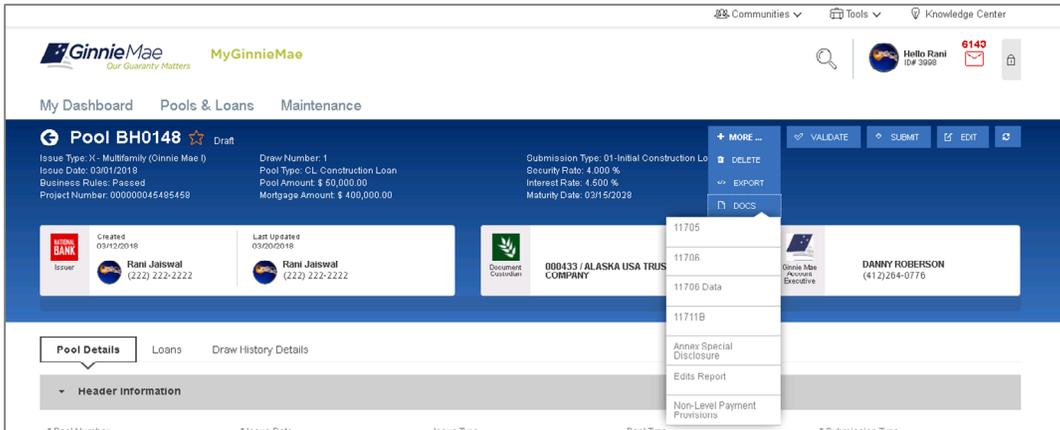


Figure 131: Pool Details Docs Drop Down

6 GETTING HELP

This section provides the user with information on where to search for information and resources to assist with their account, navigating the portal and its applications, and troubleshooting issues.

Refer to [MyGinnieMae Portal Getting Started Manual](#).

6.1 Troubleshooting and System Errors

6.1.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once the User enters data in fields required for save (*) or additional key fields, the field-level validations immediately alert the User to invalid data.

The field will turn red and an associated error message is available upon hovering over the field.

An example of a field-level validation and hover-over can be seen below:



Figure 132: Field-Level Validation Example

6.1.2 Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings can be seen below:

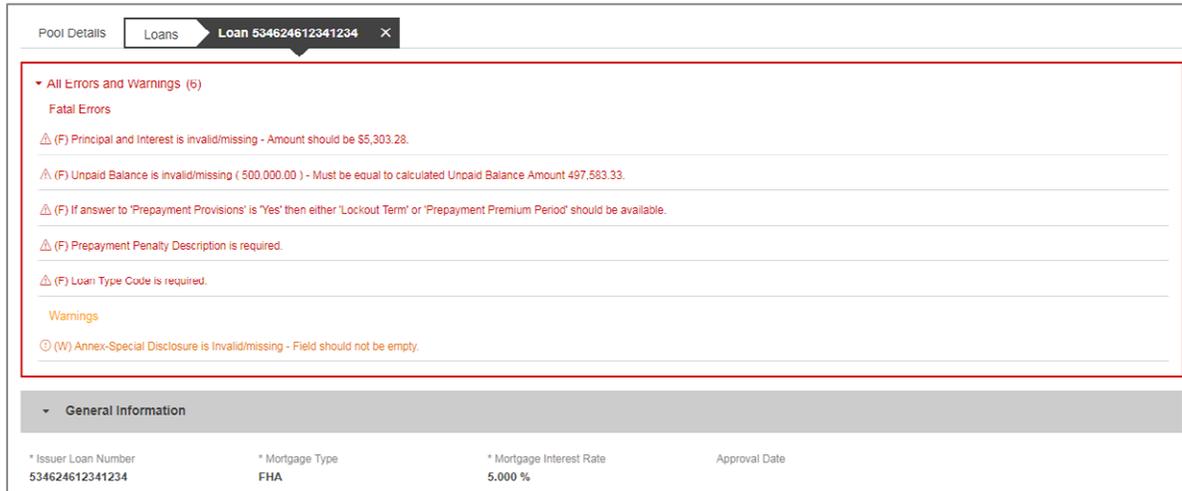


Figure 133: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.

Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.

Below is a sample of the most common error and warning messages for Multifamily pools and loans.

POOL	LOAN
(F) Pool Number is invalid – First letter cannot be M or P.	(W) FHA/USDA Case Number is invalid/missing - Must be unique for loans associated with LS and RX pools
(F) Pool Type is invalid – Pool Type is required and must be CL, CS, LM, LS, PN, or RX Pools.	(W) Mortgage Interest Rate is invalid - The PL/PN Security Interest Rate/Mortgage Interest Rate exceeds the 50 basis points spread. Enter the approval date from an Account Executive.
(F) Amortization Method is invalid - Must be CD.	(F) Issue Loan Number is invalid - Must be fifteen (15) characters.
(F) Maturity Extension Date is invalid - Cannot be a future date.	(F) Initial Endorsement Date is invalid - Cannot be prior to 1/1/1970.
(F) Cumulative Approved Amount is invalid - Cannot be less than the Cumulative Requested Amount.	

Table 6.1.22.1 Common Fatal and Warning Messages

*(F) – Fatal

(W) – Warning

6.1.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:

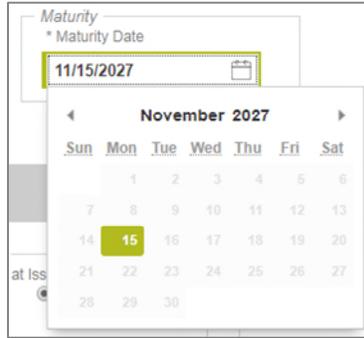


Figure 134: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15th day of each month.

6.1.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g., Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected.

6.1.5 Browser Back Button

While using the MFPDM application it is not recommended to use the web browser Back Button as data may not be saved and filters used may clear when going back.

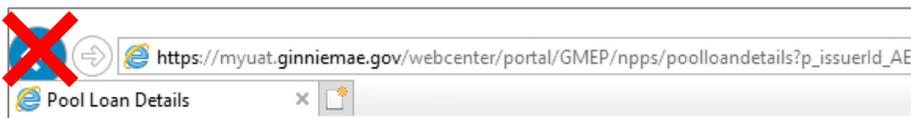


Figure 135: Browser Back Button

Instead, when the user is in the Pool Details, Loans, Loan Details or Draw Details pages the pool header will display the application back button. By clicking this back arrow, the user will safely go back to the previous screen inside of the application.



Figure 136: Application Back Button

6.2 Self-Help Tools

Users should first reference the appropriate section of the MyGinnieMae Getting Started User Manual for information on creating a user account, requesting functional roles, and managing a user account. Some functions a user may complete without the assistance of a system administrator such as:

- Changing a password every 90 days – [Changing a Password in MyGinnieMae QRC](#)
- Resetting a forgotten password – [Forgot Password in MyGinnieMae QRC](#)
- Updating profile information – [Managing My Profile in MyGinnieMae QRC](#)
- Registering for mobile delivery of the OTP – [Registering with the Oracle Mobile Authenticator QRC](#)

Easy reference tools like [Quick Reference Cards \(QRCs\)](#) and the Portal Help link at the bottom of each portal page, can be used to help answer common questions. To get more help, users may access the training sessions and materials on the [Issuer Training Page](#) of the Ginnie Mae website at

https://www.ginniemae.gov/issuers/issuer_training/pages/modernization.aspx.

6.3 MyGinnieMae Portal Dictionary

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

6.4 Application Acronyms and Abbreviations

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
CS	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module

MM/DD/YYYY	Month/Day/Year
MM/YYYY	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
OPB	Original Principal Balance
OTP	One-Time PIN
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
PPA	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)

7 APPENDIX

7.1 Functional Role Matrix

Functional Roles are a system access profile based on business activities used to ensure End Users have the appropriate level of access to be able to perform their job functions and responsibilities. Functional roles are grouped and vary by type (refer to the [Functional Role Matrix](https://www.ginniemae.gov/issuers/issuer_training/Documents/functional_role_matrix.pdf) at https://www.ginniemae.gov/issuers/issuer_training/Documents/functional_role_matrix.pdf).

8 QUICK REFERENCE CARDS (QRCS)

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

User Manual	QRC#	QRC Name	Description
Multifamily Pool Delivery Module	QRC-MFPDM:4	Accessing MFPDM in MyGinnieMae	QRC with the steps for accessing the Multifamily Pool Delivery Module (MFPDM) in the MyGinnieMae portal.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.1	Viewing and Sorting Pools by Status in MFPDM	QRC with the steps for navigating the Pools and Loans page in MFPDM to view and sort pools by status and for viewing pools that have been prepared by data entry users.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.2	Adding Pools in MFPDM by Importing Pool Data File	QRC with the steps for importing pool and loan data in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.2	Adding a Loan	QRC with the steps for adding a loan to a pool in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.3	Using Quick Filters in MFPDM	QRC for using the Quick Filter buttons to filter pool lists in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.4	Searching for Pools Using the Text Entry Field in MFPDM	QRC for using the Text Entry field to search for pools in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.5	Using the Advanced Search Option in MFPDM	QRC with the steps for using the Advanced Search option in MFPDM to filter pool lists by multiple criteria at the same time.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.7	Pools List in MFPDM	QRC with the steps for using the Pool Headings and Icons to sort and display pools in MFPDM.

User Manual	QRC#	QRC Name	Description
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.8	Viewing Forms and Reports in MFPDM	QRC with the steps for generating forms and reports from the Pool Header in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.11	Entering Pool Data and Completing the Certification and Agreement form.	QRC with the steps for entering pool data and completing the HUD-11711-B on the Pool Details page in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.1.14	Entering Draw Issuances for Construction Loans	QRC with the steps for entering draw issuances for construction loans on the Draw History Details page in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.2	Exporting Pool and Loan Data in MFPDM	QRC with the steps for exporting pool and loan data using the Pools and Loans screen or the Pool Header menu option in the Pool or Loan Details page in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.3.1	Adding, Modifying or Deleting Annex-Special Disclosures	QRC with the steps for using the Maintenance tab to add, modify or delete Annex-Special Disclosures in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.3.2	Adding, Modifying or Deleting Non-level Payment Provisions	QRC with the steps for using the Maintenance tab to add, modify or delete Non-level Payment Provisions in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.3.3	Adding, Modifying or Deleting Subscribers	QRC with the steps for using the Maintenance tab to add, modify or delete Subscribers in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.3.4	Modifying a Document Custodian Address	QRC with the steps for using the Maintenance tab to modify a Document Custodian address in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.4.1	Adding Additional Escrow Accounts	QRC with the steps for adding additional escrow accounts on the Pool Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.4.2	Removing an Escrow Account	QRC with the steps for removing an escrow account on the Pool Details screen in MFPDM.

User Manual	QRC#	QRC Name	Description
Multifamily Pool Delivery Module	QRC-MFPDM:4.5.1	Adding Additional Subscribers to a Pool	QRC with the steps for adding additional Subscribers to a pool on the Pool Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.5.2	Removing Additional Subscribers from a Pool	QRC with the steps for removing additional Subscribers to a pool on the Pool Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.6.1	Adding a New Subscriber from the Pool Details Screen	QRC with the steps for adding a new Subscriber to Maintenance directly from the Pool Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.6.2	Adding New Annex-Special Disclosures from the Loan Details Screen	QRC with the steps for adding new Annex-Special Disclosures directly from the Loan Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.6.3	Adding New Non-Level Payment Provisions from the Loan Details Screen	QRC with the steps for adding new Non-level Payment Provisions directly from the Loan Details screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.7	Creating a Pool Manually	QRC with the steps for manually creating a pool from the Pool and Loans screen in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.1	Pool Submission Methods	QRC with the steps for submitting pools from various locations within MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.2	Data Entry Users and Authorized Signer Users	QRC with the steps needed for Data Entry and Authorized Signer users to create, update and delete pools in Draft status and to submit pools to Document Custodians for certification.
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.3	Submitting Initial Construction Loan (CL) Pools	QRC with the steps for submitting Initial Construction (CL) Loan Pools in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.14.4	Submitting Subsequent Construction Loan (CL) Pools	QRC with the steps for submitting Subsequent Construction (CL) Loan Pools in MFPDM.

User Manual	QRC#	QRC Name	Description
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.5	Submitting Initial Construction Loan (CS) Pools	QRC with the steps for submitting Initial Construction (CS) Loan Pools in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.6	Submitting Subsequent Construction Loan (CS) Pools	QRC with the steps for submitting Subsequent Construction (CS) Loan Pools in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.13.7	Creating a Submission Type 03-Project Loan Conversion	QRC with the steps for creating a Submission Type 03 with a project loan conversion.
Multifamily Pool Delivery Module	QRC-MFPDM:4.14	Using the Solution (Batch)	QRC with the steps for importing pool and loan data in MFPDM.
Multifamily Pool Delivery Module	QRC-MFPDM:4.8	Request Pre-Approvals in MFPDM	QRC with the steps for adding, saving, validating, and submitting Pre-Approval Requests to the Ginnie Mae Account Executive.
Multifamily Pool Delivery Module	QRC-MFPDM:5.2.1	Accessing Reports from the Pools Summary List	QRC with the steps for generating a report from the pool summary listed in the Pools and Loans page.
Multifamily Pool Delivery Module	QRC-MFPDM:5.2.2	Accessing Reports from the Pools Details Page	QRC with the steps for generating a report from various sections within a pool.
Multifamily Pool Delivery Module	QRC-MFPDM:6.1	Troubleshooting Common Errors in MFPDM	QRC with the common errors that can occur in MFPDM and the causes for the errors.

Table 6.1.51 MFPDM QRCs